
A FORTUNE TO SHARE
AND
LET'S START OVER AGAIN

By
VASH YOUNG



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IN CELEBRATION OF VASH YOUNG

SOME years ago a young man going about his business selling advertising space in one of our best magazines received a vision that changed everything about him except his name. He saw himself and his fellow men in a perspective so different that it gave him new power. He left the work he had and entered a new field where his conception of what he could do for others found remarkable outlet and scope. Here he prospered amazingly. His own account of the ways in which his new philosophy worked has a fascination which few stories of human success can equal.

There is nothing so practical as idealism. Vash Young has lived his ideal, and what is more, has written this moving account of his career,

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giving chapter and verse for each successive experience, to show how he did it.

Here is the cure for our economic ills. There has never been a time in our industrial history when right thinking was so badly needed. This little book should find its way into the hands and minds of the whole army of unemployed and unsatisfied. The only way to reorganize the world is for each of us to reorganize himself. That is what Vash Young did, and immediately he found himself living and working in a very different world.

If people find out what is in this book, its sales will be enormous. Every company employing salesmen should put a copy in the hands of each. Particularly insurance companies. It should be a text-book in all schools of business—all schools of every character, for that matter. It describes the only method of salesmanship that is without a flaw, that has no drawback. Its principles are as applicable to advertising as to sales-

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manship. The first big advertiser who puts into his advertising such a conception toward competition and humility toward his own business will sweep the markets of the country like a prairie fire. Strictly it is not a business book, but in any list of business books it stands, I think, at the top.

EARNEST ELMO CALKINS

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CHAPTER ONE

A FORTUNE TO SHARE

I AM one of those lucky fellows who inherited a great fortune.

It came to me after years of poverty and reckless living, and as the result of the death of a man whose passing I had no cause to regret.

Under such conditions of inheritance it is no more than just that I should share the fortune with others. There is enough of it to go around no matter how many of you take your cut, for it is not the kind of wealth that is affected by bank failures, stock-market crashes, or business depressions. It has survived such happenings, it has been divided many times, and to-day it is

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larger than ever before. In a manner seemingly strange, division has the effect of multiplication upon this wealth of mine.

The man who bequeathed riches to me resembled me in every outward way. His name was the same as mine. He had the same parents, the same childhood, the same early manhood. As a matter of fact he was my former self. Yes, after a long and suffering illness my former self gave up a fruitless struggle and died. The autopsy showed he died of selfishness, pessimism, fear, worry, indecision, vain regrets, stewing about business, irritability, envy, false desires and other complications.

But this old Vash Young wasn't wholly bad, for he left to me a great store of optimism, courage, contentment, dominion over business worries, patience, and freedom from harmful appetites.

I took this inheritance out into the business world, and it has made me successful beyond my

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fondest hopes. I started giving it away, and soon discovered that the more I gave the more I had. Men and women of great affairs began coming to me bringing business with them. It often happens that the man who pursues the dollar too diligently finds it hard to catch, but if he will pursue some other and better goal, dollars come around to see what sort of fellow he is.

This old Vash Young was an advertising salesman, who was doing nothing worth speaking of. When he died, his job was gone, and his beneficiary found himself an insurance salesman, starting from scratch in the most highly competitive of occupations. It looked like seven lean years ahead. An acquaintance of mine, learning that I had cut loose from regular pay checks and started out on a precarious commission basis with less than a hundred dollars, and with a wife and daughter to care for, was decidedly alarmed.

“Vash, you are in a hell of a fix!” said he.

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Outwardly, I was. But inwardly I was in a heaven of a fix, for I had challenged negative thinking to a death battle, and had won the preliminary skirmish. There is no finer sensation in life than that which comes with victory over one's self. It feels good to go fronting into a hard wind, winning against its power; but it feels a thousand times better to go forward to a goal of inward achievement, brushing aside all your old internal enemies as you advance.

I know the joy of skating on a clear cold day. I know the joy of getting off a perfect drive in golf. I know the delight of a fine meal after a long walk. These are real and wholesome, but all of them put together can not approach the thrill of ridding yourself of fear!

"Prosperity can not be built on fear!" How often have you seen that statement since the collapse of inflated values and inflated ideas jolted us in the autumn of 1929? Hundreds of times, probably, and it was true every time you saw it.

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If men are afraid, they can not work effectively, and they will not spend anything more than is absolutely necessary. I know what I am talking about, for I have tried both fear and courage, and fear produced nothing but unhappiness, while courage produced a good living and a whole lot of fun.

That morning after I had buried my former self, and found my new self jobless, with enough money to last but two or three weeks, and with a brave wife and daughter trusting me to care for them, I sat down and did some thinking. Two courses were open to me. One was to get panicky, to say the fortune that had been left me was intangible, academic, of no practical value. This was a fine chance to indulge in some self-pity. The other course was to claim my fortune, give it a try and find out whether or not it was negotiable. I chose the latter course, and have found that fortune negotiable in coin of the realm, and in happiness. The result is that I am

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a confirmed optimist, the most gullible man in the world, believing all the good things said about life.

But to get to this point I had to stop thinking about myself, to forget the past, to leave the future to care for itself and to concentrate on to-day. I calmly realized that we had always had a place to sleep, something to eat and something to wear. As these three essentials were all we actually needed and as we had always had them, why worry that some day we would not have them?

Doubts tried to creep into my mind, but every time a negative thought came to me, I stopped, mentally if not physically, challenged it, thrust it out of my consciousness and thought of something worth-while. This is a habit any one can acquire. Try it some time. At first the unwholesome thoughts of fear, impatience and the like will struggle, but they are not strong enough to win if you give them the whole works. Crowd

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them out of your mind. Think of something pleasant. You might as well, for thinking of unpleasant things will do no good. If you are going to starve anyway, you might as well do it with as little preliminary suffering as possible. There have been many occasions when I found it helpful to talk out loud to my own thoughts, ordering the unwholesome ones to go off somewhere and jump into the river. If any one had listened to one of these conversations he probably would have thought me crazy, but it does not matter to me what any one might think. The important thing for me is to get rid of an unwholesome, weakening thought or emotion.

This victory over my own mental processes, I think I have won. It has been a long time now since I have had a real battle to fight with doubt, fear or envy, or any of the other mental parasites that afflict life so cruelly. Some time ago I had been working on a prospect for a large insurance policy. He was about ready to take a

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quarter of a million dollars, and that would have meant a whole lot to me. He did take that policy, but from another agent, and one day when I happened to see him at lunch, he told me, stammering and full of embarrassment, what he had done.

There was just a fleeting second of disappointment for me. Resentment, envy of the successful agent tried to rise up, but only for a flash. Almost immediately I was delighted that the man had taken out such a large policy, and I told him so. It will be a fine thing for him and his family to have this security, this protection against poverty. And it certainly was a fine thing for the agent who landed the insurance. I went back to my office walking on air, for this was final proof to me that I had gained dominion over disappointment. Immediately, to put myself and my emotion on record, I wrote a letter to my rival agent telling him how glad I was he had been so successful. And I meant it. No

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kidding, I really meant it. Proof that I had won a fight meant more to me than any commission. I am not in business, anyhow, to make money, but to live as happy a life as my potentialities will permit.

None the less, perhaps partly because of my attitude, I get my share of business. For some years I have been among the hundred leading agents in America. The largest insurance policy ever written by an agent without assistance was written by me, and without solicitation on my part. Here is how it happened.

One day a friend told me his wife's mother had died and he could do nothing to console his wife. He asked me if I would mind going home with him to talk to her. Of course I did not mind. A condition of the will left by my former self required that I put any distress call ahead of any business call, and I had accepted the obligation of that will, along with its benefits. When we reached the stricken home we found my

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friend's wife deep in grief. After a bit of common-sense reasoning, she saw that it was her duty to be brave. Once she got hold of positive ideas, she braced up immediately, and from that moment forth she seemed like a different person.

A few days later I had a call to see a man whom I had never met. He turned out to be a brother of the woman whom I had visited, and when I had taken a seat in his office, he began at once to thank me for what I had done.

"Do you get paid for doing things like that?" he asked.

"Not in gold," I said, "but in other ways that mean more to me."

"Well, it's gold I'm talking about," he declared.

He then asked me to present him a plan for insurance for his young son, and I submitted an illustration based upon a twenty-five-thousand-dollar policy. He studied the figures and then said:

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"Make it two hundred and fifty thousand."

The next morning the son was examined for the insurance and found to be a first-class risk. But the father was not yet satisfied. Before the policy had gone through, he asked me what was the largest amount of insurance ever placed on a boy. A little study showed that Jackie Coogan had four hundred and fifty thousand dollars in force at that time.

"Then get me half a million!" demanded my new friend.

Another few days passed, and the face of the policy was lifted again, this time to three-quarters of a million, and even that was not the end, for the final count was a policy for one million and sixty-five thousand dollars on that boy! This came to me without one bit of solicitation, and from a stranger. Just a break, some salesmen have said, and a whale of a break at that. But it does not stand alone in my experience, though it is the largest policy I have written. This was

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only one of the times when my fortune proved negotiable in coin of the realm.

Since I changed my view-point of life, things have been happening swiftly. I was utterly unknown at the time I came into my fortune. Before long, however, I was making some headway in my new line. Then some of my clients gave me a testimonial dinner at one of the big New York hotels. Next my story was told in newspapers and magazines, and after that I was called on frequently to make public addresses. I have spoken from coast to coast, always at the invitation of some business group. These talks seem to me to be well received, for literally thousands of requests have come to me for copies of them, and one magazine article I wrote has been in such demand that more than twenty-five thousand copies of it were distributed after the magazine could no longer be bought.

Such recognition as this astonishes me, for I am not a college man, not even a high-school

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graduate. In fact, I never finished grammar school. Just an ordinary human being, an average sort of fellow who stumbled into a fortune which is available to any one and every one in the world. I think it is the complete simplicity, the obvious common sense of my program of life that has made it seem worth-while to so many persons. Suppose you are up against it, does it do any good to make bad matters worse by crippling your mental capacities with worry and fear? No man can add one dollar to his bank-account by worrying. If he could, there would be countless millionaires in this country right now as a result of the business collapse of 1929.

Just what did happen in 1929? To me the answer is very plain. It is simply this: the *getting habit* was rudely interrupted. This is not a new experience for that habit. It has been interrupted from time to time ever since the world began, and there never will be a time when it will be free from interruptions, because you

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simply can not stabilize self-interest. Back in 1928 many of our leaders were saying that every man in America could *get* enough money to make him secure. Poverty, they said, would be abolished by getting. But poverty certainly has not been abolished. All of us now see how sorely wrong those optimistic predictions were, and they were wrong not because there is an upward limit to prosperity, but because we were going at life from the wrong approach. Self-interest expanded too much. Greed for easy money grew to alarming proportions. Young men out of college felt no need to go to work, but sat around in brokers' offices "*getting* rich." Nobody thought about giving. Getting and spending—that was the order of the day.

The result was inevitable. When people are not satisfied with a fair return, when they seek millions without effort, but one thing can happen, and that thing did happen. Within a few weeks paper values crumbled, and paper mil-

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lionaires woke up with terrible headaches. "We are ruined!" they wailed. Not at all, unless they chose to continue to think so.

The transition from silly optimism to bumps of reality wasn't easy, and for a year many leaders continued to say that everything was all right. Business was always turning the corner, and seemingly it got very dizzy from too many turns, for it certainly tottered. Frantic appeals were addressed to the public. "Buy now and bring back prosperity!" begged business men. They should have added two words, making the appeal read: "Buy now and bring back prosperity to me!" Then, at least, the appeal would have had the advantage of being honest. The old getting habit dies hard.

Suppose at the very beginning of the panic, business had sent out the appeal which it did begin to send out, two years later? Suppose it had turned swiftly and sought at once to give the public the greatest possible values, might not

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the time of depression have been shortened? Here is what business should have said:

“There is nothing to be alarmed about. We are one hundred and twenty million strong in a rich and fertile land. We have half the gold in the world, half the machinery and the will to overcome obstacles. We appreciate your confidence and support and during this readjustment period we are taking steps to give you the biggest run for your money you ever have received. We are going to give you better merchandise, better service and better prices. We know that you have problems to meet, and we wish to help you solve them. Sincerely yours, United States Business.”

That appeal, in substance, did go out two years after the blow-up, and it will mark the real beginning of the up-turn in prosperity, for it marks the return of the giving habit. I do not know economic laws very well, but I have always noticed that the man who gives the most for the

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money, gets the most business. The giving habit is a lot safer than the getting habit. It is sounder business. But maybe I'm going out over my depth now, so I'll come back to individual cases.

Unemployment! What a ghastly word that has become. The mere thought of millions of men walking the streets in quest of work is horrible. Scores of these men have come to me. Probably hundreds of them, for I give each Saturday to people who are in trouble. On my office schedule it is known as "Trouble Day." My greatest hope in talking with worried souls is to give them a new look at life. If they can change their thinking, they certainly will be happier, even if no richer in money, and very often it is true that a man with an affirmative philosophy lands the job. Let me tell you a story.

About nine-thirty last Christmas Eve as I was returning home, a young man stopped me on the street and asked me if I would help him get something to eat.

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"Surely, son, I will help you get something to eat, but you are pretty young to be doing this sort of thing. You have a long way to go yet, and this certainly is not the way to start."

I gave him some money and went on my way. The next morning, which was Christmas Day, a very unusual thing occurred. I left my home early to call on my brother, who has two fine boys, and I wanted to see them with their Christmas things. On the way I stopped for a bit of breakfast in a side-arm lunch-room. As I sat down in one of the chairs, I was greatly surprised to see my young friend of the night before sitting opposite me. He had got a shave in the course of the night, which increased my interest in him. I greeted him cordially and asked if he would have something to eat. He replied that he was too discouraged to eat.

"I guess we will have to prove to you that your Heavenly Father is looking out for you," I said. "Here is some money to get through the

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day, and here's my address. If you will come to my house at eight o'clock to-night, I shall be glad to have a little talk with you."

Promptly at eight he showed up. We had some guests and were just finishing our meal, but Mrs. Young sat him right down at the dining-room table and gave him a good Christmas dinner. After he had finished I took him into my study and got his story. He had been out of work for several months and had got so shabby that it was impossible for him even to see anybody, much less get a job.

"You haven't been unemployed all these months," I said to him, "you have been working overtime. You have been toiling and slaving, but for the *wrong boss*. You have been working for failure, discouragement, fear and worry, and the sad part of it is that there has been no salary for your labors. You seem to be destitute, but I am going to tell you how to become rich overnight. I want you to deposit the following

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thoughts in your mental bank to-night: "I am not afraid.—I am a success, not a failure.—I have an inexhaustible supply of *courage, energy, confidence and perseverance.*"

His face brightened, and I knew that he had caught the idea.

Then with Mrs. Young's help, we got together a suit of clothes, some shoes, socks, underwear, shirts, ties, collars, handkerchiefs, and gave them to him. We also paid his room rent for a week, and gave him some money to buy food for a few days. As he was leaving my home, I said:

"Remember to draw upon your new bank-account when you need it."

About a week later this young fellow called upon me one evening and I could scarcely recognize him. He was all dressed up and cleaned up, and excitedly told me that he had a job.

"I was coming over from Brooklyn the other morning on the subway," he related, "and I heard one man say to another, 'Mr. So-and-So is

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looking for a man to do office work.' I immediately remembered what you told me about my bank-account, so I drew out a large hunk of courage and said to this man, 'Would you mind giving me the name and address of your friend who is looking for some one to do office work? I can do that kind of work and need a job very badly.' After a little questioning, the man gave me the name of his friend and I went down and got the job!"

You may call that what you wish, but to me it is clear that self-confidence and affirmative thinking wrought the change in the young man.

CHAPTER TWO

MY JUNK FACTORY

MOST men look back on their childhood with a surge of sentiment. "Those were the happy days!" they say. A friend of mine, who has interviewed hundreds of men for newspapers and magazines, told me the best way to get a man to talk freely is to remind him of some boyhood experience, or boyhood scene. Lead him to tell of his early experiences and he will become equally talkative about his adventures in mature life. No doubt that is true in most cases, and I wish it were true in mine. But it is not, for my own childhood was far from romantic. I was born in Salt Lake City where my people had lived since my great-grandfather, a brother of

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Brigham Young, had come there to settle. My mother died when I was fourteen, and her death was a cruel blow to me. For years and years I grieved for her. My dad, fine man that he is, never fitted into the neighborhood, but went off to Alaska when the gold-rush was on, and we who remained home awaited eagerly the barrel of gold we were confident he would bring back with him. He came back, but his pockets, like those of most prospectors, were empty.

I lived with my grandmother, went to school for a few years, came to regard poverty as the natural condition of life and had no plans or ambitions whatever for myself. There were five of us children, and our grandparents shared gladly with us the meager living they earned. Sometimes we had beans, almost nothing but beans, day after day, but grandfather none the less offered thanks to God before each meal. That is, he offered thanks until the beans appeared once too often. This time he merely lit

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into the food, with no preliminaries at all.

"Why, Pa! Aren't you going to ask a blessing to-night?" asked my grandmother.

"No!" said the old gentleman. "I'll give no thanks, for I'll be damned if I'm grateful for these beans!"

My sister and I used to team together and do a lot of housework. Making beds, washing dishes, beating and sweeping rugs and carpets and helping with the washing on wash-days were our chores. Wash-day was always on Monday, and I used to hurry home from school to pitch in and help. One fine day, however, there was a football game on, and I wanted to see it. Very quietly I sneaked up to the front porch, grabbed my dilapidated old bicycle and struck out for the game. My sister called to me as I wheeled around the corner, but I pretended not to hear her, although I can see her to this day standing by the tub in our back yard and shrieking to me to come and help with the clothes. I

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watched that football game with a heavy heart and suffered many pangs of remorse when I thought of my grandmother and my sister washing the clothes by themselves, and I was punished physically as well as mentally for my neglect of duty. Starting home, I hopped on my bicycle at the top of a steep hill in order to make haste. It was not long before I was going so fast my feet left the pedals and in a wild attempt to dodge persons and vehicles I steered for a ditch into which I went head first. I was badly bruised and the bicycle smashed. My elders said the punishment was meted out to me as a lesson. I do not know whether it was meted out or not, but I do know it was a lesson. I never again ran away from a wash-day.

That incident in itself is not important, except that it illustrates the kind of childhood I had, and the almost invariable ending to my adventures. Time and time again, as a boy, I was humiliated. I celebrated my first day in long

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pants by going to a dance where I fell sprawling on the floor, and was so ashamed that I jumped up, ran away and left my girl to get home the best way she could. Again, as I was passing my girl's house, the horse I was riding shied, and I fell, together with a sack of sugar, on to the road. The sugar spilled all over the place. I ran and hid in shame. My first job, which I had to take when not more than fifteen, was assistant to a fruit pedler. It seemed all right to me until a little girl told me snootily, "We never deal with pedlers!" Thereupon I resigned, ashamed of what I was doing. My effort as assistant to a tailor was no more inspiring, for I left a hot iron too long on a pair of pants, and so came to a humiliating conclusion with that job. When I was delivery boy for a druggist I dropped a filled bottle on the sidewalk and a policeman made me clean up the mess, while people looked on and laughed. This was too much for me, so I resigned, once more shamed into this foolish act

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All these experiences, together with my background of poverty, gave me as fine an inferiority complex as a youngster ever started life with. It seemed that nothing ever could go right for me.

Then my grandmother, who next to my mother was dearest to me, died and I was ready to leave Salt Lake City and escape, perhaps, from a life which at best had been happy only in spots. I went to Chicago, where my father and older brother were then living, and though I was as green as an alfalfa field, I managed somehow to land a job. It was selling advertising for a religious paper, called *World Wide Missions*. Why they hired me, no one will ever know. They could not possibly have found a young man less suited to selling than I was at that time. Afraid of my own shadow, afraid of people, afraid of making mistakes, afraid of everything and sensitive as a magnolia flower. Just the slightest touch bruised my feelings.

The advertising manager of the paper was

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kind to me, giving me instructions on selling, and before long I was ready to make my first call. I went into the prospect's office, with my speech all ready. I had to sit there for an hour or more before I could see the man to whom I hoped to sell some space and all the time I was repeating to myself, "Young is my name, representing *World Wide Missions*," and then followed a line of talk which I hoped would be convincing. At last I was admitted to the man's office, and leaning against a table, I started my speech, but forgot everything except my name. The man looked at me in amazement, then his expression changed to one of kindness and he helped me explain what paper I represented. But my troubles were just beginning, for when he asked the circulation of the paper I could not answer, and I did not even know whether it was a weekly or a monthly.

"Young man," said the prospect, "do you think you know enough to justify taking up my

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time? I suggest that hereafter you learn something about your job before going out to call on busy men."

My senses came back to me with a rush, and, deeply humiliated, I thanked my unknown friend for his advice and told him he was right.

"I'll never make that mistake again!" I promised him, but it was more a promise to myself than to him. He taught me a lesson that I have not forgotten. He did more than that, for he gave me an order. It turned out that he knew about my paper, and merely had asked me those questions to find out how much I knew. Out of the kindness of his heart he made my first call a success in every way, and I began then to learn that the average human being is very decent in his attitude toward young men just starting out. A thousand times I have tried to be as nice to others as that man was to me. In a way my adventure with him marked the beginning of a new phase of my new life.

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After that I studied very hard, worked hard and began to have fair success in one selling job after another. Still, I was far from happy, and hadn't the faintest idea how happiness was to be achieved. The truth is, I set about finding it in the worst way possible, for I turned to fast living. In those days, as in these, salesmen often thought drinking a part of their work. I tried that, gave it a very earnest trial, and I know now that the drinking salesman is just plain foolish. It often helps land business for his house, but it will bring him down, and I don't care for any methods that result in the destruction of the individual. Yes, I know that men can drink a little and do themselves no great harm, but drinking is not a legitimate way to sell, and if a product or idea depends on liquor for its success, there is something wrong with it. A shrewd old Yankee is supposed to have said to his son: "My boy, honesty is the best policy. I know, for I have tried both." If I had a son I

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certainly would say to him: "My boy, sobriety is the best policy. I know, for I have tried both."

Those drinking days were my drifting days, always in search of happiness, always hoping for a break, but never getting either. What a fool I was! Without stopping to think I threw away years of my life which might have been equally as happy as the past ten years have been. Once I sank so low in spirit and courage that I planned to have a look at the next life, in the belief that it could not be worse than this one, and might be a whole lot better. Something, I don't know what, stopped me from any such retreat from a mess that was wholly of my own creation, and that could be remedied at any time by my own efforts.

From Chicago I moved to New York, where, despite the turmoil and sourness inside of me, I managed to make a living while failing to make a life. As eastern advertising manager for a magazine I continued to disintegrate, until I

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began to see a light. Dimly at first, for I was a long, long way from the source of that light, which is just plain common sense. It had not occurred to me that my unhappiness was due to my own foolishness. I had not then come to see that happiness or unhappiness is largely a matter of choice. But I had made the start toward better things, for I had begun to analyze myself, and one day this idea popped into my mind:

"Suppose you owned a factory," I said to myself, "would you manufacture only stuff that you do not want, do not need and can not use to advantage? Would you deliberately operate your factory in such a way as to make it definitely harmful to you, the owner? Well, then, consider that you do own a factory, a thought factory. It is inside you, and you are both owner and superintendent. Also night watchman and everything else. Nothing can happen in that factory without your approval. Nothing can go into it, neither raw materials nor partly manu-

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factured goods, except on your permission. Nothing can come out of it except the products that you yourself design.

“A thought factory! That’s what you have inside you,” I said to myself, “and you have turned it into a producer of junk. Take a look at your products. Fear, worry, impatience, anger, doubt. Are you proud of them? Can you expect other people to welcome such goods as you are manufacturing? Not a bit of it! Your factory is a menace to yourself and a nuisance to others.”

CHAPTER THREE

I GOT TIRED OF BEING A FOOL

THAT thought-factory idea did me worlds of good, but it alone was not sufficient to transform failure into success, and I was a gloomy failure still. I was eternally trying to get more out of life without putting more into it, with depressing results. My temper was ugly. I was going nowhere, for too much of my energy was devoted to the manufacture of sympathy for myself. It is a big job to retool a manufacturing plant. It cost Henry Ford a stack of millions to change from Model T to Model A, and I had to make a bigger change than that, but without enough capital to tide me over any shut-down period.

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“What’s the matter?” I asked myself, and kept on asking that same question, hoping that the answer some day would come. I prodded myself hard at this period of transition, and always there was the temptation to evade complete honesty. It is so easy—and so dangerous—to rationalize. It is equally easy—and equally dangerous—to become a martyr in one’s own thinking. For day after day the battle raged within me before the forces of gloom began to give way. The trouble was that I lacked dominion over my own emotions and thoughts.

Dominion! That word stuck in my mind. I needed it. No man ever needed it more than I did. But how to acquire it? That was the rub. The products of my factory were a little improved, but not enough yet to please me, or to please others. I thought and I thought. I checked back over my life. I analyzed and re-analyzed. I read, and I read some more, for I knew I was face to face with a crisis. From this

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time forth I was to disintegrate or to construct a life that was worth living. One night in my reading I came across a familiar passage in the Bible.

"The Kingdom of God is within you," said the passage. In other words, "The Kingdom of Heaven is within you." It had been saying that same thing for two thousand years, and it had been saying it to me for more than thirty years, but I had never given it much attention until I began to tire of my own futility. This night the passage seemed almost illuminated on the printed page. Its meaning struck me all of a sudden. "Why, that means *me*," I said to myself. "It means that *my* Kingdom of Heaven is within *me*."

Obviously. Why hadn't I seen that before? A truth discovered always seems so plain and simple that we wonder why the discovery was so long delayed. I saw now that my factory was capable of taking the raw materials of experience,

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mingling them with faith, love and other qualities, and so becoming a plant worth operating.

My next step was to make a list of the qualities that seemed to me ever-enduring, the qualities upon which the continuity of life depends, and without which life long since would have perished from the earth, perished in misery and in failure. These words seemed to me most worthy of places on my list: Love, Courage, Cheerfulness, Activity, Compassion, Friendliness, Generosity, Tolerance, Justice. Nine magic words! Perhaps in them was the secret of that Kingdom of Heaven I was seeking so earnestly.

Night after night I sat alone with these words, fixing them in my consciousness, comprehending them, deciding what to do about them. Reflect them in my conduct, that's what I would do about them. They all are positive. They are dominant. They are stronger than their opposites. If they were weaker, life could not have advanced. Each represents a quality which has

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contributed to the progress of life in the mass, and it seemed to me quite evident that these same qualities would save an individual. My course, after that, was plain, though not easy. Live these words, these qualities! That was the way out of the darkness and muck in which I had been groping. But first I must get rid of the accumulation of disastrous junk my old factory had turned out.

It was at this time that I resigned my job. It was the time that old Vash Young died and left to me that inheritance I am talking about. First, I decided to cut out all habits which seemed to be harmful or even questionable. I listed my habits, and found that liquor, coffee, tea and tobacco all could be dispensed with, so within the space of a single day I cut these things out of my life. That wasn't so easy, either! You who are coffee drinkers know the depression, the anger, the petulance that comes when suddenly you find yourself without this stimulant, and you

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who use tobacco know the misery that comes when you leave off smoking for a few days. Theretofore I had battled these habits with my own will power, but it was always a losing fight. Human will was not strong enough for such a battle. It took reason and understanding to win the day. I realized that these things were not a part of my Kingdom of Heaven. I saw that these desires were weak props for self-indulgence to lean upon, and as my old self had faded out these things faded out also. Dominion over these habits was a great victory for me, and I have felt a wonderful sense of freedom ever since.

I started out on my career as an insurance salesman while still in the midst of this battle with physical habits, and at first business was dull. For a time my household was hard up, but very happy. Happier than we had ever been before, for we were fighting and winning a series of battles, one of which was to get rid of self-

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centeredness. Whenever I'd find myself thinking of myself, I'd say, "Now is the time to think of somebody else, anybody else except myself!"

There came a time when I was compelled to have some money. Our condition was desperate, and I almost slipped back into old mental channels, easy channels made wide and deep by long years of habit. I thought of a battle fought in Italy by Napoleon. The shooting was going against him, and one of his generals rode up and said, "It seems to me this is a battle lost!" But the Little Corporal replied hotly, "It seems to me a battle won!" And he did win it. But I'm no Napoleon. There is not even a touch of genius in me, not anything at all in me to distinguish me from the average man. So I wavered in this emergency, and had to check myself sharply. "When you are keenly conscious of your own needs, go out and do something for somebody else!" I demanded. "If you don't, you'll lose what ground you have gained." That

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seemed to be spiritually sound reasoning, so I tried it.

Over on the East Side in New York City there was a hospital for crippled children. I went to the superintendent and persuaded him to let me entertain the youngsters. I began by telling them stories, which fell flat. Next I tried reading to them, and that venture flopped also. I was up against it now for a fact, for here I had attempted to do something for somebody else and was about to fail in it. The crippled children would have been none the worse off for my failure, but it might have meant disaster for me, so in desperation I decided that on my next visit to the hospital I'd sing. Now, I'm no wood thrush. As a singer, I rank closer to the jay-bird, but the children liked my singing.

Every Sunday for a year I went to that hospital and sang. I know nothing of music, so to keep my repertoire fresh, I'd get talking-machine records, play them on the machine at

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home, and in that way learn the songs. At the outset I did not have money enough to pay for the records, but when I explained to the recording company what I was doing, they gave me fifty songs for children, all of which I learned by painstaking practise over the music-box in our little apartment. But before that year was over I had money enough to buy records, and to buy many other things, too. By refusing to put money first, I seemed to have hit on a profitable program. And by profit I mean happiness.

I determined years ago never to undertake any business venture if my happiness would be in the least disturbed in case it failed. Before I called on any prospect for insurance, I checked up on my own mental processes, to make sure that I would not be cast down if he refused to buy. This doesn't mean that I shy off from any solicitation, either; it merely means that before I make the call I get myself into the right frame of mind.

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One time I was working on a very large policy, and had spent much time and money in preparation of the case. I had not then become prosperous, but this case would have landed me on Easy Street for a while. The morning came for me to close the contract, and I set out for the man's office. This was such an important occasion for me that on the way I found a quiet place, and stopped, physically and mentally, to be sure that I was not riding for a fall. "Will I be downcast if this man fails to come across?" I asked, and at first the answer wasn't quite clear, whereupon I decided to ditch the whole venture rather than lose my battle with myself. But this very decision won the battle for me, so I was free to proceed according to plan.

The man saw me as soon as I sent in my name. We began to talk, and he steered the conversation away from the subject of insurance. I saw then that the policy I had worked so hard to land was all but lost. The man became apologetic

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"I feel miserable about this," he said. "You had good reason to think I would take out this insurance, and you have spent much time and money trying to sell me, but I can't go through with it. . . ."

"Now you forget all about me," I broke in. "I came here to do you a service, and I see I am making you unhappy. I'm not worried over your refusal to buy insurance, but I am worried because you are worrying. I have had some good times talking with you, and that's pay a-plenty. Let's call it a day, and don't you give another thought to the subject."

I left his office in higher spirits than I had known on entering it. Once again I had proved my dominion over disappointment, and as this was early in my new career, that meant worlds to me. It was victory of the sweetest kind. The incident was of vast value in my own regeneration.

A few weeks passed, and then a letter came

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from this man, asking me to call again, which I did.

"I still can not take out that insurance," he said, "but I have been wondering if you could use letters of introduction to one hundred of the biggest men in New York. You were so decent to me that I want to make it up to you. Besides, an insurance agent who does not put on the pressure is so rare that I'd like some of my friends to meet you."

Could I use one hundred personal letters from a business leader to other business leaders! Well, I certainly could, and every one of those letters was written by this man for me. They gave me a working program for an entire year. They resulted in many times more insurance written by me than I possibly could have written for this one prospect, and they proved all over again that this fortune I had inherited was worth something in the world of business.

My dominion over disappointment was by

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now fairly well entrenched, but I had not quite licked bad temper. I needed an adventure to prove my dominion over that, and it came, all right. A trivial thing it was, but worth millions to me in happiness. We were living then away out in the Bronx, and one night I had remained down-town in Manhattan until a very late hour. Subway trains were running at infrequent intervals. I was dog-tired, eager to be home and in bed. I dived into a subway hole, hoping to play in luck and get a train within a minute or two, and there was a train standing in the station, its doors wide open. I bolted for a door, but the guard slid it shut in my very face. He saw me coming. He knew there would not be another train for perhaps ten or fifteen minutes, and he could have admitted me just as easily as he excluded me. His act was unnecessarily rude, and I felt a hot wave of anger sweep over me. In true New York fashion I started to yell at him but then I stopped.

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"Don't be a fool!" I said to myself. "You've missed the train, and nothing you can do will enable you to make it now. You've got to wait until the next one comes along. Why burn up what little energy you have left by getting mad?"

The reasoning was sound, but reasoning is never enough in my case. It must be followed by action, and this night I was very conscious that my reasoning had not won a complete victory. I still was hot under the collar, so I began to wonder what I could do to get rid of that miserable feeling. Looking around I saw a woman with a baby and a suitcase. She was just leaving the station.

"May I help you?" I asked.

"I need help," she replied, "but I'm afraid it would be an imposition on you to come with me, for I am going across town to the Pennsylvania station."

"Let me take you," I urged, and grabbing her

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suitcase we went back to the street, where I hailed a cab and we drove over to her destination. I waited there until her train was ready, helped her aboard, and again started home, two hours after I had missed that subway train. But I was in high spirits, for I had put myself through a course of discipline, had conquered a silly fit of temper by doing something for somebody else. My fatigue was gone, and I was very happy.

I hope you will believe me when I say that these incidents are related in no self-righteous or boastful spirit. I tell them humbly to illustrate the manner in which I gained such dominion as I have over my own weakness. There is no other way in which I can share my fortune except by a delineation of each victory that I have been fortunate enough to win. Many others have won similar victories, and still others need to win them. Only recently I saw a man ruin his day by giving in to an insane attack of

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futile anger. He had left his home to drive to a suburban station, but just as his car got to the road in front of his house, it stopped. He jumped out, looked at his watch, swore mightily and then began jerking at various things under the hood of that car. Nothing he did had any effect upon the machine, for the gasoline tank was empty, as he soon discovered. This infuriated him still more, and he called hotly to his wife to know why she had used up all the gas and not told him about it. His swearing became very red, for he was about to miss his train and he had an engagement in New York which, he said, was at nine o'clock. I doubt very much if that was true, for not many New York engagements are made for such an early hour.

A bus came along and the irate commuter hopped into it. The bus moved slowly down the street, and the commuter sat there, tense in every muscle, his watch in his hand, swearing

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under his breath. There was nothing in the world he could do that would make traffic open and so speed the bus to the station. But he shoved hard on the seat ahead of him, his face became almost purple, and he denounced everything he could think of. He made his train, but he might as well have remained at home, for his day was ruined before it had begun. That unwise man, lacking utterly any control over his own emotions, burned up enough energy within twenty minutes to have landed several big contracts for him. Burned it up to no purpose in the world. He was either going to make that train, or he was going to miss it. He might as well have been pleasant about it, and thus have saved himself a little stress and strain. As I observed this incident I realized with a surge of shame that before I became tired of being a fool I was guilty of many such explosions of intelligence.

Life becomes almost automatic once you have

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tapped the sources of strength, of love, of happiness upon which life depends. It is silly for a poor insignificant mortal, such as I am, to buck the stream of life. I sought out its current and try to flow along with it. That stream is impelled by the nine qualities I listed earlier in this chapter, and it is the fortune these qualities have brought me that I'd like to share, and feel obligated to share with all others.

CHAPTER FOUR

PHANTOMS AND SCARECROWS

NO MAN ever had a harder fight against fear than I have had. Most people are afraid of something, but I was afraid of almost everything, including mice. My mother had an inordinate dread of these little beasts, and I suppose I acquired the fear from observing her. And thunder-storms! What a terror they were to me when I was a child. In those days a great many persons dreaded thunder-storms as a sort of scourge. They seemed to think that behind the flashing of lightning, the roaring and rumbling of thunder there was a terrific and pagan god run amuck, determined in his fury to destroy petty creatures who dared to walk the

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earth. When a thunder-storm came in the daylight hours, the family huddled in a tightly closed room, where the air soon became oppressive, but no one was bold enough to open a door or window. At night the situation was even worse, for darkness, to a man afraid, usually adds another element to his terror. Many a night I have buried my head in the bedding and tried to shut out the dreadful noise of a harmless thunder-storm.

When I was a youngster out in Salt Lake City I used to dread the opening of school, for I was afraid to meet new teachers, and afraid of new toughs who had moved into the neighborhood since the last session ended. In the classrooms I was a timid soul, answering hesitantly when called on. One day as I was leaving school to go home for my lunch an older boy pointed out an imaginary figure of a man hidden in a tree beside my path. He suggested that this man was there to grab me. In my mind I suppose I knew

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this was foolish, but my emotions were too strong for my reasoning in those days, and though I was terribly hungry, I remained at school throughout the lunch hour, and did not get up nerve to go home until long after the school had closed for the day.

I dreaded physical combats, and those were the days of fights. The present-day boy has no real concept of the barbarity which was common among boys of twenty years ago. There were kid gangs in every town, and a member of one gang dared not go into territory claimed by a rival gang. The fighting usually was done with sticks and stones. Several of my friends have scars on them now as a result of these kid fights which, for some reason, our elders seemed to think natural. Cops used to chase us sometimes, but no others ever interfered with our warfare unless a stone went wild and broke a window. Cops were bitter enemies of boys twenty years ago. Sometimes I think the greatest advance

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made by society within our generation is the new attitude toward children as exhibited in efforts to direct play, and to inculcate the ideals of Boy and Girl Scouts into youngsters.

Unavoidably I was caught in some fights, and when my temper became sufficiently aroused, I could and did fight recklessly. But I ducked as many combats as I could. One instance I recall now with particular shame. Somehow, I was chosen captain of a gang, and war was brewing with a rival gang. As captain I should have been the actual leader in combat, but I persuaded my gang that a captain's duty was to direct, not to participate. When the first battle of this juvenile war came on, I watched my fellows go to it, while I remained on the side-lines, "directing."

Stage fright was also one of my tormentors. In our school plays I should have found great fun; instead, I found nothing but worry. For days before the big nights I went around with a

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sick and sinking feeling in my stomach. I shall never forget one play in which I had the lead. I had to sing a song with a high note in it. In rehearsals I managed to get by, high note and all, but when the day for the performance arrived I was a wreck. Defeated before the thing began. A pathetic little coward into whose life fear had been allowed to grow as a dominant influence. On that fateful night I started off well enough with my part, but when I reached the dreaded song with the high note, my voice just broke and faded out completely. I fled from the stage, and no amount of coaxing could get me back. In my own eyes I was permanently disgraced. At that moment, and for days afterward, life did not seem to me worth living. My best girl was playing opposite me in the play, and she would have nothing to do with me after my ignominious retreat. This added to the burden of disgrace. As I walked along the streets, which I did as little as possible, I imagined that

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people were turning to look at me, and when I heard some one laugh I was sure he was laughing at me. Shivers ran up and down my back. My face flushed. I suffered agony as only a boy can suffer when he thinks himself disgraced. But no one took me aside and braced me up. These adventures with fear also were considered a part of my nature.

As a young man my fears remained with me. When I had to approach an employer on some matter of business my voice always was unsteady and my knees more so. If it were possible to draw a chart of my impulses in those days, the chart would show a steadily falling line going in the direction of some humble hiding-place. My emotions directed that I hide from life, from failure. As I look back now I am certain these inward quakings caused me to try liquor. It provided a fool's escape from himself—for a few moments.

Some time ago I sat opposite a man in the

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New York subway. When he came in his face was sagging, presenting a clear picture of his feelings. In a few minutes he began to change his expression. First he held his mouth in a firm line, then he clenched his fists and looked defiantly about him. Poor fellow, I know what was wrong with him. He was a salesman working up his courage to tackle a tough prospect. He dreaded his job, but he had to go through with it, and before he came to his destination on the subway, he was a pretty fair imitation of a brave looking man. But he wasn't brave. Down inside him were quivers and quakes. The food he had eaten at lunch could not possibly have been assimilated, for all his energy and all the processes of his body were directed toward the building up of a false front. The most profane man I know is profane because he dislikes his real timid self, and has created this other boisterous, swearing, swashbuckling individual to substitute for him.

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For such persons I have the deepest sympathy. I have been there. There is not a doubt nor a dread nor a sick sensation I have not had. In my early days as a salesman of advertising I often have become so nauseated as I contemplated my next call that I lost my food in the gutter. Literally, that is true. Not once, but time after time I have had this wretched experience, due always to fear. I have prayed—how I have prayed!—that the prospect would be out of his office when I got there.

In sales meetings I sat there dreading to be called on. My heart would start pumping like a fire-engine when I saw the boss looking at me, and my breath would come in gasps. I could not make even a simple statement without going through minutes of agony.

The best business opportunity I had as a young man I lost through fear. An elderly man had taken an interest in me. Probably he, too, as a youngster, had been afraid, and he recog-

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nized the symptoms in me. He knew that he had mastered the false feeling, and guessed that I could be led to do the same thing. Anyway, he offered to take me in as a partner on a very small salary, but with a liberal commission on sales. I accepted, but before the sun had set that day I began to doubt. What if I did not make any sales? What if I became sick, and so could not earn commissions? What if the business went broke? What if the senior partner died before I could establish myself? These are just a few of the "what ifs" which plagued me. In the end, I ran out on that offer and lived to see another youngster step into the place I had retreated from and within a few years make a splendid thing of the opportunity.

After many years of vain struggling against fear, I began to think about that thought factory inside myself. Why was I letting it manufacture so much fear? I didn't want that product. Nobody wanted it. Wasn't I the owner and the

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superintendent of that factory? Then why not turn out something worth-while?

I had reached the grand crisis of my life. Fortunately, I knew this. Recognized it with absolute certainty. But what was I to do? First of all I decided that I must do something to vanquish fear. The thing I feared most was failure, loss of my job, loss of money and all the evils that go along with no income. This being my greatest fear at the moment, I decided that the only thing to do was to fail! Quit the job with nothing saved. Walk out on the streets with nothing to do, as I always had feared I might. Take a chance on to-morrow. In short, call the bluff of this great bully, fear.

That was strong medicine! But I needed strong medicine, and had the sense to take it. I had to lick my fears, and I could not do it if I compromised on a single point. Deliberately I had brought about the condition which I most feared, but I found not one trace of fear in my

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feelings, only elation, romance, joy at a new start in a new world. But I still had a long way to go before victory became a habit.

I was told that "cold canvassing" was necessary if I wished to develop. This means calling on strangers without having made appointments and without even knowing anything of them. I dreaded this ordeal, but drove myself into it. First I selected the building which I thought good for the experiment, and going to the directory selected half a dozen names almost at random. I boarded an elevator and went to the floor of my first name, found the man's office, then turned and hurried to the elevator and went back into the streets, a defeated salesman. I walked heavily for a block or two, my mind a complete mess, my muscles weak, and with a feeling of nausea suggesting that once again I was about to suffer the final humiliation, loss of food in the gutter, not from illness, but from fear. But somehow, I was a little stronger this

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day than I had been. I stopped and spoke aloud to myself. "You miserable coward!" I said. "You set out to do a job and you crawl out on it. You will never get anywhere by bowing down this way to fear. Go on back and see those men!" I retraced my steps, called on every one of the men I had intended to call on, had some delightful talks with them and went home happy.

There were days and weeks and months, as I have told you, when I was hard up. Harmful mental habits and emotional weaknesses did not vanish overnight. They had to be chased out, but I had them on the run from the very minute I got up enough nerve to quit my old job and strike out afresh. Every engagement I have fought with these enemies since that day has been a rear-guard action. Now and then one of them has turned to snipe at me, but when I fired back the fight was over. A great victory almost always makes subsequent victories easy.

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All my life I had feared to-morrow, until I decided to have faith and to live to-day in courage. "To-day is the to-morrow I worried about yesterday and it never happened," is the way some one has expressed my own feelings about to-day and to-morrow. There is nothing I can do about yesterday. To-morrow never comes. I am responsible only for to-day. That is my philosophy of time, and it has helped me out of many holes.

This subject of fear is a favorite of mine. Fear was my greatest enemy, and I am inclined to believe it is the greatest enemy of most other persons. Every friend I have has lost something because of fear, happiness if nothing more. Recently I asked twenty able men to describe their greatest fears. Five said poverty is the thing they dread most; three are afraid of disgrace in one form or another; one of high places; one of fire; two of sickness; one of doctors and physical examinations; one of being called on to speak in

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public; one of the dark; two of water; one of automobile accidents, and one of snakes.

In all this list there is not a fear that has a right to exist. These men are letting bogus feelings impair their happiness and their usefulness. It is nothing but common sense to be careful, and to work diligently against failure and poverty, but what good does it do to fear these things? Poverty never yet was chased away by fear. Work, thrift, faith and courage are the preventives of poverty, not fear. Dread of disgrace on the part of upright men is pure folly, for no disgrace can come to them unless they let it come. Honest failure certainly is no disgrace, and no one so regards it except the unfortunate person who has failed and permits himself to become a victim of a false interpretation of his own ill fortune. The attitude of all worth-while persons toward one who, through no fault of his own, has failed, is sympathetic, rather than condemnatory. This thing

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of fear, I tell you, is nothing in the world except a giving in by the person afraid to a feeling that has no right to exist. But it does exist on all sides. Go into your library some time and see how many books are listed under the heading of fear. Read biographies and you encounter frequent accounts of combats with fear, and of victories over it, for men about whom biographies are written usually are those who have overcome this emotion, who have thrust it out of their lives and substituted for it something that does them and others good service.

Select a hundred of your acquaintances at random, and talk with as many of them as possible about opportunities they have muffed. Almost always the man speaking will say that he had at least one chance to make good in a big way, but that he lacked courage at the critical moment. "If I'd only had the nerve to go through with that deal, I'd be on Easy Street right now," is a sentence I have heard over and over again. Very

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few persons go through life without at least one big chance. The fact that so many do not grasp it is due more often to fear than to any other one thing. Since the panic of 1929 the newspapers, magazines and books have been crowded with statements urging that we have courage. There are not many points upon which all men agree, but the need for courage is one of them, and all of our leaders can't be wrong all of the time. "Never strike sail to a fear," says Emerson, and every other man who has occupied a commanding position has said the same thing in one form or another. The coward is never admired, never held up as an ideal for anybody, so it must be that cowardice, or fear, is something to be shunned.

Every year we read of hunters and other adventurers in the great woods of the North who become lost. They say there is no other internal panic the equal of that which seizes a man when he loses his sense of direction. Sometimes he

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will run until his strength is all gone. Again he will walk in a circle. If he has a gun and ammunition he frequently discharges all his shots before any one knows he is lost, and so has no means of guiding a searching party to him. Obviously, the best thing for a man who is lost is calmness, but calmness is the first thing he loses. I once asked a great hunter about this terrible fear of being lost in some unmarked wilderness, and he replied he had never known that sensation, though there had been many occasions upon which he did not know where he was.

"When I realize that I do not know where I am," he said, "my first act is to think of something else. I know if I permit fear to creep into my thoughts, if I doubt my own ability to get back to base, I am in for trouble. So I think of something else, of anything else, and somehow I have always found my way out. On one occasion I had gone with a friend into a forest that was completely unknown to us. We became

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tired of carrying our packs, so put them down, and went on with nothing but our guns. This was far in the North, where moss covers the earth, and we figured we could find our own trail in the moss, in case we did lose our direction. But after we had gone several miles a snow-storm suddenly came on, and within a few minutes it had obliterated any trail we had left. Also it made every foot of earth look like every other foot. My friend began to show alarm. He was on the verge of panic and began to put doubt in my own mind until I spoke sharply to him, telling him to keep his mouth shut if he could talk of nothing better than freezing to death out there in the wilderness. But he was hard to quiet, for he was new to this game of hunting in the Arctic, and had read too many stories of the tragedies which sometimes overtake men who go without guides into strange territory. Finally, however, I made him talk with me about other subjects. I had faith in my

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own instinct for direction, and that instinct I knew would save us unless we permitted it to be superseded by fear.

"We struck out in one direction, which so far as he could tell was the same as any other direction. But I was not afraid. I was letting my mind work for me instead of against me, and I figured my mind ought to be as good as that of an Indian or an animal, and neither Indians nor animals become lost. Mile after mile we trudged along, getting pretty cold and saying less and less to each other. Still I was confident, and not long after dark we came to our temporary camp. My friend was overjoyed and amazed, and wanted to know how I had accomplished such a miracle, or how I had hit on such a lucky direction. But it was neither a miracle, nor was it luck, for I have done the same thing on other occasions by excluding from my mind the impulses and emotions which would have meant ruin."

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We human beings have a lot of mental power which we do not realize. The trouble is that we destroy that power by letting fear and panic dethrone the normal and proper functioning of our intellects.

"I know you are right when you condemn fear," said a man to me, "but how am I to overcome it?"

The answer is, to take a fresh view of life. When a fear tries to creep into your thoughts, analyze it and see if there is good ground for it. The chances are a hundred to one that the fear is of something which has not yet happened, nor even begun to happen. It is imaginary trouble manufactured in your own thought factory, and you are perfectly able to shut down on that product and substitute another for it. Since the world began there has been fear, but this does not mean it is either necessary or intelligent. There has been meanness, too, ever since the world began, but that does not make it a re-

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quired part of our equipment for life. Even if you take a materialistic view of existence, and believe only in the survival of the fittest, you are bound to see that most survivals are due to ability to overcome dangers, as well as fleetness in avoiding them.

A few years ago it was the fashion when young folks gathered around a fire for a winter party to tell ghost stories and other stories of fear. "The scariest I ever was," a narrator would begin, and then relate a story of terror in which the fear was, almost always, without foundation. One story I recall was told by a man who was afraid of the dark and who thought he heard a wild animal calling in the woods near his house. He was certain it was a mountain lion, and so afraid was he that he broke out in a cold sweat. That man knew that mountain lions, except in a very few instances, have never been known to attack human beings. They will run from a man, or from a dog, but this man was

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none the less terrified, and so was his wife. He had no weapon with him that night, but he was unwilling to appear frightened before his wife, partly because of pride and partly because he did not wish to increase her alarm. Finally, he said, it became spiritually necessary for him to walk outside and examine the premises, which he proceeded to do with a flash-light.

"I was so scared," he said, "that I felt as light as air. If a mountain lion had sprung at me I could have sprung right out of his way. He wouldn't have had a chance either in a foot-race or a jumping contest with me that night. I looked everywhere except in one clump of bushes, driving myself to the search and dreading more than anything else that clump of shrubbery. I started to go indoors again without looking there, but something made me give up that plan. I had started out to conquer my own fear of the dark, and to prove to my wife that I was not afraid, and I had to go through with it.

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Over toward the bushes I went, walking very softly and very, very gingerly. I flashed my light into the undergrowth, stood still for a moment and then felt a long soft body rub against the back of my legs. Without effort I rose into the air, autogyro fashion, only I got off to a better start than any machine ever will. When I landed again after several seconds of floating, my light fell full upon a startled house cat, who streaked away for the barn as fast as she could go. I came back into my house feeling foolish, and I was foolish, for there had been no animal bigger than a pussy-cat near my house. Still, I'm glad of the experience, for I have not been so afraid of the dark since that cat caused me to defy the law of gravity."

That is a typical fear story. Usually the thing we dread is a house cat and not a lion. The prospect whom salesmen dread turns out to be a man who is ruled by his wife. The energy spent in steeling ourselves for the call is spent useless-

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ly, for there is nothing to be afraid of. When I began my combat with fear I knew there was an inexhaustible supply of imaginary fear upon which I might draw, and an equally large supply of courage. I could look them over and take my choice. Any one, seeing the situation in this light, would choose courage, or faith, or affirmative thinking, or belief in God or whatever you choose to call the force that enables life to go forward.

When I was a boy farmers used scarecrows in their fields. Many timid birds, seeing the flapping of a ragged pair of pants, an old coat and a hat all hung on crossed sticks, would fly away, but now and then a wiser bird would come down and enjoy a feast, using the scarecrow as a perch between meals. I thought very little of the significance of the thing at that time, but since I became tired of being a fool, it has occurred to me time and again that the fears of life are nothing more than scarecrows. Realization

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of this is the heart of that fortune I inherited,
and I'd rather share this realization with you
than any other.

The conquest of fear is one continuous grand
and glorious feeling!

CHAPTER FIVE

ARE YOU WORKING FOR THE WRONG BOSS?

WITHIN the past few years hundreds of salesmen have come to me with their troubles. Things are going badly at home. Business is sour. They are in debt. Office politics is against them. Competition is keen and unfair. Selling is a rotten job, anyway. And a whole lot more.

"Do you think of these things in business hours?" I ask.

"Can't think of anything else," is the usual reply.

No wonder business is bad for men whose minds have run amuck in this fashion. Those who go about, drawing pay from others, but giving their thoughts to their own private, self-

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ish, troubled situations are foredoomed to disappointing results. The only way to get business is to think of the prospect's needs, of the company's needs, and to reflect positive, admirable qualities in your own conduct. Most of us reap exactly what we sow, and if we go about sowing nothing but trouble, the harvest is bound to be more trouble. Wheat never yet grew from Canada thistle seed.

Salesmen, as a class, are a loyal bunch, but the greatest excuse-makers under the sun. They are not entirely to blame for this alibi habit. Sales managers are a hard driving lot. Pressure selling is firmly rooted in American economic life, and I'm sorry it is, for it should not be necessary. Some people think part of the panic following 1929 was due to too much pressure in selling. Whether this is true or not I can not say, and it is not my intention to go further into an analysis of the panic. My ideas, such as they are, are all for the individual.

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I know what it is to go out and pound the pavements for days on end without getting an order. Like most other salesmen, I have walked around the block many times trying to get up nerve to go on in and tackle a prospect, and I often have been delighted when that prospect was out of the office. It was better still if he was out of town, for this excuse would have to be accepted by my employers. I have loafed away valuable hours in motion-picture houses. I have kidded myself into thinking that Monday was a bad day because business men have not yet recovered from the week-end, and that Friday was a bad day because they were thinking of the next week-end. All of this junk is standard equipment in many a salesman's mind.

A friend of mine who was not doing so well finally gave me his working habits. He never tried to make an appointment before ten in the morning, because he thought the prospect would be busy opening mail until that hour. He never

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tried to do anything between twelve and two-thirty, as that was lunch time, and he never attempted a sale after four, for fear the prospect's mind would be relaxed, and his thoughts turning to the quitting hour. Out of an eight-hour day this man was working but three and a half. The remainder of the time he was stalling and kidding himself into thinking all his stalling was wise.

When I became an insurance salesman, which was at the time I inherited my fortune of affirmative thinking, I determined to work out a system of my own. I knew from personal experience, and from listening to many conversations, that insurance agents were dreaded above all other salesmen. For many years the insurance companies were careless about the personnel of their agents. Any old bore would do provided he could sell a few policies. That was in the day when insurance was sold by telling the prospect of the imminence of death. There were a lot of

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stock stories about men who had wanted to take out large policies, but had put off the decision for a few days, and then either died or contracted incurable ailments before the contract was closed. Gee! What killjoys some of the old-time insurance salesmen were! If insurance had not been socially and economically sound, its early salesmen would have killed the business. All of us recall those awful old-time salesmen, and once in a while we encounter a survivor of the gloom school of insurance selling. Crape-hangers. Grave-diggers. Prophets of evil. I shudder now to think of them.

Yet, I owe them something, for I learned from them how not to sell. I make it easy, always, for the man on whom I am calling to get rid of me. When I go into a prospect's office I do not sit down, even if he has invited me to, until I have told him what my mission is. If he is interested, I remain; if not, there is no embarrassment to him or to me. That's the approach I

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have found most effective. No shoving of the foot into the door, no pulling up of a chair close to the prospect, no leaning over his desk and breathing foul cigar smoke into his face, no beating about the bush at all. Just a plain simple approach, as one gentleman to another. Perhaps as a result of this technique, which I do not regard as technique by the way, I am never at a loss for additional prospects. My friends keep me supplied with many more names than I can use, and I could get a bushel of letters of introduction any time I asked for them.

The next thing after getting a man's interest, is to figure about how much to offer him. Here, again, my plan differs radically from the standard plan of selling. I always submit a policy smaller than I think the man should take out, and let him raise it. That makes him feel comfortable, whereas if I submitted him a large policy and he had to cut down the figure, he might feel a little uncomfortable. My idea always is

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to make the man on whom I call glad that I came to see him. This I do as a matter of ethics, not primarily as a business matter, but it is good business, just the same. A salesman who strikes for one sale and no subsequent sales, is silly. When I sell a prospect, I hope to sell him more later on, if he wishes, and if he does not wish, I hope he will feel free to recommend me to some of his friends. All of this, you may say, is pretty close to shrewd selfishness, or self-interest. It can be so interpreted, but that is not the correct interpretation, for my actual thought is of the prospect's comfort. It is just a fine break of life that in some cases business follows in the wake of considerate conduct.

The biggest thing in selling is not the method, however, but the mental attitude. When I was selling newspaper advertising space one of my fellow workers came in one day and, going up to the boss, said:

"I want you to go out with me to-morrow."

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"What for?" asked the boss.

"Because I want to prove to you that there is not a line of business to be had in my territory!"

No, all poor salesmen are not gone yet. Within the past few weeks I have heard of several who are doing the calling no good at all. Here's the star example of unwise, immoral, profitless approaches:

At school commencement season last year a prominent New York scientist received a telephone call from an insistent stranger.

"Are you the father of the young man graduated yesterday from Such-and-Such a school?" asked the voice on the telephone.

"Yes," replied the scientist.

"Then I think you'll want to see me right away. It is something important concerning your boy, and I can't speak of it over the phone."

Of course the agitated father told him to come right down. He then called up his own home, and his wife did not know where their son was

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at the moment. He had gone out, she said. Half an hour of agonized suspense followed for the father, and then the mysterious stranger appeared.

"What about my boy?" demanded the scientist. "What has happened to him? Where is he?"

"Why, nothing has happened to him, so far as I know," said the stranger. "I came to see you about giving him a life-insurance policy for a graduating present."

The scientist did not kick that solicitor out, as he should have done. Instead, he had him sit there while he told him something of the ways of business and of gentlemen. Naturally, he bought no insurance from that fellow.

A close friend of mine told me a story almost as bad as that. He had for years run a charge account at a fashionable clothing store, and one day he took an acquaintance, who wanted a suit of clothes, into that establishment. They looked

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around, selected a suit and the acquaintance asked whether or not there were two pairs of trousers with it.

"Our clients," said the haughty clerk, "would not be interested in a second pair of trousers."

"Then will you tell me whether or not this suit is durable?"

"Sorry," offered the clerk, "but we rarely pay any attention to durability, as our clientele is interested in appearance, and not especially in longevity of clothing."

The two men left that store, and not one of them has spent a cent there since. What selling! Here was a salesman trying to make a prospect feel small. But that was just before the depression. No doubt there is a different atmosphere there now. Depressions are not wholly useless if they result in unemployment for salesmen like that.

Such bizarre examples as these two are rare, I hope. But bad selling is far from rare. Every

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one of us meets with it every week. Some time ago a woman came into my office with some window ventilators for sale. I was very busy, and told her I did not want any ventilators. When she turned to go out, I saw such a tragic look come over her face that I called her back, and asked her what was wrong. She explained that her husband, formerly a man of means, had lost his business, and that she had gone out to work in the hope of helping provide for their four children. I bought two ventilators from her, and then told her how to sell some more. First, I convinced her that the article she was selling had real value, and that she should, therefore, call on prospects with the conviction that she could render them a service. Also, I urged that she put her home situation out of her mind, if possible, while selling, and that instead of dejection, she try to radiate good humor and cheer. I then gave her a list of men on whom she might call, and told her that they needed window ven-

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tilators to protect them from cold breezes in winter, and dust and dirt in summer. She went out and began making sales.

Within a few days her husband called to see me, and he, too, was deep in gloom.

"I've been unemployed a long time," he said, "and our situation is desperate. But for the bravery and ability of my wife, we'd be sunk."

"You are doing plenty of work," I said to him, "but you are working for the wrong boss. Your boss is Old Man Gloom. I'd quit him, if I were you, and work for Mr. Hope."

We had a long talk, and he got the idea I was trying to put over to him. When he got a good job later and his wife was able to go back to home-making they thought a sort of miracle had happened to them, but the only thing that had happened was a change of mental attitude. In selling, in life itself, the state of mind is the big thing. The worst competitor any salesman has to deal with is his own mental attitude.

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Once an actor came to see me. He had been "at liberty," as actors call unemployment, for much too long, and was then engaged in trying to sell ginger ale to grocery stores. That was mean work for an actor. I tried to show him that his attitude toward his temporary job was all wrong.

"But what can a man do," he asked, "when he is selling something that does not seem to him a necessity? The world could get along without ginger ale, you know, even though it is a good drink, and a lot of people make their living out of it."

"If you take that attitude," I replied, "there is but one thing for you to do, and that is to sell yourself. Decide on the qualities which seem to you most worth-while, and then go out to reflect those qualities in your contact with others. What are the qualities you admire most?"

Together we made a list, and in it were cheerfulness, courage, interest in others, and so on.

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He decided to try this method out a while. It brought him some ray of happiness and hope, enough to last until he returned to the stage.

This case seems to me very important, for it illustrates a mental condition I often encounter. I should explain again that all these incidents are known to me because I give over one day each week to people who are in trouble. Those who have come to me tell others, and my friends send many of their troubled callers to me. I am glad to see them all. My inheritance, as I have said, required that I do everything possible for my fellow humans, and nothing gives me a greater thrill than to see some downcast man or woman take a new look at life, and go forth to fight a battle and win a victory over negative thinking.

Sometimes one line of reasoning and sometimes another is effective, and sometimes I fail to do any good at all. But I try. I have made it a rule these past ten successful years to

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devote less than half of my time to my own affairs. I must earn a living, but I need happiness as much as I need food and shelter, and a considerable part of my happiness comes from these extra-official duties. I rarely am asked to give money to any troubled caller, for it is not money he needs so much as it is an affirmative attitude toward life. It is a view-point which brings happiness that I have to share.

But I was talking of selling. Sometimes I wish I were a sales manager. I'd like to be one just for a week or so. Just long enough to write one letter to all of my salesmen. Sales managers write many letters. Pep letters. Go-getter letters. Confidence letters. Letters full of drive. Packed with forceful expressions. "Bull letters," the boys call them. Salesmen are not such hero worshipers as they pretend to be when in the presence of their bosses. Here's the letter I'd send out to my salesmen:

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"Dear Mr. Blank:

"Your reports recently have been a disappointment. Our competitors in your district are enjoying a big business in orders, while your orders are falling off. Our product is right, our prices are right, and our advertising is intelligent. The trouble, therefore, must be with you. I have given your case careful thought, and have decided to rescind all previous instructions, and issue in place of them the following fifteen things you *must* do:

"1. Get up in the morning and start thinking of yourself.

"2. If things don't go just right at home be sure to get in a couple of nasty digs at some one before leaving the house.

"3. If it is a rainy day, kick about the weather and let it interfere with your work.

"4. Don't be pleasant when you go into the office.

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"5. If you hear of a big order going through, label it luck for the other fellow and be envious of him, instead of trying to learn something from it that will help you.

"6. Sit in your office and plan your work during the golden hours you should be in your prospect's office.

"7. Do the easy, non-productive things to-day and kid yourself into thinking that you will get down to work to-morrow.

"8. Plan your work so that if you miss a few calls to-day you will be left stranded high and dry until to-morrow.

"9. If you get an order be satisfied, go out and celebrate, and then rest a while before trying for another.

"10. If you are ahead of your quota, take it easy.

"11. If you are behind, give up entirely, and then start over again next month when your next quota period sets in.

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"12. Convince yourself that your territory is not so good as the other fellow's.

"13. Give in to that 'let down' feeling after eating too much lunch.

"14. Don't waste any time studying the business.

"15. Enlist all your thinking against you instead of in your favor.

"Yours for the Company,

"Vash Young."

Some such letter as that would ridicule a salesman out of the foolish non-productive methods all too frequently engaged in.

CHAPTER SIX

THE PERVERSITY OF HUMAN NATURE

I SOMETIMES think if that famous tree in the Garden of Eden had carried a sign saying "Take One," the whole history of the human race would have been different. And I sometimes think that if the government ordered every person to drink liquor, we might have more sobriety. For human nature is a curious thing, often rebelling against orders and prohibitions. I am certain that if some power should order each of us to go out and be a fool, most of us would resent that instruction so much that we would be wise in our conduct.

Suppose, for example, some one ordered you to get up in an ugly mood each morning, make your wife and children unhappy by outbursts of

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temper at breakfast, and then take with you to the office a grouch so heavy that you could get no work done until noon? Suppose some one ordered you to smoke too much, drink harmfully, eat too much, sleep too little, and do various other things all of which you know would cut down your happiness and your income, would you submit? Not for a single day! Yet many of us do these very things. Make a list of the silly things you have done within the past week, and then ponder that list for a few minutes. Would you have done any one of those things if some one had told you it was required? I doubt it. A prominent man of my acquaintance says that he was cured of drinking by his wife, who told him that he simply must get drunk and make a disgusting fool of himself every Thursday. He had no intention whatever of yielding to any such instruction, but if she had been less wise, he might have been that fool she told him he must be.

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A very close friend of mine who lives an hour's ride from New York has a temperamental furnace in his airy country house. That furnace has a way of going out at the most inopportune moments. On several occasions last winter when my friend and his wife remained in New York for a theater party, he found the fire all gone when he reached his home in the wee hours. Now that's a bad time to find a furnace gone dead on you. If you leave it alone, the pipes may freeze before morning, and that may mean a plumbing bill mounting into the hundreds of dollars. If, on the other hand, you attempt to start the fire again, that requires at least one hour's work, for hard coal is a slow starter, as every furnace-tender knows.

It was my friend's custom, when he found the fire out, to storm and rage, kick the furnace, cuss the suburbs and in general destroy all the good effects of an otherwise pleasant evening. Incidentally, he would get his pulse and his blood

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pressure up so high that he could not go to sleep even after he had got that fire started again. It was his fault, of course, when the fire went out, for he had never taken the time to learn the whims of this particular heating system, nor had he hired a competent furnace man to take care of the thing for him.

One very bitter night in February he went home late, he and his wife, and as usual he started at once for the cellar, and there he discovered what he had expected—a cold furnace. He picked up the shovel and started to slam at the fire-box, but then suddenly he decided he was making a terrible fool of himself. He went back up-stairs where his wife awaited him anxiously, for she dreaded these explosions of temper. But there was no explosion this time. He told her very quietly to go on to bed, changed to some old clothes and went back down to the cellar to start a fresh fire. He took a novel with him, and while waiting for the kindling to ignite

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the coal, he read a few chapters. It wasn't long before he had the fire going, and he himself was ready for sleep.

Next day he told me of the experience.

"I decided I might as well have a little sense," he related. "It's just plain dumb to make bad matters worse."

How obviously correct he was! Nothing is dumber than deliberately to make bad matters worse. Yet that is exactly what I did for a great many years, and exactly what most of us are doing a great part of the time. If business is bad we think gloomily about it, and so make it worse. If we have some little thing wrong with us, we concentrate on it and so make it seem worse, even if we do not make it actually worse.

I like golf, but for many years I failed to discover the real joy of the game. My first regular companion on the links was a man with a furious temper, and when he sliced a shot, or dug a divot, he became temporarily insane. I have seen

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him break a club over his knee, and I have seen him wrap several clubs around trees that happened to be handy. My golfing temper was never so vicious as that, but it was bad enough to destroy a great many hours which otherwise might have been happy and wholesome. When I'd made a put and the ball would hang on the rim of the cup, I'd slam the putter on the ground and cuss the ball. Then one day I tried my formula on myself. "Suppose some one ordered you to be such a fool as that," I said to myself, "would you submit?" Of course there was but one answer to the question. I began then to reform my golf manners and habits, and at once my pleasure in the game started to mount. I'm no star now, and never expect to be. Just a good-natured duffer, but there is no man alive who can enjoy a golf game more than I can. Whether I win or lose, make good shots or slice my drives, my enjoyment is the same, for I go out now to *play*, and not to fight.

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Last summer an appeal was sent out by an official of the Boys' Club Federation of America asking golfers not to swear so much before the caddies. I am in agreement with that appeal, but I wonder if it would not have been more effective if the well-meaning club official had put the reverse English on it, and sent it out in this form: "Caddies are young boys in the hero-worshipping age. To them you are a man of affairs. They are easily influenced by your views and by your conversation. Will you not, therefore, make as big an ass of yourself as is possible in front of these boys? Swear, tell smutty stories, treat them just exactly the opposite of the way you would like your young son to be treated." The palpable absurdity and immorality of that plea might have made the point more effectively than a straightway appeal. Anyway, it illustrates the point I am trying to make, which is that we would be a lot better if we were ordered to be worse.

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There came into my office one day a man who was down on his luck. He had no money, no job, no anything, according to his story, that was worth having. His case was a tough one, and I gave it a great deal of thought. Obviously, it was not going to be easy to straighten him out, for he seemed to be composed of nothing but kinks. Finally I suggested to him that he go home and make for me a list of the qualities which he considered necessary for successful living. I told him to take plenty of time, for I wanted him to make the list as complete as possible. He was not at all enthusiastic, but agreed to try my plan. I think he agreed only because he felt it nothing more than courteous in return for the time I had devoted to him.

The following week he returned and placed his list on my desk. Meanwhile I had made up a list of the qualities he had exhibited to me. His list showed courage, good humor, love, energy, neatness, clear thinking and health. My list

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showed gloom, indigestion, bad posture, envy, selfishness and carelessness.

"Here is a list I have written down," I said to him. "Look it over while I am examining yours."

I took plenty of time studying the qualities he had set down in order that he might have time to ponder what I had written.

"What's the sense in all this junk you've put down here?" he asked.

"Junk!" I exclaimed. "Fine! That's exactly what it is, and that's what I wanted you to realize."

"Well, I realize it, but what about it?"

"Those qualities I have set down have been exhibited by you every time you have come into my office," I told him. "Yet you wonder why you are down on your luck. Here you have given me a list of fine qualities, and you admit that without these no man can succeed. Why, then, do you consistently refuse to reflect a single attribute which you yourself say is necessary for

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success? Why do you go around reflecting nothing but the opposite of successful qualities? Would you hire a gloomy, stooped, envious dyspeptic? Would you like such a man for an office associate?"

He said he would kick such a fellow out.

"That's exactly what the people to whom you have applied for work have been doing. They've been kicking such a fellow out."

He looked at me in dismay, and I decided to drive my point home.

"Now here is a task for you," I continued. "I want you to throw away this list of fine qualities you have put down, take that list of 'junk' I gave you, and go forth with it as your guide. Every time you ask for a job, remember to be selfish, careless, envious and gloomy."

"You're making fun of me," he objected.

"Not at all," I said. "I'm just telling you to go out of here and continue to be a big fool."

"I'll be damned if I do!" declared my caller,

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now aroused to a higher degree of spirit than I had ever before seen him manifest, which was, I hope, the beginning of an about-face for him.

On a train one day I saw a father and his small daughter traveling together. The father was reading, and the little girl, from loneliness or some other cause, began crying. For a minute or two she cried unheeded by her father, but finally he turned from his newspaper and looked squarely at the child. I thought he was all set to punish her, but he did no such thing.

"Louder!" he ordered.

The little girl cried on.

"I told you to cry louder!" said her father, and the child, who seemed a stubborn little trick, stopped crying immediately and began playing with her doll.

That man, too, has discovered that certain persons respond best to what might be called reverse English instructions. Human beings certainly are not standardized. An argument that

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convinces one will be rejected by another. In my adventures with troubled men and women I try to present my ideas directly or in reverse, depending on the case at hand. The goal is to share my fortune, and the means to that end are of no great importance.

"What business are you in?" a man asked me.

"The expression business," I answered.

"What's that?"

"Trying to express certain qualities in my conduct, and certain ideas in my words."

CHAPTER SEVEN

SALVAGED FORTUNES

ANY experience can be transformed into something of value. I do not say that every experience can be made to show a net profit, spiritually or financially, but that something can be salvaged from it, and very often the salvage will offset any immediate loss incurred by the experience itself. To demonstrate this point I shall relate several stories from life, all of them known to me personally, or through others.

In a community not far from New York City there lives a woman whose life has been one long blessing to many others. She married when very young, and she and her husband started out on a career that gave every promise of happi-

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ness. Hers was a romantic marriage in the highest sense. Childhood sweethearts, then college sweethearts, and finally sweethearts in marriage. He had a good position, and was marked out by his employers for rapid and repeated promotions. There was not a cloud in their sky until the blackest of clouds appeared, the cloud of death itself. This perfect union was dissolved by the sudden passing on of the young husband, a death that came before any children had been born.

The young widow faced what seemed complete wreckage. Neither in one year, nor in twenty years, did she ever contemplate remarriage. She is possessed now, as she was at the beginning, by her boy husband. But she was too strong to spend her days in useless grief. She determined to compensate, as far as possible, for the good she was certain her husband would have done had he lived, and after the first few black months, she began to look around to see

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what she might do. Her income was small, but large enough to take care of her in a meager sort of way.

Robbed of motherhood by the tragic death of her husband, she decided to be a mother to other women's children. She went first to a kinsman whose wife had died, leaving him with several boys and girls. This family she reared to robust and wholesome maturity. Another family then needed her, and she went again to make a second home. This time, too, she was successful. But all of her hours were not required by the duties of this second family, so she began to go from home to home, as necessity arose, waiting upon the sick, taking care of children whose parents wished to get away for brief vacations, substituting for mothers who were ill. Every one in her whole section knows her, and every one feels free to call on her. She accepts no money for this service. Many people have tried to pay her. Many of those whom she has succored were able

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to pay her something, yet she always refused. If they insisted, she would suggest that they make a contribution to her church society. Her actual income is about fifty dollars a month, yet she says it is all she needs. She is old now, but still going the rounds, welcomed everywhere as a deliverer in time of crisis. Her face shows the kind of life she has lived, for it is a happy face. Not merry, but confident and content.

This great life she has lived has not repaid her in full for the loss of her husband. There is no need to be foolish and say that it has, but she has salvaged from a dark adventure a bright career; one that makes all those who know her pause in reverence when they think of her.

A happy-go-lucky, able, handsome young friend of mine was making money in a hurry three years ago. Unmarried, earning a salary much larger than he needed, he was plunging recklessly into the great bull market of 1928.

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He bought on margin. He borrowed money and bought more on margin. At the beginning of September, 1929, there stood in his name two hundred thousand dollars' worth of stocks, all of them going up. He held to his job, and he worked effectively in it, but none too diligently, for he saw that wealth was to be made much more quickly in the stock-market. Out of his salary he could have saved from three to four thousand dollars a year, but he was impatient. Millions of others were equally as impatient as he.

The crash came, and when it was over my young friend found himself twenty-eight thousand dollars in debt. Not one thing did he save; that is, not one dollar. He had been worth more than forty thousand dollars in actual money, and he was worth, on paper, two hundred thousand, but when the débris of that market collapse was cleared away, he saw himself sunk in a deep and dark hole.

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What was he to do? There were two courses open. One was to make bad matters worse by worrying, fretting, drinking, and planning to run out, if possible, on his debts to his broker and his banker. The other was to call up from within his soul the finest elements in his character, face the issue squarely, and work his way out. He decided upon this latter course, and is now paying out as swiftly as he can. He has bought no clothes for two years, but no one would know this unless he told it, for he dresses splendidly on the much too liberal wardrobe he had accumulated in the days of his imagined wealth. He has cut down on his lunches, on his entertaining, on everything. Three hundred dollars each month he devotes to his debts, and on what is left over he lives well enough, though he says he often is pinched for cash.

Before I began the writing of this chapter I went to see him, for the express purpose of asking him some direct questions.

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"How much harm did your fall from a fool's paradise do you?" I asked him.

"It did me good," he answered. "*Good*, I say, and I mean it."

"How long did it take you to get from under the cloud of gloom that came down on you in the autumn of 1929?"

"I began to see the light after one day," was his answer. "Since then, it has shone brighter for me each day than it did the day before. I am worth much more to my company than I was, for I work harder and more seriously now. I'll win promotion more quickly, and some of these days you may find me an official. That never would have come about if I had cleaned up in the market. You know me. My temperament was a spending, laughing, fun-loving sort, and a little money would have made me a man-about-town for life. Now I hope to become a pretty fair citizen, one of these days."

That's the outward part of his story. Inward-

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ly, he says, the experience has meant vast riches to him.

"It taught me that material wealth is not necessary. I have now all the things I require. I am as rich as I ever was, except for the money I lost, which I wasn't using, anyway. Did it ever occur to you that if a man had a million dollars in the bank and wasn't using it, he couldn't tell the difference if that million vanished until some one told him it had gone? As long as he thought he had it, he would be rich. I have about concluded that wealth is a state of mind, and that any one can acquire a wealthy state of mind. Anyway, I'm striving toward that end, and honest, cross my heart, I am *glad* I went broke, for what I lost in money I have more than gained in character and in seriousness of purpose."

This, I think, is another fair example of good salvage work. Some men, poor tragic fellows, killed themselves when they realized their

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money had gone. Some others became mentally rich through the same experience.

Some years ago I read a story which belongs under the head of salvage, though it has in it no element of tragedy or loss. It is a story of salvage realized from a job that seemed to have no promise. This time I can use the man's name. I am glad to use it, for the story of John A. Spencer has meant much to me. Often I have told it to others.

When he was a youngster Mr. Spencer landed a job as night-watchman in a sawmill, and in addition to his duties as guard he had to keep the fire up. A night-watchman's job certainly isn't very hard, and some of us would find it very difficult to see much hope for advancement from such a start. But Mr. Spencer did a little thinking in the quiet hours of the night, did enough thinking, in fact, to hit on an idea which later became a very valuable invention. He used pine

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slabs to keep the fire going, and after throwing some of them into the fire-box he would go outside to sit in the cool. By and by there would be a sharp snap from the fire-box door. Later there would come another similar snap, and this second one was the signal that more slabs should be thrown on to the fire.

Any one might have gone that far with his reasoning, but Mr. Spencer went on from there to some close observation. He noticed that the middle of the round fire door heated more quickly than the rim, therefore expanded, and so caused the first snap. Then, when that center of the iron door cooled again, it would snap back. It buckled out, and buckled back. That is what this night-watchman noticed, and it occurred to him that this fact, the more rapid heating of a metal center than its accompanying metal rim, might be used to advantage. Already he was using it to summon him inside the sawmill, but he had bigger notions in his head.

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Finally, he hit on a definite plan for utilizing this fact he had discovered, and there followed year after year of painstaking, patient work with very little reward at first. Eventually, after he had been backed by some other men who had faith in his plan, he emerged with the thermostat invention used in certain electrical equipment to turn off the current when the apparatus becomes overheated. A little metal disk does the work, by heating more quickly in the center than on the rim, snapping in the center and thus cutting off the current. A neat idea, and one that brought a whole lot of good things to the man who put it to work.

Isn't that a good example of a man salvaging something from a situation which seemed to have no wealth hidden in it? To me it is all of that and more.

I wonder how many of his readers know that Clarence Hawkes, lecturer, poet and writer on

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nature, is totally blind. In his childhood he lost one leg and both eyes. In spite of that he has become a naturalist who is widely respected, a poet who is widely read, an inspiration to thousands of persons. He faced a life of complete darkness. Out of it he salvaged a life of usefulness. For more than forty years he has seen nothing. That is, he has seen nothing except the vast panorama of spiritual truth and beauty. He confessed to a friend of mine that he has his dark moments yet, and always will have them. But the tenor of his life is brilliantly bright, radiantly cheerful. It is the sort of life which makes the rest of us feel ashamed of our own petty fears and inexcusable failures, for here is a man who created greatness out of wreckage. Scores, hundreds of other blind persons have done the same thing. The possibility of easy accomplishment destroyed, they shove upward through difficulties to high places.

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One more story, and I think my point will be sufficiently well illustrated. In this chapter, as you see, I am not sharing my fortune with you, but am writing of others who, by telling their own experiences, have shared their fortunes with me. Surely, there is enough spiritual wealth in this world, and enough people willing to share their discoveries, to make every one of us a better agent for the great principles of successful living.

Archibald Rutledge is a hunter, and one time he planned a great hunt on an island. The water was high, which made it easy to find game on the island, where both birds and animals had taken refuge on the unflooded ridges. With his Negro hunting companion Mr. Rutledge paddled over a perilous stretch of water to the island. It was a long hard task to get there, and one they were thankful to have behind them. The small boat was run into some bushes and

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made fast, then the hunters turned to collect their paraphernalia and go ashore. To their astonishment and dismay they discovered they had forgotten to bring along a gun. A hunt without a gun! What sort of thing would that be? Here was a fine chance to fly into a rage, and to spoil a day, but Mr. Rutledge thought better of it, and decided that instead of hunting with a gun, he would roam the island as a friend to the wild creatures. All day he walked, his delight increasing as the hours passed. He declares that he learned more that day than on any other in his hunting experiences. But he killed nothing at all. The hunt, measured by the contents of the game bag, was a flat failure. But was it a failure? It would have been if the hunter had permitted it to be. Instead, he took his choice between two courses, each obviously open to him. One was to let the failure be a failure, the other was to salvage something from it.

I do not know the full extent of that salvage,

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but my guess is that in money and in happiness it has amounted to much. One of the best articles Mr. Rutledge ever wrote was about that day's experiences, and that article forms a notable chapter in one of his delightful books. Had all gone as planned on that occasion he would have had some meat for several days. But everything went wrong except his own mental processes, and so he made a lot of money out of the incident. Better still, he gained a new appreciation of wild creatures in times of stress, and he has passed that appreciation on to those of us who read his works.

CHAPTER EIGHT

SPEECH MAKING

WHEN I think of myself, Vash Young, going about the country making addresses to men and women of intelligence and of high standing in business and professional life, I sometimes am tempted to laugh at the absurdity of the thing, and at other times I am shocked at the reality of it. After a speech has been delivered and people come crowding around telling me it helped them, and others write for copies, I almost have to pinch myself in order to be certain it is not an illusion. Certainly the man I was for more than thirty years could have nothing to say that would be listened to, so it must be that this fortune I inherited is the secret. Yes, that is the

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explanation. When I ceased to be a self-centered person and started out as an instrument for the expression of certain qualities I began to gain attention. Not I, but the qualities. There is nothing unusual about me, nothing important, and nothing profound. I am not even what people know as a story-teller. The applause, therefore, is not for me but for the ideas I express and in which I believe, those same ideas which came to me by inheritance from the demise of my former self, and which I am so eager to share with others.

My start as a speaker was not impressive. At a sales meeting on one occasion I decided to express myself, and I butted right in at the wrong time, and talked at some length about a subject with which I was not familiar. Under such conditions a man generally will keep on talking in the hope that eventually he will say something that shows at least a ray of intelligence. With great determination I blundered on, amid a

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silence from all others present that should have warned me I was making a fool of myself. Finally I came to the end of my remarks and sat down. Still there was silence. I began to sweat and wonder if I had done as badly as I seemed to have done. At the moment the boss said nothing, but in a day or two I received a letter from him in which this searing sentence appeared: "It is better to remain silent and be considered a fool than to talk and remove all doubt."

That was a straight right to the button and it floored me for a long time. My ambition to become an orator withered, but my determination to learn a little wisdom began to grow. I recalled a story of a young minister who was to be ordained, and who had prepared his first official sermon with great care. To him it seemed a masterpiece. He had practised it in his room at night. He had gone out into the woods and said it to the trees. Every word, every inflection of the voice, every gesture was carefully studied,

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and every one seemed to this young man as nearly perfect as could be. He would show his elders what real preaching was!

The hour arrived for him to deliver his great sermon. Down the aisle he came, walking erect and with a sure stride. Up the steps to the pulpit he strode, proud and confident. He faced his audience, lifted his arm in dramatic fashion and in keeping with his rehearsals, but no sound came out of his mouth. That wonderful sermon had taken wings and flown away. He struggled. He reddened. He stammered, drank water and choked, and then, with a drooping head, every muscle in his body limp, he came down those same steps humbly. He took a seat in the rear of the room, his head still hanging, his spirit crushed. An old minister came over to him, tapped him on the shoulder and said:

"My young brother, if you had gone up those steps as you came down, you might have come down as you went up."

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That story seemed designed for me, and, added to the letter from my boss, it accomplished complete humiliation. No more false-front stuff for me on public occasions. No more bumptiousness. Humility was the thing. Vash Young was nothing, just one of the creeping things which crawl along the earth. But Vash Young, and every one else, is capable of expressing noble qualities and enduring ideas. Realization of this was my first lesson as a public speaker.

My first important address was at a testimonial luncheon given to me in New York by scores of friends, for most of whom I had written life-insurance policies. I knew long in advance of this luncheon, and worked harder than I have ever worked since to prepare an able address. I tried to create some striking phrases. That great speech was never delivered, and it is well for me that it was not. When my time came I spoke spontaneously, and got by with it, for I

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realized, after listening to the speakers who preceded me, that what I had planned to say, and the manner in which I had planned to say it, would be but a bucket of cold water on an otherwise delightful occasion. Days afterward I read that formal address of mine again, and the thing was unbelievably bad. With a sense of shame that I had prepared it, and gratitude that something had saved me from delivering it, I tore the sophomoric oration up and dropped it silently into my waste-basket. This was my second lesson in speaking. Since then I never have tried to deliver a great talk, nor a formal one. I asked a speaker of wide experience how to proceed henceforth, now that I had learned to be humble and to be spontaneous and natural.

"How do you remember the words of your addresses?" I asked him.

"I never think of the words," he replied. "All I have to remember are the thoughts. Put them down on a piece of paper if you wish, have them

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clearly worked out in your mind and the words will come all right."

Upon invitation of business groups I have told of my fortune in New York, Chicago, Pittsburgh, Louisville, Cedar Rapids, Des Moines, Wichita, Denver, Oakland, San Francisco, Los Angeles, Sacramento, Santa Barbara, San Diego, Salt Lake City and many other smaller places. In all of these addresses I told of my fortune to share, and the address seemed to go over well except in Salt Lake City, my home town, where it was a frost. Speakers tell me that is not unusual. A man goes back to his old home high with hope. Through the years he has built up a romantic concept of the old place. He remembers its streets, its people and all the good times he has had there, and in his folly he imagines he has been as much in the minds of the town people as they have been in his. But this rarely is the case. Move away and the old home town forgets you. Why should it not forget you?

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You left it, and it has been busy with others who remained and with newcomers. A friend of mine went home after an absence of several years, and, bursting with sentimental eagerness, he started down Main Street. From a distance he saw an old acquaintance approaching, and he almost ran to meet this resident, grabbed his hand and told him how glad he was to see him again.

"Yes, yes," said the resident. "I haven't seen you in some time. Have you been away?"

It was something like that with me in Salt Lake City. They did not even know I had gone away, nor did many of them know I had come back. Which is as it should be. A city would be a nice mess if its people spent their time remembering and talking about unimportant persons who have drifted off looking for greener pastures.

There are many angles to this speech-making game. One sure-fire thing is for the speaker to

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tell stories in which he is the goat. Good-natured self-ridicule always gets a laugh. Descriptions of experiences similar to those had by every member of the audience is good stuff, too, for it gives authenticity to a speaker's remarks. But these elements will not of themselves make a speech a success. Most of my talking has been done within the last two years when I could be sure that many persons in front of me were up to their ears in trouble. They needed to laugh, and they needed to recall pleasant adventures of their own, but they needed and wanted something to take home with them and chew on for a while. In all humility I say that my fortune shared with others seems to have done good, for after each address, with but few exceptions, I have received scores of letters, and when the talk has been broadcast by radio, the number has mounted into the hundreds. If my experiences are a true guide, people are hungry for affirmative thinking, for happiness, for ways out of

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gloom. It is not I they are interested in, nor am I of any use to them, but the ideas I try to express. I can say this because these ideas are not original with me. I am nothing more than a talking-machine with a record on it. In this day of sophistication, actual or imagined, old-fashioned virtues, old-fashioned qualities are often laughed at by the smart boys, but we must live by these same ancient qualities, or disintegration will be our lot. Very frankly I say that never have I thought of anything which was in the slightest original. Any person in the world who will free himself of self-consciousness, think of himself as the agent for the promotion of long-established ideas, can do as well or better than I do as a public speaker. That's a fact.

Seldom have I made a speech without acknowledging my debt to my wife. This is not a sentimental gesture, nor is it a trick, but a sincere and merited giving of credit where it is due. Mrs. Young was brave enough to dance a merry

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dance with me that night when I went home and told her I was out of a job, and had less than a hundred dollars to keep us supplied with necessities. Not a moment did she doubt, and never has she doubted. Most of us, I suspect, are wife-made men. That is why the little tributes I pay to her have been so well received. That, and the fact that in the groups before which I have spoken salesmen have predominated, and every salesman knows that his wife can make him or ruin him. The sales manager for one of the great national enterprises has said that he regarded the wives of his men as more important than the men themselves. When one of his salesmen is falling down he often visits that man's home and talks with his wife.

Selling isn't easy on the men engaged in it, and it is much less easy on their wives. In many vocations the woman comes first in such matters as the buying of clothes, and if either husband or wife must do without, it is the man who

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wears the old rags. With salesmen this is not likely to be the case, for a salesman must make a good appearance. When his income is small, his wife must slave at home, in order that he may dress well, eat well and entertain, otherwise he will not rise in his company. He plays golf before she does, for golf is a part of his machinery for making contacts. He remains downtown with the boys, while she remains at home with the children. This is almost standard procedure for young salesmen. They are free spenders, too free. They wear clothes which cost more than their salaries seem to justify. They are the first to come out with straw hats in the spring, and with felt hats in the fall. They must be abreast of the times, or ahead of them. When the family income is small, there is only one way the man can live as a salesman must, or as he thinks he must, and that is for the wife to be a hero at home. The saving element in this situation is that once a salesman starts up, once his income

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rises to adequate figures, he lavishes money on his wife. He tries to make up to her then for all the hard years she has known, for he, more than any other person in the world, knows how she has saved the pennies in order that he might earn the dollars. When salesmen applaud what I say about my wife, I know that the applause is not for either of us, but for their own wives who that very minute are attending to duties at home.

Frankness I find is one of the finest elements in my address. I never try to disguise what I have to say, nor to coat it with sugar. I am proud to be the medium for the expression of ideas which seem to me essential for the continuity of life. There are as many ways to happiness as there are roads to Rome, and no doubt the people who find nothing in my plan of life, have worked out for themselves plans that are equally as good. I hope this is the case. But be it ever so true, it does not weaken my obligation to share with other average mortals like myself this great for-

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tune of right thinking which came to me when the old Vash Young turned his toes up to the daisies, and took with him the débris of life which had made him so unhappy and so unsuccessful.

CHAPTER NINE

HERE AND HEREAFTER

AFTER one of my talks a member of the audience said to another: "Oh, he's one of those religious birds." Seemingly, he meant the comment as a criticism, perhaps as an explanation of certain ideas which he thought foolish and utterly unworkable. But whatever was in his mind, I am proud to state that he is right. I am one of those religious birds, and I can not close any account of my experiences without acknowledging my debt to religion. It is the biggest thing in my life. I believe everything a religious man is supposed to believe, and probably more. Sometimes I hear men almost apologizing for their faith, as though it were some antique thing

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which no longer is respected by persons of education and intelligence. But in my reading I notice that religion always has been a chief concern of mankind, and that most men who attain to high places have believed in God. If I must choose between stringing along with men who have done great things, or with those who criticize the things they have done, I prefer the former. Still that is not the reason I am religious, for with me religion is not an imitation of others, nor a blind following in the path of others, but is a scheme of life that works. I can not say anything about its effectiveness in any life except mine, for I have no way of knowing all the truth about any person except myself. Anyway, it is sufficient for me to know that in my own case the religion I have has proved good for me.

"Do you believe in prayer?" a troubled man asked me.

"Positively!" I replied. "Don't you?"

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"I once believed in it, and I still try to, but my experience is that prayers get lost somewhere in transit. No answers ever come to mine."

That statement deserved respect, for it came from an honest man. Obviously, I could not tell him with certainty why his prayers had not been answered, but I did have an opinion on the subject.

"What do you think about when you are praying?" I asked.

"I think of the mess I am in," was his reply, and perhaps that explains why he found prayer apparently useless to him. His mind was immersed in gloom, and gloom certainly is not an attribute of God. It seems to be fairly plain that if we wish to communicate with God, we should first attempt to be as much like Him as possible. We know that He is not made up of unadmirable qualities. He isn't fear, worry and all that sort of thing. It must be that He is love, cour-

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age and the like. These positive qualities rule the world, and it is difficult for me to understand how a man who goes around reflecting their opposites can hope to get much help from any source. One point upon which every one will agree is that religion is something to be lived, to be reflected in daily conduct and in motives.

I have had innumerable discussions on religion with people who have come in to see me on "Trouble Day." Some of them have faith in a Supreme Being, some have not, but every one of them, so far as I can recall, would like to have such faith, and many have asked me how to acquire it. The best I can do in a case of this kind is to tell of my own plan. I must remember that "no generalization is true, not even this one." What has been good for me may not be good for another, but since this is a confession of my own experiences, I should like to add a description of what I think religion is.

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Religion to me is getting up in the morning and saying gratefully, "Thank you, God, for what I have," instead of, "Please, God, give me a lot more." Gratitude is one of the finest qualities of all. If you think you haven't anything to be grateful for yourself, try to be grateful to God for His goodness to others.

It is trying to make somebody happier for the day before leaving home in the morning. For years I got my wife's breakfast instead of having her get breakfast for me. If this does not appeal to you, try something else that will add to the happiness of some member of your family.

It is pausing long enough in the morning to telephone to some friend or acquaintance who may need a word of encouragement. In doing this, you develop the habit of thinking of others more than of yourself, and the result will surprise any one who gives the plan an honest trial.

It is planning for the day more constructive work than we can possibly do, and the trying

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earnestly to do it. Keeping busy is an important part of my religion.

It is the exercise of constant dominion over harmful emotions and false appetites. According to the Bible, God intended man to have dominion over the whole earth. While you may not want to undertake dominion on such a big scale, try having dominion over fear and self, and see what happens.

Religion is the true development of the "giving" habit instead of the "getting" habit. If you don't know what to give, try giving a good wholesome account of yourself each day.

It is eating prudently, playing occasionally, resting sufficiently and keeping in good condition.

It is being tolerant toward the other fellow, no matter what his opinions may be. Religious intolerance is the most regrettable thing I know of.

It is being thrifty in order that upon occasion

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we may be able to help others and run no risk of becoming a burden to any one else. The more religion is practised along this line the better off we will all be.

It is telling other people of the things they have done which merit praise. If we praised as easily as we condemn, what a grand difference it would make in human relationship.

It is common sense applied to all the problems of life. We dream of the things we would like to have instead of doing the things necessary to produce the things we would like to have.

It is the realization that genuine happiness is not only our right but our duty. Any one can possess it through right thinking and right acting.

Finally, religion to me is living now, on this earth, as nearly as possible the life we imagine the next one to be. Are we waiting for a Heavenly state of existence beyond the grave? In my

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opinion, there is no reason to wait, for we can enjoy Heaven now. Heaven is not a locality, but rather a state of being or consciousness. Let's say we died and went to Heaven. Would it do us any good just to see it? No! The only good we will ever get out of Heaven is to live it in our daily lives—here and hereafter.

Selfishness, pride, greed, envy, malice, dishonesty, jealousy, intolerance, fear, worry, pessimism, depression, hate and anger undoubtedly do not exist in the Heavenly state. If we awake beyond the grave with these things in our consciousness, we will still be living in Hell.

Heaven is unquestionably made up of love, unselfishness, patience, kindness, justice, intelligence, ability, tolerance, charity, peace and joy. Would we be satisfied with such an existence? If so, we can be in Heaven right here on earth, by living these qualities. We will never experience a Heavenly existence, however, except by living these qualities, no matter how many death

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processes we may go through. As far as I am concerned, this is the "Kingdom of Heaven," and it is within us—now—live it.

Possession of this knowledge is the fortune I wish to share with any who may care to share it with me.

THE END

LET'S START OVER AGAIN

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LET'S START OVER AGAIN

CHAPTER I

LET'S START OVER AGAIN

A WOMAN and her husband stood raking in the ashes of their home. Fire, the day before, had consumed it utterly, and now they were engaged in that heart-breaking search for whatever the flames might have spared. They were shocked, stunned, lost, and in their bewilderment were raking, I suspect, because they did not know what else to do, and not because they had any real hope of salvage. The human mind has a way of turning to trivial action in its efforts to make adjustments to sudden catastrophes.

I never saw a more touching sight than

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those two standing there by the side of the road. The flagstone walk led from the roadway to nothing. A tall piece of pipe stood out of the ground, reaching up to where there was no bathroom. Two chimneys, suggestively like gravestones, reared nakedly up into empty space. It made me think of a picture-frame out of which a beautiful canvas had been burned. . . . There is something inexorable, terrible, final about destruction by fire. The man and his wife straightened up, looked this way and that.

"Everything is gone!" said he.

"Yes, everything," added the woman as she sobbed.

A friend came over to them and urged that they get away, for a time, from the scene of their grief.

"But where can we go? What can we do?" asked the woman. "Can't you see that we haven't *anything* left?"

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"Oh, yes, you have," insisted the friend.

"What?"

"Well," said he, "you have everything you had yesterday except a house and its equipment. You still have each other, still have your children, your friends, your health and your energy. You still have faith, courage and love. Fire can not destroy these qualities unless you permit it to do so."

"But where are we to live?" asked the man.

"I don't know," answered the friend. "But I do know that you will live somewhere. People always do have somewhere to live. A little thing like a fire doesn't mean that they must spend the remainder of their days out in the woods. If it did the woods would be full of homeless folk, for there have been lots of fires. I tell you what, come stay with us. My wife and I would be delighted to have you, as would scores of other friends."

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"But think of being dependent!" said the woman.

"You'll not be," contended the friend. "I repeat, you have not lost anything by this fire except a house and its equipment. That loss is great or small according to the way you think of it. It is a defeat or it is a challenge. What are you going to do: give up and grieve, or fight and win a fine victory? You had energy and ability enough to build that house. Well, you still have the same amount of energy and ability. Why, this is a real chance to show the stuff you are made of! You can win the lasting admiration of your friends, or take a sort of gloomy pleasure in the sympathy extended to you. Temporary sympathy, for it is not nearly so lasting as admiration. If you had lost love, faith or courage I'd say you were in a bad fix. But you have lost nothing but *things*, and things can be replaced."

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Obviously, the friend was correct. If that couple had stopped then, as they did later, to figure out their losses and their remaining possessions they would have found themselves thoroughly solvent in all the assets that really matter. Not one permanent thing had they lost. Not one irreplaceable necessity. Not a single eternal reality. Fire may destroy material things but it can not touch imperishable, spiritual verities. Every affirmative quality which has enabled life to continue on this earth, and to progress steadily from lower to higher plans of existence, that couple still possessed. Only by being wilfully negative can such qualities be lost. A fire, of course, is very disconcerting, but it need not be disastrous. It is one of those breaks in the continuity of life which can be turned to advantage, for it may be accepted as a test of character, as a challenge to victory over odds. It burns a lot of junk

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in our attics and cellars which is useless, but which we haven't had the courage to throw away. It may also, if we will, burn a lot of junk in our minds. It offers a great chance to start over again, materially and mentally. And out of new starts come life's great romances.

I saw this couple again the next day, and at the scene of the fire. What a change there was! They had thought it over and had concluded that, after all, they were luckier than most people in that they had more of the genuine assets, the real necessities of life, than go to the common run of humanity. Now their children were with them, and they were discussing the best location for the new house. The old one had not been very convenient. The woman always had wished it back from the road a greater distance, and in a lovely grove of trees which stood there. Also she had wished for another

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arrangement of her kitchen and dining-room, and for stairs that were less steep. But these desires she had had to put away. Now she found that out of a crisis had come the opportunity to get the kind of home her heart longed for. So, in their plans for the future, they forgot the grief of the past. Overnight their lives had turned around from negative to positive, from fright of the future to high hopes. It is almost always like that when a crisis is met bravely, for nearly every crisis gives us the choice of victory or defeat, of showing admirable or weak attributes of character, of sitting down in sorrow or driving ahead in happy faith.

This couple did, of course, acquire another house in which they now are established in more comfort than they had known in the old place. They are merry and delight endlessly in the many neighbors who stop by to congratulate them on what they have ac-

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completed. By their example they have set an entire community to talking about the things that people can do when faced with what, superficially, might look like ruin.

I have thought of them hundreds of times this past year. As they drooped there amid material losses they illustrated perfectly, visibly and dramatically the situation in which millions of people now find themselves; for fire, figuratively speaking, has visited nearly every home in this country, and in the world. Every one is challenged by material losses. Every one faces the necessity to start over again. Right now is the time to do it!

Right now is the time for every gloomy person, every worried person, every scared person to sit down and list in one column his losses, in another his assets. The losses will include money, probably some luxuries and maybe a dash of pride. The permanent as-

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sets will include love, strength, faith, family, friends and so on through a list too long to be enumerated. Every man, woman and child in these United States is solvent, spiritually, or can be. Every normal person in this great land is perfectly capable of starting all over again and building upon the wreckage of the past a finer life than the old one.

Life never has been dependent on booms, inflated values, extravagance, speed and the like. It is, always has been and will be for ever dependent on values within us; upon affirmative qualities of mind and of heart. Battles are won by courage, by attacking again and again; never by fear, worry, grief or that state of collapse which I may best describe as giving up. It is an old, old statement, and more true than old, that life is what you, the inner you, choose to make it.

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When this miserable depression got well under way and every one became shrouded in gloom, I realized that it was necessary for me to think and to act more clearly than ever before. I saw that the business situation was serious from a material view-point. I came face to face again, as I had done earlier in my career, with the glorious fact that I could fashion my own life. I realized that the huge economic problems of the times were beyond my control. What could I, the individual, do about tariffs? About international debts? What could I, Wash Young, do about over-production, under-consumption, inflated prices, deflated prices, the gold standard? Mighty little! But there was something I could do. While I could not control these immense forces at work in the world, *I could control their effect on my inner self.* I could set up my own golden standard of character and of

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view-point, and stick by that, come what may.

"No matter what happens," I said, "I'll not let the depression get *inside* me. It may rage all around me. I can't help that. But I am the keeper of my own inner self, and I'll shut and lock the doors to my mind every time I apprehend the approach of a gloomy thought. I'll not judge others because of their conduct, but I'll be a hard-boiled judge of my own."

I have a way, when facing a problem, of talking to myself. It helps to fix my own conclusions in my mind. It helps to drive out and away thoughts which I do not wish to remain with me. It helps to keep my mind open and hospitable to good thoughts, those that are unselfish, active, affirmative, and to render it forbidden ground to all sour direful imaginings. Also I have that way I have mentioned of listing my assets now and

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then. A sort of personal bookkeeping for the guidance of my own conduct. I write down all the things I have that are worth having, and in another place I put down those things that are worthless; then I declare war on the worthless items. Among the assets I listed when this depression came along was my memory of a newspaper paragraph which I had seen somewhere many years ago, and in the course of a financial crisis. Here it is:

“This truth within your mind rehearse—
to talk hard times will make times worse.”

I am not one of those foolish men who refuse to face the facts. I know that almost every person in the United States has less of the non-essential material things than he had three years ago. I also know that material possessions are convenient, comforting, in a way, and very dear—too dear—to the hearts of many persons. I know that I must

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work harder than ever before, think more of the view-point of the other fellow, meet with what, to some, would be failure after failure. But I differ from those who list the failure to get an order as a failure. To me, the only possible source of failure is within me. It does not matter vastly what happens to the outer man, so long as the inner man maintains himself on the highest attainable plane. Long ago I stopped worrying about the outer man. It seems obvious to me that worry is one of the silliest occupations of mankind. If this belief lands me, eventually, in the poorhouse I'll handle that situation after I get there, but I'm bound and determined not to live in a lot of "mental poorhouses" meanwhile. Incidentally, my philosophy, so far, has not taken me anywhere near a poorhouse. I have escaped losses, which convinces me that my view-point of life is wise materially as well as spiritually. I have no

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more ability than the average man. I have less education than the average, for I did not finish the sixth grade. In size, physical strength and appearance I'm about average. I can not, therefore, attribute my escape from the depression as due to any of these things. It must be that my attitude, my philosophy, my faith, my mastery of my own emotions has made me able to keep on doing as much business in depressed as in boom times.

Every week I talk with scores of persons who are in trouble. Most of them, nine out of ten, are worried about money. Many have lost their jobs. Others have had cuts in pay. But every one who comes to me still has life, most of them have health, and all of them either have, or could regain, faith and courage. Some of the stories related to me are heartrending: A hard-working woman, now along in years, had saved all of

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her days against the time when she could earn no more. Her savings are gone now, through no fault of her own. A young man who got married on the promise of a raise in pay, and then was fired. A girl whose mother looks to her for support now finds herself with no income. There is an endless list of these callers, many from distant states, and every one of them deserving of sympathy, every one needing to make a new start, but momentarily so confused they do not know in what direction to set out. I am powerless to give them jobs or money. My only hope is to give them a view-point which may help them to jobs and money, and which certainly will lighten their loads of worry.

For a great many years Saturday, as readers of *A Fortune to Share* may remember, has been "Trouble Day" in my office in New York. This means I give that day to callers who come hoping I may assist

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them. Hundreds and hundreds have come, and every last one confesses that he has made matters worse by worry. Not yet have I found a person who claims any good thing for worry. It only increases one's misery. Some say they can not help worrying. I know they can. I *know* that the processes of the mind are subject to control. Not complete control in every case, perhaps, but partial control, at the least. I have gained dominion over my emotions, and what is possible for me certainly is possible for others. Years ago I determined that never again would I make bad matters worse by indulging in self-pity, lamentation, worry or any other bad habit that might destroy me. Worry does nothing except weaken initiative, dull the sparkle in the eye, drive out hope and sap courage. Where there is too much worry, the cause is lost.

Chaotic conditions have got to be met in

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one way or another, and they might as well be met as a challenge to stability and character. That's how I try, always, to meet them. I can see no sensible reason why any man should invite disaster by allowing his own mental processes to work against him. So far as you are concerned a condition is what you think it is. Take this depression. Is it unbearable? Does it justify dense gloom? Does it give any person the right to be a blight on the happiness of those around him? Does it offer any real excuse for accepting defeat? Some one has said, and rightly, that the depression means merely that we must do without a few things which our grandparents never dreamed of having.

Even when I was a child—and I'm not an old man, nor do I ever intend to be!—out in Salt Lake City we had nothing more than the bare necessities of life, yet we thought little of it. A boy who had money enough

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to see a circus once a year was lucky. I went weeks and even months without a penny in my pockets, and did not know that the absence of money was a hardship. Why, matches, in those days, were considered a luxury. We knew nothing of course of these tricky lighters done in all sorts of ornate metals and often in precious metals. We made our own baseballs, our own bats, played without gloves and had a swell time of it! Very few gadgets were then thought essential. I know, therefore, out of my own experiences that life can be lived without all the things now thought necessary.

But life can not be lived without courage, nor could it ever be. Such unhappiness as I knew when a child, and later after I grew up, was never due to lack of money, though I had none. It all came from the wrong view-point, from worry, dissipation of energy, fear of the future, regret for the past.

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I became thoroughly happy long before I had any money at all, and even when I had no job and did not know where the rent for next month, nor the food for next month, nor the clothes for myself and my wife, were coming from. Happiness came to me almost the instant I turned around, started over again with a vow to live courageously, optimistically, unselfishly; when I stopped thinking of my own petty affairs and threw myself whole-heartedly into the grand adventure of living an affirmative life. Material comforts came later and as a result, I believe, of the mental conquest already achieved.

One Saturday morning an artist came in to talk with me. He had been locked out of his studio because he could not pay his rent. He had no commissions on hand. He was sick at heart, lost in the fog generated in his own gloomy mentality. He told me his story. Yes, obviously he was an artist, for

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none other could have used such terrible colors in painting personal problems.

"Well," I said when he had finished, "I guess your situation is hopeless. Conditions have finally become too much for God Himself."

"What's that?" exclaimed the artist in a startled tone.

"Yes," I went on, "conditions are so bad that God is pacing up and down in Heaven wondering what to do about the terrible mess things have got into."

"That's blasphemy!" shouted my caller. "Never in my life have I heard such fool talk!"

"Maybe it is blasphemy," I answered, "but it is not so blasphemous as your present attitude. That picture of God I have given to you is taken from your own character as you show it to me. The Bible says you are made in His image. If that's right, if you

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are His image, He certainly is pacing up and down wondering what to do about His rent and about everything else."

"For heaven's sake," he begged, "don't let's drag the Almighty into such talk!"

"And for heaven's sake," I answered reverently, "don't let us, who are made in His image and likeness, go about our affairs, expressing the very opposite of what He is. One day of being like God in the things we think and do is more important than a year of prayer for undeserved blessings. We know that He is not sick, depressed, worried, fretful and weak. If He were, this world would have failed long ago. Can you imagine the Creator in your present image?"

"Hardly!"

"Can you imagine yourself being more like Him than you now are?"

"Of course."

"Well, then, it seems to me you have hit

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on the solution for your internal problems, even if not on the solution of your rent problem. You certainly do not have to go around disgracing the God in whom you profess to believe by manifesting all of the attributes which would, if universally practised, result in the destruction of the race of man."

In the end we agreed that what he needed, first of all, was to change his mental attitude toward his situation. He needed to apply some of the common-sense rules of salesmanship to his profession. It happens that I am a salesman, and so I was able to impress on him the importance of calling on a prospect in the right frame of mind.

"Have you any prospects now?" I asked.

"Yes, an old lady said she might have her portrait painted."

"Have you called on her recently?"

"No."

"Why not?"

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"I was afraid she might refuse."

"She certainly would have refused if you had approached her in that state of fear."

He left my office with his chin up, called on the lady, made such a fine impression on her that she paid him, that very afternoon, six hundred and fifty dollars in advance on the portrait he was to make. He opened up his studio, and started working all over again. All that happened in his case was the replacement of worry with hope, of fear with courage. By *thinking* right he produced what we call "the breaks."

Can every one do this in every case? I do not know. But I do know that right thinking produces good results often enough to make it plain nonsensical not to try it. Also, I know that fearful thinking, gloom-spreading, worry and all their black-draped kindred emotions never have produced anything worth-while in my life or in my line.

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"Give yourself a chance!" That's what I urge on people who come to me in distress. "You can't possibly do anything in your present state of mind. You have started running in a destructive circle. You find yourself doing nothing, therefore you worry yourself into uselessness, and because of that you can not do anything. The circle must be broken. The place to break it is in your own thinking. Give yourself a chance!"

A very disconsolate man came in one day to see me.

"What's wrong?" I asked, for I could see from the expression on his face that he thought something had become unhooked.

"Everything is wrong," he answered.

"Everything?"

"Yes, everything under the sun."

I took from my desk a little piece of paper upon which one paragraph was typed. It had been written by Chase S. Osborn, former

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governor of Michigan and now one of America's most colorful and hopeful philosophers. He had written it in a letter to a friend of his.

"You ask when things are going to be better," read the paragraph. "I might retort by asking *what* things? There is absolutely nothing wrong with the earth. The sun performs its functions. The earth is still in its orbit and on its axis. The clouds that are the nursemaids of the sky move hither and thither as usual and drench the thirsty footstool. The soil has all the elements of nourishments that sustain human life and everything else that it ever had. There is nothing wrong with the earth and with heaven, but somewhere between there has been a good deal of a mess. What then *is* wrong? It must be man!"

I handed this paragraph to my caller and he read it slowly.

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"What do you think of it?" I asked him.

"Good reading," he answered, "but what has it got to do with my case?"

"It tells you where the trouble is," I said.

"Yes, but what about my own situation? I'm not much interested in things in general."

"Then we'll have to make it specific," I said. "The trouble is with man. Your own trouble is with one man. That one man is yourself."

"What do you mean by that?"

"I mean that you have pressed the wrong buttons, turned on the wrong taps. Everything you have done since you came into this office shows you have surrendered to discouragement and to bad temper. My secretary told me that even before you got in here you were scolding about the long wait, worrying about the rain outside, wondering when people would have sense enough to put

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rubber tires, or something, on street-cars so they would not make so much noise. Now, how can you expect to get anywhere in that state of mind? I'm wondering when some people will have sense enough to know they can't solve their problems by intensifying them through worry, anger and fear."

"I didn't come here to get bawled out," he said hotly. "I came because a friend told me you would help me, and I need help."

"I'll say you need it!"

"Well, then, how about giving me a little help?"

"All right. Here it is: Start all over again in your hunt for a job, but before going outside of this room, change your disposition and your view-point. I can't give you a job, my friend, but I can tell you something that is worth a thousand jobs. You need to work on yourself before you start working for anybody else."

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"I get you," he admitted, "but things have been so bad with me that I've soured."

"Which is to say you have made bad matters worse."

"Exactly!"

And that's what millions of others have done! Why do people act stupidly when they know they are being stupid? As I've said, not one person I have seen had any good word for worry, surrender, bad temper, but nearly every one is the victim of one or more of these handicaps. The human race could not survive on such qualities. It has survived, and progressed, because of other and stronger traits, but the progress has been hindered by these weaknesses. To me it seems just plain unintelligent to permit, to invite, personal disaster when there is no compulsion on us or in us to extend the invitation.

I like to think of a little old couple in the South who have reversed the rule of pessi-

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mism. I called on them one day because I had heard of their plight, and thought perhaps I could offer a word of cheer. But I discovered that I had nothing for that couple. It was I, not the old lady and the old man, who became richer because of my chance visit. I went into their shack, I'm ashamed to say, feeling a little like a reformer; I came out humbly reformed in spirit, for here is what I saw, and what I learned:

The man of this shack is confined to a wheel-chair, and his wife is none too able to do all that she must do. At one time they had been well off in money, but now they were destitute.

"They have nothing at all," some one had told me, but I soon discovered that they had the greatest wealth of spirit I had met with in many months. I had expected to find unhappiness; instead I found a sort of quiet radiance. I had expected old people either

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petulant or martyr-like; instead I found them merry.

Last Christmas the story I am telling came to its beautiful climax.

"I think we should have a Christmas tree," the old lady suggested.

"We haven't a thing in this wide world to put on it," said her husband. "Still, if you want a tree I guess we can have one. Some of the schoolboys will cut it for us and put it up."

The boys of the vicinity were glad to do this, as the shack of these old folks was a favorite gathering place for children. The tree was set up, the boys who did the work told about it, and things began to happen in a hurry. A neighbor came in and asked for the privilege of decorating the tree. Another asked that she be permitted to supply Christmas dinner. The spirit of hope, of courage, of refusal to surrender to hard con-

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ditions spread about, and when Christmas Day arrived the little shack in the woods became the center of festivities.

"Say, if those little old folks can be as brave as that," said one visitor, "I certainly am not going to cringe any more as I've been doing. They make me ashamed. Why, I have a thousand times as much as they, and I've been spreading nothing but gloom!"

A wealthy woman who was there confessed that, in her own home, they had decided to have no Christmas at all because they could not afford it. Could not afford to be happy! And with a hundred thousand times as much money as this feeble old couple had. Not only that, but with youth, health and opportunity to make the future better than the past.

"Please, please!" said this woman. "Don't say anything to me. I feel badly enough as it is!"

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What brought about that miracle there in the woods? Well, in the first place it was not a miracle. It was the natural expression of the heart at its best. It was but the evidence of faith, hope and courage, and steadfast refusal to become sour. Just a simple case of making the best of what seemed a hopeless situation.

Every community in the United States has such heroes. There is not a village anywhere that has not in it a magnificent story of courage, a story that should shame all the neighbors out of their agonizing worry over material losses. Shame them, and also illustrate to them how unintelligent it is to make matters worse than they need be. If you already are up to your ears in trouble, why walk out into deeper waters of worry and fear? The choice is a deliberate one.

Often I go about making speeches. It is not my wish nor my job to do so, but many

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people, it seems, want to hear why I got tired of being a fool, how I started over again, and what is the fortune, the mental fortune, I have to share. On these trips I meet with many brave souls and hear many brave stories. There is the instance of an old man who lived alone for twenty years. He had nothing, so people said, but what they meant was that he had no money except a few dollars a month on which he subsisted. Actually he had enough merriment, enough bravery and enough comforting philosophy to be a blessing, instead of a care. Everybody liked him. No one ever had seen him fretful. One evening a friend went into his rooms and found him preparing supper. At the kitchen table three places were set.

"Having company to-night?" asked the friend.

"I always have company," answered the old man.

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"Why, I thought you lived alone!"

"Oh, no, I'm never alone. My wife died and my boy died many years ago, but always I set those places for them at the evening meal. Some folks think I'm out of my head to do it, but I don't think so. I like to do something visible to show that they are with me yet in my consciousness. That keeps me from being lonely."

Another miracle? Not at all. Merely another instance of the power of love to sweeten life. Another instance of a brave soul. That old man might have been, and with some excuse, the most miserable person on the top side of the earth. Instead, he chose to be happy, and he was. He preferred a romantic to a pathetic life, victory to defeat. Success to failure. The choice was his to make.

Some years ago a friend of mine permitted his oldest son, a splendid boy, to go on an

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outing with some other boys and a man. Through an accident the son of this friend was killed. The tragedy threw the whole town into mourning, and there were many who blamed the man in charge of the group. The bereaved father and mother heard this opinion expressed, and the father came out on to his front porch where neighbors had gathered, for it was the night of the boy's death.

"Is Mr. So-and-So here?" he asked.

"Yes," some one answered. "He's out there under the trees."

"Ask him to come in."

His head hanging, the man who had taken those boys to walk came into the light.

"My wife and I," began the grief-stricken father, "wish you to know that we do not think this your fault. I am sure you were as careful of my son as I would have been. We hope you will not let the accident worry you too much."

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The father turned then and went back into the house, while a score of men standing there on the porch gasped in their admiration of this generous conduct. Even in their grief, these parents had thought of others, had demonstrated the magnificence of the human heart at its best.

The years passed. The story of this supreme self-control was told and told again. The man and his wife grew mightily in the estimation of their neighbors. They had set an example of right thinking, an example which helped them to meet their own tragedy, and which has helped scores of others to face the critical moments of life with fortitude. Courage is like that. It blesses those who have it, and those who behold it. The influence of it lasts for ever.

I have a theory about this depression, a plan for its relief. Thousands of other plans

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have been suggested, most of them dealing with economic matters. Some of them, no doubt, are quite sound. But my plan has very little to do with abstract or abstruse matters. You will not find it in books on economics, nor does it call for any action by law-making bodies. It has nothing to do with unconsumed surpluses, with the gold standard, with taxation or with tariffs. It does not call for much study, nor for much education of the formal sort.

Here it is:

Set your own mind in order. Forget greed, discard fear. Do every day the very best you can do in every situation. Be energetic, be unselfish, be happy.

If one hundred and twenty million of us followed that course, would the depression last long? It simply could not, for how can there be depression if every one refuses to be depressed? Let's get down to fundamen-

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tals. What are the qualities that have enabled us to advance to where we are? Gloom? Agony? Terror? Pessimism? Hoarding? Doubting the future? Questioning the ability of mankind? Denouncing others? Accepting defeat as inevitable? Not a bit of it! The progress made in this world is based, always, on courage, love, imagination, unselfishness, honesty, religion. These qualities in individuals make the world go ahead. There is no sense in waiting for somebody else to do something. Do something yourself about yourself. When millions of individuals emerge from sticky gloom, the country will emerge with them, will it not? Of course it will, for individuals make up the country. Therefore I have said to myself:

“Come on, it is time for you to start over again!”

What would happen, I wonder, if every

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man said the same thing to himself, and meant it? The answer seems to me to be very clear. An untold lot of things would happen, and they'd be good things, too.

CHAPTER II

NEW ACTORS ON AN OLD OLD STAGE

IF YOU have been to Ringling's circus within the past few years you must recall those Ubandi savages, black people from Africa who, for some crazy reason, stretch their lower lips until they are as big as pancakes. These huge lips stick almost straight out in front of the mouth. This distinguishes them from the lower lips of a great many business men which hang down until there is danger of their owners stepping on them. I have seen a few bankers with expressions so sad that any depositor would have been justified, after taking one look, in withdrawing his money and running with it. I heard an

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executive say to one of his assistants, who had come in with a new plan to arouse customers, that he might try it or not as he chose.

"It will not do any good," said the executive, "but neither will it cost anything. If it will make you happier, try it. As for me, I think we are sunk, and that the country is sunk!"

An advertising agent came to me one day and asked if I knew where he might find a good client.

"I'm about to give up hope," said he. "Unless I find a new client soon I'll begin asking about the best bread-line etiquette."

"If you feel that way about it," I said, "I'll not only hunt a client for you, but I'll guarantee to find one."

"Lead me on!"

"Tell me, first, what is your procedure when you land a new client?"

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"Why, I analyze his business, study the nature of his existing and potential customers, find out his strong points, his weak ones, study his successful competitors—you know, all that kind of thing. Then I show him how to put up a real fight for business."

"Fine!" said I. "And here's the name and address of the best client you ever had."

I handed him a slip of paper.

"Say, what's the big idea? You have given me my own name and address."

"Yes," I said, "and I did it because that is the most valuable client you can have at this particular time. Go ahead and analyze your own affairs, study the nature of your own customers and potential customers, find out your strong points, your weak ones, study your successful competitors—you know, all that kind of thing. Then put up a real fight for business! This talk about giving up is the bunk. It's sinful—silly."

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Scared to death! Either that, or smothering in doleful thoughts. That's what has been the trouble. And scared of what? Grieving about what? The loss of money and some of the things money will buy. Men are not afraid to die when there is a great emergency calling for the supreme sacrifice. I once knew a man who had run away from business obligations he could not, at the moment, cope with. He was in no disgrace. Everybody was on his side, but he could not stand the thought of going broke, so he sought sanctuary in some rather remote mountains. One day as he stood on the shore of a lake he saw a canoe upset far out from shore, and the man who had been in the canoe seemed to be sinking. In an instant this scared business man had taken off his clothes and dived into the cold water. Strongly he swam out toward a stranger in trouble, risking his life eagerly, for the water

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was bad that day, both cold and rough. The rescue was made, and the rescuer seemed to think nothing of it. Yet he was afraid of losing money! The mind is capable of some extraordinary paradoxes.

We are facing to-day nothing more than an economic emergency, a bad one, I'll admit, but it can not destroy us. Death rates actually have decreased since the coming of "hard times." Divorce rates also have decreased. There has been a fine spirit of mutual sacrifice and mutual assistance which has brought together many an estranged couple these past few years. Thousands of men have become acquainted with their own children. It looks to me, therefore, as if there is some good in all this mess we are in. Still, millions go around with sagging lips, sagging hopes, sagging courage.

The human race is not going to fail all of a sudden. It has stood up under worse con-

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ditions than these, and in the days when there was less knowledge. Civilization, thousands of years in the making, can not be unmade in a decade. Our national spirit, which means the aggregate of our individual spirits, is not going to turn craven overnight and permit disaster. Certainly I do not intend to invite any disaster to befall me. I don't like it, and I'm going to fight it off. Nobody likes it, but it does seem, at times, as if some were not trying to fight it off.

"How are you feeling?" I asked a manufacturer.

"Terrible," he answered. "Simply terrible."

"What's wrong, your wife sick?"

"No."

"Your children sick?"

"No."

"Been sentenced to jail?"

"Oh, stop it!" he said. "You know what's

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wrong as well as I do. There never has been any such situation as this before."

"Take a vacation," I suggested, "and read your history. It might do you some good. It can't very well do you any harm."

"Maybe you are right," he admitted. "Anyway, I'd like to read something that is not written in red ink."

The story of mankind, as every one knows, is not written in red ink. There have been hundreds of wars, thousands of blunders, countless setbacks. And there have been many business depressions. But gains have outweighed losses, always, in the long run. Otherwise there would have been retrogression, instead of progress. Take these depressions, or panics, as we call them, and often they are depressions because they are panics. Panics in the minds of men. They come now and then, but what is more to the point, they go. Yes, every last miserable de-

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pression, so far, has vanished into oblivion. This one also will move out and away. The course of the thing is about run now, but it will linger on until we, the individuals, do something about our inner lives, our viewpoints. When we decide it is over, the turn will have come. Within the past few years the prediction has been made thousands of times that better conditions were just around the corner, and a few persons peeped fearfully around to see if it were true. That's no way to win a victory over depression. Courage, rather than a cautious glance, is needed. I must act, you must act. We can not afford to wait for somebody else to solve our problems for us. I see the present as a distinct challenge to every one. It is to the advantage of each one to win the victory as soon as possible. Therefore the intelligent thing to do is to fight. Campaigns are not won on fear or worry or too much caution.

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Thomas Macaulay, writing in 1830, spoke of the state of mind then existing.

"The present moment is one of great distress," said he. "But how small will that distress appear when we think over the history of the last forty years; a war, compared with which all other wars sink into insignificance; taxation such as the most heavily taxed people of former times could not have conceived; a debt larger than all the public debts that ever existed in the world added together. . . .

"Yet is the country poorer than in 1790? We believe firmly that, in spite of all the misgovernment of her rulers, she has been almost constantly becoming richer and richer. Now and then there has been a stoppage, now and then a short retrogression; but as to the general tendency there can be no doubt. A single breaker may recede; but the tide is evidently coming in."

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Sounds like to-day, doesn't it? Read some more from the same man and the same essay:

"To almost all men the state of things under which they have been used to live seems to be the necessary state of things. . . . We cannot absolutely prove that those are in error who tell us that society has reached a turning point, that we have seen our best days. But so said all who came before us, and with just as much apparent reason. On what principle is it that, when we see nothing but improvement behind us, we are to expect nothing but deterioration before us?"

There must have been a business depression on in those days, and Macaulay was trying to show people that all they needed do was to take a new grip on life, look ahead and start ahead. The only way we can estimate the future is by studying the past; the past has been mainly good. The sensible course,

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therefore, is to decide that the future will be mainly good and live hopefully to-day. I can't do anything about yesterday, nor can I project myself into to-morrow. But to-day is with me now, and my job is to make the best of it. If every to-day is made a success, there is no cause to grieve over the past or doubt as to the future.

Back in 1857 these United States had a real depression, and voices were raised in doleful tones. This, surely, was the end of a promising experiment—America. Liberty had been won. A vast and rich domain waited to be used. But here is how a writer of those times looked at events:

“It is a gloomy moment in history. Not for many years—not in the lifetime of many men who read this paper (*Harper's Weekly*)—has there been so much grave and deep apprehension; never has the future seemed so incalculable as at this time. In

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our own country there is universal commercial prostration and panic and thousands of our poorest fellow citizens are turned out against the approaching winter without employment, and without the prospect of it.

“In France the political cauldron seethes and bubbles with uncertainty; Russia hangs, as usual, like a cloud, dark and silent upon the horizon of Europe; while all the energies, resources and influence of the British Empire are sorely tried, and are yet to be tried more sorely, in coping with the vast and deadly Indian insurrection and with its disturbed relations in China.

“It is a solemn moment, and no man can feel an indifference (which, happily no man pretends to feel) in the issue of events.

“Of our own troubles no one can see the end. They are, fortunately, as yet mainly commercial; and if we are only to lose money, and by painful poverty to be taught

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wisdom—the wisdom of honor, of faith, of sympathy and of charity—no man need seriously despair. And yet the very haste to be rich, which is the occasion of this widespread calamity, has also tended to destroy the moral forces with which we are to resist and subdue the calamity.

“Good friends—Let our conduct prove that the call comes to men who have large hearts, however narrowed their homes may be; who have open hands, however empty their purses. In times of peril we have nothing but manhood, strong in its faith in God, to rely upon; and whoever shows himself truly a God-fearing man now, by helping however he can, will be blessed and loved as a great light in darkness.”

That, also, sounds like to-day, doesn't it? These commercial deflations seem to be fairly well standardized. The United States has lived through at least eight of them. Often

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they run something like this: Prices become too high, then tumble. For a time the public, excited over easy gains, will not admit the reality of the fall. False optimism breaks out, to be followed by pessimism greater than warranted. The pendulum that has swung too far in one direction, swings back too far in the other. There is panic, there are predictions that the whole social structure will collapse. There is paralyzing inactivity, together with confusing yells that somebody else do something. Then the mind turns again to common sense. Courage begins to rise, activity begins anew, and the depression is on its way to the showers, knocked out of the box.

The panic which followed the War of Secession was singularly like our own pet panic of to-day, both in cause and in effect. War had speeded production beyond normal needs, but the waste and excitement of war

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had taken care of the surpluses. Peace came, and with it extravagance, political incompetence, dishonesty in many high spots and a general letting down of moral and mental tension. Then the financial crash.

Henry Ward Beecher, that robust preacher of those days, delivered a famous lecture dealing with the panic of 1873. He called his lecture *Hard Times*.

"What is the matter?" he demanded. "What has happened? Why, from the very height of prosperity, without any visible warning, without even a cloud of the size of a man's hand on the horizon, yet a cloud appeared, as it were from the center first, spreading all over the sky. And very many reasons have been given. Some men have found either in the presence of the tariff, or in the fact that the tariff was not screwed up high enough; that it was too high, too low, or something—that there was a cause.

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Other men have found that it was over-production; that we created beyond the power of consumption, food, raiment and all the material of life. Other men have thought that the trouble came from luxury; that men had grown profuse in expenditure. . . . Others think that the whole thing lies in the fugitive nature of confidence. . . .”

There again, we have words which sound like those being spoken now. The great preacher then continued:

“I think that men have learned that industry must be applied to produce wealth, not speculation. Young men are coming up with better ideas, and willing to work. . . . Oh, how many men live a life without ever finding out what the golden secret of happiness is! That a man’s life is in his own family, under his own roof, and in the commerce of sweet, pure affections.”

The good doctor might have added a

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phrase to that last sentence. He might have said that a man's life is in his own family, under his own roof, within his own consciousness and in the commerce of sweet, pure affections.

In his heart every person knows that he has more cause for contentment than for gloominess, but into our thinking counterfeit values have intruded. We can not have sunk so low in intelligence that courage and hope are dependent upon money in the bank. It is a convenient, a comforting, a necessary thing to have, but its possession depends on mental and spiritual qualities, not they on it.

This always has been true. It is true today. There is not a thing new about these problems which worry so many people. They are standardized, if that word may be used to describe them. Even depressions, as we have seen, are standardized. Greed for easy gains, fear, doubt—they have come

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down through the ages hampering happiness, as they hamper it now. Unselfishness, courage, faith—they, too, have come down through the ages, conquering their opposites, as they will conquer them now if we give them the chance. New actors, that is all we are, on an old, old stage. We may dress in a manner not like that of ages past, we may speak differently from our ancestors, live in houses that are different. But fundamentally life does not change. We still must win food and shelter, and to win them we still must work and hope. Human needs always have existed, and always will. They are the same basic needs, always. To fill them the same basic efforts, in the mind and with the body, are required now that were required long ago. There is nothing, speaking of fundamentals, that is new under the sun, nor is any new thing needed. All that is needed is to use the faculties we possess in

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the way intelligence and experience tells us to use them.

Newspaper head-lines always interest me. As I have gone about over the country this past year I have made a point of studying them. They reveal the public attitude, I presume, and reflect the public interests. I have noticed that my fellow newspaper readers often seem disappointed if there is no news bad enough to justify scare heads. On a train recently I was in the dressing-room with several other men. The train stopped and a news boy came through. A passenger who had finished with his shaving bought a paper and started to read it.

"Any news?" some one asked.

"No," he answered. "Not anything fit to read."

"What! No murders, scandals, business failures or anything like that?"

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"No, the world seems to have taken the day off yesterday," and he tossed the paper on to the seat beside him. When he left the room I picked it up to see what it was that did not interest him. Here are a few of the items which, according to his taste, were not fit to read: An important discovery in science, the passage by Congress of some remedial legislation, a rescue at sea, a statement by somebody that American women are the most beautiful in the world, and an aviation speed record. There were other items, too, many of them about normal life. But it so happened that there was no item sufficiently sensational, sufficiently discouraging, or sufficiently scandalous to demand a huge type display. Now, what has happened to that man's appetite? The same thing that has happened to millions of other appetites—he has had his taste spoiled for the normal. Which means that

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he has, temporarily, become uninterested in wholesome news. This love of the sensational was fed to the fullest back in the days of the World War. Every one then became accustomed to scare heads, and after the war had ended, the public still wanted excitement. There came along the revolution in manners and morals, the revolution in customs. Then there came the great boom. Conservatism, normal events, commonplace undertakings lost their appeal. It was the era of great stunts, of great and quick riches, of eager grabbing after easy wealth. No wonder appetites became spoiled or even perverted.

Once in a fine restaurant in New Orleans I saw a trivial incident which illustrates the point. It is well known that America has no finer chefs than some in New Orleans. Cooking, there, is an art, chefs are artists. Into this restaurant there came another man. He

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ordered the dishes for which the restaurant was famous, waited impatiently for the food to come on, and then when it was spread beautifully before him with all the grace and elegance possible, and with stirring aromas rising from the dishes, he called for pepper, salt, sauces of various kinds, and without even tasting the food proceeded to spice it up. The best of cooking, it seems, was not good for him. His sense of taste had been dulled to the delicious. He had so accustomed himself to hot seasonings that properly prepared food was not palatable to him.

It was, as I said, a trivial thing, but illustrative of our appetites in many of their phases. Hot seasonings, that's what we have become accustomed to. Therefore my friend of the dressing-room said that normal news was not fit to read.

Within the past six months I have analyzed the front pages of scores of newspapers, and

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many showed a preponderance of unhappy news. Out of twenty items on one front page, nine dealt with crime, four with bad business news, and the rest were miscellaneous—a divorce, a prohibition discussion, and so on. This page fairly represents other front pages, and I must conclude that it fairly represents what the readers demand, because in all this wonderful world of ours there is bound to be enough good news to fill at least half a front page. If we, the readers, preferred good to bad news, we'd get more of it. Once I talked with an editor and he told me unhappy events were news because they were unusual, that the usual is not news, hence he printed the unhappy events. Again I talked with him, and this time he said he printed bad news because there was so much of it.

“You mean it is usual?”

“Very much so.”

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“According to your own theory, then, you should now devote your pages to good news, which you imply has become unusual.”

He laughed and said that I did not know the problems of the press and, in fact, I do not. But I do know that there are merchants who have prospered in the course of the depression. Now and then, over on an inside page, I have found that some company is maintaining its dividend rate. Why isn't that just as much news as if the company had discontinued? I believe the world is now ready, even hungry, for something stimulating, something constructive. Not for any return to those false predictions of bonanza times around the corner, not for any recurrence of propaganda organized by groups for their own benefit. But for a return to good normal interests.

I know of an old lady who divided her income into nine equal parts, keeping one for

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herself, with the other eight helping to support eight families, all strangers to her. Many persons are doing similar things. Indeed, I know of no one who has anything who is not sharing with others. Unemployment is news, and must be handled, but is it not also interesting that so many millions of people are acting generously? All governments have tried, in one way or another, to help those who are suffering, but what the governments have done is very little compared with what individuals have done and are doing. It is the fineness of individuals, it is the return to self-sacrifice, to unselfishness, to warm sympathy that has saved this land from very terrible conditions.

With this spirit of cooperation, this willingness to share, again fully awake in the land, there is no reason to believe that decadence has set in. Just the contrary. It is revival, not decadence, that is before us.

CHAPTER III

DID WE HAVE IT COMING TO US?

SOMEWHERE between 1920 and 1930 God became unnecessary to a great many people. Men were making vast sums of money without really working for it. Their sense of personal power increased. Their vanity grew amazingly. Self-sufficient they were, with a somewhat indulgent attitude toward religion and God. Perhaps, after all, He should be endowed. They would take the matter up as soon as their pressing business engagements permitted. Nothing, of course, could interfere with business.

The "getting habit" had the country in those days. Prices rose out of proportion to values. Everything was inflated, but the ego

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of man was inflated more than anything else. Next came the inflation of his desires for things that were not essential, and for more of the essential items than were actually necessary. No one was thinking much about giving the other fellow as much as possible for his money; the idea was to get as much of his money as possible. Snobbishness, or "snootiness," entered business and was thought by many to be an asset.

I wonder if, in years to come, we shall not think and speak of those boom years as the Era of Folly? For it was that, despite the many good things it gave to us. But the spirit of folly was so pervading that it swept up men in all walks of life. The "new economics" said there was no upward limit to prosperity, that every man could *get* enough to make him rich. Poverty, many predicted, was a thing of the past. There was even some question as to the future of

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hard work. Perhaps that could be dispensed with! If everybody only would spend enough, everybody would have enough and to spare. So they told us.

Those years were made to order for fads, quick selling, speculation. The philosophy of extravagance gained momentum daily, and statisticians appeared with figures to prove that it all was permanent. The old standards were old-fashioned. New values had come to stay, and to keep on rising. Salesmen, henceforth, would merely have to take orders, not win them. Thrift, that ancient virtue which played such a great part in the making of America, was thrown into the discard. It was a time of self-indulgence.

"When you look back upon those boom days," I asked a friend, "what do you think of?"

"Of what a fool I was!" he answered.

I recall a boast made by one of our na-

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tional figures of a few years ago. He was speaking of the scrap heaps to be seen outside every American city. We threw enough stuff away, he said, to make it absolutely certain that production would have to continue at its terrific rate, and even increase.

Think of boasting about wastefulness! I doubt if anything permanent ever has been built on prodigality. Intelligent spending, intelligent replacement of equipment, generosity, they accomplish worth-while progress. But not reckless waste.

One acquaintance of mine told me that he had his secretary buy for him every four months a dozen new shirts. That would be thirty-six shirts a year.

"What do you do with them?" I asked.

"Throw them out, or pack them away somewhere. I can't be bothered with examining cuffs to see whether they are fraying."

Another acquaintance who had a fine

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home in the suburbs maintained, also, a place in the city where he had a duplicate equipment of clothing. Always he had his bags packed with fresh clothes in order that he might get away on a business trip at any time without preparation. Many business men did things of similar nature.

When you went into a shoe store the clerk assumed, or pretended to assume, that you had come for two pairs or maybe three or four pairs of shoes. It was not thought enough to sell just one pair at a time. In the clothing stores the assumption, or pretended assumption, was that you had come for at least two suits.

"Only one suit to-day?" the clerk would ask. "I think you'll want this pattern in both single and double-breasted, and surely you'll want a gray suit to alternate with the blue you have selected."

Somehow, a great many tailors seemed to

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have hit on seven as the minimum number of suits a man could get along with. Why seven I never learned, but that was the number most often quoted to me. And hotel clerks, in those easy days, turned away as you approached the desk and either became quite busy elsewhere, or pretended to become so. There was a lot of "high-hatticism" about.

A friend of mine went into an automobile agency to buy a car.

"Now let's see," began the salesman. "What kind of car do you wish?"

"A passenger car," answered my somewhat naïve friend.

"Oh, yes, of course. But do you wish a car in which you may ride to the station (this friend was a commuter), one for your wife to go shopping in, or a pleasure car for week-ends and special outings? Football games, you know, and that kind of thing."

"Are you selling 'em now like women's

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dresses, a special design for every occasion?"

"Well, of course you'll not care to use one car for all kinds of errands."

"Oh, yes, I will," said my friend. "What I'm looking for is a car for my own use in getting to and from the station, for my wife to go shopping in, my children to play in, that will do for the week-end, the middle of the week, for ordinary and special occasions, for baseball, football or anything else. And if you've got one with a lawn-mower attached I might like that. Can you fix me up?"

"Yes, sir, except for the lawn-mower," said the salesman, breaking into a laugh. Probably he had known all the time that his patter was not very convincing, but it was in keeping with his instructions, and if people fell for it, that was not his affair.

It was considered almost vulgar, you remember, to lift the hood of a car in those

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days and look under it. To do so might imply that you were interested in performance rather than in style.

There is no escaping the conclusion that there was a lot of silliness in "those good old days" of a few years gone. And some immorality, too, for it was an era of gambling, a time when old folk, or even conservative folk, were thought a little annoying. I was shocked once to hear a big executive say that he wished some plan might be devised whereby he could be rid of all employees over fifty. And still more shocked at what a friend of mine told me. He was helping to support some aged relatives, and went to a banker to work out the best possible plan.

"I think you are very unwise to think so much of these old folks," said this adviser. "They have to live, I know, but money you give to them is not well invested. There can be no return on it. Give it to your young-

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sters, and there will be social returns for fifty years.”

Cold reasoning might approve that idea, but the heart can not. An era that would slight the aged, can not be regarded as very desirable, morally. I often think the heart a more dependable guide, in morals, than the head. Or probably they are coordinate guides. Only those actions should be taken that meet with the approval of both.

The crash came, of course. A crash always follows any artificial boom. We had forgotten that, forgotten it so universally that not yet have I met any man who can in honesty say, “I told you so. I knew it was coming.” Immediately after the crash we bent our energies not toward adapting ourselves to change, but toward denying it. Hundreds, thousands of statements were issued, all of them designed to disprove the reality of what had happened.

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Charts by the score were prepared. They showed that the "curve" soon would start upward again. It was hard, mighty hard, to cut free from those days of easy gains, lavish spending, sports galore, anticipations of a future devoid of toil. Was it possible that we would have to make adjustments?

Slowly the facts of the situation were accepted. After that they were exaggerated. We had been spending too much, now we are spending too little. We had been overconfident. Now we are too scared. When I began writing this chapter I went out to see a number of the sanest business men I know, and to each one I put this question:

"What one thing is hindering recovery today more than any other thing?"

"That's easy," answered the first. "The public is scared stiff."

Said the second: "People have lost faith in their own ability."

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The third: "A lot of people seem to think that America is going out of business."

The fourth: "Lack of confidence in anything or anybody."

All of these answers come to the same thing. Fear now is our handicap. Let's think about that a while. Human needs can not pass away. America is not going out of business. Every one of us has all the ability, the ingenuity, the energy we had formerly, and more experience. Intellect has not suddenly curled up. Ambition, though somewhat quiet, is latent in every man, woman and child. Conditions are bad, yes. There are suffering, inconvenience, unemployment. Millions who are innocent of having created this mess, are victims of it. But is there any reason under the sun why we should give up? Is there any reason why we should invite certain defeat instead of striving for probable victory? All of us

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have been shaken down now. The inflation, even of the ego, is long since past. It's deflation we are contending with to-day; deflation as extreme as inflation ever was. In between these two extremes lies the common-sense course. I think we are ready to travel it.

That friend of mine who had been buying three dozen shirts a year discovered, at the outbreak of the depression, that his wife had been storing shirts away.

"I have enough to last me three years," he said to me back in 1929. Well, the three years are over.

In the early days of our commercial trouble nearly every one overlooked the fact that personal inventories were large. That is, most of us had more stuff than we actually needed. That was an invisible surplus. But it has been digested. I have been asking man after man whether he needs anything now, and every one says that he does.

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Most of them are able to buy, too, but are holding back because of uncertainty, because of fear. Mass thinking works that way. It becomes excited, extravagant; then it becomes cautious, afraid. Now is the time for it to change again, returning to normal functioning. I am convinced of that. There is too much defensive, not enough offensive, effort to-day. Defense is wise, but battles are won by offense. What if there is a little risk in attacking? It is safer than remaining inactive. It is more sportsmanlike, too. If we are going to fail, let's fail trying to succeed!

In my rounds selling life insurance I meet with scores of important men. Often they astonish me by their acceptance of defeat.

"I can't talk with you to-day," said one of them. "I'm too worried."

"Will you be worried all day?" I asked.

"Yes, all the week, all the year."

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That gave me an idea. It came to me after I had left his office, so I made another appointment and went back.

"I have a plan," I said, "to save your business from the doldrums into which you say it has drifted." (I might have said, and with truth, into the doldrums where he had steered it.)

"What, another plan?" asked this man. "I hear nothing but plans, plans, plans. From Washington, from financiers, from preachers, from professors, from Europe. And now here's one from a life insurance agent! What is it, you want me to buy a million-dollar policy, make my business the beneficiary and then fall into the river?"

"Nothing like that," I answered. "I want you to get out of deep water, not into it."

"Tell me how."

"You said you were too worried to think, too worried to act, too worried to eat, and

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that you expected to stay that way for at least a year."

"I guess I said something like that. Anyway, it's a fact."

"Has worrying done you any good? Has it increased your strength, sharpened your wits?"

"No."

"Has it hurt you as an executive?"

"I suppose so, but I can't stop it."

"I'm not even proposing that you stop it," I went on. "But you are a very efficient man, with a time for everything. A time to read your mail, a time to dictate answers, a time for seeing callers, a time for arranging finances, a time for conferences with your associates. Now, I suggest that you have a regular time for worrying."

"Say, what are you talking about?"

"About worrying," I answered. "You say you can not stop it. All right then,

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we'll say it is a part of the necessary routine of your business day. My plan is for you, and for all other worried business men, to set aside a part of each business day for worrying. Would an hour be enough time for it?"

"Either you are crazy or I am. Go ahead."

"I think perhaps an hour would be enough. Therefore I suggest that you send to each department head a memorandum announcing that you have decided to institute a worrying hour. Instruct each one to come to the conference room at a certain hour prepared to do all his worrying for that day. I think it would be well to have this worry period from eight until nine each morning, and so get it done and over with before work actually starts. But be sure that every man comes in the proper state of mind. He must bring with him

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his fears, doubts, grouches, disappointments, describe each and then give himself over to unqualified worrying for an hour."

"You think that would do any good?"

"I think it would, yes."

And I do think so. If I had a business of my own, and if my associates were worryers, I'd appoint a worrying hour. I'd send around some such notice as this:

"To the heads of all departments:

"I have become convinced that you are doing your worrying in a very unsatisfactory way. You appear to be scattering it out over the entire business day, fitting it in here and there, and often letting ordinary duties interfere with it. This business must be conducted in a manner as orderly and efficiently as possible. The beginning of orderliness and of efficiency is in our thinking; therefore I have decided upon a new

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policy designed to help us to arrange our thought processes. You are requested to meet with me each morning at eight o'clock, and from that hour until nine you are to do all your worrying for the day. Please be prompt, be gloomy, and bring with you as many fears, as many items of depressing news and as many sad predictions as possible.

(Signed) "Vash Young,
"President."

Now, honestly, would not some such policy as this be a good thing in business and in the home? I have always contended, you know, that if we humans were ordered to worry, ordered to handicap ourselves by forming hurtful mental habits, we would refuse. If that is true, my worry hour would result in a revolution against worry. In any event, it would help a man get rid of his woes all at once. I'm strong for it!

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Some years ago I wrote a magazine article called *I Got Tired of Being a Fool*, and last year I wrote a book called *A Fortune to Share*. In these I told how I wasted twenty years in foolish living, in worrying, drinking, getting nowhere. Suddenly there came to me the realization that certain qualities are dominant. Love, sympathy, kindness, courage and the like. These qualities are bound to be stronger than the destructive elements in life, such as fear, greed, hate, worry and so on. If the beautiful qualities were not dominant life would have degenerated. It seemed to me, therefore, that the Divine Being, the center of life, must possess these dominant attributes and that I, made in His image, would be able to reflect them in my conduct. Yes, quite clearly I could do that if I tried hard enough, and it was my plain duty to do it. Thereupon, and at once, I resigned the position I

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had, stopped smoking, drinking, stopped coffee, tea and everything else I thought not good for me, and struck out on the greatest romance one can have, the romance of trying to model a life on the Divine Plan.

This Plan has made me an unqualified optimist, the happiest person in the world. I try never to think of myself as Wash Young, but to think of Wash Young as a bundle of constructive qualities to be expressed. Therefore, when I go out to make business calls I am not thinking first of the profit which might come to me, but of my ability and my duty to reflect in my conduct those attributes which I believe are Divine. I will not permit myself to be disappointed, for that is destructive. I never permit envy of a successful competitor to mar my happiness. To be true to my own Golden Standard, I must exercise at all times

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complete dominion over unhappiness from whatever cause.

Instead of putting the personal pronoun *I* over a hunk of flesh and blood and bones standing so high and weighing so many pounds, I like to put that pronoun over the most enduring qualities I can discover, and let those qualities shape my life. I swore off from being an agitated human being, waiting around for future events to happen in sufficient abundance to make me happy. Very quickly I became happy in claiming, then in possessing, permanent spiritual values.

Soon after I started out on this great adventure I found people bringing their troubles to me. Since that magazine article appeared and since my book was published, a great many persons have come or have written, asking, in substance, how they can cease to make fools of themselves. The answer is very simple: list the attributes of God and

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set out determined to reflect them in everything you do.

Down in Texas last year I was scheduled to make a talk on the subject "A Fortune to Share." Just before the time came for me to speak I saw a very ancient man come into the room, and with the aid of his walking stick he made his way down the aisle. He looked to be a hundred years old.

"Where's that fellow who got tired of being a fool?" he asked.

"I'm the man," I answered, going forward to meet him.

"Well, mister," he said, "I'm mighty glad to meet you, and I wish I'd 'a' met you a long time ago. I'm terrible tired of bein' a fool, and I've been one all my life."

Funny, perhaps, on the surface, but tragic underneath. What a pity he did not come to his senses seventy-five years ago! No man need be a fool. You may have made

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bad investments. You may make them again. You may have been deceived by the boom, like every one else. But such things are not of prime importance. The foolishness that hurts is that which goes on in the inner man. The folly of a few years ago was within us, not outside. The wild speculation, the greed for quick money, the demand for old folk to step aside, the cruel killing speed of those days—all this was inside us. Is not that, in itself, evidence that we permitted wrong values to take hold of us? It appears to me that our failure was first moral, then financial. Our recovery must be first moral, and then financial.

CHAPTER IV

THE ADVENTURE OF COMING BACK

I DOUBT if I can ever feel again the same thrill I felt when, about twelve years ago, I turned away from a path of disintegration and began a new life. I had thought I was about through, except for a plodding unhappy existence. My friends thought I could not do any better than I had done, and probably would do worse. I had no religion, no bravery and not much hope. I was not strong physically because I squandered my strength in foolish habits. Just making a living that was all. Doing nothing for anybody except myself and my immediate family, and not much for us. In

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those days I was like certain trained fleas I have seen.

Did you ever attend a flea circus? I am told that these funny little insects are not hard to train. For instance, they are put into a container with a lid on it. At first they jump and jump, hitting that lid every time and falling back to the floor of the container, but after a time they learn to jump just short of the lid. When the "professor" sees that they no longer hit the lid, he knows he has them trained to jump the height he wishes them to and no higher. It is then perfectly safe to remove the lid, for the fleas, having bumped their heads a million times, never again will leap higher than just short of the height of that lid.

Now, it seems to me that a whole lot of us human beings are like those fleas. We try to rise, meet an obstacle and fall back. Again we try, bump our heads and fall back,

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and finally we decide to try no more. It was so with me. I thought I had found my level. But there came to me a great awakening. I vowed to myself then and there that I would live happily and usefully. To make the break from my old life complete, I resigned the job I had and started out with about one hundred dollars and nothing to do. Nothing to do? Well, hardly! I had more to do than ever before or since, for I had on my hands the greatest fight in the world, the fight for dominion over my own weaknesses, the fight for self-control, the fight to replace destructive with constructive thinking. I won that fight, thanks to God, and the victory gave me a thrill that still causes me almost to shout with joy whenever I think of it.

That was my come-back. It has brought me unmeasured happiness. I can, therefore, recommend a come-back as one of the great-

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est adventures, one of the highest romances man can know. You can see, all around you, the stirring quality of a regeneration, a come-back. Go to a baseball game and watch a former star trying to regain his old-time cunning. The crowd will be with him, no matter whether he is playing on the home lot or away from home. Pause as you walk down the streets of your town and watch the expression on people's faces as they see some fellow townsman who has been very ill and now again is able to be about. There is a spirit of jubilation manifest.

Within the past few years I have spoken in nearly every state in the Union, and almost always some one of my hosts tells me the story of a come-back.

"See that man over there?" some one will say to me. "A year ago he was in a bad way. His business was on the rocks, and it looked as if he would have to give up. But

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he made the finest fight I ever saw, and now he is on his feet. It's men like that who make this town a good place to do business in."

I think the Salvation Army hit on the perfect slogan when they began telling us, some years ago, that "a man may be down but he's never out." That's a fact, for in the human heart there burns, always, a spark that can be fanned into flaming action. Every one of us knows somebody who has been down, and then has risen again. Here's a story told to me by a reporter:

His work, when he was a kid just out of college, was on a small-town daily, of which he became city editor. In his paper one morning there appeared the name of a man arrested the night before for drunkenness. The city editor never before had heard of that man, nor did he expect ever to see him. But that night, late, as he was pounding

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away on his typewriter a bedraggled stranger came into the office and walked over to the boy's desk. In his hand he held a crumpled and soiled copy of the morning's newspaper.

"What is it?" the city editor asked.

"See that name?" asked the seedy stranger, pointing with a dirty finger to the name of the man who had been arrested while drunk.

"Sure. What of it?"

"That's my name," said the man.

The editor started to rise, thinking a fight was on hand, but he settled back in his chair when he saw the expression on the visitor's face.

"Young man," said the stranger, "I'm a bum. A drunken bum. I've tried every cure for liquor, and not one of them is worth a cent. Liquor's got me, that's all. But young man, listen. I'm not asking for anything for myself, but I have a daughter, as

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decent a girl as ever lived. It nearly kills her when my name gets into the paper like this. Now I ask you for her sake, for God's sake, never print my name again unless I do something that's decent, which I never will!"

The shabby stranger broke down and sobbed on the boy's desk. Then he got up jerkily and went out the door. For a long time the editor sat and thought. Then he typed a notice, such as is stuck on the walls and partitions of most newspaper offices. "To all reporters and proof-readers," read the notice. "Hereafter the name —— is not to be printed in this newspaper unless some major event requires it, or unless the man himself can be made to appear in a favorable light."

This bum was entitled, my friend told me, to the same protection his newspaper proprietor gave the "reputable" and "dis-

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tinguished" drunks of the community.

It was two years later before the name of the poor old sot came again to the attention of my friend.

Could it be possible that he had been awarded that contract? A drunken bum entrusted with putting up a building of such size? The city editor went out to see for himself what was what, and soon he located the stranger who had called on him one night two years before. And stranger is the right word, for this man was not at all like the old drunk.

"What happened?" asked the astonished reporter.

"I'll swear I don't know," answered the regenerated man. "It came about in the course of one night. I decided all of a sudden that I'd not die a hog's death, that I'd be a man for a little while, anyway. The rest was easy, for when I won the mental

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fight, when I once swore off without any strings tied to my resolution to stop drinking, I just stopped."

Now that *was* a come-back!

But every town has such stories. What we need now is a great collective come-back, a return to honesty of effort and of thinking, a return to courage. In other words, we need to make the best instead of the worst of the situation we are in. For several years I have been meeting, from time to time, a man who has enjoyed a big income. He has been pretty well cleaned out lately, however, and the loss of his money almost killed him. It was very disappointing to those of us who had admired him to see his inability to stand up under this loss.

"But listen," he said to me, "can't you understand what a fix I'm in? I tell you I haven't ten thousand dollars to my name."

"Have you got a thousand?" I asked.

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"Oh, certainly, I have that much."

"Well, you have more than the average person in this country if you have a thousand dollars in the bank. Do you consider that you are deserving of more than the average run of mankind?"

"No, I suppose not, but it's hard . . ."

"Yes, I know it's hard to lose money. But it would be harder, wouldn't it, to lose your wife or any one of three fine children?"

"Don't be silly."

"I'm not being silly. You are the silly one. Here you are with health, a wonderful family, and several thousand dollars more than the average man, yet you are worrying yourself crazy. Come here," I urged, "let's go out there and ask that truck driver if he has a thousand dollars."

My friend did not wish to come, but I dragged him to the curb and explained to the truck driver that we were not crazy,

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but were making a sort of financial test.

"Have you a thousand dollars in the bank?" I asked him.

"Heck, no!" he said. "Who do you think I am, Rockefeller?"

Things are relative, you see. That truck driver would have considered a thousand dollars in cash a fortune; my friend thought disaster had come upon him because he had only about ten thousand.

"Now, I have a suggestion to make to you," I said to my friend. "I want you to take stock of yourself. Put down your real assets on a piece of paper, and on another write down all the harassing things that are cluttering up your mind."

Together we worked out the lists, and found, of course, that in the real things of life this man was rich.

"If I were you," I said, "I'd take this other list in a big envelope and check it each morn-

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ing when I came into the Grand Central Station. Yes, sir, go to the parcel-room and check my envelope in which I had set down worry, fear and all that kind of destructive junk."

He would not quite do that, but he got the point none the less.

I doubt if any depression could survive a concerted come-back effort of more than a hundred million people. Not an artificial effort, worked up by interested persons or organizations for their own good, but an earnest determination on the part of every man, woman and child to banish fear, worry and greed, and to replace them with courage, cheer and unselfishness. The come-back we need is a return to a true sense of values, an eagerness to attain the great prizes of life, not just eagerness for the great payments in money. A long time ago I made my own list of prizes worth striving for. This list

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I keep before me in order that I may check and recheck my conduct and my attainments by it. For your own purposes, you can make a better list than mine, because you, and you alone, know what are the great prizes for you. Anyway, here is my list:

1. Unselfishness. So long as I think much of myself, I will not be worth much to others, and thoughts of self are invitations to trouble.

2. Fearlessness. I do not know of any good thing ever erected upon the foundation of fear. It is fear that causes one country to arm against another; therefore it is fear that brings on war. Fear, in individuals and in nations, produces the very things of which men are afraid.

3. A good standing at home. It is easy to show to advantage away from home, but the acid test of disposition and of character comes when I am under my own roof. If

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I am a failure there, I am, indeed, a failure and should begin at once to bring on my come-back.

4. Honesty. Not just the kind that keeps me from stealing; but rather the kind that makes me realize that my time and attention belong to the task in hand. If I am working for another man I should, in business hours, work for him and not think of my own troubles and my own desires. Business honesty is a virtue much too rare. I must be safe by giving more than I am supposed to give, either to my customers, my employers or my employees. No man can afford to take chances with honesty, lest he destroy his own happiness.

5. Patience. Patience in the home, in business. Patience on the golf course, on the highways, at tennis, in bridge—patience everywhere. Some one has defined a moron as an automobile driver who thinks that by

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blowing his horn he can start the stalled motor ahead of him. It is a good definition. I often wonder why people go to ride, for they seem to keep themselves in a stew all the time. They swear at all other drivers, hold their lips in ugly snarls, get furious when a man ahead stops to make a left-hand turn and assume that he is stopping just for dumbness. I believe, taken all in all, mankind shows up worse behind a steering wheel than anywhere else in the world. Patience on the road. What a blessing that would be!

6. Poise. Every one envies the man or woman who has it. No one admires excitability, lack of control, high tremulous speaking. Poise as a preventive of nervousness, and as a business asset, is worth my trying for.

7. Tolerance. What a silly thing it is to condemn some one else because he does not agree with me! Looking at it another way,

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I do not agree with him. I pray constantly that I may grow in tolerance. If some one makes a mistake, I must not be too quick to condemn. But if some one does a thing well, I must be quick to praise. I have known men—too many of them—who consider their functions as executives require them to be mean, but the executive who is generous with his praise gets more work out of his associates than the surly boss. And tolerance is, to me, close to the heart of religion.

8. Thrift. It is a real joy to be thrifty. Not stingy, but saving of effort, of money, of things about the house.

9. Justice. Justice in mind and in deed. Fairness in my divisions with others. Be sure that no advantage is taken of a less fortunate person. Because a man is out of work and desperately in need is no excuse for beating him down to the lowest possible

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figure. I must be sure that I'm just, or my own inner integrity will be in jeopardy.

I believe you would find it a high adventure to make your own list of great prizes, and then strive to attain each one. I am sure, if you do this, you will forget a whole lot of your business worries, and once they are forgotten, things will begin to improve. It looks to me as if these next few years can be made into a great Era of Sanity, as contrasted with the Era of Folly out of which we now are emerging.

CHAPTER V

HOW TO GET UP IN THE MORNING

IN SALES conventions, in conferences and elsewhere I have heard hundreds of persons say that the most important part of any task is the completion of it. I know what they mean. I know what they want—orders. But I wonder if they are correct? Obviously, if you do not start, you can not finish. If you do not start well, do you often finish successfully? When I set out to remake my own life, I decided that, so far as I was concerned, the most important part of every action is the start of it. I would, therefore, be certain I was in the best possible state of mind, that I had the best possible presentation of my subject prepared, and that I had given full con-

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sideration to the needs, the temperament and the financial situation of my client before I called to see him.

I kept working back and back in my thinking until finally I came to see that my first task, each day, was to begin that day intelligently. It could not be a complete success if the start was a failure, and partial success was not my goal. I wished complete success as far as my own performances could be judged. I do not mean that I hoped for success in every business venture. Not that, at all. Again, it was the inner man I was thinking of. That Golden Standard of my own which I have mentioned.

For years I had been awaking each morning with a bad taste in my mouth, and with such disagreeable feelings that I actually could not tell, until ten or eleven o'clock in the forenoon, whether or not I was sick. My body did not function well, my mind

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functioned worse and my disposition was awful. Why? The fault, surely, was my own. Nature never fashioned any such imperfect thing as my body was in those days. Children are irrepressible in the mornings. Birds do their finest singing and their hardest work in the mornings. Animals are refreshed at the start of every day. Why then should man, supposed to be nature's masterpiece, be a sour failure until the day is half spent? Why then should one particular man—myself—be such a failure?

"The first victory I must win each day," I said to myself, "is against the obstacles which I first meet. Those obstacles are of my own fashioning. I'll get rid of them."

It was then that I cut out tobacco, whisky, coffee, tea, late hours, over-eating, worrying, envy and everything else I could hit on as being an enemy to perfect performance by the inner man. It was a strenuous cam-

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paign, marked by some sharp fighting, but I won it, and ever since I have felt in perfect form when I first wake up. I made it a practise to do something for somebody immediately on arising. It is splendid discipline. More than that, it is splendid common sense, for when a day is well begun, it is likely to continue smoothly.

I have talked with dozens of men and women about this, and have found that almost without exception they are below par, below their best when they first get up. Some must have cigarettes, others coffee, others must get out and away from home before they begin to approach normal. There is no sense in that. The ante-breakfast and the post-breakfast grouches are without excuse.

"You never had to take care of a sleepless baby," said one woman to me.

"That's a fact," I agreed. "But does it

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make matters better for you to be glum in the mornings?"

"If you felt as mean as I do in the mornings," said a man, "you'd think you had won a victory when you refrained from hitting somebody."

"Why do you feel so mean?"

"I don't know. I guess it's natural."

With that I certainly could not agree. It positively is not natural. No grouch is natural. It is the result of foolishness somewhere, of uncontrolled appetites, or too little sleep, of too little philosophy, of too little thoughtfulness of others. The penalties for self-indulgence, whether in appetites or in disposition, are too heavy. No man in his right mind should pay a hundred times more than a thing is worth. A little over-indulgence in midnight food, in smoking, in drinking may bring a sort of temporary pleasure, but also it brings discontent that

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lasts ten or even a hundred times longer than the pleasure did. In happiness I'm a bargain hunter. I want a whole lot of it at the least possible cost, and I have been able to get it too. The cost was no more than self-control. It demanded merely that I replace destructive habits and emotions with those that are constructive. Never in my life have I found a greater bargain than when I started over again in my thinking and in my outward conduct. I hesitate to make any statement too general; therefore I am reluctant to say, for certain, that what was good for me would be good for all. Yet I have all the appearance and the equipment of the average man, and no more. It may be, therefore, that what is possible and profitable for me, would be the same for many others. Anyway, I wish some would try it, for I know I am happy, and I want every one else to be.

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At best, the grouchy man is funny; at worst, he is destructive of his own happiness and that of others. Obviously, he should do something about his testy moods, but too frequently his attitude is that of the man who suffered with bunions, and who made his sufferings very vocal.

"If you have bunions," suggested a friend, "why don't you do something for them?"

"Why should I?" asked the grouch. "They have never done anything for me!"

In the mornings the earth is clean, the air is pure. A new day is handed to me to do with as I will. I am thankful for it, and for the possibilities which it brings. Often I think it would be better for those who pray in the morning, to thank God for blessings already received instead of asking for more. Thankfulness is very close to happiness. Rarely are thankless persons happy.

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A wealthy old lady in New York has for eight years been giving a hundred dollars a month to an acquaintance of hers, another woman. There is no obligation between the two. The money is paid merely because the old lady wishes to do as much good as she can. Once recently the check was two or three days late, and the beneficiary telephoned to the benefactor's secretary and in the nastiest sort of way denounced her for being careless in sending out the check.

"I had planned to go off," she said hotly, "and your carelessness has made it necessary for me to postpone the trip."

"The check is in the mail now," said the secretary.

"It should have been in the mail three days ago," retorted the woman.

The wealthy old lady's secretary became angry, and justly so. She spoke to her employer and suggested that the check be

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omitted the next month just to teach the other woman a lesson.

“Oh, no,” said the old lady. “She is so unhappy, anyway.”

Of course she is! An ungrateful person has almost no chance for happiness.

When I was a boy an old hobo settled in a little town where some acquaintances of mine lived. He had no more than other hobos, which means that he had nothing at all by way of material possessions. Yet he was a pretty good sort. People liked him because he was so cheerful. Every time he got a hand-out he beamed with gratitude. No one knew, or cared, where the old fellow slept. Every one supposed that somebody else took care of him at night. But one day he came into the store of a merchant, a man who had a farm on the edge of town.

“I’d like to speak to Mr. Smith,” said he.

“What for?” asked a clerk. “Need a suit?”

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"No, it ain't that. I want to thank him for somethin'."

Mr. Smith came out of his cage.

"Thank me?" he asked. "For what? I never gave you or any other hobo anything."

"Well, sir, I been sleepin' in your barn, and that hay you put in last week has got less briars in it than any you've cut in a long time. I can sleep fine now."

A little of that spirit among those of us who have not yet been, or ever will be, reduced to sleeping in the hay, would do a lot right now toward straightening out the mental mess we are in, even if not the financial. But, as I keep on saying, I believe that when the thinking gets right, other good things follow. I'm certain that right thinking in the morning has helped me to make a good living.

Now and then when people are telling me their troubles I ask them what are their

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first thoughts on awakening. The answers are amazing and amusing. One man told me he was too stupid, when he first awoke, to think of anything. Another said he wondered where he had left his cigarettes. A third confessed that the weather always seemed bad to him—it was going to be too hot, too cold, too wet or something. A fourth said it always struck him that his wife and children, in the morning, were trying deliberately to plague him. A salesman told me he awoke dreading the rounds he must make. A stock-broker said he could not eat breakfast until he had looked at the financial pages and learned the worst. . . . And so on.

All of these men are intelligent, or would be if they would give themselves half a chance. Their conduct, their untrained emotions, their undisciplined thoughts seem to me very unfortunate. I can see no excuse

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in physiology or in morality for bad temper in the mornings. Every person owes it to himself, his family and his employer to begin each day right. But what do we see in the great American home? Mothers fretting because children will not dress, children demanding to know where somebody hid their clothes, husbands hurrying through with bathing and shaving and then gulping breakfast. A veteran conductor on a commutation train said he rarely if ever had pulled out of a station without seeing some one making a futile dash for the train. Of those who make the train, said he, there always are some who have cut themselves in shaving, and others who still have soap in their ears. Now, what's the sense in hurrying like that? The human race is bound to have more intelligence than it shows in the mornings. Otherwise it would have been crowded off the face of the earth by animals that know

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when to go to bed, how to get up and what to eat.

Personally, I think it a fine thing to form the habit of thinking of others and doing something for others before beginning the day's work. There are scores of nice ways to begin a day. Writing notes to friends, for instance. I know one woman who keeps a "friendship note" calendar. Every date of any importance to her friends is on this calendar. Each morning she turns it ahead a few days to see if any anniversaries are due. If so, she writes notes of congratulation. In the course of a year she sends out more than two hundred notes and letters of this kind. Only ten minutes or perhaps fifteen are required for each one. Not many of us are so busy we could not squeeze in a little thought of somebody else before breakfast.

An advertising man told me he had used

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his newsboy as his disposition trainer. The boy's stand was on the first corner outside this man's apartment-house, and usually he over-paid the boy.

"If I'm feeling pretty good," said the advertising man, "and do not need much discipline, I give the boy a nickel and leave the change with him. If I'm not feeling so good, I give him a dime. If I'm really low in my mind, I give him a quarter, and when I have felt downright rotten I have given him as much as fifty cents. I really do it for my own good. It helps put me in a decent frame of mind before I reach the office."

A moral analysis of this man's conduct is difficult, but the effect of it is good for him, good for the newsboy's income, and good for the people in the man's office.

I know another man who makes himself speak pleasantly to a number of persons each

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morning—the elevator boy, the doorman,
the policeman on the corner.

“It does me good,” he confesses.

Of course it does.

I have heard people say that no one can get decent attention in New York unless he pays for it, but this is not true. There have been times when I had no money for tips, but I never found people insulting. Pleasant manners go a long way anywhere. In return for them the bootblack puts on an extra lick or two, the elevator boy comes promptly at your signal, the doorman finds a taxi at once, the taxi driver proceeds with a little care over the bumps in the street, the Pullman porter tries to increase your comfort, the milk man makes less noise when he sets down the bottles if you have been decent to him—and so on through the contacts of life. Good manners mean consideration for others, consideration for others means less

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thought of self, less thought of self means less gloom, and less gloom means less depression.

Look at it any way you will, it pays to start the day right, and to continue it as you began.

CHAPTER VI

THE FIFTY-SECOND CALL

SELLING is, for me, the most interesting work in the world. All my adult life I have been engaged in selling one thing or another. For a time it was newspaper space, then magazine space, and now it is life insurance. I do not know of any other occupation that requires so much self-control, so much optimism, or so continuous a fight against discouragement. It has been hard, these past few years to sell anything.

“And don’t we know it!” a million salesmen say.

Yet, by changing my methods and increasing my efforts, I have been able to hold my own in the highly competitive field of

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insurance. Perhaps that is why I have been asked to address so many gatherings of salesmen.

From the platform and in person I have talked with thousands. I don't know how they liked it but *I* have enjoyed every single talk. I feel closer to salesmen than to any other group in the world. They speak my language and I speak theirs. I know what they are up against, and what they have been up against. A few years ago every salesman was driven faster and faster as one quota period ended and another began. Every firm in the country was raising its expectations every year, demanding a ten-, fifteen- or twenty-per-cent. increase over the sales of the preceding year. Obviously, that could not go on for ever. There is a limit to human consumption power. If the theory of the sales managers in 1928 had been correct, the world by now would have been cluttered

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with every sort of thing imaginable. The speed was too great, the rate of increase impossible as a permanent thing. But it was two or three years after the crash before the bosses would admit that anything had happened—that is, before they would admit the truth to the salesmen.

“There’s plenty of business,” said they, “if you’ll only go and get it. The fault is with you, not with conditions.”

That was untrue, artificial and often cruel. Now the feelings and the admissions have swung too far the other way. There is a sort of defeatism evident. I have been into several stores recently where the salesmen seemed to take it for granted that I did not intend to buy. They were courteous enough to me, but their attitude showed very plainly they are discouraged. So many persons have come in, looked around and then gone out with nothing bought that sales

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forces have come to expect it. That oldest of all customer bromides—"Well, I'll look around, and if I don't see something I like better I'll come back"—has been spoken billions of times in the course of this depression, and every salesman in America knows that when a customer says it, there is almost no chance that he will come back. It is simply an excuse where no excuse is needed. The air of dejection in stores is easy to understand but not so easy to condone. Thousands of sales are being missed because the sales folk do not try hard enough, or because they are not fitting their efforts in with the mind of the times.

A store salesman confided to me that he could not work effectively because he was in constant fear of losing his job.

"What's the matter?" I asked.

"Sales are falling off," he answered. "I'm doing only about half that I did last year."

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“If I were in your situation,” I suggested, “I think I’d increase instead of decrease my efforts. The fact that business is slow is the strangest reason I ever heard of for slackening in your efforts. Here you are about to lose your job because your sales are falling off, and your sales are falling off because you are afraid of losing your job! Why, man, you are creating the necessity for letting you out!”

Every man who now is holding a job has greater incentive than ever before to give it the best he has. In normal times perhaps a salesman can get by with less than his best, but in times of stress only the best of which we are capable is good enough. Now and then you see a man who has had a salary cut, and is angry over it. He makes up his mind that he will not put out as much effort in the future as he has in the past, because he is not being paid as much. What a silly atti-

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tude! The fact that a salary cut was necessary is in itself ample evidence that greater, not lesser, effort is required to maintain business.

No man can sit around in times such as we have been contending with and wait for others to create the demand for his retention in his post; he must take the initiative and create the demand himself.

Out on Long Island, New York, there is a chain-store clerk who did it. No doubt there are tens of thousands of others, but I happen to know of this one. He knew business was shaky, so he redoubled his efforts to please his customers. He would telephone to them when he had bargains, or when there was some especially choice food on hand. He waited upon them quickly and pleasantly. In every way, he became a better salesman than he had been, because he had the imagination to know that the times demanded better

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service. None the less, an order came through from somewhere to cut off a salesman, and this young fellow was chosen for the sacrifice. He was fired, transferred to something less desirable, or something of the kind. Anyway, he did not appear at his old stand. Customers asked about him, and then, without any planned "strike" by the women of the neighborhood, many of them simply stopped trading with that store. The manager dashed around to ask them what was wrong, and they told him! The result was inevitable—the popular salesman returned.

I see a great many men in the course of each week, and they represent all walks of life. I talk business with them, ask them how they feel about conditions, and all that kind of thing. Unless I am badly mistaken the public, if I can gage it by the men with whom I come into contact, is about ready to

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buy now. I have already said something about this and I want to say more. Now is the time to be alert, not downcast.

Said one man to me:

"I've been doing without things long enough. If the country goes broke my savings will be no good anyway, so I have decided to go out and get what I need."

There is some sportsmanship, some courage in that view-point, and I have an idea this man came very close to describing the state of mind of the country at large. A whole lot of people have been unable to buy anything, but the vast majority have had something to spare all along. It was fear, over-caution, doubt as to the future of America that has held them back. The mass mind was afraid, but the mass mind does not remain afraid for any great length of time. You have noticed, of course, how certain ideas gain almost universal currency all

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of a sudden, and for no apparent reason. I am convinced that the next great wave of feeling is going to sweep us into better times. America is not going to stay scared for ever. Everywhere I see crowds look into store windows. Some people say they are the unemployed, who are looking because they have nothing else to do. I doubt that. I believe most of them are employed, that they are looking at articles they want, and that pretty soon they'll be buying them.

The popular wish now is to buy, not to hold back. Something, I do not know what, will start the procession, and if I were a merchant I'd be all set to cash in on it. Everybody knows there are bargains everywhere. Our dollars will buy more than at any other time in many years. This chance for bargains can not last indefinitely, nor will our Yankee love for bargains lie dormant indefinitely.

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For my own guidance I made a set of rules for these times. Perhaps some of them will help you. Anyway, here they are:

1. During working hours, either be in a prospect's office or on the way to one.

2. Remember, nearly every one has been hit and hit hard; therefore do not run the risk of embarrassing a prospect, or of losing a sale, by suggesting too much to him. Have a heart! It is better to offer a man less than he can buy, and let him raise it, than to offer him more and thus force him to cut you down. He feels good when he raises something to a higher figure, but a little uncomfortable when he must shave down.

3. Adjust the presentation to suit the times. Think in terms of my prospect's needs instead of my own.

4. Imagine myself in my prospect's shoes, and deal with him, always, as I should like a salesman to deal with me.

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5. Never argue. Possibly I could win the argument, but almost certainly I'd lose the sale.

6. Be sincere. If I do not believe what I have to offer is good for a man in these times, I'll not call on him. Every sale in days such as these must be mutually beneficial. The artificiality of the boom is over. The law says, "Let the buyer beware," but this is not good enough ethics for the new start business must make.

7. Be cheerful, always. I'll not be cast down by a refusal. I'll salvage something out of every call I make. If no sale results, at least I shall have had an experience with an interesting person, for every person is interesting.

8. Be certain that I have a liberal number of tough prospects on my list. It's fine to land any order, but especially fine when a hard prospect is convinced. They give me

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the chance to prove my ability as a salesman.

Those rules are for me in my own line, but now and then I show them to others. A clothing-store clerk, for example.

"But what would you do," he asked, "if you were selling clothes?"

"I'd proceed on the assumption that every customer was a Scot, looking for the greatest possible return for his money. I'd talk value, durability, low price to him."

"We did not do that back in 1928. Just the opposite, and those were the days when we had our biggest business."

"Yes, but the public attitude is just the opposite now of what it was in 1928. Selling must be based, always, on the attitude of the public. Selling methods can not be standardized."

Another man asked me if I actually enjoyed a tough prospect. The answer is yes.

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The harder they are to sell, the more they interest me. For instance:

One of the most delightful adventures I ever had was with a man who put me off fifty-one times. First, I read an item about him in a trade paper and decided he would be a good man to know. I therefore wrote him a letter congratulating him on his new position described in the trade paper, and asked if I might come to see him. A few days later I telephoned to him and was delighted at his cordiality.

"This is going to be easy," I said to myself.

But he did not set a time for me to see him. He said he was going to Boston, or somewhere, and asked that I telephone to him again the next week. I did, and this time he was going to Philadelphia. Would I telephone again in a week? Of course, but the only result was another excuse.

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Week after week this went on. I telephoned to him each Monday, and each Monday he had a fresh excuse for not seeing me. I accepted every excuse without question. We became well acquainted over the phone, though neither of us had the slightest idea what the other looked like.

After a whole year of this, and on my fifty-second call, he broke into a big laugh.

"Young," said he, "I have run out of excuses. Come on over and let's go to the mat on this thing."

I went at once and was received as an old friend.

"You are by all odds the most patient man in the world," said he.

"With one exception," I answered, "and you are it."

"Well, I feel guilty about all the time you have wasted on me. I'm not interested in insurance."

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"It isn't very interesting, is it?"

"Why, I thought you were in the insurance business!"

"I am, but the interesting thing to me is not insurance, but the possibility of your having an income for life."

That got his attention. He had been thinking of some other form of insurance, and here I had suggested a kind he did not understand. He asked questions. I submitted to him an illustration of what I had in mind. He decided it would be a fine thing for him, raised my proposal and in the end I got his application for an annuity contract that called for an annual deposit by him of ten thousand dollars. Was that worth fifty-two calls? I think it was, and he thinks it was.

I have concluded that it is not the things a salesman *fails* to do that wreck him. Not

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a bit of it. He goes to pieces because of the things he *does* do. For instance, he provides himself with competition that is ruinous; competition, that is, which springs from within him and therefore cripples every effort he makes. A few years ago there were a great many novels written that gave us what I understand is known as "the stream of consciousness." They just set down the random thoughts of the characters. I wish somebody could set down the stream of consciousness of a salesman who is disgusted with his luck; one of those fellows who is providing his own competition. It would run something like this:

"I don't feel right this morning. . . . Monday is a bad day to see people anyhow. . . . Nobody's buying anything these days. . . . Might as well give us all a vacation. . . . The old man doesn't know what we are up against. . . . Wonder how I stand with

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him? . . . Gosh! he gives me all the tough eggs. . . . Maybe he's trying to make me quit. . . . I'd like to. . . . Made Bill manager in our territory when I'm a better salesman than he is every day in the week. . . . Guess I'll telephone to Harry and ask him what sort of week-end he had. . . . I'll plan a big day for to-morrow. . . . Wonder what my bank balance is? . . . Nothing, probably. . . . My wife went shopping while I was away. . . . Business is terrible. . . . Those bears down in Wall Street ought to be hamstrung and quartered. . . . Gosh! I'd like to pick up a little easy money in the market. . . . Not a chance. . . . Dropped everything I had on that tip Tom gave me. . . . Said he knew what he was talking about. . . . Crazy. . . . Say, wasn't that a poor shot I made on the ninth hole yesterday? . . . Caddie got me flustered by walking in my line of vision. . . . Where do they get those dumb caddies? . . .

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Believe I've got indigestion. . . . Breakfast was terrible. . . . It does seem that a woman with nothing else to do could think up a decent breakfast for a fellow. . . . I'm sick of eggs. . . . Give me many more and I'll start cackling. . . . Wonder if that cut on Junior's foot will amount to anything? . . . Mary ought to have more sense than turn him out barefooted. . . . More doctor's bills and me broke. . . . I'm all out of prospects. . . . Wonder why the government doesn't do something. . . . We can't go on like this. . . . Lent a fellow five dollars last month and haven't seen him since. . . . Never will see him again, probably. . . . Say, I hate that guy they're bringing on here from the West. . . . So full o' pep he'll explode some day. . . . Oh, well, let him tackle my territory a while and he'll flop worse than I ever did. . . . Guess I'll go on out now and see what new excuses the customers have thought up

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over the week-end. . . . I don't blame 'em. . . . I wouldn't buy anything either in times like these."

And so on. How can a man who lets his mind roam around like that expect to do an honest day's work? Action is the only way to straighten out a mental mess of that sort. When you feel your thoughts getting scrambled, grab your hat and start somewhere. Cold canvassing is far better than dreaming away precious hours. More honest, too, for you are not paid to think of such things as I've just set down. Nor to spend your time wondering how you stand with the boss. The thing for you is not to be scared he will fire you, but to make him scared you will quit. The present is a testing time. Too many of us have been what a stage comedian describes as "independent salesmen." That is, salesmen who take orders from nobody. And one explanation is

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that we have gone out convinced that nothing good would come as a result of our efforts. The man who does not first sell his own idea to himself, is not likely to sell it elsewhere. Admitting defeat in advance is just no good at any time! Here's an incident which, of my own knowledge, is correct:

A woman went into a carpet store to buy some rugs. The weather was very hot, and the rug business, of course, is not very brisk in the midst of a hot summer. Still, she had her own reasons for wishing to buy at that time. Inside the store she saw no one to wait on her. She rapped on the counter, yet there was no response. Finally she walked far back into the room and there discovered the proprietor asleep on a pile of rugs. She hesitated to awaken him, so came on out. Of course she told of the incident. It was too funny to keep to herself. The proprietor's explanation made it even funnier.

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"I just didn't believe anybody would come in on such a hot day to buy rugs," said he.

Do you know what really is the matter with a great many of us to-day? I do, for I have listened to hundreds talk, and I've listened to their wives,—hundreds who have been out of work, and other hundreds who have been demoted in one way or another. So many of these have come to see me that I prepared a characteristic conversation between a depressed man and his wife, and this I pass out to callers when they seem to need it. I think it illustrates why some men fail. Here it is:

RUTH: And now tell me all about it, Dick. Just to think! After all those months of discouragement, you've got a job at last.

DICK: Do you call this a job?

RUTH: Well, it isn't so good as some others you've had. But after all, you were a salesman with Murray & Williams—and you

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were a good salesman too, so you ought to be a good salesman to-day.

DICK: Yeah! That sounds all right. But just because Murray & Williams sent me such a good letter of recommendation, these people have given me their hardest prospects to sell.

RUTH: But, Dick,—that's the kind of prospects you used to love. I remember how you used to come home and tell me about the prospects you called "hard-boiled yeggs," and you used to say, "That bird wanted to kick me out of his office at first, but I stuck with him until I got his order."

DICK: Yes. That was all right then. But it's different these days. Besides, why should they make a salesman out of me? I've been a branch manager. Why should I go back to being a salesman?

RUTH: But, Dick,—after all it *is* a job,—and you haven't had a job for over a year.

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DICK: A job! Call that a job! You can't sell anybody in these hard times. It's just a waste of time to call on them.

RUTH: How many did you call on today, Dick?

DICK: Well—I—well, I didn't actually make any calls. I looked over the list of prospects they gave me and I knew there wasn't one of them who would even let me into his office to talk to him.

RUTH: But what did you do all day?

DICK: Well, I—I sort of outlined the best way to go about it. I phoned and called on people I knew to see if I couldn't get personal introductions to any of these prospects.

RUTH: And did you find any?

DICK: No—I didn't. But I will.

RUTH: Well, why don't you just call on the prospects and see? Maybe some of them will talk to you. Maybe some of them want just what you've got to sell.

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DICK: Aw, don't be foolish, Ruth. Nobody wants to buy anything these days. It's just no use, I tell you. Besides, how can you expect me to get interested in a job like this one? I'm ten times as good a branch manager as the one they've got. Let 'em give me a chance at that fellow's job and I'll show 'em something.

The woods are full of men who look at life as Dick does. Conditions have brought about all sorts of adjustments. Pride and false dignity have received some hard knocks. A time of testing, that's what we have been through. How have we met it? How do we intend to keep on meeting it? Every man has before him at all times the choice between certain defeat, which he can bring down on his own head, and probable victory, which he can achieve. This is what makes life such a grand romance!

CHAPTER VII

HOBBIES FOR PEOPLE WHO WORK

WHEN people ask me how I manage to be so eagerly interested all the time, I tell them I have a hobby.

“What is it?” they ask.

“Living in successful rebellion against all the lost motion, grief, discontent and unhappiness I see around me.”

Stated differently, my hobby is to be continuously happy. I can not be that unless I maintain steady dominion over my own thoughts and feelings. Victories that are won in the mind and in the heart are the basis of contentment.

“Suppose your work was uninteresting,” one man asked, “what would you do then?”

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"I'd make it interesting," I told him. "I'd transform it into a hobby, if necessary, or develop a hobby in connection with it."

I am convinced that can be done. I have talked with scores of persons who have done it. Right now I believe all of us could become happier by adopting as our hobby the determination to get out of the depression; make ourselves interested in every possible action designed for that end. The human being in times of depression is highly entertaining. The human being always is highly entertaining.

"I haven't been selling so much these past few years," said a salesman, "but I've had a good time trying. To keep myself interested I began to analyze and classify my prospects. My groupings include red-headed men, baldheaded men, fat men and lean men, married men and single men. I'm trying to figure out how members of these

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groups react to different situations. Every man I call on falls into one or more of my groups, and no matter how he acts, he either confirms or denies one of my theories. Married men, I have concluded, are more scared of hard times than single men. That's natural. Fat men are harder to sell in hot weather than in cold. That, too, seems natural. Red-headed men fight me off more quickly than others. Baldheaded men always are a little sensitive about their domes, and I've found it bad strategy to let them catch me glancing at their heads. Look into a baldheaded man's eyes, or at his clothes. . . . There are a lot of other things I've concluded, all of which may be right or wrong. It doesn't matter to me. I'm not a scientist. Only a salesman keeping himself interested."

A store clerk told me he had found it very entertaining to chart the conduct of the average customer. This clerk has found that

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almost no one comes in with his mind fully made up. If the customer is a man and wishes a pair of socks, he must be asked a number of questions. What size? What color? What price? Silk or lisle? Any special brand? Before the depression, he says, women had begun buying all sorts of items for their husbands, but now the men are getting back into shopping, and they are harder to sell than are women. When a woman is buying for her husband she is likely to get the best she possibly can afford, but when he is buying for himself he likes to find bargains. Men now are proud of how little they pay for stuff, and they boast of the age of their clothes. But not women! Back in boom days women were spending nearly all the money spent in America. That isn't so true now.

"I have a lot of fun," says this clerk, "sizing up my customers, listening to their ex-

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cuses when they do not buy, noting the changes in their attitude as the depression progresses. This gives me something to think about in the course of the day, and something to talk about when I go home in the evening. My wife nearly always asks me if I had any interesting contacts in the store; usually I have a story or two for her.”

That strikes me as a pretty good hobby. This man is learning about people, which means that he is making himself a better salesman all the time, and also he is making himself a more entertaining husband.

I have been tempted to make a “collection” of hobbies. Many of them are fascinating. In one of those lovely New England villages with a large green in the middle of it, a man has been employed for years to keep the grass cut in summer, the leaves raked in autumn and the snow shoveled back in winter.

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"It's the grass cutting I like best," he says. "I keep track of the number of miles I walk in a day behind the mower. I figure now that I've done better than fifty thousand miles on this one green. I know the date when the first cutting is due in spring, and the last in the fall. Sometimes we have a late spring, sometimes an early one. It means something to me—less mileage or more mileage in the course of the summer. Maybe this looks silly to you, but it's my job to cut grass, and I might as well get some fun out of it if I can."

He's everlastingly right! We need more fun in this life, and I respect any man who has discovered ways to get it out of his work. Over in New Jersey I have time and again watched a boy cutting his father's lawn. I doubt if he likes the task, for grass cutting isn't in itself exciting. But this boy works out mathematical designs in his cutting.

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That is, he does not begin at one edge and work over, but he crisscrosses, and makes all sorts of fancy figures in the grass. I think he's pretty smart!

A veteran letter carrier says that he has walked his rounds every day, except Sundays and off days, for fifty years, and never has he been bored by his labor.

"People always are glad to see me," he relates. "We postmen, you know, are carriers of good news. If that was not so people would not be glad to see us coming. Yes, sir, in the long run the good news always outweighs the bad. There are more births than deaths, more health than sickness, more marriages than divorces. I've handed over millions of letters and more than half the time I've seen happy expressions on the faces of the people receiving them. I've seen my town grow, change its character. I've carried out announcements of a baby's birth, and then

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twenty years later carried out the wedding invitations for that same baby. The romances I've seen would fill a big book! We letter carriers can tell when one is on the way. There'll be a lot of letters for a certain girl, and after a while she is out on the porch waiting each morning to see what is in the mail for her.

"Even in this depression folks are glad to see me. It must be that even now good news is the rule and not the exception. That doesn't surprise me, for I've walked through several of these depressions. This one isn't the worst one, either. Maybe it is if you are thinking of its effect upon the big fellows, but I'm sure there is less suffering now than there was in some of the others. Why, even in the bread lines these days men are well dressed. I did not see a man all last winter who was cold for the want of clothes. Years ago, though, I used to see a lot of poor fel-

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lows shivering because they had no overcoats and not much of anything on their backs.

“It’s something, isn’t it, to be the first to deliver a lot of good news to hundreds of people every day? I think it is! And I think it’s right interesting to watch streets change, to watch people grow up, to be a daily caller at hundreds of homes and offices.”

A man with such a view-point is not likely to go stale. His work is his hobby.

Some time ago I was asked to address the sales force of a great department store. The man who invited me said a lot of his people were gloomy, and he wished I would figure out some way to arouse them. I studied the situation and it seemed clear to me that this sales force needed a fine hobby to ride.

“Some of you have become discouraged,” I said to them, “because results are not what you would like them to be. Therefore you have let down in your efforts. Maybe you

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have depended too much upon results to keep you in the proper state of mind. Well, hard times came along, and in hard times we often have to get our fun out of effort. It is a pleasure merely to do one's best, even if nothing happens. I suggest, therefore, that each of you become genuinely interested in effort. Make it your hobby to put forth the very best effort you are capable of. Set your 'effort goal' very high, and you will find it a grand and glorious feeling every time you live up to your own standard of perfect effort. I have a strong idea that by reversing things, that is, by seeking happiness in effort instead of in result, you soon may find results surprisingly good. The very thing you have been missing may be attained by striving for something else. Put the emphasis on the *means*, then see what the *end* will be.

"On my way here to speak with you I imagined myself as employed in this store,

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and I put down a list of things I'd do. Here are my ideas:

"1. I'd arrive at work on time, or ahead of time, keen and alert from a good night's rest.

"2. I'd leave my home problems, my financial problems and my social problems outside the store. I recall a locomotive engineer who had a very hard run, but always at home he was placid. Some one asked him why he never seemed nervous, and his reply is worth thinking about. 'I always leave my engine in the round house,' said he. 'I found years ago that I didn't need it here at home.'

"3. I'd put in an honest effort every minute in the interest of my employer. This would be good for him, and better for me.

"4. I'd make it my duty to see that every person who came to me in store hours was treated with the same courteous consideration I'd show to a guest in my home.

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"5. I'd show myself superior in self-control, in manners, to those disagreeable customers who so often torment a sales force.

"6. I'd avoid idle gossip and criticism of others.

"7. I'd study and make notes of the wishes of my customers, and report these to my superiors.

"8. I'd do unto customers as I would that they should do unto me if our situations were reversed.

"9. I'd spend a part of my spare time in studying to make a better merchant of myself.

"10. No gum-chewing for me in work hours.

"11. And no slangy talk with customers.

"12. I'd never go into a huddle with my fellow employees to talk over personal matters while customers were awaiting attention.

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"13. I'd be especially careful not to hurt the feelings of those customers who have very little money.

"14. I'd treat every customer as though he were the best customer the store ever would have.

"Those fourteen points," I continued, "would be my guide if I were employed in this or any other store. Jobs are scarce, and my effort would be to make mine necessary to the store. Employees who are producing profits are the last to be let out. Employees who show the spirit necessary to a revival of trade, will be the first to win promotion when the better days arrive."

I told them, then, of some experiences and observations of mine. I have a friend who travels and who buys nearly all of his clothes in a small city away from his home. I asked him why he did this.

"Years ago," said he, "when I was a kid

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just starting out I made that town selling hardware. I lost my personal baggage en route there one day, and found myself with nothing except the suit I had on. My house was a little one, and I so new that I dreaded to wire back for money. I told the leading merchant of my trouble, and he looked me over, then said he'd take a chance on me. He outfitted me on credit, invited me to go to his home with him for dinner and wished me luck when I left. I figure that I've spent well over a thousand dollars in his store since that experience. Maybe two thousand. And I've told about his store hundreds of times. Deliberately I made it my business to see that this merchant was rewarded."

Decent treatment works like that. It brings its rewards. And careless treatment brings its penalties. Another friend of mine went into a shoe store one day with his small brother. His father, a minister, had just

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moved to the town, and the older boy explained to a clerk that his little brother needed a pair of shoes, but he'd have to ask that they take a check given him by his father. He even gave references. The price of the shoes was three dollars, the check was for four.

"You don't think I'd take a check from a strange boy, do you?" asked the clerk.

"But you could call up Doctor So and So," said the boy. "He knows my father."

"I'm afraid there's nothing doing," said the clerk.

The youngster's feelings were badly hurt. He went out of that store in humiliation, and he never went back. His family, consisting of five fine brothers and sisters, both parents and an aunt, shared his hurt with him, and though they lived for twelve years in the town, not one of them ever bought a pair of shoes in that store. A thoughtless clerk,

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lacking in imagination as well as in manners, cost his employer many hundreds of dollars the day he turned that boy away.

You never can tell the potentialities of the customer. The only safe course is to treat every one courteously, wisely and even flatteringly.

When considering hobbies for people who work, I like to think of a story I heard years ago. Three men, so the story runs, were cutting stone for St. Paul's Cathedral in London. A stranger came along and asked what they were doing.

"Cutting stone," said the first.

"Trying to make a few shillings," answered the second.

"I'm helping Sir Christopher Wren build a cathedral," declared the third.

That's the winning idea! No matter what I may be doing I can think of it as important. For it is important—to me.

CHAPTER VIII

A SOCIETY FOR THE SHALLOW- MINDED

AFTER one of my talks last year in California a man asked what my profession was.

"I make my living, that is, my money income," I answered, "by selling life insurance. I make my happiness by trying to be worth something to others and to myself. And I've been introduced as a Trouble Bouncer."

"A what?"

"A Trouble Bouncer. You know, one of the fellows who bounces undesirable persons out of restaurants and hotels. The man who introduced me said my profession was to bounce trouble out of life."

"How?"

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"By the simple expedient of not letting it in."

I saw he was not satisfied. There was something on his mind, so we withdrew from the others present and talked a while. The man was manager of a chain grocery store, and was ashamed of his job. His wife, also, was ashamed of it.

"Did you ever sling groceries over a counter?" he asked.

"I certainly have," I answered.

"Well, then, you know that a man doesn't have to be very deep to do that?"

"What do you mean, very deep?"

"I mean he doesn't have to use his head much. My wife says we should get into something intellectual. She is always telling me about other fellows who tried to marry her. One of them is a bank officer now, another a lawyer, and then there's the one who writes stuff."

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"Do you want me to be honest in what I say to you? To be absolutely frank?"

"Sure."

"What you need is not an intellectual job, as you call it, but an intellectual attitude toward the one you now have. You are engaged in an essential work. We'd starve if food was not distributed to us in the cities. You are in a growing industry. There is every chance for promotion. There is every reason for pride in your progress so far, and for hope of greater progress. You're lucky and don't know it! And tell your wife, when you go home, that one of the ablest executives in America has said—a lot of them have said—that they look for wife-made men. They know that a wife can make or break a husband. I think you and your wife need to start over again in your attitude toward life and toward your job. You chain-store men have survived the depression far

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better than most others. Suppose you didn't have any job at all?

"Yes," I continued. "If I were in your situation, I'd either start all over again in my view-point, or I'd resign and turn my job over to some one who wants it and who is worthy to hold it. If it is an evidence of deep-mindedness to be ashamed of honest work, I suggest that you become shallow-minded in your attitude. Make your mind so shallow that there isn't room in it for false pride, for envy of others, for sourness."

I've met many men like this one, some in my own line. I've heard such talk as this:

"What are you doing these days?"

"Well, just at the moment I'm selling insurance, but I have other plans for the spring."

Why wait until spring if you have other plans? The time to do the right thing is now. The time to give an honest day's work

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is to-day, and no man can give an honest day's work if his mind is all cluttered up with inharmonious thoughts, with silly pride, with regrets that he did not start off in something else. It is every man's duty to be honest, and it is his duty to be happy. He can be neither if he is working at his job with only part of his capacity, while the rest of it is being used up in worrying, in shame or in envy.

Without qualification I am proud of my work, and I am proud of the very simple, common-sense view-point that has enabled me to succeed in it. In my book, *A Fortune to Share*, I told of this view-point and how it made me over. In my talks I have passed out this fortune for any who might wish it. Numerous requests have come to me these past few years for statements of my philosophy, and unnumbered hundreds of persons have told me they were helped by it. I can

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not but conclude, therefore, that the simple elemental discovery I made is good for many persons. I discovered that I was going through life studying about something—about the ideal attitude toward life. Then I reasoned that if I could go a step further and *be*, that is, reflect in all my thoughts and acts, that ideal attitude I might find a very high order of happiness. Instead of thinking about courage, I would be courage—live it. Instead of yearning for patience, I became patient. Instead of dreaming of what a fine thing tolerance is, I became tolerant. All those things which seemed to me fine, I tried to reflect in my mind, my heart and in my conduct. It was this attitude, and not native ability that has brought me the many blessings for which I am so profoundly grateful. Instead of going about my affairs as a discontented human, I go about them as the exemplification, so far as within my power

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lies, of the qualities which I admire most, those affirmative, beautiful qualities upon which all progress is based. There was a time when I used up my energy wishing for things, but now I use my energy in claiming and being the things I had previously only wished for.

Some persons do not understand this attitude, and doubtless some do not believe it. Soon after *A Fortune to Share* appeared a very able reviewer gave it generous space and then said, in conclusion, that I was a "shallow-minded bore." Did that hurt me? Not in the least. It was merely another opportunity for me to prove to myself that what happens outside me is of no importance unless I permit it to affect my inner self. This critic was doing his duty, "calling 'em as he saw 'em," just as I had done mine. I was grateful to him for his attention, so I wrote him this letter:

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"Dear Editor:

"After generous reference to my book, *A Fortune to Share*, your review contains in part this statement: 'He has no conception that he himself is a shallow-minded bore.' I hope you will not think me facetious when I openly acknowledge that I have a very distinct conception of myself as being a 'shallow-minded bore.'

"Several years ago I was broad-minded and I might say, deep-minded. As a matter of fact, my mind was so broad and deep that it was easy for most of the woes of human existence to find lodgment therein. Self-pity, sickening fear, bewilderment, stewing and worrying about business, regretting the past and doubting the future, discontent and unhappiness were all there in abundance.

"Then came a day when something within me rebelled against all this 'junk' and I

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suddenly found my mind filled with an intelligent resistance to these things. Understanding, courage, unselfishness and the determination to succeed took occupancy of my mind so completely that all grief and disaster were crowded out.

“Of course, a transition of this kind is very boresome to those who love misery. The country generally is getting ready to settle down and enjoy a good hard winter and does not want to be disturbed by optimism and good cheer. Business as yet has not suffered sufficiently to resist the tendency toward depression with a powerful concerted attack of right thinking and right acting and so we are still in turmoil and confusion.

“I have become so ‘shallow-minded’ that in the midst of stock-market crashes, bank failures and the cry of poor business, I find myself unafraid and undismayed. The negative and fearful thinking that is paralyzing

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business and filling individuals with despair simply can not find room in my shallow mind. And the rather interesting part of it is that business with me is very good.

"I am honestly grateful to you for reviewing my book and hope that you will not consider this a disgruntled reply. I am sincere in all that I say.

"Sincerely yours,
(Signed) "VASH YOUNG"

The incident gave me an idea. I took it up with some of my friends, and they agreed it was entertaining. Therefore I said I would form a Society for the Shallow-Minded. There are NO DUES, NO FEES, NO OBLIGATIONS, other than to LIVE IN REBELLION AGAINST DEPRESSION, POOR BUSINESS AND UNHAPPINESS. The only requirement is that your mind shall become so shallow that fear, worry, discontent, discouragement

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can not find lodgment in it. The benefits are PEACE AND HARMONY AT HOME, SUCCESS IN BUSINESS, GOOD HEALTH AND A COURAGEOUS OUTLOOK ON LIFE.

The creed of the Society is set forth in these fifteen points:

1. I will get up in the morning thanking God for what I have instead of asking Him to give me more.

2. I will try to make somebody happy for the day before leaving the house.

3. I will disregard the weather. I can't do anything about it anyway.

4. I will go out to "give," and not to "get."

5. I will not indulge in or encourage pessimistic talk.

6. I will strive to forget self and think of the other fellow.

7. (If an employer) I will endeavor to

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demonstrate to my employees that we are in business to stay.

8. I will assure faithful employees that their jobs are safe.

9. I will encourage and appreciate better service on the part of careless employees.

10. (If an employee) I will demonstrate to my employer and the public that I appreciate my job.

11. I will prove by my work that I am being paid for RIGHT THINKING.

12. I will be willing to demonstrate to my employer my thinking by my acting at any time during the day.

13. I will be a booster instead of a knocker and kicker.

14. I will strive to prove by my works that I am in the best business in the world.

15. Finally, I WILL ENLIST ALL MY THINKING IN FAVOR OF PROGRESS!

Want to join?

CHAPTER IX

THE FUTURE

EVERYWHERE people are wondering about the future. Business organizations are uncertain in their policies. Individuals glance fearfully ahead.

“What does the future have in store for us?” they ask. That question, to millions of men and women, has become the most important of the day; but to my way of thinking it is the wrong one to ask. The mere asking of it comes perilously close to an admission of defeat. Certainly it is an admission of doubt, and doubt always weakens action. The question we should be asking ourselves to-day is not the passive, almost negative, “What does the future have in store for us?”

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but the aggressive, positive query, "What do we have in store for the future?"

This is no time for wringing our hands impatiently, frowning our brows with the frowns of resentment and regret, clouding our vision with gloom and pessimism while waiting for the future to pour riches into our laps. Riches, whether material or spiritual, never follow such an attitude of mind and heart. But in this chapter I am not thinking much about material wealth. Perhaps already I have given it too much space, considering its relative unimportance. Material possessions have been taken away from a great many fine people, and I am not discounting the fact that this has caused mental anguish, and perhaps some physical hardships. Often a man is not at fault when he loses his money. Many an able man goes through with this earthly experience without ever having acquired much monetary wealth,

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and for this no one can censure him. But if a man loses spiritual wealth, or if he goes through with his earthly adventure without having acquired it, he is—well, he is indeed unfortunate.

The greatest riches—by far the greatest riches—are those of the mind and of the heart, and these riches in inexhaustible degree are offered to every one of us. Every person has it within his power to become great in heart, in character. Perhaps the world never will be made aware of this greatness, but what of that? The first ambition of every one should be to lift his own thinking to the highest attainable plane. In the realm of the spirit, in the values of the heart, the poorest peasant may achieve nobility equal to that of the noblest nobleman. This is the priceless opportunity given to each of us by our Creator. This is the wealth which is without limit, and which is free. This is

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a Golden Standard which can not be affected by any business collapse, and which brings peace and happiness beyond understanding.

Therefore I say the question for each of us to ask himself is, "What do *I* have in store for the future?"

Some of the gloomier of the gloomy prophets have predicted that a final grand financial crash would descend upon us. My reply to them is, "What of it?" I do not believe it, but if the smash comes it can carry away nothing but material things. Life will go on. Spiritual values will remain unharmed. Other structures will arise to take the place of those discarded, and they will be better structures. We must go forward. Progress is the law. Nothing can destroy its foundation stones—love, courage, energy. Sometimes we may forget these great virtues, sometimes we may permit false elements to enter into our minds and hearts and replace,

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for a bit, those eternal verities, but the verities themselves always survive, and sooner or later we seize upon them again and resume our upward march. I wonder if we have not fallen into the wretched habit of accepting false valuations? And I wonder if we are not now prepared to mend this error?

"I think the depression is about over," a friend said to me.

"What makes you think that?" I asked.

"Because I am so tired of it?" he answered, "And every one else is, too."

If you study it long enough you will find something profound in that statement. This friend—and how many others?—is tired of his own unhappiness and worry, hence is ready to revolt against them, ready to strike out anew in the reconquest of lasting, spiritual values.

"I like the depression," another man said.

"Why?"

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"Because it has given me a sense of hardihood. I feel as if I am fighting for something now."

And that statement, too, is worthy of study. There is a turning, unquestionably there is a turning to courage, to higher virtues all along the line. A lot of interesting things will happen these next few years, and my guess is that most of them will be good. Let the financial debacle be ever so bad, it nevertheless will sink into unimportance if it serves to bring on a spiritual renaissance. There never will be wholesale starvation in America. There never will be a time when we freeze in the snows of winter. These things are just not going to happen! We have had a great deal more than we actually needed. Even now we have a very good supply of the necessities of life. It is time for us to begin thinking of what we have, of what we may have, and stop grieving for

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what we have lost. Let's spring out of this mental mess we are in!

I like to believe that no matter how great the business chaos, I still have it within my power to be richer than any monarch on his throne, unless that monarch happens to have the same ideas as those by which I try to live. The finest traits of character the world has known are available to me—and to you—right now.

I read of Washington. Such recognition as the world gave and always will give to him can not be mine, nor one-millionth part of it. But I can have his honesty and courage, and I will be secretly satisfied with them, even though history never will mention my name. I read of Lincoln, and again I am made to realize the enormous gulf between his worth to the world and mine, yet I can achieve the compassion that was Lincoln's, and can be happy with this without the recognition

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which was his. I read of Lee and know that never can I be a hero even to those who fought in a losing cause. But Lee was a man of poise. I can have that, and rejoice privately in it. I read of Theodore Roosevelt and smile at my own feeble efforts as compared with his stirring accomplishments, and yet at the same time I realize that I can make use of energy to the fullest possible degree, just as he made use of it. The difference in recognition accorded makes no difference to me because I am happy in the possession of fine qualities, without any worldly acclaim attached to them.

When I was in school the teachers used to tell us that the presidency of the United States was within reach of every boy in the room. In theory that no doubt was true, but I think the emphasis of those teachers was wrongly placed. Also I think that many people to-day who read biography fail to

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read it aright. Some read with a view to winning, if possible, some of the recognition accorded to the great; others read merely for entertainment. I read with a view to discovering which fine traits of character possessed by the great are within my reach. I try to be, in my own privacy, like those whom I most admire. Ability to win acclaim is given to very few, but ability to be equal to the noblest in character is given to every one. This is our guarantee that success, that happiness is within the reach of every one. I know it is platitudinous to say that virtue is its own reward, but I have no objection to platitudes. They usually are true; if they were not, they would not have become platitudes. Indeed, I am very credulous about all the good things said of life. My friends say I am the most credulous man in the world, and I take that as a compliment. When I read in my Bible what Jesus said to Nico-

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demus—"Verily, verily, I say unto thee, Except a man be born again, he cannot see the kingdom of God"—I believe this applies to me, also; and the statement, "The Kingdom of God is within you," I take to mean that *my* kingdom of God is within *me*.

All of this seems to be saying to us now, as it has been saying these centuries and will continue to say, that we must be starting over again continually, striving for ever toward finer appreciation of values and toward higher goals. Every day I think of these things, and wonder what I can do about them. Then I recall that stirring challenge, that magnificent promise in the eighth verse of the fourth chapter of James:

"Draw nigh to God, and he will draw nigh to you."

THE END