

The Business *of* Living



The Business of Living

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THE GARDEN CITY PRESS
Gardenvale, Quebec and Toronto, Ontario

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"Man's greatest tribute to God is a useful life"

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The Business of Living

THERE has never been a time, as at present, when the parent, the employer, and the state were so willing, and even anxious, to work together in an effort to solve the problem of getting the new generation of boys and girls started on the road of their life work in a manner best calculated to ensure success. It would seem that the only obstacle that now stands in the way, is a strong and ever growing tendency on the part of the boy and girl, and sometimes the parent, to follow a course more intended to serve immediate purposes than to lay a foundation for ultimate success. This tendency is sometimes the result of deliberate choice; but more often takes its rise in a disposition to follow the line of least resistance, particularly in cases where there is no clear and satisfactory conception of the course that leads to the greatest reward.

Much attention has been given to vocational guidance and vocational training; but more might be done to emphasize the importance of personal qualities necessary to any life of usefulness, no matter what vocation or calling is chosen. A boy may be adjudged well fitted for the business of type-setting, and may receive a training that makes of him a first class type-setter; but this is of little value if he neglects the development of the personal qualities that enable him to hold a position when he gets one and to make use of it as a stepping stone to one of greater usefulness. There is hardly an

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occupation but can lay claim to the proud distinction of having served as a stepping stone for one or more great men and women.

The road to success does not lie so much in the kind of work we choose to do as in the personal qualities developed while doing it. The boy who cultivates a kindly, congenial disposition and takes an intelligent, studious interest in his work, is more likely to succeed at anything he undertakes than is the boy who is inclined to depend for his success upon some natural inborn aptitude.

There are fully a dozen or more factors, each of which, either accidentally or otherwise, have contributed to the success of one or more people. But a careful review of all of these discloses the fact that there are four of them that may be considered essential; viz., health, industry, thrift, and opportunity, and even among these there is a great difference in value.

Only a very small percentage of those who enjoy good health make a success of life; yet of those who do succeed, the great majority have had good health, particularly during the active part of their career. Likewise, among those who have always worked hard, there is a very large percentage of unsuccessful; yet there are few, if any, successful men or women among those who are not industrious. In the same way, there are thousands of people born in the midst of opportunities who never select some one as a foundation upon which to build his lifework; yet no man or woman seems to have made a success of life who has not done this. But of those who acquire and practise the habit of thrift there is seldom a failure. Health, industry, and opportunity are, therefore, essential; but thrift is the most necessary of all.

Thrift

ORDINARILY, at the mention of the word thrift, one thinks of the habit or practice of saving money. This limited and narrow use of the word is due, in a large measure, to the mercenary tendencies of the times. We are beginning to think of success as being synonymous with the accumulation of wealth; hence, we have grown to think of thrift only in terms of wealth. In its original application, the word "thrift" means the condition of one who thrives or prospers, not only in the matter of accumulating wealth but in anything that he attempts to do. A person is thrifty in the matter of health when an intelligent interest is manifested in it, and when one does not allow his health to be abused or injured by excessive indulgence and dissipation. A person is thrifty in his business, not only when he looks to the economy of expenditure, but also when he carefully works out and studies the best way of arriving at desirable results. And a person is thrifty in the matter of finance, not when he accumulates wealth at one time of his life and allows it to slip away from him at another, but when he sees to it that during the earning period of his lifetime, sufficient is laid by to take care of him during old age or in the event of being disabled. A person is thrifty in the matter of citizenship when the franchise and all other rights are not used with reckless indifference, ignorance, selfishness, or with ulterior motives, but when these rights are carefully exercised with in-

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telligence, honesty, and public-spiritedness in the best interests of the community, the province, and the Dominion. In its practical and most useful sense, *Thrift is the Good Management of the Business of Living.*

It would be a great mistake to assume, from what is said in the previous paragraph, that thrift in money matters is, in any sense whatever, undesirable. A certain amount of money is not only desirable, but absolutely necessary to the present day scheme of things. Unlike conditions in which his forefathers lived, the average man of today produces few of the things he needs. He has to buy them; and for this he requires money. If he cannot earn money, or has failed to save it from former earnings, he becomes a burden to his friends and relatives or a charge upon some public institution, either of which is not a very comfortable position for one to find himself in. No matter how desirous one may be of attaining success in matters that have little or nothing to do with wealth, he should not neglect to accumulate, at least, sufficient to take care of him in his old age, or in the event of accident or sickness.

Moreover, if a boy or girl begins to practise thrift in money matters, the general effect is wholesome and good. Thrift in money matters, when one is young, encourages habits of frugality that will be of untold value throughout life. It also indicates foresight and thoughtfulness—qualities that imply responsibility. In addition, it establishes a feeling of confidence and satisfaction. Last, but by no means least, a dollar laid by in youth is worth much more in old age than if it had been put by at any other time.

With \$14.74 a boy at the age of fifteen can buy a \$10.00 Dominion Government annuity at any Post Office in Canada, and one hundred of such purchases, which

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may be spread over the next ten years or any other time, will provide \$1,000 annuity (the cost increases slightly with the age). If this boy lives to the age of 65, the Dominion Government will pay him \$1,000 a year as long as he lives beyond that age—even though he should live to be 100 or more. If he should die before reaching the age of 65, the Government will return to his heirs all he paid, with compound interest at the rate of 4% per annum. For example, if he dies at the age of 41, his family will receive a sum of money in the neighborhood of \$4,000. Should he die at the age of 55, the amount paid to his family would be in the neighborhood of \$7,000, or should he die at the age of 64, his family would receive a sum of money in the neighborhood of \$10,000. If he should die after he had drawn one or more annuities, his family will continue to receive his annuity until the Government had paid a total of ten. This is what is called a "65-year annuity, ten years certain, with money returnable in the event of death previous to the age of 65." At a recent session of the Dominion Parliament this annuity was so amended that it could be bought with a single payment in amounts as low as \$10.00. It can be purchased by males or females, and it is the cheapest annuity that may be had anywhere, since the Government bears all the costs of administration. These annuities may be purchased at any age, as low as five years, at which age the cost of a \$10.00 annuity is less than \$10.00. It is a form of savings on which interest is paid at the rate of 4%. But it is better than the ordinary savings account since it cannot be withdrawn at will. It is the finest form of monetary thrift. The young man or woman with a good education, a trade or profession, and a provision for support in old age, faces life with the finest equipment.

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If an effort were only made by all fathers and mothers, employers, and guardians, to encourage and assist the boys and girls of today to provide, at least, for an annuity of \$1,000 before they reached the age of 21 or even 25, what a great change there would be in the social and economic conditions of the country during succeeding years.

Investigation has shown that, on the average, out of one hundred healthy young men at the age of 20, sixty-four will be living at the age of 65; and of these, fifty-four will have failed to provide for their old age, and will be dependent upon their relatives or some charitable institution. Six will still be working for a living, three will be independent, and one will be very wealthy.

Investigation has also shown that the great majority of economic failures occur between the ages of 30 and 40. This would seem to be the time in the life of the average person when, if he is not following any well ordered plan of living, he is apt to embark on some foolish scheme to "get rich quick," which generally fails and leaves such a heavy load of responsibility that, thereafter, he can do no more than eke out an existence. At best his earning power begins to wane at the age of 55 or 60, if not before, and is generally completely gone at the age of 65. Often, through the consideration of an employer, a faithful worker will be kept in his position for some years after his services cease to justify the salary he receives. This is always a burden on industry; it increases the cost of production, and it creates a condition of uncertainty and worry for the employee because, at best, it can only last for a few years.

Health

NOT many years ago, and even among some people of today, disease was thought to have its source in witchcraft or to be the work of demons; and when one fell ill he was left to himself. If he recovered, well and good; but if he did not, the world was better without him. Then people began to discover that by the use of herbs and a little attention, the demons of sickness, in many cases, could be driven off. As civilization advanced and superstition was dispelled by intelligence, disorders of the body began to be studied, nursed, and treated, which was the origin of the medical profession and the practice of curative medicine and surgery. Through the study of the origin of disease it was discovered that the occasion of many of the ills from which people suffer, could be avoided and prevented, and this has led to the great development that has taken place during the last few years in the practice of preventive medicine. The success of this practice does not depend so much upon the wizardry of sorcerers who formerly drove out devils, or upon the skill of the doctor or surgeon, so much as it does upon the intelligent interest that the individual takes in his or her own health, and the attention which he or she sees that the authorities give to the sanitary affairs of the community in which he or she lives. It is now generally recognized that the maintenance of health and the prevention of sickness, depend upon the attention which the individual gives to regular habits, proper and whole-

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some diets, a reasonable amount of exercise, fresh air, etc., as well as to the attention that is given to the teeth, the eyes, the tonsils, etc. The average person does not appreciate the value of good health until it is gone beyond recall; and with it has gone much of the enjoyment of living and much of the value of service.

The general health of body and mind is largely the result of a sane mixture of work and recreation, which ordinarily takes the form of sports, games, music and singing. These forms of recreation are often satisfactorily and profitably displaced by gardening, the making of home repairs and improvements or in the prosecution of some hobby which supplies sufficient physical exercise and mental relaxation from the daily work.

But particular care should be taken to see that interest in these diversions does not develop so as to interfere with the attention one should give to his "job" or work. If one wishes to succeed he must look upon his "job" as his best friend—the friend that will stand by him throughout his whole life. It will develop his brain power, clothe, feed and house himself, his wife and his children, and provide the wherewithal to educate and prepare them for useful careers. When any successful man is asked the reason for his making good, he will invariably reply that, first and foremost, it was because he liked his work. He loved his "job." That is the way that every boy or man, who wants to make of his "job" what it should be and make of himself what he wants to be, should act. Once he begins to give to his recreation the love and attention that should go to his "job," his undoing begins. Once a boy begins to look upon his sport as a means of promotion or as a source of income the value of his services to his "job" drops. He is then on the road to become a professional sportsman and a

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poor worker. The growing tendency to give boys jobs in order that they may qualify to play on a football, hockey or other team, is a great mistake.

Recreation in the form of sports, games, music and singing should be taken as a tonic that revivifies, inspires manliness and fairness, that teaches how to give and take, that develops the spirit of modesty in victory and confidence in defeat. The experience gained in defeat, if properly made use of, leads ultimately to victory. Physical and mental recreation taken judiciously and intelligently in sports, games, music and song, not only makes life more enjoyable, but also more rounded out and complete. It gives "pep" in the sense so well expressed in the following verse that appeared some time ago in the "Arkansas Banker."

Vigor, vitality, vim, and punch—
The courage to act on a sudden hunch,
The nerve to tackle the hardest thing,
With feet that climb, and hands that cling,
And a heart that never forgets to sing,
"That's Pep."

Sand and grit in a concrete base—
A friendly smile on an honest face;
The spirit that helps when another's down,
That knows how to scatter the blackest frown,
That loves its neighbor and loves its town,
"That's Pep."

To say "I will" for you know you can—
To look for the best in every man;
To meet each thundering knock-out blow,
And come back with a laugh because you know,
You'll get the best of the whole blame show,
"That's Pep."

Industry

IT IS one thing to know that "industry pays debts while idleness and despair increases them," and quite another to keep ourselves in that attitude of mind that makes it easy to roll out of bed in the morning, be ready for our daily task at an early hour, perform a goodly day's work, and still possess sufficient interest and energy to look forward with zest and desire to a repetition of this performance from day to day and from week to week, year in and year out. This can be done only when we experience a joy in living and a satisfaction and pleasure in accomplishment. The personal quality that seems to occasion the greatest enjoyment of life is a spirit of co-operation; and the factor responsible for the highest achievement is the development of brain power through regular and persistent study. The boy or girl who cultivates a spirit of co-operation and a studious habit, automatically becomes and continues to be industrious.

The Golden Rule—or a Spirit of Co-operation

OF LATE we have become accustomed to limit the use of the word "co-operation" to groups of individuals who economize by buying in common or increase their profits by selling in common. This is a much narrower interpretation than is assigned to it by any standard dictionary or other work of reference, and has little relation to the creed and works of Robert Owen, the man who is universally recognized as the founder of the present day co-operative movement as it applies to the business of living and selling. "In its widest usage 'co-operation' means the creed that life may best be ordered, not by the competition of individuals, where each seeks the interest of himself and his family, but by mutual help; by each individual consciously striving for the good of the social body of which he forms part; and the social body in return caring for each individual: 'each for all and all for each' is its accepted motto."*

Every advance in the civilization of the human race is the product of a disposition on the part of a group of people to co-operate or work together (con, with, and opus, work).

By analogy, we may presume that before man learned to co-operate he was but a "vicious and wandering savage, seeking whom he may devour" and it was not until he realized the advantages of co-operation in the production of food or for protection that progress began

*Encyclopædia Britannica.

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to be made in the direction of civilization. But whether or not civilization took its rise in such primitive conditions, the facts of history unmistakably demonstrate that at various times when civilization was about to be shattered by the growth of class hatred, selfishness and civil strife, the situation was saved by the forceful preaching of the Brotherhood of Man. When the Chinese civilization was falling to pieces in the sixth century B.C., Confucius arrested this disintegration, and gave new life to progress by his teaching of the Golden Rule: "What you do not like when done to yourself, do not do to others." Five hundred years later, this same doctrine appears in the Sermon on the Mount: "As ye desire that men should do to you, do in like manner to them." Confucius was a famous sage who taught the true relation of man to man, while Jesus of Nazareth, the author of the Sermon on the Mount, taught not only the right relation of man to man, but also the relation of man to God. Before His time, men worshipped many gods. He revealed, at least to the Western world, that there was but one God. While man's destiny was controlled by several gods, whose conduct was influenced by the same passions, jealousies and hatreds as he experienced himself, little progress could be made in a matter that required self-determination. But when man realized that there was but one Supreme Being, and He a God of Love, and came to understand the truth of the Golden Rule, the foundation of our present civilization was well and truly laid. These, then, are the fundamentals, universally recognized as such by all Christians. We differ only as regards the form and manner by which we manifest our faith in them.

It will be noted that in the wording of Confucius, the Golden Rule is put in the negative form; as stated in the

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Sermon on the Mount, it is in the positive form; but as it appears in the definition of co-operation, as quoted from the Encyclopaedia Britannica, it is not only in both the negative and positive, but it is enlarged to express as well the true relation of man to the social body of which he forms a part, such as the group of co-workers among whom he labours or the community in which he lives.

Every great change in the manner of living and working is attended by hardships and sufferings until men and women become adjusted to the new conditions. No period in history demonstrates this more clearly than does the latter part of the eighteenth century, when, through the introduction of machinery, much of the work done in the home was being transferred to the factory. Many people who had been accustomed to living under conditions where their few wants of food, clothing and shelter had been supplied almost entirely by themselves and their families, were coming to be more and more dependent on others to provide these things in exchange for the product of their work in the factories. When a division of labourers did not have sufficient work or when the product of their efforts was inferior in quantity or quality or when they did not get a fair share of the proceeds in the shape of wages, they suffered. Sometimes this suffering was due to their own ignorance, lack of industry or thrift, and sometimes to the greed and selfishness of others. But whatever the cause, in the absence of a spirit of co-operation, there could be no improvement and until towards the end of the eighteenth century, matters had been allowed to drift until people in many districts "were suffering a martyrdom, with ruin of body and degradation of character from unbridled competition, long hours, women's and children's labour, fluctuation of

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rade and employment, dearth and adulteration of provisions, the truck system and unsanitary homes.”*

Such were the conditions that Robert Owen grappled with; and a knowledge of the manner of man he was and the means he took to improve conditions will supply a practical demonstration of what is meant by a “spirit of co-operation,” as well as give some idea of the qualifications necessary to a true co-operator.

Robert Owen was born at Newton, Montgomeryshire, in North Wales, on the 14th May, 1771. His father had a small business in Newton as saddler and ironmonger, and there young Owen received all his school education, which terminated at the age of nine. After serving in a draper’s shop for some years he went to Manchester, England, where he worked for a while in a cotton factory. From there he went to New Lanark, on the Clyde River, in Scotland, to take charge of a cotton mill.

Previous to Owen’s time, the employer had looked upon his employees as a means by which he attained his own selfish ends, and he proceeded upon the belief that the less he gave to the latter the more he had for himself. Owen’s first consideration was the development of the intellectual faculties and the improvement of the material welfare of his co-workers, and he demonstrated conclusively that the more he encouraged and assisted those about him to help themselves the greater was his own prosperity and that of his business and his community.

At New Lanark, from 1799, he carried out what were at that time new and novel ideas among the workers in his cotton mills. So wonderful were the results upon the population that New Lanark became a show-place of

*Holyoak, *The History of Co-operation*.

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world-wide renown, and was visited by many of the greatest and most exalted people of the period. "According to the unanimous testimony of all who visited it, the results achieved by Owen were singularly good. The manners of the children, brought up under his system, were beautifully graceful, genial, and unconstrained; health, plenty, and contentment prevailed, and drunkenness was almost unknown. The most perfect good feeling existed between Owen and his work people, and all the operations of the mill proceeded with the utmost smoothness and regularity; and the business was a great commercial success."**

But we must not allow our minds to be filled with this fine picture to the exclusion of the thoughts of the difficulties, disappointments, and trials Owen encountered in his efforts to bring this about. In Owen's day few men had in them the faculty of improvement of the kind the world most needed, and to teach the common people the art of self-help was not an easy or a popular thing to do. Owen was a firm believer in the power which study makes for the uplift and self-help of the individual; but his first efforts to establish classes were laughed at by the youth, resented by the parent, and considered by his partners a wasteful and unnecessary expenditure. As years went by and the outlay on education mounted, his partners grew restless, and some of them withdrew, which resulted in the Lanark mills being brought under the hammer in 1816.

Mr. Owen did not believe in philanthropy, nor did he practise or encourage charity; the principle upon which he based his whole reliance was the inculcation of the habit of self-help. He taught the individual to understand that if he did not wish to be a pauper he must be a pro-

**Encyclopædia Britannica.

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ducer, and if he wished to be a successful producer he must forever continue, by study and instruction, to improve his methods of production.

When a person studies his job so as to improve his methods of production, his work, no matter what it may be, becomes a labour of love. But when a person works simply because he has to, he finds no interest or pleasure in what he does. He produces a minimum product, generally of an inferior quality, and loafes at every opportunity. Such a person requires constant supervision and his services are of little value, because a portion of what he earns has to go to defray the cost of his supervision. Such a person is also of little value in his home and of less value to his community. The person who learns to love the things he works with and to have a wholesome regard for the things in his home and community leads a happy and prolonged existence. The mind of the man who works because he has to and loafes at every opportunity is always filled with worry, suspicion and distrust, and his life is generally short and troublesome. There is nothing that kills like worry. On the other hand, the man who learns to love his work and to take a deep interest in his home and community is generally happy, enjoys health and contentment and lives much longer. This key to happiness is to be found everywhere, but more often in the cottage than in the mansion. John Burroughs, the great naturalist, found it in a rude cottage, in the woods. Charles Colling, who developed the Durham or shorthorn breed of cattle, found it in the cow stables, and Seagar Wheeler, who developed an early ripening variety of wheat, found it on the prairies of Saskatchewan. These men began life without capital, without education and without friends, but they acquired a fair share of all these good things, because they learned to love their

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work and took a deep and intelligent interest in anything they undertook to do.

The person who takes a deep and intelligent interest in his work and strives for quantity and quality production receives the highest returns. Robert Owen thus taught the people of New Lanark to become high class producers with the result that the community had all the work it could do and received the highest prices for it.

At the same time, Robert Owen taught another great principle or rule of life, which was equally if not more essential. He taught and demonstrated the great value to the individual, to the home and to the community, of the creed that lies behind the word co-operation. The person who is devoid of a co-operative spirit is incapable of progress, and the company, community or nation of such people soon falls to pieces.

On the other hand, the boy or girl who early acquires the habit of not only working in harmony with other people, but of giving such assistance, advice, instruction and example that his presence helps to stimulate his co-workers to greater efforts, is laying the surest foundation for becoming a successful executive.

The principle is just as true today as it was in the days of Robert Owen. It is even more necessary and will become more so in the future. A careful study of the lives of successful men and women of the present or the past generation reveals the fact that their success was not due to the accumulation of wealth, if this happened at all it was incidental; nor was their success due to the fact that they possessed a university education, because the great majority of successful men and women were without such training. It was due to a kindly disposition that experienced most pleasure in the good-will and

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esteem of their fellow-men, earned by reason of their thoughtful consideration of others.

It has been said that "a man's rise to an executive position depends somewhat upon his natural mental equipment, but more largely upon his willingness to apply himself closely to the problems of his business and the art of working with and through his associates."

That is the great and rare quality which makes for the success of the individual, "the art of working with and through his associates." The executive who possesses that faculty generally makes a success of his business, even though he has to start, as Robert Owen did, without capital.

The man of average executive or co-operative ability is capable of taking charge of a small business; and, by carefully selecting his employees from among those possessing a co-operative spirit and dismissing the disgruntled, selfish and non-progressive, may build up a successful business in the course of time. But the man who possesses the quality of working with and through his associates to an exceptional degree, as Robert Owen did, is capable of bringing order and progress out of chaos as he did at New Lanark. Anyone can dismiss. But it is only the exceptional leader who has the power to kindle a spirit of co-operation in the breast of the recalcitrant and he is indeed a rare individual who can affect such a change of heart in a whole community. This is the man of the greatest value to any industry, community or nation.

Now what is this spirit of co-operation? What is the secret underlying it and where and how is it acquired? It would seem to be the old Golden Rule expressed in the most positive terms and interpreted in the broadest spirit of beneficence.

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The present age of industrial development has done more for the growth and spread of a spirit of co-operation, and, hence, has advanced human civilization more, than any other period known to history. To begin with, discipline in privately owned industry must necessarily be by persuasion and instruction rather than by coercion and force, as was the case when the only employment outside of one's home was to be found in the army, in the Government, or some institution subsidiary to it, or as a slave. As private industry becomes larger and more complicated, the demand is for a higher and finer type of co-operative executive, because only such is capable of successful management.

A few men and women, by reason of a special sympathetic disposition and conciliatory temperament, are naturally co-operators. Others become so by training and instruction, coupled with the need, such as a boy feels when he enters an industrial establishment, that he must put forth a special effort to be agreeable and so conduct himself as to earn the good-will of those with and under whom he works. The system that seems to produce the best industrial co-operators and makes the most successful business executives is the apprenticeship system. When this is coupled with practical instruction and intelligent supervision, the best results accrue.

The message which experience and the history of human progress dictates is that all our efforts should be bent in the direction of creating and spreading a spirit of co-operation. This lies at the foundation of all progress, whether material or intellectual. When civilization begins to slip, it is the only doctrine with power to arrest. At the end of a bitter struggle, no matter how prolonged or bloody, both victor and vanquished are

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forced to return to this spirit and the one that hesitates suffers in the end. The victor in the treaty that brought the Franco-Prussian war to a close in 1871 became the vanquished in 1918. When we have lost our tempers, lashed ourselves into a rage and finally stand with our victim lying prostrate at our feet, consolation is sought in an attempt to console, conciliate and help the object of our revenge. And at the end of life, when we are reflecting upon how far we have gone through life and what we have accomplished, the accumulation of wealth and the possession of an education bring satisfying reflections only in so far as these have been or may be the means of helping others. While we are still able, we should give this help, not in a way of charity or philanthropy or in a patronizing manner. We should give it in a way that will create a maximum of self-help, viz., by assisting and instructing others, particularly the rising generation, to develop a spirit of co-operation and by practising this spirit ourselves. This is a work to which everyone can contribute, whether in the home, on the farm, in the shop, office, school or anywhere else.

The Value of Study

THE strongest tendency that the average worker has to fight against is the disposition or belief that there is some other job at which he could make more money or find greater pleasure in doing than the one he now has. This tends to make him dissatisfied with his job. He concludes that he should not study it, because he intends to leave it as soon as he can get what he thinks is a better one. He leaves it or (which is more likely) he loses it. In time he gets another. At close range the new work does not possess the attractions it seemed to have at a distance; in a short time he has the same disregard for his new job he had for the old one. And so he goes on from one job to another. "Too many people are like the man who travelled the world over seeking a four-leafed clover, only to find it, too late, in his own garden. Too many people see opportunity everywhere but where they are; and lo! there and there only it is to be found by them."*

Years go by and in a short time the shifter finds himself in the class of unskilled floaters, uninterested in his work, unhappy in his home, and always a lap or more beyond his income. As in the case of his work, his home life lacks order and foresight. As age creeps up his physical powers wane, and his earning power, unsupported by a trained mind, declines. Hampered by poverty and debt, he and his family are forced to live in squalid surroundings, with

*T. J. Foster in his "Advice on How to Succeed."

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poor furniture, mean clothes, and no pleasures worthy of the name. He and his family live in constant dread of anything that will stop the meagre income even for a day. There is no chance now to lay by for old age or sickness.

Is there anything more to be dreaded than the consequences of an ill-regulated or non-regulated life? Yet how many young men and women ever stop to give this matter a thought? Without purpose or determination to accomplish something definite, they drift along. They never seek pleasure in their work. They look upon their job only as a source of money with which to buy the pleasure they find in clothes, movies, games and idleness. This is the most expensive kind of pleasure, because the more one seeks of it, the more he spends while the less he earns. It is also the most dangerous kind of pleasure because it tempts one to look for money in ways that often lead to trouble and disgrace.

There is just as much pleasure, and a great deal more happiness, to be had from a life of earnest work and study as from a life of idleness and indifference. To make the change, requires only a resolution and a concentrated effort for a few months until the habit is formed. Moreover, the start may be made at any time and while at any kind of work.

There is no job, no matter how menial, that cannot be made a stepping stone to a higher and better paid position, provided that job be carefully studied and an effort be made to do it as well or better than it can be done by any other person. By always trying to do the work at hand better, one is unconsciously preparing himself for the position next higher up. If a greater knowledge of arithmetic will enable him to understand better the work he is doing (and it will), he should delve into it. He should

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begin where he left off at school, or just below that point, so that for the first week or so he will be reviewing work he already knows something about. Study has many values; it develops brain power, imparts knowledge, prevents idleness, encourages economy, strengthens self reliance and makes one more useful to and hence more respected by those about him.

Study by itself is dry and uninteresting. It is drudgery. But study as applied to the work one is doing is a revelation and intensely interesting. Webster's dictionary says that, "Work is a physical or intellectual effort directed to some end." Either physical or intellectual effort taken alone is drudgery. Properly combined they give pleasure and develop the enthusiasm, initiative, and application necessary to success. Either, by itself, produces a mere operator; combined, they produce the artisan. The work of a mere operator—the man who works with his hands and not with his brains,—is deadly monotonous and offers little or no chance for advancement. It is "cheap help." The man who is sought after is the mechanic—the man who "studies while he works." He is the man who is wanted everywhere and for all kinds of work.

Some years ago it was thought that, with the advent of automatic machinery, the demand for the mechanic would lessen. But, on the contrary, it has increased. It is now generally recognized that the production from even the most automatic machine, in both quantity and quality, is directly proportional to the brain power and knowledge of the man or woman who has charge of it. By brain power and knowledge, we do not mean a large amount of academic lore, but a knowledge of the fundamental subjects of mathematics, mechanics, physics, chemistry, and electricity, and their application to the job or work one is doing.

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Why is it that so many of the sons and daughters of poor parents have become the most successful men and women? Because they have used their time and energy to "study their jobs." The opportunity for idle entertainment and the spending of money that wealth affords is the handicap of the rich boy or girl; while the lack of this opportunity is the advantage of the poor, provided some time be spent in study. The studious worker has a great advantage over the idle rich.

So often it happens that a person makes the mistake of going through life with no more education than his father gave him. He feels that the school is the only place where an education can be had; and if circumstances are such that he cannot leave his work and return to school, he concludes that he will have to do without it. This is a great mistake, for often the best educated are those who studied at home. In fact, self study, whether at school or at home, is the only way of acquiring mental muscle. It is also the only way in which much of the most reliable of our information is gained.

The schools, colleges and universities are not the only places where an education can be had, nor are they the places where the most useful education is often acquired. The boy who goes to work directly from the public school, but who continues to study, frequently has the advantage, particularly in many kinds of industrial or commercial pursuits, over his brother who goes through the high school and the university before entering business.

LINCOLN—A FINE EXAMPLE

It is difficult to think of a boy today with as little opportunity and encouragement to study as had Abraham Lincoln, President of the United States from 1861 to 1865, when he was a boy. Lincoln was the son of a "ne'er-

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do-well" father destined to drift from one badly tilled plot of land to another and a "gentle" mother. He was born in a cheerless Kentucky log cabin, situated in a sparsely settled community of "poor whites" where he experienced two brief snatches of A.B.C. schooling under itinerant masters, stinted living, a few chores and still fewer pastimes. An observer of this time has described him at the age of seven as "the shyest, most reticent, most uncouth and awkward bearing, homeliest and worst dressed of any in the neighbourhood."

At the age of eight he moved with his family to another frontier settlement in Southern Indiana where the boy grew to manhood under pioneer conditions of toil and hardships. "Abraham, though very young, was large for his age and had an axe put into his hands at once and from that to within his twenty-third year he was almost constantly handling that most useful instrument less, of course, in ploughing and harvesting seasons. The fifteen years of labour thus summarily disposed of constituted, for the most part, the physical discipline of Lincoln's life. How severe this was may be inferred from the mere mention of what was required of him. As he became strong enough he cleared openings in the forests, cut timber, split rails, chopped wood, guided the cumbersome plough, hoed corn and pulled fodder. When the grain was ripe he harvested it with a sickle, threshed it with a flail, cleaned it with a sheet and took it to the mill where it was laboriously ground into unbolted flour with equally primitive contrivances."

"Together with these toils of seed-time and harvest, he fetched and carried, carpentered and tinkered, in short, earned his supper of corn-dodgers and his shake-down of leaves in the loft many times over. Nevertheless, when the work at home was done, he hired out as a day la-

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bourer among the neighbours. No chore was deemed too mean, no job too great for this good-natured young fellow."

There was absolutely nothing in the conditions that surrounded young Lincoln to excite ambition for education yet he applied himself with more than ordinary diligence and perseverance to learning. His biographers supply glimpses of him "snatching a few minutes for reading while the plough horses were resting at the end of a row, trying his hand at all hours to the composition of 'pieces' like those in the newspapers, poring at night over his books in the uncertain light of the logs and covering the blade of the wooden fire shovel, in lieu of a slate, with examples which were laboriously scraped off by means of a draw knife after they had been transferred to an exercise book."

By painstaking efforts and constant practice he became the best penman in the place and was often called upon to write the letters of his untutored neighbours, and his chums, in their admiration of his penmanship, had him set their copies. "He was the learned boy among his unlearned fellows," says a lady of his community. When he appeared in company the boys would gather around to hear him talk. "He argued much from analogy," says another contemporary, "and explained things hard for us to understand. He would almost always point his lesson or idea by some story that was plain and near to us that we might instantly see the force and bearing of what he said." "As a boy, he gathered his playmates about him and repeated with droll mimicry, what he could remember of some sermon that he had recently heard. After working hours, he entertained in the near-by village the loungers with arguments, stories and jokes."

¹Rothchild, "Lincoln Master of Men."

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This would seem to be the source of his inspiration to study, viz., the pleasure he experienced in being able to give assistance and entertain others. His studies were made with this in view, and through his efforts to teach and entertain others he taught himself. The very best way to master a subject is to make it your own so thoroughly and so completely that you can use it, teach it and write about it.

We have instanced the case of Abraham Lincoln because of his remarkable career. He began at the very bottom, without capital, without family influence and without schooling, yet, because of the attention he gave to study and to the practice of the Golden Rule he reached the very top of the ladder of success in a comparatively short life time. He is possibly the best example of the fact, that the boy who has to climb the farthest is the one most likely to make the greatest success when he arrives at the top.

But it is not necessary to go outside of Canada for examples of successful men and women who started without capital, without family influence and with but little or no schooling. The current edition of "Who's Who in Canada" reveals hundreds of living examples. In fact, this volume presents irrefutable evidence that the great majority of those whom we regard as the most successful men and women, left school before they had finished the secondary grades, and many of them before they had finished with even the elementary grades. But in every case they continued to study of their own accord, at home and after work, and kept it up throughout life. In a few years they had a better education and were able to make better use of it than those who had much more schooling to start with but who quit studying when they left school.

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THE APPARENTLY DULL YOUTH FREQUENTLY BECOMES THE BRILLIANT AND SUCCESSFUL MAN

Very often a person does not return to study when he begins to feel the need of more education, because it may be that when he was at school he was not a particularly good student. Here, again, he makes a mistake. The best boy at school does not always make the most successful man. In fact, there are so many conspicuous examples of successful men who as boys were impossible students that it is doubtful if the erstwhile exception has not become the rule, which, after all, is not without reason. The boy who possesses initiative and determination does not take kindly to the routine of school life. He is apt to be restless and mischievous and exhibit a strong desire to do things for himself. To him school life is irksome and he quits it at the first opportunity. This boy may possess the greatest potentialities for success as a man, provided facilities and encouragement arouse in him the desire to study when he can make good use of it. At this time study develops his initiative, strengthens his mind and fires his ambition along useful lines.

There is nothing like a combination of work and study to straighten out the kinks and clear one's vision. Half an hour a day spent in study is worth more to one's future than the remaining hour spent in any other way. This is particularly true if the subject studied pertains to the daily work of the student. The studious worker automatically becomes industrious, steady, capable and successful.

Citizenship

THE average well regulated life of a normal person may be divided into four periods.

First, from the age of 5 to the age of 14, 15 or 16. During this period the law requires attendance at school.

Second, from the age of 14, 15 or 16 to the age of 21, 22 or even 25. This may be called the apprenticeship or formative period.

Third, from the end of the apprenticeship period to the age of 45 or thereabouts. This may be called the home-making period.

Fourth, from the age of 45 or thereabouts to the end of life. During this period the life of usefulness is rounded out and the fruits of intelligent, well directed effort are garnered and enjoyed. This is also the period of bitter reflection for those who have neglected their opportunities, or wasted, or misused their time.

APPRENTICESHIP

From the standpoint of the individual, the state and the community, the second period is the most important of all. It may not always coincide with the ages specified above; it may begin earlier or last until later in life. But however long or short it may be, it is during this period that the habits are formed which make or mar the whole future life. During this period the young man is most plastic and is most susceptible to influences from within and without. Fortunate is the

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boy or girl who has the benefit of wise counsel and strict supervision during his apprenticeship period.

When the apprenticeship period is spent under conditions of strict discipline the best possible results may be expected. The boy who works under a strict and exacting master has a big advantage over the boy whose boss is indifferent as to what he does and how he does it. Many a prominent man has acknowledged that he owed much of his success to the effort he made to hold his first job under an exacting master.

HOME-MAKING

Of the four periods into which one's life may be divided the first and second periods are generally spent in a home provided by others. By the time the end of the second period has been reached the boy has become a man and he is expected to assume the responsibilities of a man and provide a home of his own.

It is not a difficult matter to provide a home when one goes about it in a careful, systematic and thoughtful manner. A little economy and careful study will make it an easy matter to furnish, in a modest way, comfortable, cozy, rented quarters. But as soon as possible a definite start should be made in the direction of owning one's own home.

Suppose this start is made at the age of 25, and that it is assumed that it will be completed within the next twenty years. Twenty years may seem a long time to look ahead; but, with the responsibility of providing a home and watching the family grow towards maturity, twenty years will pass all too quickly. This is the period of the average man's most enthusiastic endeavour.

But he should not allow his enthusiasm and ambition to carry him into debt or to undertake financial liability

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that is not covered by some form of insurance in the event of his untimely death. Serious disaster often befalls the family where this contingency has not been provided for.

If he has followed the suggestion outlined on page 4 regarding Government Annuities, the money saved and deposited with the Dominion Government during his apprenticeship period and which would be returned to his family in the event of his death, already amounts to something over \$2,000 and will continue to grow at the rate of 4% per annum compound interest without any further attention or deposit by him. At the age of 45 the amount to his credit with the Dominion Government, and which would be returned to his family in the event of his death, would be something in the neighbourhood of \$5,000. Furthermore, most companies at present carry group insurance policies on the lives of their employees which amounts to \$3,000 or more after the employee has been in the continuous employ of a company for upwards of ten years. So that the boy who entered the employ of a firm at the age of 14 or 15 would be carrying the maximum policy of \$3,000 at the age of 25, and would continue to carry this amount as long as he remained in the employ of that Company. Thus, it will be seen, between the Government Annuities and Group Insurance the steady young man with reasonable foresight and thrift would have provided an immediate cash legacy for his family of from \$5,000 to \$8,000 in the event of his death between the age of 25 and 45.

Moreover, if, at the age of 25, the earning power and saving habit is established there is little chance of it slipping back. On the contrary, in all likelihood, it will continue to increase and in the twenty years, between the ages of 25 and 45, a very substantial amount will

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be accumulated—sufficient to pay for a home and something additional.

During this period there will be many and great temptations to embark upon “get-rich-quick” schemes—the rock upon which the great majority of people meet disaster. These should be steadfastly avoided. In handling savings, safety and security should always be the first consideration. No attempt to speculate should be considered until after the age of 45, if ever.

PUBLIC DUTY

There is one other tendency to guard against during the apprenticeship and home-making periods, namely, the temptation that comes to one with the opportunity to stand for some political or municipal office. This costs money. It costs time and seriously disturbs the habits of a well regulated life. Not one in a hundred of those who aspire to political and municipal honours reach the goal of their ambition, and, besides, there is plenty of time for such excursions after the age of 45.

This does not imply that one's interest in public affairs should be any the less because of the resolution not to become a candidate for public office. It has repeatedly been demonstrated that one makes the greatest success of his private affairs only when he has an intelligent conception of the functions of the public bodies of which he forms a part—when he fully understands his relation to these and when he does what he can to support them and enlarge their spheres of usefulness.

Opportunity

IN ORDER to exemplify its definition of "opportunity" Webster's International Dictionary gives the following quotation from Bacon: "A wise man will make more opportunities than he finds," and no statement can be better founded on fact.

The great trouble with the average person is his lack of vision and a complete disregard of a purpose in life. Vision means long distance thinking. We must know what we want to accomplish before we can expect to succeed. Vision is the compass that unerringly points the way. Purpose is the goal of our desires—the port to which our vision direct us. Where there is no vision, there is no progress. The best vision arises as the product of a well trained mind, so that opportunity in the highest sense of the word is the opportunity for self improvement—self study. "Self-study in any shape," says Cardinal Newman, "is preferable to a system of teaching which professing so much, really does so little for the mind. The great difficulty, unfortunately, lies in the fact that there are few who can dispense with the stimulus and support of instructors or who will do anything at all, if left to themselves." These few are not always the most brilliant but they are the few who invariably succeed.

There is another class of opportunity that cannot be overlooked in the discussion of this subject, namely, (1) The opportunity which the business of the country offers for profitable employment in the production,

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transportation and distribution of commodities and in the financing, insuring and other services attendant upon this business and (2) The opportunity which the natural resources of the country offers for further expansion of this business and for the creation of new lines.

In the Business of Living, no country provides more possibilities for success than does Canada. It is truly the Land of Opportunity—a vast continent, rich in resources, and unhampered by cloying traditions and the fear of predatory neighbours. The future of the country lies in the hands of its young men and women. The pioneer days of struggle and hardship are past. An age has come to us wherein a great measure of success and the fulfillment of the ideal of a useful life is possible without undue effort. Opportunities exist on every hand; education is available and conditions in industry are such that no willing, sincere and studious worker will be turned away. The decision to profit by such opportunities is entirely in the hands of the individual.