

To the Pupil: TAKE THIS FOLDER HOME



The Better-equipped Man Often Owes
His Success to Steady, Regular Saving



To the Parents: This is one of a series of lessons being taught in the public schools. Reading this folder will enable you to help your child in the preparation of his or her Essay.

The Better Equipped Man

"Henry always was a lucky fellow," said the man at the plow, stopping to wipe the perspiration from his brow as he watched his neighbor going by on the big new tractor.

The two men had been country boys together. Reared on adjoining farms, they attended the same country school and on holidays and circus days journeyed to the county seat twelve miles away for their entertainment and outings.

Sons of poor men, each had begun life with no other capital than good health and a willingness to work. Both men worked hard but time had shown that success does not depend upon hard work alone. While it is true that no man succeeds who does not work hard, it is also true that many men work hard without succeeding. Something must be mixed with hard work to insure success and Henry had found that "something."

Long before his schooling in the country was completed he had begun to save and plan for an education at the state school of agriculture. Of course it cost a lot of money and many little extravagances and good times had to be foregone, but that was part of the "something"—he learned

to plan a long ways ahead and then sacrifice temporary pleasures for the sake of the big success he had set out to win.

When he sold the first calf he ever owned a part of the money went into the bank. That day he became acquainted with the banker and a friendship began which lasted through the years and was invaluable to him on more than one occasion. The banker became deeply interested in the boy who came to the bank with a deposit every time he sold a pig or a colt. When Henry needed two hundred dollars to enable him to finish college, the banker remembered his thrifty habits and good character and gladly made the loan. That first note, promptly paid, strengthened the banker's confidence and this became another part of the "something"—Henry never lost a friend because he failed to keep his word. He saved his money and kept his friends.

His college training gave him one more element of that "something"—it taught him to save his energy and invest it where it would accomplish most. He saw that machines have strength he did not have. He knew he had brains the machines could not have. Therefore he did not waste

his energy doing with his hands what iron, steel and gasoline could do better. Instead he bought the best tools and implements the market could supply and multiplied his effectiveness. Sometimes it was necessary to borrow money with which to buy expensive tractors and other equipment, but the man who has a reputation for thrift, savings and good character finds it easy to borrow money with which to do more business.

There seems to be a bit of envy in the heart of the man with the plow. He has watched his neighbor prosper while he has plodded on hopelessly. He thinks he has worked hard, but everyone knows he has not been able to get ahead. He says that luck is against him, but he does not stop to think that all the luck Henry has had has been the luck he has made for himself. Every friend Henry has is a friend he has made by keeping his word. Every advantage he has, such as education, special training and expert knowledge, is one for which he sacrificed good times and wasteful pleasures. He has not wasted his time, his strength, his good name nor his credit at the bank.

Anything that helps us succeed is too valuable to be wasted. No man ever has too many friends, too good a reputation, too good a name, too much training, too much time. Thrift does not mean saving money, only. It means a careful guarding of all those elements of character and reputation that make success possible.