

What the Millionaire Loses

A Second Article on the Relation of Wealth to Life

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OUR country abounds in opportunities for making money, I have said, and enterprising men are turning them to practical account. I have also granted that money-making is both lawful, in the sense of being according to law, and laudable, when free from improper methods. Hence what I have written does not refer to those who are striving to support a large family, nor to those who are seeking to obtain a modest competency. A certain amount of money is a good thing, but wealth may or may not be; for wealth is not life, nor is it essential to life, much less does life depend upon it. Yet multitudes of men and women act as though their life consisted in the amount of money they could make. So many about us are seeking riches as if the main end of existence were the acquirement of wealth that they need to consider seriously the difference between wealth and life, or the true relation of the one to the other, at all events.

In the previous paper I mentioned some things that a millionaire may actually lose, wishing to show the danger of an inordinate desire for wealth and the injury which great riches may inflict, because a man may purchase a fortune at too high a price. In the present paper I shall mention some things that a millionaire may potentially lose. One cannot positively lose, of course, what one does not really have; but, in a significant sense, one loses what one might have had. A person may be capable of realizing what he fails to realize, and most rich men have failed to win what they might have won or have failed to do what they might have done. To fail in either of these respects is a potential loss. Even the man who gets rich honestly, keeping his reputation unstained and his honour unsullied, may accumulate at too great a cost; for the desire for great wealth is a weakness which is liable to develop into a ruling passion, if not into something worse.

THE first potential loss of an unscrupulous millionaire is his ideal of life; I mean a lofty conception of moral excellence, such as all men have inherently and most of them have consciously in childhood. That is a fundamental loss, because ideals form the basis of an elevated character. In our earlier years we think of what we should like to become, and have ideals of what a noble man or woman ought to be. We are trained to be kind and considerate and taught to be pure and true. When our teachers tell us it is only noble to be good, we believe what we are told, and desire to realize such nobleness. At one time or another all normal persons think of themselves as becoming good by doing noble deeds. In this state of toil and strife, to paraphrase the lines of Adelaide Proctor, we have all "some pure ideal of a noble life that once seemed possible." If we did not hear the flutter of its wings and feel it near, as she suggests, we felt that it was measurably attainable, and wished to realize it as far as we could. An eagerness for wealth, however, enfeebles that feeling and weakens that wish. A man cannot earn a million dollars, no matter how hard he works. Though a conjunction of favourable circumstances may enable him to obtain a million, comparatively few men can begin a business career with a determination to become a millionaire without neglecting that standard of excellence which every one should make the ultimate object of attainment. Many a man who commences life with conscientious scruples will afterward justify practices which he was wont to condemn, on the ground that the law allows them, forgetful of the fact that the law is imperfect, and often unfair in its operation. But, while he can make money safely by the methods it permits, he desires no change. On the contrary, he wishes matters to remain as they are. A greed for gain has cost him his ideal.

THE second potential loss is sympathy with humanity. That is inherent in all normal men. Having lost his ideal of life, he grows less regardful of duty, especially the duty of benevolence toward mankind; for an ideal is a force that acts directly on the moral nature, and the effect of its action is to quicken the conscience and keep it sensitive. A person bent on making money becomes absorbed in his own affairs. When they engage his whole attention, he becomes less interested in his fellows and, as a consequence, less concerned about them. Thus loss of interest leads to loss of sympathy, which is an irreparable loss, as a person engrossed in his own designs to the exclusion of the needs of others has lost the better part of himself. Through the dulling of his sense of duty he destroys the master-passion of his soul, because sympathy is fellow-feeling for the poor and needy, for the sick and suffering, for the afflicted and distressed. True sympathy, moreover, is a practical emotion that feels with as well as for another; so that it not only desires to do something, but also seeks to render aid. To blunt that feeling is to become centred in self, thinking of nothing and caring for no one else. A person so centred lives and acts as if what happens to the other fellow were no concern of his. Such a person

has grown callous at the core, and the tendency of every one who loses his ideal of life is gradually to die in that respect. It is saddening to see an unscrupulous man lose sympathy with those of his own class by losing confidence in them, but, though regrettable, it is not strange. We know that he distrusts them because they distrust him, and that the reason they distrust one another is fear. But to see a man of business as he increases in wealth become indifferent towards men in general is a much more saddening sight. Acting on the principle of every man for himself, he becomes, or is liable to become, insensible to pity. Men cannot be brothers on that basis, because lack of fellow-feeling leads one to ignore such a relationship. Instead of promoting, it destroys, brotherhood. Disregarding the fraternal bond of a common humanity, it not only kills the spirit that makes brotherliness spontaneous, but also creates a spirit that renders such a feeling impossible. The poor and the rich cannot meet, much less mingle together, on such terms.

THE third potential loss is responsibility for service. Every man is responsible to society as a moral agent, not simply for good behaviour, but for useful work. It is not enough for him to be negatively virtuous; he should be positively serviceable, and serviceable to others as well as himself. He has duties to discharge, as well as privileges to enjoy; for a duty is that which is due or owing, and he owes something to the community in which he dwells and the land in which he lives. Having rights in the community, he has duties also, because rights and duties are reciprocal. Making money out of the country, or deriving profit from it, he should do something of advantage for it, something in addition to paying his taxes and shovelling his snow. Every member of society should be of practical use to it, because it not only affords him scope for his ability and opportunity to employ his powers, but also enables him to acquire property and makes his property valuable. Property, however, was intended for neither power nor position, but for utility. It was not intended for personal aggrandizement, but for the good that may be drawn from a right use of it; and riches are of utility only so far as they are rightly employed. Thus wealthy men owe more to the community than they realize, as a rule. Besides honesty and integrity, they owe beneficent activity. They may give some of their money to it, perhaps, or help to maintain some of its institutions, but they should work for it as well as give to it. Personal effort for the betterment of society and the improvement of social conditions is what is most required. Few millionaires, however, feel any responsibility for public service. Few of them, too, take any part in the government of their country, and on this continent fewer still take any part in the government of their city; but, as a general thing, the management of civic affairs is left to men of slender resources, and very frequently to men of slender attainments. The result of their indifference is exceedingly unfortunate. Intent on making money, they devote their energies chiefly to acquiring and investing. They are seldom willing to sacrifice ease or comfort to serve the city, so that the municipality loses, as well as these men themselves. What they give or bequeath forms a small proportion of what they gain, and gifts or bequests are a poor substitute for social service. They can never take its place, indeed. Then most wealthy men spend much of their time in travelling and sight-seeing; and many of them, after amassing a fortune, go abroad to live. In that way the country, like the municipality, loses both their money and their work. I do not say that those who have a talent for acquiring should not use it, but I do say that they should use their talent for serving, too. Money was meant to be distributed, not hoarded, and used for the benefit of society, as well as the good of the individual. Comfort and usefulness are its chief value and its true design. We shall never get men right in their attitude towards wealth till we lead them to see, or get them to feel, that their talents, no less than their possessions, are a sacred trust, and that both their talents and their possessions should be used not for selfish ends, but for the well-being of society.

QUALIFICATION for usefulness is the fourth potential loss. Every man is responsible for example and influence, as well as character and conduct. But often a millionaire sets a poor example and exerts an unhealthy influence. By his example he influences others, younger men especially, to look upon money as the principal thing, if not the be-all and end-all of life. Thus he gives them a wrong impression of its meaning and purpose. He does more than that and worse than that; he helps to make them unscrupulous. Imitating his example, they are led to adopt his methods and resort to his practices. Their imagination becomes fired with a passion for wealth and show, and, like him, they determine to

accumulate at all hazards. Led to obtain money by any and every means, they seek to get not only what they do not need, but also what they cannot spend and will not rightly use. Becoming greedy of gain, they may become miserly, but are more likely to become extravagant and ostentatious. In these ways the millionaire not merely loses his influence for good, but exerts a corrupting influence on those associating with him, because he creates a false standard of living, as well as a false view of life. Some millionaires, it is true, give much away after they amass a huge fortune, and so do a certain amount of good with it, but most of them are largely money-getters all their days. And, though he may become a great giver or a great benefactor, if a wealthy man have acquired property unscrupulously, the evil of dishonest dealing cannot be overcome by liberal giving. His gifts will accomplish something, of course, for the money is not tainted, though the one that made it may be; but that man is self-deceived who imagines that money ill got can be compensated by money well spent. The influence of ill-gotten gains cannot be so easily counteracted, for the reason that wrong has been done and injury caused; and, until the wrong is righted and the injury repaired, the effects of the deeds remain. Nothing but restitution, so far as it is possible, can compensate in cases of that kind. Furthermore, unscrupulous getters influence others far more by their process of acquiring than by their manner of distributing. For one man who will imitate Morgan as an art collector, or Carnegie as a library founder, a hundred men will imitate each of them in his shady method of gaining or his showy mode of living, or in some other unhappy respect. Such is the power of example and such the subtlety of influence that a man may accomplish more by his example than by his efforts, both for evil and for good.

REALIZATION of self is the fifth. Three things are necessary for self-realization. One of these is self-improvement. A person must have time to read and reflect in order to improve. But a man whose whole attention is immersed in financial matters has little time for reading and less still for reflection. His many interests and engagements give him hardly a chance to think his own thoughts or lead his own life—his own best thoughts and his own true life, I mean. Failing to cultivate his mind as he should, he fails to retain the taste for study and the love of literature he may once have had. No man is fair to himself who is always thinking of gold or gain. Another thing necessary is self-restraint. Absorbed in money-making schemes, making money gets to be a passion; and any passion that tends to gain sway over us needs to be restrained, otherwise it becomes a species of disease. In that case a man does not possess his money, but his money possesses him. If a person would develop a symmetrical character, he must exercise voluntary repression over himself. Unless he does that, he is liable to become sordid; and a sordid pursuit of wealth not only lowers a person, but also lessens his interest in higher things. Without a certain amount of self-restraint there will be neither mental nor moral improvement; and to lose sight of goodness is to become less and less, instead of becoming more and more. No person should neglect to practise self-repression, and no one can neglect to practise it with impunity. A third thing necessary is self-sacrifice, or the sacrifice of ease and comfort to advance others, as well as ourselves. To realize ourselves fully we must have an interest in something besides ourselves. We must devote some portion of our time and energy to matters other than our own. Not to do so is to become selfish and self-centred, ambitious only for ourselves and our own concerns; and the use of any power for purely selfish objects dwarfs and diminishes. A man cannot become what he is capable of becoming who does not feel a sense of responsibility to serve his fellows, and who does not render a proper measure of unselfish service for them. There has to be disinterested benevolence. A person must lead an altruistic life in order to realize himself. In other words, he must practise altruism, as well as self-denial. The more he does that, the more he develops a noble personality; for, as the Great Teacher has taught, to paraphrase His words, he who loses his life in beneficent activity finds or fulfils his life. Without an effort to advance the interests of others, or an endeavour to promote their welfare, self-realization is an impossibility. Owing to the number about us who appear to overlook that fact, it was never more needful than now to remind them that a man's life consists not in the abundance of wealth he has, but in the amount of good he does.

SO, while the actual losses of the millionaire are numerous and possible losses terrible, the potential losses are also deplorable; for the man who gets rich, or plans to get rich, at the expense of honour, not merely fails in the art of living, but

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