

SCHEMING.

man, the man of business we mean, is essentially a scheming animal. Problems are not more than one in twenty of his schemes are carried to a successful consummation, but he is nevertheless always hopeful, and not even complete failure daunts nor discourages him. Business nowadays has been reduced to an exact science, and its moves are as varied and innumerable as are those of the chess board. Good fortune may be responsible for the favorable outcome of an enterprise in a very few instances, but it is chiefly upon discreet management, good judgment, and the adaptability of the individual to the exigencies of the situation that satisfying results depend.

Every venture made in the business world is in a certain sense a scheme and, judging by the returns furnished by the mercantile agencies, the great majority never attain a full and complete maturity. Hope is indeed strongly implanted in the human breast for if it were not the business fabric would long ago have been disintegrated. The merchant carefully calculates his chances and opportunities in a certain transaction, and decides that he cannot lose. A sequence of antagonistic elements diverts the plan from its proper course and another scheme "gone wrong" is added to the list, but the merchant, far from being disheartened, again turns his attention to the everlasting problem that few men solve.

All of us are familiar with the fascinations of scheming. To the true man of business there is an exhilaration and stimulus in the ever recurring mercantile game that nothing else can afford. It sustains and buoys him, and aside from its ultimatum its influences are never depressing. Defeat is not to be considered, for he never acknowledges defeat. His life is a conglomeration of schemes whose history must be sought, in their concrete result, in his last will and testament. From the green goods man to the bank president in his office, life as pertains to acquiring a competence, has about it the same glamour and glitter of gold that all scheming implies.

The little boy, who starting upon his school life is filled with hope and expectancy, has his childish schemes that represent the comfort and companionship of his hours. Later on, when the youth enters into active business life, the schemes become less chimerical, and assumes a more definite and practical shape. The idea of reaching eminence by way of the circus route or the burnt cork and bones has been relegated to obscurity, and more serious matters occupy his days. In early manhood, and in middle age, added depth is given to the sombre tinge that does of necessity color the scheming and the planning of the vast majority of men. To look upon a rather grim aspect of the question, the marble mausoleum which had been considered as part and parcel of his

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latter end is displaced by an unassuming slab of marble or slate. The old man finds that schemes as a rule, partake largely of that mutability which belongs to all things mundane.

The past summer has not been characterized by any singular activity in business circles; indeed many of us know by experience that depression has been the distinctive feature of trade happenings for many months. Yet what is the attitude of the business community, and has the evolution of schemes ceased? No, the men who conduct the mercantile affairs, the manufacturers and all who contribute toward the industrial resources look into the future with optimistic hopefulness and a confidence that nothing can lessen or abate.

This wary old world has seen some startling schemes and of these it makes record, though of the myriads that concern but a limited circle nothing is chronicled. However, be they large or small, they are an integral part of the action that makes the history of the business world. Of all the factors that promote and advance the development of man scheming is undoubtedly the most important, for in a certain sense the term scheme is properly applicable to every endeavor that looks forward to the aggrandizement of the individual or the community. To discuss the subject of scheming in all its ramifications would be impossible for its opportunities are infinite in number. But let the scheming proceed, it is the elixir of life, the draught that renews youth, or to change the metaphor, the guide book that directs to the treasurers of Golconda. The way is long, and but few comparatively attain the goal, but whether the objective point be reached or not, the efforts in general receive a reward commensurate to their energy.

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