YOU'VE EVER LOST =\$1.00 READ THIS.

If you should lose your purse containing your month's salary, or your month's savings, would you quit work and stop saving?

Well, hardly. Not if you are the man you should be.

What you would do, having the right stuff in you, would be to buckle down and work harder than ever or save more rigidly than before, that you might the sooner make up your loss.

Yet, I have received letters from people saying they would like to invest some money but they are afraid to do so, as they once lost money in this or that wild-cat speculation, and are scared to invest again.

Isn't that a crazy foolish decision to make? Isn't it just as absurd as it would be for a man who had lost his month's earnings to say, "Well, I am not going to earn any more money because I am afraid I might lose it.".

I know a business man, one of the most successful in his line, who failed in five different businesses before he became wealthy.

If, after his first business failure, or even his fifth, this man had decided not to try again, to-day he would still be at the bottom of the ladder instead of at the

What's the lesson in this?

Why, the man who succeeds is the man who is never discouraged by failures. He turns his failures to good account, finds out his mistake, and never makes that same mistake again. To such a man failure is only a spur to urge him on to greater endeavor.

If the money you have invested has failed to pay dividends in cash, learn why your investment was a failure.

If you made mistakes, find out what those mistakes were, and then never make those same mistakes again.

If we will study them we can learn more from our failures than from our successes. I received a letter the other day from a man who had lost a lot of money through poor investments.

Whose fault was it, you ask? Why, it was the man's fault.

This country is full of worthless stocks, bogus bonds, gold bricks, bunco games, and get-rich-quick concerns, but if you lose money in any of them it will probably be your own fault.

It was this man's fault.

He made mistakes—careless mistakes—mistakes no man should make. In nearly every instance he made one or more of the following mistakes:-He invested in "wild-cat" shares of some mining, oil or industrial company

whose chances of success were improbable or impossible.

He invested too early in mere "prospects." Remember, "wait till you see it is a good thing, but don't wait till everyone sees it, for then you will be too late." He invested in some Wall Street stocks that were capitalized up into the tens of millions—nearly all water—so much of it that every man who went in got drowned He put some money in a mining company that was managed by a man who

had spent most of his life in a shoe factory. Think of that a minute, will you?

What do you think of a man investing good dollars in a mine that depended for proper management upon a shoemaker?

What do you suppose a shoemaker knows about mining?

In nearly every case he invested with men who had never succeeded themselves. In no single instance did he invest money with a successful man.

And yet he expected to make a lot of money. If you have made the same mistakes this man has made, you, too, have probably lost money.

But that is no reason why you should not gain prosperity.

On the contrary, it is a good reason why you should now succeed. You have your mistakes to guide you. Study them carefully.

Study mistakes of others.

Then avoid them.

Don't make the same error twice. Profit from experience.

Achieve success through failure.

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