

The Oak Tree and the Reeds – A Story on Flexibility

Alongside a river, an oak tree and a patch of reeds grew side-by-side. The oak tree was strong and proud; its enormous trunk and branches reaching far above the tops of the slender reeds below.

One day, a great storm came from across the river, and the strong winds blew with all their might.

The oak tree, as strong as it was, was toppled over by the winds, but much to the dismay of the oak tree, the reeds were still standing.

The reeds replied calmly, “We were not blown over because we were flexible and moved with the wind. Although you are strong, you fought against the wind and lost.”

1 Learning Point to Offer – Welcome you to e-mail your learning points

Flow and synergize with circumstances to create a win-win synergistic effect for all.

Human Lobster – A Story on Wait-and-See Attitude

A lobster, when left high and dry among the rocks, has insufficient instinct and energy to work his way back to the sea but rather waits for the sea to come to him. If it does not come, he remains where he is and dies, although with the slightest effort would enable him to reach the waves, which are perhaps within a yard of him.

1 Learning Point to Offer – Welcome you to e-mail your learning points

Are we a human lobster, waiting for opportunities to come our way, instead of taking the initiative to seek them out for ourselves?

War-horse and Peace – A Story on Taking Care of Resources

Back in the days when soldiers rode horses, there was a general who had the strongest, fastest and most well trained war-horse. The horse carried him through thick and thin, and the general took great care of him to ensure he would continue to successfully carry him in battle.

However, all wars eventually came to an end and the general did not need his horse as much anymore. He slowly began to forget to groom him regularly, did not feed him as well, and rode him less and less. As the days went on, the horse atrophied more and more.

One day, a battle broke out and the general again had to call upon his trusty steed. However, the horse, once the greatest war-horse in the country, was now nothing more than a toothless,

skinny beast. He could no longer carry the general in battle and both were killed by those who were more prepared.

1 Learning Point to Offer – Welcome you to e-mail your learning points

Take care of our resources both in good time and in bad time.

Cleaning Lady

During my second month of college, our professor gave us a pop quiz. I was a conscientious student and had breezed through the questions until I read the last one:

“What is the first name of the woman who cleans the school?” Surely this was some kind of joke. I had seen the cleaning woman several times. She was tall, dark-haired and in her 50’s, but how would I know her name?

I handed in my paper, leaving the last question blank. Just before class ended, one of the students asks if the last question would count towards our quiz grade.

“Absolutely,” said the professor. “In your careers, you will meet many people. All are significant. They deserve your attention and care, even if all you do is smile and say “hello.”

I’ve never forgotten that lesson. I also learned her name was Dorothy.

Pickup in the Rain

One night, at 11:30 pm, an older African American woman was standing on the side of an Alabama highway trying to endure a lashing rain storm. Her car had broken down and she desperately needed a ride. Soaking wet, she decided to flag down the next car. A young white man stopped to help her, generally unheard of in those conflict-filled 1960’s. The man took her to safety, helped her get assistance and put her into a taxicab.

She seemed to be in a big hurry, but wrote down his address and thanked him. Seven days went by and a knock came on the man’s door. To his surprise, a giant console color TV was delivered to his home. A special note was attached.

It read: “Thank you so much for assisting me on the highway the other night. The rain drenched not only my clothes but also my spirits. Then you came along. Because of you, I was able to make it to my dying husband’s bedside just before he passed away... God bless you for helping me and unselfishly serving others.”

Sincerely,
Mrs. Nat King Cole.

Always Remember Those Who Serve

In the days when an ice cream sundae cost much less, a 10-year-old boy entered a hotel coffee shop and sat at a table. A waitress put a glass of water in front of him.

“How much is an ice cream sundae?” he asked.

“Fifty cents,” replied the waitress.

The little boy pulled his hand out of his pocket and studied the coins on it.

“Well, how much is a plain dish of ice cream?” he inquired.

By now more people were waiting for a table and the waitress was growing impatient.

“Thirty-five cents,” she brusquely replied.

The boy again counted his coins.

“I’ll have the plain ice cream,” he said.

The waitress brought the ice cream, put the bill on the table and walked away. The boy finished the ice cream, paid the cashier and left. When the waitress came back, she began to cry as she wiped down the table. There placed neatly beside the empty dish, were two nickels and five pennies.

You see, he couldn’t have the sundae, because he had to have enough left to leave her a tip.

The Obstacle in Our Path

In ancient times, a King had a boulder placed on a roadway. Then he hid himself and watched to see if anyone would remove the huge rock. Some of the king’s wealthiest merchants and the courtiers came by and simply walked around it. Many loudly blamed the King for not keeping the roads clear, but none did anything about getting the stone out of the way.

Then a peasant came along carrying a load of vegetables. Upon approaching the boulder, the peasant laid down his burden and tried to move the stone to the side of the road. After much pushing and straining, he finally succeeded. After the peasant picked up his load of vegetables, he noticed a purse lying in the road where the boulder had been. The purse contained many gold coins and a note from the King indicating the gold person who removed the boulder from the roadway. The peasant learned what many of us never understand!

Every obstacle presents an opportunity to improve our condition.

Giving When It Counts...

Many years ago, when I worked as a volunteer at a hospital, I got to know a little girl named Liz who was suffering from a rare & serious disease. Her only chance of recovery appeared to be a blood transfusion from her 5-year old brother, who had miraculously survived the same disease and had developed the antibodies needed to combat the illness. The doctor explained the situation to her little brother, and asked the little boy if he would be willing to give his blood to his sister.

I saw him hesitate for only a moment before taking a deep breath and saying, "Yes I'll do it if it will save her." As the transfusion progressed, he lay in bed next to his sister and smiled, as well did, seeing the color returning to her cheek. Then his face grew pale and his smile faded.

He looked up at the doctor and asked with a trembling voice, "Will I start to die right away".

Being young, the little boy had misunderstood the doctor; he thought he was going to have to give his sister all of his blood in order to save her.

The Mouse Story – The Story on Interdependence

A mouse looked through the crack in the wall to see the farmer and his wife open a package. What food might this contain?" The mouse wondered - he was devastated to discover it was a mousetrap.

Retreating to the farmyard, the mouse proclaimed the warning to the animals, "There is a mousetrap in the house! There is a mousetrap in the house!" The chicken clucked and scratched, raised her head and said, "Mr. Mouse, I can tell this is a grave concern to you, but it is of no consequence to me. I cannot be bothered by it."

The mouse turned to the pig and the pig sympathized, but said, "I am so very sorry, Mr. Mouse, but there is nothing I can do about it but pray. Be assured you are in my prayers."

The mouse next turned to the cow and the cow said, "Wow, Mr. Mouse. I'm sorry for you, but it's no skin off my nose." So, the mouse returned to the house, head down and dejected, to face the farmer's mousetrap alone.

That very night a sound was heard throughout the house -- like the sound of a mousetrap catching its prey. The farmer's wife rushed to see what was caught.

In the darkness, she did not see it was a venomous snake whose tail the trap had caught. The snake bit the farmer's wife. The farmer rushed her to the hospital, and she returned home with a fever.

Everyone knows you treat a fever with fresh chicken soup, so the farmer took his hatchet to the farmyard for the soup's main ingredient.

But his wife's sickness continued, so friends and neighbors came to sit with her around the clock. To feed them, the farmer butchered the pig. The farmer's wife did not get well, she died.

So many people came for her funeral; the farmer had the cow slaughtered to provide enough meat for all of them.

The mouse looked upon it all from his crack in the wall with great sadness.

So, the next time you hear someone is facing a problem and think it doesn't concern you, remember -- when one of us is threatened, we are all at risk. We are all involved in this journey called life. We must keep an eye out for one another and make an extra effort to encourage one another.

An Old Cherokee Story – the One You Feed

An old Cherokee is teaching his grandson about life. "A fight is going on inside me," he said to the boy. "It is a terrible fight between two wolves.

"One is evil - he is anger, envy, sorrow, greed, regret, lies, self-pity, arrogance, guilt, resentment, inferiority, false pride, superiority and ego.

"The other is good - he is joy, peace, love, hope, serenity, humility, kindness, benevolence, empathy, generosity, truth, compassion and faith.

"This same fight is going on inside you -- and inside every other person, too."

The grandson thought for a minute and then asked his grandfather, "Which wolf will win?"

The old Cherokee replied, "The one you feed."

The Fresh Fish Story

The Japanese have always loved fresh fish. But the waters close to Japan have not held many fish for decades. So to feed the Japanese population, fishing boats got bigger and went farther than ever. The farther the fishermen went, the longer it took to bring in the fish. If

the return trip took more than a few days, the fish were not fresh. The Japanese did not like the taste.

To solve this problem, fishing companies installed freezers on their boats. They would catch the fish and freeze them at sea. Freezers allowed the boats to go farther and stay longer. However, the Japanese could taste the difference between fresh and frozen and they did not like frozen fish.

The frozen fish brought a lower price. So fishing companies installed fish tanks. They would catch the fish and stuff them in the tanks, fin to fin. After a little thrashing around, the fish stopped moving. They were tired and dull, but alive. Unfortunately, the Japanese could still taste the difference. Because the fish did not move for days, they lost their fresh-fish taste. The Japanese preferred the lively taste of fresh fish, not sluggish fish.

So how did Japanese fishing companies solve this problem? How do they get fresh-tasting fish to Japan? If you were consulting the fish industry, what would you recommend?

How Japanese Fish Stay Fresh:

To keep the fish tasting fresh, the Japanese fishing companies still put the fish in the tanks. But now they add a small shark to each tank. The shark eats a few fish, but most of the fish arrive in a very lively state. The fish are challenged.

IMPORTANT LESSON

Have you realized that some of us are also living in a pond but most of the time tired & dull, so we need a Shark in our life to keep us awake and moving? Basically in our lives Sharks are new challenges to keep us active and taste better.....

The more intelligent, persistent and competent you are, the more you enjoy a challenge. If your challenges are the correct size, and if you are steadily conquering those challenges, you are Conqueror. You think of your challenges and get energized. You are excited to try new solutions. You have fun. You are alive!

A Valuable Life's Lesson

A group of working adults got together to visit their University lecturer. The Lecturer was happy to see them. Conversation soon turned into complaints about stress in work and life.

The Lecturer just smiled and went to the kitchen to get an assortment of cups - some porcelain, some in plastic, some in glass, some plain looking and some looked rather expensive and exquisite.

The Lecturer offered his former students the cups to get drinks for themselves.

When all the students had a cup in hand with water, the Lecturer spoke: "If you noticed, all the nice looking, expensive cups were taken up, leaving behind the plain and cheap ones. While it is normal that you only want the best for yourselves, that is the source of your problems and stress. What all you wanted was water, not the cup, but we unconsciously went for the better cups."

"Just like in life, if Life is Water, then the jobs, money and position in society are the cups. They are just tools to hold/maintain Life, but the quality of Life doesn't change."

"If we only concentrate on the cup, we won't have time to enjoy/taste the water in it."

The Sad Fates of Rich and Powerful Men from 1923

This is a vintage piece of glurge, one which appears to have been in continuous circulation since at least 1948. Over the years it has been through a variety of alterations, with names being added and dropped from the list, the fates of the various men changing in severity, and different morals being tacked onto the end. In modern versions many of the names are have become so distorted through mistranscription to be almost unrecognizable.

The introductory section about all these men meeting at Chicago's Edgewater Beach Hotel in 1923 appears to be apocryphal: newspapers from 1923 make no mention of such a meeting nor suggest any event that could plausibly have brought so many prominent men from several diverse industries to Chicago all at the same time. Also, as noted below, some of the entries are anachronistic in that they list men who did not yet hold the positions ascribed to them in 1923. After sifting through stacks and stacks of dusty old newspapers, we managed to assemble capsule biographies of the men listed in all the variations of this piece we've collected so far:

- Charles M. Schwab (not to be confused with the similarly-named Charles R. Schwab, who founded the Charles Schwab & Co. discount brokerage in 1963) was the Steel Titan: a young man who worked his way up from an entry-level job in an Andrew Carnegie steel mill at age 17 to become president of Carnegie Steel at 35. Schwab also served as president of United States Steel before taking over Bethlehem Steel in 1904, where his business acumen and perceptive risk-taking made him a millionaire many times over by 1923.

Although a combination of bad investments, the 1929 stock market crash, and the prolonged economic depression of the 1930s greatly diminished Schwab's wealth, he didn't exactly live the life of a "pauper" — he continued to spend lavishly and maintained a 900-acre estate in Loretto, Pennsylvania, and a \$3 million Renaissance palace on Riverside Drive until his death in 1939. He lived his last years on borrowed money, however, and left behind an insolvent estate with debts and obligations totalling over \$1.7 million. Ironically, had his executors waited a little longer to liquidate his investments, the rising pre-war market would have increased their value sufficiently to cover all his debts.

- Howard Hopson was a former New York utility regulator who, along with John Mange, bought up Associated Gas and Electric Company (AGECO), a conglomeration of electric and gas companies in New York, Ohio, and Pennsylvania in the early 1920s. By 1929 Hopson had turned AGECO into one of the country's largest utility holding companies; unfortunately he did so largely through fraud, as AGECO essentially became a huge pyramid scheme which always managed to stay one step ahead of its lenders and stockholders. Hopson's financial shenanigans were one of the driving forces behind the passage of the Public Utility Holding Company Act ([PUHCA](#)) in 1935 and the establishment of regional, regulated utilities. AGECO declared bankruptcy in 1940 and was reorganized after World War II as General Public Utilities (GPU).

In 1941 Hopson was sentenced to five years in prison on seventeen counts of mail fraud for bilking AGECO investors out of \$20 million, and later that year he was sentenced to another two years (to be served concurrently) for income tax evasion. He lost most of his estimated personal fortune of \$74 million and lived out the rest of his life in "obscurity and

ill health," dying in Brooklea Sanitarium at age 67 in in 1949. (Whether Hopson could be accurately characterized as having "died insane" is difficult to determine. His 1940 trial was delayed several times by claims of poor physical and psychological health, and he was twice sent to Bellevue hospital for psychiatric evaluations to determine whether he was mentally fit to stand trial. Although Hopson died in a sanitarium, any inference drawn from that fact would not be conclusive because such facilities treated patients for both physical and psychological illnesses.)

- Richard Whitney was the Harvard-educated son a Boston bank president who went to work in a banking house, bought a seat on the New York Stock Exchange (NYSE) at age 23, became principal broker for J.P. Morgan & Co., was elected to the governing board of the NYSE, and on 24 October 1929 (also known as "Black Thursday," the day the stock market crashed) performed one of the most famous feats in the history of Wall Street: strolling across the floor of the exchange and placing generous orders for a variety of blue chip stocks in order to halt the panic by convincing frightened brokers and investors that bankers still had confidence in the market. He was proclaimed a hero in the next day's headlines after the market rallied, and for his efforts he was rewarded with four terms as the president of the NYSE. (This item introduces an anachronism into the list, because Whitney did not become president of the NYSE until six years after the purported 1923 meeting at the Edgewater Hotel.)

Unfortunately, Richard Whitney proved to be a very poor manager of his own financial affairs, living it up to the tune of \$5,000 per month even at the height of the Depression. As he fell deeper and deeper into debt he turned to embezzlement to keep himself afloat; because he cooperated with authorities when he was eventually caught in 1938, he was tried only on a single count of grand larceny (for misappropriating funds from his father-in-law's estate) and given a sentence of five to ten years in Sing Sing prison. The statement that Whitney "spent the rest of his life serving a sentence in Sing Sing Prison" is way off the mark, and the claim that he was "released from prison to die at home" is grossly misleading. Whitney was paroled after serving less than three and a half years of

his sentence, and he lived on for another three decades before passing away at the ripe old age of 86 in 1974.

- Arthur William Cutten, of Guelph, Ontario, left home at the tender age of 18, hopped a train to Chicago, and found work as a bookkeeper with A.S. White and Company, a brokerage firm where he learned the rudiments of grain trading. Cutten managed to save up enough money to buy a seat on the Chicago Board of Trade, and within ten years his prowess in the grain trading market had made him one of America's most successful speculators and a millionaire to boot. By the 1920s he was one of America's richest citizens: in 1924 he earned a profit of \$2 million, and in 1925 he reportedly paid a whopping \$540,000 in income tax.

Cutten was suspected of being the ringleader of one or more insider consortiums which artificially boosted the stock market to an all-time high in the spring of 1929, leading to the Great Crash in October of that year. (His syndicate, working with another, was reported to have turned over half the stocks bought and sold on the New York Stock Exchange on some of its heaviest trading days.) He was called to appear before the Senate Committee on Banking and Currency which investigated the stock market collapse, but he professed to having a poor memory for details and was not charged with any market-related crimes. Cutten did lose a great deal of money in the stock market crash (reportedly up to \$50 million), but he remained far from a pauper, later mentioning that he was down to his last \$17 million. In 1936 Cutten was indicted on a charge of evading over \$400,000 in income taxes (and two more indictments on similar charges were pending), but he passed away a few months later before being brought to trial. Cutten died of a heart attack at the Edgewater Beach Hotel in Chicago (not "abroad" as claimed) at age 66 in 1936.

- Leon Fraser was a PhD graduate of Columbia University (he later added a law degree to his résumé) who worked as a reporter for the *New York World*, was admitted to the New York bar (even though he did not yet hold a law degree), and returned to Columbia to teach public law at his alma mater. Fraser's support of pacifist causes in the years before America's entry into World War I caused Columbia to drop him as an instructor, but when America declared war on Germany, Fraser enlisted in the Army as a private. He rose to

the rank of major by the end of the war and was awarded the Distinguished Service Cross for his efforts; after the war he held a variety of administrative positions in both government and private industry, and he served as a director, trustee, chairman, and treasurer for a number of businesses and charitable organizations. Fraser and another American, Gates McGarrah, served as the first two presidents of [BIS](#), the Bank for International Settlements. (Fraser is another anachronism in this piece: the BIS was not founded until 1930 and Fraser did not become its president until 1935, so he could not accurately have been described as "president of the Bank for International Settlements" in 1923.)

In 1945, while the 55-year-old Fraser was president of First National Bank of New York, he shot himself in the head at his summer home in North Granville, NY. He left behind a suicide note stating that he had been "depressed mentally and [had] suffered from melancholia that gets steadily worse." Obituaries noted that he had been in "low spirits" since the death of his wife two years earlier.

- Jesse Livermore, also known as the "Boy Plunger," the "Great Bear," the "Wall Street Wonder," and the "Cotton King," was one of the most flamboyant and successful market speculators in the history of Wall Street. During his three-decade career as the King of the Speculators he reportedly made (and lost) four separate multi-million-dollar fortunes, was the subject of a best-selling biography (*Reminiscences of a Stock Operator*) and authored the classic 1940 work *How to Trade Stocks*. He was also one of the prominent speculators later blamed for having precipitated the Great Crash of 1929, during which he claimed to have made over \$100 million.

Livermore committed suicide at New York's Sherry-Netherland Hotel a week after Thanksgiving in 1940.

- Albert Fall was a New Mexico rancher, lawyer, prospector, miner, legislator, and (after the New Mexico territory was admitted to the Union as the 47th state in 1912) a U.S. Senator. He was appointed Secretary of the Interior by President Warren G. Harding in 1921, but his tenure in that cabinet office was short-lived, as he resigned in 1923 after being implicated in the [Teapot Dome](#) oil fields scandal. (Fall leased two government oil reserves,

Teapot Dome and Elk Hills, to private oil companies.)

A 1926 trial on charges of conspiracy to defraud the government acquitted Fall, a 1927 prosecution on related charges was declared a mistrial amidst charges of jury tampering, and a 1929 trial convicted Fall of accepting a \$100,000 bribe from oilman Edward L. Doheny. Fall was fined \$100,000 and sentenced to one year in prison. (He was released without ever having paid his fine, presumably because he could not afford to pay it.) Although Fall was paroled (largely for reasons of ill health) after serving ten months of his one year sentence, he was not "pardoned from prison so that he could die at home" — he lived on for another twelve years before passing away at age 83 in 1941.

- Ivar Kreuger was the "Match King," a Swedish businessman who founded and ran Kreuger & Toll, a multi-billion-dollar match conglomerate. Kreuger, like other financial crooks of his era, was essentially running a huge pyramid scheme through a complex structure of hundreds of subsidiary shell companies, hiding his manipulation by cooking the company books and insisting that financial statements not be audited. Kreuger & Toll securities were among the most widely held in the United States, and when the company went under in 1932 (nearly \$250 million worth of claimed assets were found to have never existed) investors lost millions in the largest bankruptcy of its time. The scandal led to the passage of laws requiring mandatory audits of all companies with listed securities. Kreuger shot himself on 12 March 1932, although rumors have persisted that his death was a case of murder and not suicide.

- Samuel Insull was another utilities giant, an English immigrant who served as private secretary to inventor Thomas Edison and managed the company that would become General Electric. After moving to Chicago in 1892, Insull assembled an empire of utility and transportation companies including Commonwealth Edison, People's Gas, and the Northern Indiana Public Service Company, and he acquired several electric railways in Indiana and Illinois.

The Great Depression brought Insull's empire crashing down in 1932 due to an overly leveraged financial position of his main holding company, and Insull lost his utilities holdings (once rated at \$3 billion) and his personal fortune (estimated at somewhere

between \$75 million and \$300 million). He fled to Greece to live on a meager income of \$18,000 per year but was returned to the U.S. to stand trial on charges of mail fraud, embezzlement, and violation of the bankruptcy acts. He was acquitted in three separate trials, but his ordeal left him in poor health. Six years after his fall, at age 78, Insull died of a heart attack in a Paris subway station with twenty cents in his pocket.

- Gene Sarazen was the first golfer (and one of only five men) to win all four of golf's Grand Slam titles: the U.S. Open, the British Open, the Masters, and the PGA championship. He won 38 PGA titles altogether (most of them in the 1930s) and invented the sand wedge, introducing it at the British Open in 1932. Although Sarazen did capture the PGA championship in 1923, he did not also win the U.S. Open that year as claimed in the first example above. (An amateur, Robert T. Jones, Jr., took the title in 1923.) Sarazen did win both the U.S. Open and the PGA championship in 1922, however.

Gene Sarazen passed away in Naples, Florida, in 1999 at the advanced age of 97.

The lessons we're to take from this item are many and varied: money and power don't bring happiness so be careful what dreams you pursue; a lust for wealth is necessarily a corrupting goal; playing golf more and working less will do wonders for your lifespan (and possibly your wallet). Whether one could prove any of these lessons from the examples offered is problematic, as the data have been carefully selected to establish the desired conclusions. One could just as easily draw up a very long list of wealthy and powerful men who did not lose great sums of money, who did not earn their fortunes through fraud, and who lived long, healthy, and happy lives, but none of their names appear here. And by its very nature the list offered here is somewhat self-selecting for failure in the sense that:

- Any sufficiently large list of wealthy and important men from the mid-1920s is bound to include at least some who lost large fortunes, due to the twin financial disasters of the 1929 stock market crash and the economic depression of the 1930s (especially since modern market safeguards had not yet been enacted).
- Any sufficiently large list of very wealthy men from the mid-1920s is bound to include at least some who made their fortunes through now-illegal market manipulations, because

much of the legislation which regulates securities, holding companies, and stock markets had not yet been enacted. (As noted above, the fallout from the spectacular collapses of some of the men on the list prompted the passage of much of this type of legislation.)

As with most glurge, we might scratch the surface of this one to find a darker subtext beneath: only a few of us lead lives of privilege, it says; the rest of us can take comfort in a skewed "sour grapes" tale which casts those privileged few as corrupt individuals struggling through flawed, unhappy existences, inevitably suffering disastrous losses of their wealth and health. Perhaps better we not obscure the idea that happiness and misery, kindness and greed, and good works and bad deeds are within the capacities of us all, not merely a select few.

Tell People Nice Things - A Life Lesson Worth Remember

One day a teacher asked her students to list the names of the other students in the room on two sheets of paper, leaving a space between each name.

Then she told them to think of the nicest thing they could say about each of their classmates and write it down.

It took the remainder of the class period to finish their assignment, and as the students left the room, each one handed in the papers.

That Saturday, the teacher wrote down the name of each student on a separate sheet of paper, and listed what everyone else had said about that individual.

On Monday she gave each student his or her list. Before long, the entire class was smiling. "Really?" she heard whispered. "I never knew that I meant anything to anyone!" and, "I didn't know others liked me so much." were most of the comments.

No one ever mentioned those papers in class again. She never knew if they discussed them after class or with their parents, but it didn't matter. The exercise had accomplished its purpose. The students were happy with themselves and one another. That group of students moved on.

Several years later, one of the students was killed in Vietnam and his teacher attended the

funeral of that special student. She had never seen a serviceman in a military coffin before. He looked so handsome, so mature. The church was packed with his friends. One by one those who loved him took a last walk by the coffin. The teacher was the last one to bless the coffin.

As she stood there, one of the soldiers who acted as pallbearer came up to her. "Were you Mark's math teacher?" he asked. She nodded: "yes."

Then he said: "Mark talked about you a lot."

After the funeral, most of Mark's former classmates went together to a luncheon. Mark's mother and father were there, obviously waiting to speak with his teacher.

"We want to show you something," his father said, taking a wallet out of his pocket. "They found this on Mark when he was killed. We thought you might recognize it."

Opening the billfold, he carefully removed two worn pieces of notebook paper that had obviously been taped, folded and refolded many times. The teacher knew without looking that the papers were the ones on which she had listed all the good things each of Mark's classmates had said about him.

"Thank you so much for doing that," Mark's mother said. "As you can see, Mark treasured it."

All of Mark's former classmates started to gather around. Charlie smiled rather sheepishly and said, "I still have my list. It's in the top drawer of my desk at home."

Chuck's wife said, "Chuck asked me to put his in our wedding album."

"I have mine too," Marilyn said. "It's in my diary."

Then Vicki, another classmate, reached into her pocketbook, took out her wallet and showed her worn and frazzled list to the group. "I carry this with me at all times," Vicki said and without batting an eyelash, she continued: "I think we all saved our lists."

That's when the teacher finally sat down and cried. She cried for Mark and for all his friends who would never see him again.

The density of people in society is so thick that we forget that life will end one day. And we

don't know when that one day will be.

So please, tell the people you love and care for, that they are special and important. Tell them, before it is too late.

Stanley Cham

012 30 215 88

Richness Coach - I want YOU to be RICH®

"Select a profession for the education aspect more than for the compensation."

e-mail: stanleycscham@yahoo.com

www.stanleycham.com