



THE ROYAL BANK OF CANADA

MONTHLY LETTER

VOL. 44, NO. 4

HEAD OFFICE: MONTREAL, APRIL 1963

What Have You to Declare?

WHEN YOU ARRIVE at the border of a strange country you are met by Customs men who ask: "What have you to declare?" You open your trunk and your suitcases, and there, amid the everyday clothes and toilet articles and personal trivia you come upon special things worthy of your — and the Customs men's — attention.

In early summer, young people are going out from university and school, going out on many roads to seek what is to be. They are entering a strange country: they have treasures and useful things to declare.

The knowledge they have stored away will help them to bring this new world into focus. The thoughts and feelings and emotions they have accumulated will control their behaviour. How they put together knowledge and thoughts and actions will decide their standard of living and their happiness.

At this significant point in time, the future is not a novel that can be read at leisure, but a journey that forces itself upon you day after day. It is a journey on which every skill, every rule of behaviour, every wise thought and every ounce of stored up driving power will be put to use.

Wise travellers carry a list of their valuables to facilitate their passage through Customs. The purpose of this *Letter* is to assist you in preparing such a list so that you will know with what assets you are entering upon this new life.

How much knowledge have you? The sum total will surprise you, because it has come to you in dribbles year by year, grade by grade. You have probably never thought of it as a thing in itself, but only by bits and pieces.

Take note, now, of its richness. This is stored not only in factual things like dates and formulae, mathematical rules and biological data, economic science and the plots of plays. You have also stored away sensory images, discerning appraisals and memories of experiences. All of these have been subjected to your intellect and assimilated by your imagination.

Now you will unpack, and put these things to work. If you keep your valuables locked up as a private possession, if you look upon all you have learned as something to be enjoyed in a cell separated from the pulsating life around you, then what you own is not declarable valuable property. If you put it in bond with the idea of opening it at some future time you run a great risk of losing it, and during the interval you will be missing a lot of interesting things.

What, except chance, that sickly expedient of the unenlightened, are you to depend on if you do not use the knowledge and intuition you have acquired?

Add to your assets

This is not to say that your list of assets is complete and finished. The greatest foe you will meet in your effort to get along in profession, business, or workshop is to allow your mind to develop the idea that you know enough.

Every new sight and experience widens the area of your awareness of what there is yet to learn. Draw a circle an inch in diameter to stand for the knowledge you now have. All around it are great spaces of the unknown. Then draw another circle having twice that diameter, and let the space between circles stand for what you will learn in the next twelve months. Notice that you have a new and wider area of contact. The larger circle touches the unknown at many more points. You have extended your world.

Your acquisition of knowledge at school meant the difference between being in one grade or a grade higher. This law holds good in the post-school world too.

To be content only with what we know is to deprive ourselves of the joys of discovery, but we have to exert ourselves, to reach out, for this new knowledge. The accumulated thought of mankind is ours for the effort of taking. It is our rich inheritance. It is the basis of our wisdom.

Knowledge consists of things that are known; intelligence relates these known things to things that

are yet unknown and produces new ideas. It is intelligence that gives us the ability to discern relevant things, to put together things that ought to be joined and to keep distinct things that ought to be separated.

Besides knowledge and intelligence, you have to list ability and efficiency. Ability, we are told in history books, was a requirement for a seat at King Arthur's Round Table; it is also a requirement for any position of public or business responsibility today. You are not going to be taken from your school desk and given a seat behind an executive desk without showing some other ability than that of sitting.

Ability means something more than book learning and technical skill. You might score one hundred per cent of marks in a written examination; you might have the "hang" of an operation at your finger tips; but unless you display ability through craftsmanship you are not scoring one hundred per cent in your new life. And what is craftsmanship? It means doing habitually well whatever it is you have to do.

"Efficiency" is a very great word in a society which has more and more absorbed itself in expediency and mechanization. It combines the quantity of work you produce, measured by time, and the quality of your work, measured by its goodness.

Have you noticed that the times when you felt most efficient were times when you were holding a stop watch and calipers yourself, not occasions when someone else was driving you to effort and gauging your work?

You are, in this new world, only as good as your performance proves that you are. It is a world which, to paraphrase Napoleon, gives the implements to those who can handle them.

Everything you do will not be a masterpiece. Even the great painters and sculptors had their uninspired days. But what you do should be workman-like, the best that you can do at the time you do it.

Qualities of mind

There are several qualities of mind to be included in your list. Consider discipline. You have learned certain fundamentals, like respect for others' property and rights; respect for the law and honesty and integrity; and respect for proper authority. These you learned under tutelage; now you are crossing the border into mature responsibility and you will be on your own. You have to substitute inner discipline for outer. There are two sorts of obedience, the second far and away the more important and more gratifying: obedience to others and obedience to your own principles.

Have you some discretion and prudence tucked away in a corner of a suitcase? Discretion takes thought of consequences, and prudence governs actions. In an essay he wrote for the *Spectator* in 1711, the great essayist Addison said: "There are many more shining qualities in the mind of man, but there is none so useful as discretion; it is this, indeed, which

gives a value to all the rest, which sets them at work in their proper times and places, and turns them to the advantage of the person who is possessed of them."

To be prudent you need to know how to distinguish the character of troubles and problems, and to take the time to make wise decisions about them. This means, on occasion, seeking advice. To accept counsel is a common characteristic of great leaders: it is usually the weakling who feels himself too big to take advice.

The three qualities, discipline, discretion and prudence, tend to give you self-mastery. There have been men who were capable of governing a world, but who could not rule their own restless minds.

It is evidence of your increasing maturity when you gain poise so as to balance expectations against reality, so as to fit into groups harmoniously; so as to give sturdy allegiance to people and principles; so as to keep your balance in success or failure.

Self-mastery does not mean isolation. One does not need to go so far as was advocated by Nietzsche's Superman: "To be sick and dismiss comforters, and make friends of the deaf, who never hear thy requests." It is, however, wise to leave the coddling to others but never to coddle yourself. If you ever start feeling sorry for yourself, run for the cover of some constructive activity.

Patience is another attribute that is of value. It is true that it is not always wise to wait, but it is desirable to cultivate the ability to wait if it should become advisable.

George Bernard Shaw wrote: "Do not be in a hurry to succeed. What would you have to live for afterwards?" Someday your home town may erect a statue to you, but, as Aunt Em said to the farm hand in *The Wizard of Oz*: "Don't start posing for it now." You have work to do, and probably more work and planning are spoiled by impatience than by any other fault.

Patience is not apathy or resignation to events: it is a waiting for fulfilment while we work efficiently toward our goal, accepting every reverse and delay as something to be amended by new enterprise.

Have you some modesty in your kit? It is very necessary when starting out in a profession or in business. In a great painting, every detail and every brush stroke claims permanent existence for its own sake, but it must surrender its individuality for the sake of the whole composition.

Raise your head for a wide view

People talk about "having an aim in life." Have you one? It is your programme for yourself that gives direction to your life in this new world whose border you are crossing. Those get along better who form some definite idea of where they are going and what they are going to do. Mental pictures of the territory help you to find your way through it.

You need to decide what your purpose in life shall be. It may be a fast dollar, or it may be to contribute to society so that your name and work will be remembered for centuries. Robert Louis Stevenson didn't earn enough by his writing to keep himself until he was over 30, but his remarkable poetry, his tales of other lands, and his stories like *Dr. Jekyll and Mr. Hyde* are known to millions of people. On the other hand, some glib writers are paid thousands a year for fleeting paragraphs that are discarded and lost to mind when the newspaper has been scanned; their effective work lasts for mere minutes.

It is characteristic of intelligent people that they live largely in the future. Planning for the future, mapping out the route to be taken, working toward realization of their aim: all this is part of their joy of living. The great thing is to advance, so that you feel at the end of your career that you have in some measure fulfilled the potentialities that you now believe yourself to possess.

This is a time to raise your head so that you can see some distance. Only so can you give direction to your ambition and avoid precipices and dead ends. Leonardo da Vinci wrote in his notebook about the singed moth falling to the bottom of the candlestick. It exclaimed: "O false light! If my desire was to see light ought I not to have distinguished the sun from the false glimmer of dirty tallow?"

The ambitious person will take care to acquaint himself with his possibilities and his limitations. He does not lose himself in day-dreaming about a fairy country, but finds out first what the country is like and then tries to make it fairy-like up to the extent of his ability. The ambitious person knows that an escalator is not just something to stand on to be carried upward, but also a stairway to be climbed.

Not all men are qualified to reach the very top, but everyone can rise to heights where he will be making the most of his talents. Something to avoid is the preening of yourself on trivialities. To pass a thread through a hundred needles in two minutes; to multiply nine figures by nine in your head; these argue definite dexterity of body and capacity of mind, but nothing comes of either.

Your ideals count

Your ambition and the spirit with which you enter upon exploration of this new country will be modified by the ideals you have accumulated. Ideals are dreams of desirable things which you hope to make real.

No material benefit, from a fashionable suit to a latest model car, will ever compensate a mature person for the sacrifice of his ideal. Here is an area of life wherein the team plays no part: everything that matters begins with an individual confronting his own mind and conscience in a room by himself.

An ideal is not revealed in words or formal creeds, but in the things you take for granted in your habitual

acts and in your testing of the values of things. The principles have been well stated at Gordonstoun, the school where Prince Charles, the Prince of Wales, is a pupil: "The strong must be courteous to the weak; mob justice is intolerable; every man can — and should — develop and expand his own interest, and should — if he is young — be compelled to do so; every man must be taught that, in moments of hazard, discipline is essential; every man must, in the end, be brought to realize that service to others is more important than self-service."

These are things which enter into character-building, the job of a lifetime. You have learned at home, in the church, and at school, to like and to dislike what you ought. You have built up habit systems. You have learned that character is something which shows outwardly what you are inside. It is not only what you are when people are watching but what you are in the dark.

Honesty is a big factor in character. A man of character keeps his promises to everyone, regardless of the worth of the person to whom he made his promise. He is not honest because "honesty is the best policy", but because honesty is part of his way of life.

Out of these virtues you build personality, which is your personal identity. This is what enables you to realize yourself as an harmonious whole, to be truly great. It is the sum total of the effect you have on other people, made up of reliability, of natural self-expression, of thoughtfulness, of fidelity, of chivalry, of ability to get along peacefully and happily. It is the outward expression of an inner reality, not a cosmetic applied to the surface.

Can you help someone, a friend or a business associate, to reach some goal he ardently desires? Can you raise his spirits in some despondent moment? Can you do him some service, not from a feeling that it is politically expedient, not for notoriety, but just as a friend? Therein you are fulfilling one of the highest purposes of your being here.

You need enterprise

Have you in your baggage some of that fire-cracker quality called "enterprise"? It is the ability to think and do new things. It is the aptitude for action which puts knowledge to work.

There is still room for enterprise within the large patterns of organization which dot the world today. The secret is to lose no chance of putting your ideas to work. It doesn't matter if your eyes see or your mind invents six or a dozen stupendous opportunities: if you have not the up-and-go energy to act on one of them you are stagnating.

All the vision and desire in the world will not add an iota to your success unless you have also the energy to work. Just as in battle there are two component parts in victory, strategy and striking power, so in

your daily life these translate into your plan of action directed toward your objective and your energy in performance.

This means that you need to be heartily in earnest. Your studies have given you a good grounding in the virtue of concentration. Now you will find that dispersion of effort is a sin in business just as it is in school, war or government. Sometimes people speak disparagingly about someone who has "several irons in the fire at the same time." They do not realize that he may know the secret of successful manipulation: to concentrate on one iron at a time, fending off the inclination to become side-tracked by things that are irrelevant and time-wasting. Samuel Pepys wrote in his diary: "Busy till night, pleasing myself mightily to see what a deal of business goes off a man's hands when he stays by it."

Herein is a persuasive warning against devoting your precious hours to time-killing pursuits. An apt but pitiable example may be found at the Petit Trianon, near Versailles Palace. There you may see a group of little farm houses where Marie Antoinette and her ladies played at being shepherdesses, industriously churning their butter in the dairy and tending their perfumed sheep. Ten miles away the revolution was building up that would sweep them from their petty amusements to the guillotine.

People who fritter away their time are cheating themselves into bogus happiness. They are stuffing into the coffers of their one irreplaceable lifetime a senseless accumulation of trash, odds and ends of sensations, experiences, fads and synthetic emotions.

After choosing what path you shall follow toward your destination, you need to add perseverance. Like the matriculation diploma, which is given only to those who finish high school honourably, and the gold medal for the Olympic race, the certificate for attainment in a profession, in business, in industry, is given only to those who run the full course. You must finish what you start. A bright pyrotechnic beginning must not be allowed to fizzle out. You have passed the time of life when the immediate moment is all that is real.

Profit from your losses

Your enterprise must be backed up by courage, and your energy supported by stick-to-it-iveness.

William Bolitho, who was in the early part of this century a writer for *The Manchester Guardian*, said this: "The most important thing in life is not to capitalize on your gains. Any fool can do that. The really important thing is to profit from your losses."

Whining is a weakling's escape from responsibility. It is a sign of inadequacy. It wastes time and antagonizes people.

There are, of course, eventualities over which you have no control. These you must accept with courage and with the best response you have to give. Some hardy people go out of their way to face danger in

order to find courage. This builds self-reliance, trust in their own judgment, practice in making decisions and willingness to abide by the consequences.

Enthusiasm for living will carry you through many difficulties. Ralph Waldo Emerson said: "Nothing great was ever achieved without enthusiasm." It is the sign of a healthy mind; it creates zest; it enables you to be the same in act and valour as you are in desire.

But enthusiasm must be built on ideas. Every visible successful act is first of all an invisible thought. It is part of our creative urge.

The creative person is sensitive to problems, then he works out ways of approaching their solution. He adopts what is applicable from other solutions, borrows some of the methods other people used, and adds a few touches of his own.

Be a "possibilitarian"

This has been a rambling listing of qualities you carry with you as you cross the border into a new phase of life — just as haphazardly come upon as are items in your travelling bag. One useful thing — something only you can do — is to make an itemized inventory. By doing so you find out about your possessions for sure. Without such an inventory you may assume some things which are not so about your qualities, your likes and dislikes and your abilities. An inventory will give you enhanced respect for yourself and your array of assets.

Among these assets you should number optimism. Any rational view of life which promotes optimism is better than one which, however logical in quality, leads to pessimism and leaves you resourceless, without hope.

Be positive, not gloomy. Norman Vincent Peale told in one of his essays about a man who called himself a "possibilitarian." "Let's see what possibilities there are in this situation," he would say while others sat on their hands taking dismal views.

Optimism doesn't mean shutting your eyes to the realities of life, or peering into a crystal ball looking for a rosy future. It means living with a sense of expectancy and doing what you can to make your hopes come true.

Having counted your resources, and having zest to put them to use; having taken a wide view of the prospect; having decided to think about big matters: then step out confidently, determined to work with energy toward the first-rate.

Don't think for a moment that because there are so many evidences of human achievement around you the picture is complete and the final chapter has been written. There are many unfinished jobs, and there are many new jobs turning up every year, and there are thousands of unborn ideas that lie in the future. This is a time to head straight toward the appointment you have with success.