YOU and I, and everybody in the whole wide world, have a Silent Partner. He is the queerest fellow imaginable. We've never seen him, and we don't rightly know his name. His ways are mysterious past understanding; for he pops in and out of our lives like a Jack-in-the-Box. And no one can note his comings or goings, because he is invisible to human eyes. So he reveals his presence only by his works.

Yet how mighty are his deeds! This mysterious Silent Partner of ours can do almost anything. And he is no respecter of persons. He may take it into his head to pay a friendly call on the humblest man or woman and shower them with good things. He gives wealth to the poor man as quickly as he drops an extra million into the rich man's lap. He brings health to the ailing, love to the love-lorn, and brightens countless drab lives.

And all this—free, gratis, for nothing! So far as we can see, our mysterious benefactor follows no set rules of conduct, but acts wholly according to his own sweet will and pleasure. His choice of favorites is really extraordinary; for he may give a saint the go-by and then fill the empty pockets of some rapscallion who has never done anything to deserve it.
To be sure, he does drop in to see each one of us, now and then. But with many of us his visits are few and far between, while he chums around with some other folks until it seems as though he were a Siamese twin—whereupon he whisks himself away as suddenly as he came.

In short: each one of us is always facing a vast uncertainty. For, as soon as our attention is called to it, we must candidly admit that none of us can tell what to-morrow, or even the next five minutes, may bring forth. The truth of the matter is that we live within the curve of a vast question mark; that life is in a very real sense a gamble—a lottery the drawing of whose blanks and prizes no one can surely foresee.

And it is this basic uncertainty, this sporting chance of a prize in life's lottery, which invests our workaday world with mystery, zest, and charm. For we are all Micawbers at heart, waiting hopefully for something to "turn up." Why does the postman's knock give us a perennial thrill? Why does the insistent summons of the telephone bell inspire us with curious emotion? Because they may bring something new and unexpected, leading to—who knows what novel vista in our lives?

And why, despite disappointments and disillusionments innumerable, does that thrill persist? Because we instinctively sense the presence of a mysterious factor—inmeasurable, incalculable, unpredictable—which profoundly influences the lives of men and women of every race and clime. This mysterious factor may, and does, confer every kind of good fortune, regardless of all such known and measurable factors as birth, breeding, wealth, education, and character. And that inscrutable something in human existence, though called by many names, can best be expressed by the single word: LUCK!

What a blessing is uncertainty to mankind! Imagine, if
you can, a luck-less world, where everything could be planned and nothing unexpected ever happened. Such a world would be the dullest place that could possibly be conceived. Not all the other attributes of happiness—health, wealth, and power; love and beauty; a good conscience and a good digestion; and whatever else may come to mind, could ward off the appalling sense of boredom. Life would, indeed, have lost its savor. Life would no longer be worth the living.

Thank Heaven, luck does exist! There is the common factor which tends to make life livable for all mankind; there we discover the hidden element which subtly flavors each human existence, much as salt savors every sort of dish. Luck it is which gives spice and "kick" to what would otherwise be an intolerably drab and hopeless world. Because of luck our hopes are reborn each day. Because of luck men dare to live on.

Such is the eternal mystery-element which confronts us at every turn. Ceaselessly, the strange something weaves in and out of the warp and woof of existence, not only changing the pattern of each and every individual life but molding the destinies of nations and races. Obeying no known laws, luck remains nevertheless a tremendous fact, which should be frankly recognized.

And yet—Luck is not so recognized. Strange though it may appear to those whose minds are awakened to its significance, this portentous fact does not receive a tithe of the attention it deserves. On the contrary, the very word "luck" is suspect in many quarters. Pious souls frown upon it as somehow sinful; the scientist tends to ignore it, as something that can be neither analyzed nor measured; while certain learned philosophers even deny its existence. The upshot is that real discussion of this very vital matter has been practically taboo. Another case of censorship!

And yet, despite religious censure and scientific disre-
gard, life's savor persists and is half-consciously appreciated by even the humblest of men. In the background of nearly every one's thinking there hovers a dim perception of its true importance. We are everlastingly toying with the idea, and our real appreciation of its significance is disclosed in a myriad ways. The homely wisdom of the race has coined a batch of proverbs on the subject of chance and luck, while the world's best literature is studded with apt quotations. Even the dry dictionary yields striking proof of how this suppressed and neglected factor has molded word and phrase.

Listen to the homely wisdom of proverbs, coined perhaps ages apart, yet expressing the same ideas in almost exactly the same way. "A drop of fortune," says an ancient Latin proverb, "is worth a cask of wisdom"; a sentiment echoed in the old Persian saw that: "A grain of good luck is better than an ass-load of skill." The Greek peasants say: "For him who is lucky even the cock lays eggs." And an Afghan proverb states racily: "If fortune assist you, your teeth can break an anvil; should fortune desert you, you'll break your teeth eating pap!"

Your Birth a 100,000,000 to 1 Shot!

Nothing can make us more vividly realize the infinite network of chance in which we are all of us enmeshed than this simple biological fact: the fact that our chances of being born ourselves and not somebody else are at about 100,000,000 to 1! You doubt it?—Then listen: The female of our species has at a given time only one cell to be fertilized, but the male may contribute as many as 100,000,000 spermatozoa capable of fertilization. Thus, figure out for yourself the chance which any person has either of not being born at all or of being born the precise individual that conception predestines him to become. Therefore, at life's very start, have we not
perhaps the most amazing illustration of chance or luck which can be imagined?

It was this fact which the celebrated French mathematician, Henri Poincare, had in mind, when he wrote: "The greatest bit of chance is the birth of a great man. It is only by chance that there occurs that meeting of two germinal cells of different sex containing precisely, each on its side, the mysterious elements whose mutual reaction must produce the genius. One will agree that these elements must be rare, and that their meeting is still rarer. . . . How slight a thing it would have required to deflect from its route the carrying spermatozoon. It would have sufficed to deflect it a minute fraction of an inch, and Napoleon would not have been conceived, and the destinies of a continent would have been changed." 1

Some Famous Men Who Believe in Luck

The deep-seated prejudice against luck in many quarters which we have already noted comes out strongly whenever any prominent man publicly recognizes the importance of the luck-element in life.

Thus, within the past year, three famous Americans have made such avowals; and in each case the statement was good for a front-page newspaper "story" and editorial comment galore.

General James G. Harbord, President of the Radio Corporation of America, says he considers success to be a fifty-fifty proposition between luck and ability.

Julius Rosenwald, head of the great Sears-Roebuck Corporation, goes even further; for he asserts that success is 5% ability and 95% luck.

Most striking of all is the statement of Professor Joseph Jastrow of Wisconsin University, who defines success as "good
luck with just enough good brains not to stand in the way of it." Could anything be more unorthodox than that?

A Successful Business Woman’s Philosophy
How the ladies feel on the subject can be seen by the following statements specially contributed to this volume by three outstanding women in widely separated walks of life.

Alice Foote MacDougall, owner of a famous chain of coffee-houses and distributor of a well-known brand of coffee, says:

"Luck enters into almost everything in life, and has been most unusually prominent in the events of mine. Luck saved me and fourteen others from drowning when, in a small boat in the middle of Long Island Sound, one squall after another struck us and chance alone prevented our capsizing.

"Luck led me to give away a batch of batter to a hungry crowd in the Grand Central Terminal one stormy day, and the $5,000,000 business I now operate resulted therefrom.

"Luck led me to the architect Drewry Baker, who has done so much to make my Coffee Houses charming. He met my son, a mere boy, at the Plattsburg training camp fourteen or fifteen years ago, by chance, and I availed myself of his knowledge with the successful results that are so obvious.

"These and many other instances may be cited to prove that luck has been with me.

"But no thinking individual could really attribute these things to chance—to luck. Some deeper, as yet not understood current, lies behind the action of each individual. To some it is God and his Special Providence. To others it appears as the manifestation of some essential but dimly understood law of nature—of electricity. To others again, deep-
rooted intuition or instinct is its fountain-source. But, as time passes, and the consciousness of the mystery of luck impresses itself more clearly on one's mind, we realize that the real meaning of this strange influence that dominates our lives and directs our course is yet unknown, but infinitely deeper than that haphazard something men speak of as luck.

"Mythology has passed. Religion is being held up to the close analysis of history and science. And as time passes and the phenomena of existence are explained, luck will be revealed as some occult power that shapes our ends and decides our destinies. Fate and destiny will be expressed in terms of a new and all-comprehending faith."  

A Lady Journalist on Luck

ZOE BECKLEY, the well-known New York journalist, says: "I believe in Luck. Everything significant that ever happened to me came through Luck. That is—it just happened. I never planned anything, never had important ambitions, self-confidence, strong will or high hopes. I drifted. People helped me and shoved me into things. Or I stumbled into them. Once in, I worked hard and steadily. But I have always felt guided by chance, and chance only. I still never plan. I loathe making dates ahead or buying theater or steamer tickets except at the last minute.

"My first newspaper job was sheer luck. I went in off the street, not knowing whether the paper was a morning or an evening one, and asked to see the editor. His watch-dog secretary was away on a midwinter vacation, or I should never have been let in. Luck! The girl feature-writer they had had for years had just left to be married, and there was a vacancy. Luck! My first assignment was to see Mrs. Martin Littleton, who declined to be interviewed. Just as I was sinking for the third time, in came her husband and gave me the story. What else but luck!"
"One walks through one street instead of another street—and meets one's fate. One misses a train and catches one that is wrecked. Luck. One turns the right card and wins a fortune. Or marries the wrong man and loses it. All luck! It's in your stars or it isn't. And you can't do much about it, though you can do something.

"It'll be my good luck if you print this. And the public's if you don't." 3

*Texas Guinan's Own Luck-Story*

"YES!" emphatically answered America's most famous night club hostess when asked if she believed in luck. And Texas Guinan then favored us with the following story of her career, told in her inimitable way:

"I take the credit for having started the first night club in New York, El Fey. You want to know how I happened to become the most famous hostess of my kind? I'll tell you.

"Joe Fejer had invited me to a party at the Beaux Arts Club one night. Everybody there was either a 'high hat' or a high-brow; in fact, it was a very high ball. Everybody was all dressed up and seemed afraid of breaking down the barrier of stiffness. Joe Fejer or somebody came to me and asked me to lively up the party—and so I did. I livened it up so much that the party is still going strong every night at my own club, the Club Intime at the Hotel Harding in West 54th Street. Well, anyhow, to return to the beginning of the party; Blanche Ring, Charles Winninger, Gitz-Rice and many other celebrities were there that night, and I got them all to do something just for the applause.

"The next night I was at it again when the same lull in the proceedings threatened to prevail. It was then that the owner of the club, John Johnitis, came over to me and made me an offer to return the following night for a monetary consideration."
"I was playing at the Winter Garden at the time, and I brought with me some of the people from the show—Trixie Friganza, Gene and Willie Howard; and among others who were there that night, by the way, were Rudolph Valentino and William Boyd. At the end of our entertainment that night I was still entirely unaware of how much money could be made doing this sort of thing. I was offered fifty per cent of the earnings of the club, if I would take charge as hostess. I had a lot of fun each night, so I said yes. At the end of my first week I received a check for $1,000. Six or seven months later, Larry Fey and I opened the El Fey. In ten months we had made a clear profit of $700,000. Just a bit of luck, says I!

"You talk about chance—the very way I made my debut on the stage was merely that. Traveling to Chicago from Virginia, where I had been attending school, I met on the train Reginald de Koven, the composer. He suggested that I enter a contest for a year's scholarship at the Chicago Conservatory of Music, and so I did. I was chosen from eight hundred contestants; and after a year of study was given a part in one of this famous composer's operas, The Snow Man.

"After three weeks in the chorus (during which period I used to devote all my spare time to studying the score in order not to be tempted to indulge in the excessively expensive habit of eating) I had learned all the parts by heart. Then suddenly the prima donna, Vera Michelina, was taken ill in Boston with laryngitis.

"In those days I was so green (I suppose because of being Irish) that when given a spear to carry, I thought it was furnished by Wrigley. When told I was going to be promoted, I thought I was to be given two spears to carry instead of one. Well, I played in New York at the Criterion Theater in 1907, and (I am not ashamed to admit it) under the Shuberts' management. I was a meek little girl in the chorus
then, getting $18 a week. How much do you think they paid me when I played for them in Padlocks of 1928? Yes, sir—$3,500. And they put me on a high horse, too,—and a white one at that!

"All through my life I've taken chances. And I have always been lucky. Isn't it queer?

"Here's how I got a great 'break': In 1910, I was appearing at the Fifth Avenue Theater—the Palace Theater of its day. Across the street, John P. Slocum, a well-known producer who rarely went to the music halls, was rehearsing a play called The Gay Musician, by Julian Edwards. In vain he had been searching for a star of personality for this forthcoming production. By some strange chance Mr. Slocum happened into the Fifth Avenue Theater of an afternoon. He was not impressed by me, for in the midst of my act he suddenly rose to leave. As he took his hat from under his seat, I spoke up and said: 'When you come back, bring one for me!' (That was in pre-prohibition days, so you know what I mean.) Confused, he sat down with a bang, his dear little heart filled with anger. Then I turned and sang to him: 'I was Just a Good Fellow Who Couldn't Say No.'

"When I had finished my turn on the stage and had gone to my dressing room, there was a sudden knock at the door. Convinced that it was the manager of the theater, come to present me with my passport for having insulted so important a personage as John Slocum, I called out: 'It's all right, Darling, I'm packing!' But when I opened the door, there stood John Slocum, Esquire, himself, with a smile on his face, a pansy in his buttonhole, and a four-year contract on his lips. Of course, we became fast friends. I was then starred in The Gay Musician and The Kissing Girl, and that led to a five-year engagement with the Shuberts at the Winter Garden, as a featured player.

"Well, my life has been nothing but luck, luck, luck.
Let me tell you about another lucky 'break' of mine. It was at the time that Harry Atkin had just taken over the Triangle Film Corporation. William S. Hart had just left this concern, and Mr. Atkin was looking about for a star to take his place,—some one who could do 'Wild West stuff.' Seeing how I could ride a horse and use a rope, he saw in me a female Bill Hart, and I was engaged, and appeared in no less than 312 Western motion-pictures. But, note this: If, by chance (on the night Mr. Atkin was in the audience) I had sung any other song than Ragtime Cowboy Joe (and curiously enough it was the first night I had ever sung it in public) I probably would never have appealed to Mr. Atkin. Now, if anybody should ask me how to get into pictures, I would say: 'Sixty-five cents at the box-office!'

"Coming down to modern history, there is that lucky curfew law which prohibits night clubs from keeping open after 3.00 in the morning. But in the law there is a clause stating that if the night club is a part of a hotel, 'curfew shall not ring this morning.' Now wouldn't you call it luck that my present club (Le Club Intime, as they say in Texas' Paris French) is in the Harding Hotel? Thus I am still within the law, strange as that may seem to some people. And as I never had a drink in my life, prohibition makes no difference to me.

"And I suppose it's nothing but sheer luck that makes me the possessor of a tremendous vitality. I might say that my luck has developed from hard luck and hard work. At sixteen it was nothing unusual for me to take a hundred head of cattle to ranges a hundred miles away.

"I am so in love with life that the greatest piece of luck that ever came to me is, I think, the fact that I was born—and that I was born the daughter of Mr. and Mrs. Michael Guinan, both good Irish. If my mother and father were to be

* At the time Miss Guinan gave the interview.
interviewed on the subject of luck, they might have a hard luck story to tell. But they are living here with me in contentment, and enjoy all my luck and luck-suries, if you'll pardon the pun.

"I am always yours for prohibition, et cetera.

'Texas Guinan."

Florenz Ziegfeld Gives Us His Views on Luck

Florenz Ziegfeld, the world's greatest producer of musical shows, tells us his ideas about luck in the following lines:

"Luck,—I certainly do believe in it. It has played a certain part in my life, and I take it seriously. Of course, in my office there are all kinds of lucky elephants, in jade, gold, silver, and ivory; and people always take this as an outer indication of the profound regard I have for luck. Yet these are only superficial indications of something I believe deeply and yet have never striven to explain to myself or others.

"My success has come, however, through an unusual train of lucky circumstances. When I was a boy, I was really undecided about my profession. I didn't know just what I was going to be. Then came the World's Fair and the extensive activities of my father, Dr. Florenz Ziegfeld, Sr., then head of the Chicago Musical College. To him was entrusted the direction of certain concert bands that came over from Europe to play at the exposition. A certain deal was to go through in Chicago having to do with these bands. Somehow or other, it did not. By chance, the matter came to my attention, and by chance I was put in charge, without expecting to be.

"This slight circumstance, hazy as it may sound, was the direct starting point of my theatrical career. Unconsciously, I got into the theatrical business. I managed some of those bands. I arranged the tour of the late Sandow. I got my first contact with society's reaction to the world of amuse-
ments. I exploited Sandow. I talked with the then famous society leader of the West, Mrs. Potter Palmer.

"I drifted to New York, and by chance an old schoolmate of mine asked me what I was doing. I said: 'Nothing.' He got me a job as theatrical manager. My previous training was predestined, it seems.

"But not my home life. Luck here again took an active hand. There was a masquerade one night. I was undecided whether I should go or not. My friends prevailed upon me to attend. It was fifteen years ago; a masked ball given at the Broadway Hotel by the Sixty Club. I dressed as a tramp and disguised my face with a long beard. No one knew me. Among the guests was a famous Broadway star, masked. Before the evening was over, however, I fortunately learned that the lovely lady was the foremost comedienne of the stage,—Billie Burke, already famous for her performance with John Drew in "My Wife," and star of "Mind the Paint Girl" and "Love Watches".

"Before we knew it, or any one else, we were engaged; and not long after we were married. And now we count ourselves lucky in the possession of Patricia Burke Ziegfeld, our daughter."

What a Famous Concert Artist Things About Luck

ALBERT SPALDING, America's celebrated violinist, has this to say to us on the subject of luck and chance:

"Yes! I believe in Luck. I believe it to be an actual element, always operating. It has, however, a timid, sensitive character, quick to take offense at non-recognition. If it meets you on the street it rarely bows to you unless you make the first advances. It is, moreover, a consummate actor, many times difficult to recognize in its various 'make-ups'; fully determined not to promote acquaintance with the superficial ob-
server; but quickly sensitive and generous to those who successfully pierce its outer mask.

"Luck, then, can be said to exist rather in man's perception of, and ability to grasp at, the outstretched yet sometimes almost invisible hand of opportunity, than in any outward circumstances that force themselves upon him."”

**A Modern Verdict on an Old Problem**

How shall we appraise the respective roles played by ability and luck in life? Here is the answer of a keen observer who has studied the careers of many successful leaders in our industrial and financial world:

"Are we wrong in supposing that the hand of chance is forever busy in our affairs? I do not mean that we live in a lawless world in which all things are the children of accident. By chance, I mean the unexpected, the unforeseen, the undesigned cause of many things.

"Man makes his plans. He includes in them all the factors he can foresee. The wiser he is, the more he foresees. But the wisest cannot foresee all. As he goes forward with his enterprise, the unknown, the unpredictable elements begin to make their appearance. . . . One is appalled at the innumerable forces shuttling back and forth across the highway of our lives; countless incidents, accidents, currents, delays, suggestions, moving and pushing us about.

"Every incident in our lives is a climax—a climax cumulated and matured out of vast chains of circumstances of which our own minds and wills form but a part—a small part playing against the immense fabric of the universe. Every trivial incident is a crisis—the crisis of an infinite series of accidents brewing through the ages. It is the fruit of immeasurable, complicated forces; the rise and fall of dynasties, the march of armies, the migrations of continents, the sweep of floods and storms and eruptions, the progressions of an un-
numbered sequence of episodes converging on a fixed point and bringing man, time, and circumstance together for so trivial an event as the lighting of a cigarette."

_How Young Napoleon Bonaparte Got the "Breaks"

No figure in history better illustrates the element of chance in human affairs than does Napoleon. This is especially true of his early life, before his budding genius could begin to dominate events.

In the first place, Napoleon, the future Emperor of the French, was not a Frenchman but a Corsican. A few years before his birth, the Republic of Genoa sold the island of Corsica to France. The hot-blooded islanders were furious, and under their brave leader Paoli fought desperately for independence. Napoleon was born in the midst of this struggle, which resulted in the defeat of the patriots and Paoli's flight abroad.

But, though defeated, the Corsicans were unreconciled;—and there was no hotter rebel among them than little Napoleon. Paoli was his hero, and he grew up dreaming of one day aiding the patriot chief to drive the accursed French from his island home. Even when his father bowed to the inevitable and curried favor with the French authorities, Napoleon scornfully refused to change sides and remained a patriot to the core.

So passed his boyhood. By a series of fortuitous circumstances, Napoleon's father won the goodwill of the French Governor, and among other favors, the elder Bonaparte got his son an appointment to a military school in France. Not by Napoleon's wish, however! The lad knew no French and hated the very thought of entering French service. His father, however, forced Napoleon to go, and he began a most unhappy period of his life; morose and solitary among companions who disliked him as a foreigner—a dislike which Napoleon heartily reciprocated.
The young cadet having shown special aptitude for mathematics, the inspector of the military school recommended him, not for the army, but for the navy. Only that official's sudden replacement by a new inspector prevented Napoleon from becoming a naval officer, and shunted him into the army. Appointed to an artillery regiment and assigned to dull garrison duty in a provincial town, Napoleon disliked the service, chafed at his existence, and still dreamed of Corsica and Paoli.

For years, Napoleon vegetated in poverty and obscurity. His first notable exploit was his handling of the artillery during the siege of Toulon. And he got this chance by a stroke of luck. He had been assigned to duty in another army. But just as he was starting for that front, counter-orders switched him to Toulon. And, once there, his superior officers proved so incapable that they were removed. Their successor, recognizing the young officer's merit, gave Napoleon the job of reorganizing the siege-artillery, which he did in masterly fashion.

It is often assumed that Napoleon's fortunes were made at Toulon. This, however, is an exaggeration. Indeed, within a few months, Napoleon's career came perilously near being cut short by "the national razor." After Toulon, Napoleon was assigned to duty with the French army which guarded the Italian border. Here he struck up a warm friendship with Augustin Robespierre, younger brother of the terrible Jacobin leader who then dominated France. One day, Augustin got a summons from his elder brother to return to Paris. Young Robespierre insistently urged Napoleon to accompany him. What could seem more attractive, since Paris was the seat of official favor, and Augustin's brother was virtually the master of France? But, somehow, Napoleon did not want to go to Paris just then, so Augustin went alone.

A few days later came the unexpected explosion of the
Ninth Thermidor (27 July, 1794) which sent both Robespierres to the scaffold! Had Napoleon then been in Paris as young Robespierre's close friend, the chances are that he, too, would have gone to the guillotine. As Napoleon himself stated in later life: "Had I not refused, who knows where that first step would have conducted me?" Even as it was, his friendship with Robespierre the Younger made him suspect with the new Government, and he was imprisoned for a while.

Some months after he had weathered this political crisis, Napoleon was ordered to go to the Vendee, but did not go because of ill-health. That was lucky for him, since, had he gone to the Vendee, he would have been side-tracked in an obscure theater of action chasing down scattered rebels—an occupation that would have yielded him scant prestige and would have kept him away from Paris, where his next great opportunity awaited him.

Not that he then wanted to go to Paris. No indeed! What he desired was active service against the foreign foe. But it was not to be. Instead, he was presently ordered to Paris and assigned to a clerical job in the war-office. So disgusted was Napoleon at this that he asked leave to go to Turkey and reorganize the Sultan's artillery! But when his record was examined, it was found to contain certain irregularities—and the old political suspicions also seem to have been held against him. So his superiors turned down his request to go to Constantinople. Angry and disgusted, Napoleon had to remain in Paris. A mere chance balancing of his record by unimaginative bureaucrats kept him there, against his will.

This humiliating turndown from his superiors had come to him on September 15, 1795. On October 5, just twenty days later, Fortune handed him the opportunity which really launched him on his great career!

A fresh upheaval was brewing in Paris. The weak gov-
ernment was at its wits' end. Barras, the head of the government forces, happened to remember the able way a certain young officer then doing clerical work at the war-office had handled the artillery at Toulon. Napoleon was suddenly ordered from his desk and given command of a battery of field-guns.

Then came the memorable day of the Thirteenth Vendémiaire (5 October) when Napoleon’s "whiff of grapeshot" scattered the dense columns of rebellious National Guards, crushed the revolt, saved the tottering government, and earned its gratitude. Napoleon was off on his meteoric course! Yet—by what a strange series of chances and lucky "breaks" had that course become possible!

Fortune's Clown:
The Amazing "Lord" Timothy Dexter

From the fortunes of a transcendent genius, let us turn to those of perhaps the most grotesquely humorous figure in all history;—that comical personage, "Lord" Timothy Dexter, of Newburyport. If ever a man had "bull luck," Timothy Dexter must be adjudged first place. The tale of his amazing exploits sounds worthy of Baron Munchausen; yet they have all been proved substantially true.

This bumptious little Yankee was born at Maiden, Massachusetts, in the year 1747. The son of poor parents, he was early apprenticed to a Boston tanner. Settling in Newburyport, Dexter set up shop as a maker of leather aprons and "britches" for the longshoremen of the waterfront. With Yankee thrift he plied his craft and courted a buxom widow who brought him a goodly marriage-portion. Thus Dexter abode for many years; locally known as a somewhat eccentric character, yet undistinguished from his fellows by any special good fortune.

Suddenly, when on the verge of middle life, his phe-
nominal run of luck began. The corner-stone of his fortune was laid in a daring speculation. The Revolutionary War was just over. America had won its independence, but was flat broke. Continental paper currency had become so valueless that "not worth a Continental" was a stock phrase.

Well, Dexter got a "hunch" that this despised Continental paper would be worth something some day; so he resolved to buy as much of it as he could lay hands on. Canny soul that he was, he had laid by a stock of good hard money—golden guineas, silver shillings, and Spanish "pieces of eight." His modest savings sufficed to buy up a vast quantity of dirty paper which most people would not touch with the traditional ten-foot pole.

Then Dexter waited; consumed with anxiety, as he himself admits, yet keeping a stiff upper-lip when his neighbors all called him a consarned fool. Dexter waited;—and far away in New York and Philadelphia, a certain financial wizard named Alexander Hamilton wrestled with the young nation's economic problems, won by a hair, and established the national credit on sound foundations. The despised "Continents" thereupon rose in value by leaps and bounds. In a short time, Timothy Dexter found himself, for his time and place, a wealthy man.

That, however, was merely the beginning. There now followed in quick succession the series of amazing ventures which have made Dexter's name immortal. First and foremost, the notorious warming-pans:

In those days of fireless chambers and linen sheets, our ancestors used to warm their beds with a pan filled with glowing coals, held at arm's length by a long wooden handle. And, naturally, the cover of the warming-pan was perforated, so that the fiery coals within should not be smothered for lack of air.

Well, Timothy Dexter somehow got the brilliant idea
of sending a large consignment of warming-pans to the tropical West Indies!

Off-hand, this sounds about as sensible as shipping snow balls to the Infernal Regions. Yet, note how Lady Luck took a hand in the game:

The West Indian sugar-planters looked upon Timothy Dexter's warming-pans—and found them good. Indeed, they found them to be just the things they needed for baling molasses out of their big boiling-kettles. Even the finely-perforated tops were acceptable, since they made passable strainers. Wherefore, Dexter's supercargo sold the lot at fancy prices, and his "mad" employer reaped a handsome profit.

Fortified by this success, Dexter embarked on a strange venture at home. While engaged in having a ship built for his overseas commerce, he was informed by the shipwright that the vessel needed "stay stuff." Tradition has it that Dexter misunderstood the term and thought ship's rigging needed the same sort of support as ladies' corsets. Accordingly, Dexter sent forth his agents to Salem, Boston, and even distant New York, charged with commissions to purchase whalebone in fitting quantities. Soon Dexter's storerooms bulged with "stay stuff," to the hilarious merriment of all Newburyport.

But the hilarity soon changed to blank amazement. For just then, Dame Fashion decreed corsets of unheard-of stiffness, needing a complete lining with whalebone! The corset-makers went forth to buy—and found the "trade" cleaned out, since Dexter had cornered the whalebone market. They had to journey to Newburyport, hat in hand, and Dexter sold his "stay stuff" at a thumping price.

Turning his erratic genius once more to the West Indies, Dexter sent thither assorted cargoes almost as extraordinary as the warming-pans; to wit—cats, Bibles, and woolen mittens!

But Lady Luck still perched on the prows of his ships.
The cats were eagerly bought as welcome auxiliaries in a war against a plague of rats infesting West Indian warehouses; a religious revival in the British West Indies made the Bibles go over big; lastly, a Danish merchant-captain looked over the well-made woolen mittens and bought them all to take home with him to the cold Baltic North for ready sale. Again, Dexter had achieved the seemingly impossible.

By this time, our hero was putting on great airs. Calling himself "Lord" Timothy Dexter, he purchased one of Newburyport's finest mansions, redecorated it in a grotesque fashion all his own, and called it "The Palace."

Naturally, "His Lordship" felt kindly toward fellow-aristocrats—especially those very distressed aristocrats of France who were having a rough time of it just then in the French Revolution. Dexter bribed the sextons of all the churches in Newburyport to toll their bells at the news of Louis XVI's execution. He followed up this sympathetic gesture by issuing a proclamation inviting the surviving members of the French royal family and the leading courtiers to cross the Atlantic and console themselves in "The Palace"

Confident that his invitation would be accepted, Lord Timothy Dexter laid in a great stock of choice French delicacies, wines, and liqueurs. The expected guests never came. What did come, however, was war between France and England. British cruisers swept the seas, and French luxuries could no longer be imported into America. So, after waiting a decorous period, Mine Host sold his stock of French dainties to American epicures, and cleared a big profit.

The climax of Dexter's amazing ventures, however, seems to be his sending of coals to Newcastle. To "send coals to Newcastle" was even then a by-word for commercial folly. Yet Dexter actually chartered a ship, loaded it with coal, and sent it gayly overseas to that British port. The vessel arrived just when Newcastle happened to be in the grip of labor
troubles, and Dexter's "coals" were quickly sold at a good price. Could even Lady Luck exceed that crowning gift to her comical favorite?

"Hap" and Happiness

Behold, then, this mysterious luck-factor! Peering, Proteus-like from a thousand quaint disguises; appearing unexpectedly and suddenly vanishing none knows whither; fickle, inconstant, obeying no known rules,—luck is the eternal despair of the logician, the theologian, and the cut-and-dried. We recognize that this is a well-ordered world. We know full well that, for most of us, most of the time, success demands ability, sobriety, persistence, and the other homely virtues.

And yet—and yet!—Somehow, there then peers forth that baffling "exception which proves the rule." At any moment, the luck-factor is apt to skip forth, confound our wise reasoning, and gayly toss a monkey-wrench into our well-oiled, mechanistic philosophy.

An English essayist puts it very cleverly when he writes: "Many friends have wished us a 'Happy New Year'; not one 'Good Luck for a year and a day!'—which we should prefer. For to ring the bell of success is a sort of Moral Try-Your-Strength, involving serious personal effort; whereas good luck is a sort of fairy gift, amoral and belonging by special favor to persons who do not seem to deserve it. Destiny may be made by character, but there is luck as well to be counted. . . .

"When all the moralists have insisted on unremitting pursuit as essential to success; when every Samuel Smiles has bored us to tears with his resolute praise of the industrious apprentice; the idle one appears crowned with glory by the merest accident. He has lounged into fortune, tumbled into success, like the youngest son in the fairy-stories. All that can be said in his favor is that, without knowing it, he selected
the right triviality to consider a little more curiously than the others.

"This, you may say, is no more than the paradox which every idler must produce to salve his conscience. Let us, then, produce some evidence; and, first of all, the English language. Men prate of 'happiness,' as if there were some infallible nostrum or recipe to secure it; but English, after all, says that it is a 'hap,'—which is 'chance.' Good-hap is good-luck—a thing that every one believes in, and that plays a larger part in human affairs than the moralist cares to believe."

Just so. And, being so, let us frankly consider the luck-element for what it is: the savor and the spice of life; redeeming our world from a deterministic drabness so appalling that, deprived of the zestful element of uncertainty and high adventure, half of us might well die of boredom or blow out our brains in sheer despair at having naught to look forward to beyond a dull routine.

Here, then, is something worth our detailed regard. To a survey of the luck-element athwart the ages and its meaning to everyday life, this book is therefore devoted.