In 1923, nine of the wealthiest people in the world met at Chicago's Edge Water Beach Hotel. Their combined wealth, it is estimated, exceeded the wealth of the government of the United States at that time. These men certainly knew how to make a living and accumulate wealth. Attending the meeting were the following men:

1. The president of the largest steel company,
2. The president of the largest utility company
3. The president of the largest gas company
4. The president of the New York Stock Exchange,
5. The president of the Bank of International Settlements,
6. The greatest wheat speculator,
7. The greatest bear on Wall Street,
8. The head of the World's greatest monopoly
9. A member of President Harding's cabinet.

That's a pretty impressive line-up of people by anyone's yardstick. Yet, 25 years later, where were those nine industrial giants?

Let's examine what happened to them 25 years later.

1. The President of the then largest steel company (Bethlehem Steel Corp), Charles M Schwab, lived on borrowed capital for five years before he died bankrupt.
2. The President of the then largest gas company, Howard Hubson, went insane.
3. One of the greatest commodity traders (Wheat Speculator), Arthur Cutten, died insolvent.
4. The then President of the New York Stock Exchange, Richard Whitney, was sent to jail.
5. The member of the US President’s Cabinet (the member of President Harding's cabinet), Albert Fall, was pardoned from jail just to be able to go home and die in peace.
6. The greatest “bear” on Wall Street, Jesse Livermore committed suicide.

7. The President of the then world's greatest monopoly, Ivar Krueger, committed suicide.

8. The President of the Bank of International Settlement, Leon Fraser, committed suicide.

9. The president of the largest utility company, Samuel Insull, died penniless.

What they forgot was how to "make" life while they got busy making money!

Money in itself is not evil; it provides food for the hungry, medicine for the sick, clothes for the needy. Money is only a medium of exchange.

We need two kinds of education:

a) One that teaches us **how to make a living**

and

b) One that teaches us **how to live**.

There are many of us who are so engrossed in our professional life that we neglect our family, health and social responsibilities. If asked why we do this, we would reply that "We are doing it for our family".

Yet, our kids are sleeping when we leave home. They are sleeping when we come back home!! Twenty years later, we'll turn back, and they'll all be gone, to pursue their own dreams and their own lives.

Without water, a ship cannot move. The ship needs water, but if the water gets into the ship, the ship will face existential problems. What was once a means of living for the ship will now become a means of destruction.

Similarly we live in a time where earning is a necessity but let not the earning enter our hearts, for what was once a means of living will surely become a means of destruction for us as well.

So take a moment and ask yourself......... **Has the water entered my ship? I hope Not!**