

The test of a successful person is not an ability to eliminate all problems before they arise, but to meet and work out difficulties when they do arise. We must be willing to make an intelligent compromise with perfection lest we wait forever before taking action. It's still good advice to cross bridges as we come to them.

CASE NO. 2: WHY J. M. LIVES IN A NEW HOME

In every big decision, the mind battles with itself—to act or not to act, to do or not to do. Here's how one young fellow elected to act and reaped big rewards.

J. M.'s situation is similar to that of a million other young men. He is in his twenties, has a wife and child, and still has only a modest income.

Mr. and Mrs. J. M. lived in a small apartment. Both wanted a new home. They wanted the advantage of more space, cleaner surroundings, a place for the youngster to play, and a chance to build up equity in their own property.

But there was a hitch to buying a new home—the down payment. One day as J. M. was writing next month's rent check he became very disgusted with himself. He observed that the rent payment was as much as monthly payments on a new home.

J. M. called his wife and said, "How would you like to buy a new home next week?" "What's got into you?" she asked. "Why make jokes? You know we can't. We haven't even got the money for the down payment."

But J. M. was determined. "There are hundreds of thousands of couples like us who are going to buy a new home 'someday,' but only about half of them ever do. Something always