"It's this way," he went on, "I've been analyzing people a lot lately, and I've noticed this. People who don't have much look at themselves as they are now. That's all they see. They don't see a future, they just see a miserable present.

"My neighbor is a good example. He's continually complaining about having a low-pay job, the plumbing that's always getting fouled up, the lucky breaks somebody else just got, the doctor bills that are piling up. He reminds himself so often that he's poor that now he just assumes that he's always going to be poor. He acts as if he were sentenced to living in that brokendown apartment all the rest of his life."

My friend was really speaking from the heart, and after a moment's pause he added, "If I looked at myself strictly as I am-old car, low income, cheap apartment, and hamburger diet-I couldn't help but be discouraged. I'd see a nobody and I'd be a nobody for the rest of my life.

"I've made up my mind to look at myself as the person I'm going to be in a few short years. I see myself not as a rate clerk but as an executive. I don't see a crummy apartment, I see a fine new suburban home. And when I look at myself that way, I feel bigger and think bigger. And I've got plenty of personal experiences to prove it's paying off."

Isn't that a splendid plan for adding value to oneself? This young fellow is on the expressway to really fine living. He's mastered this basic success principle: It isn't what one has that's important. Rather, it's how much one is planning to get that counts.

The price tag the world puts on us is just about identical to the one we put on ourselves.