Sometimes, near the ocean shore, one sees a green flag, in shreds and tatters, bearing the word "Wreck," floating over the mast or some other part of a vessel, just visible above the water. The flag is to warn other craft of the wreck that lies there. Over many men's lives, a like warning might float. What can be sadder, than a wrecked immortal life? Yet the sea is not so full of wrecked ships which have gone down in storms or upon its fatal rocks â€” as in life's sea, down into whose dark depths have gone human hopes and possibilities and immortalties. We talk sometimes with pathetic sadness, of the shipwrecks which the ocean contains, of the treasures that lie buried beneath its waves. But who shall tell of the treasures that are hidden in the deeper, darker sea of life â€” where they have sunk in times of defeat and disaster?

The following question was sent, with others, to a number of gentlemen: "So far as you have observed, what are some of the principal causes of the failure of young men â€” meaning failures in the wider sense, in character and also in business career?" The answers have taken a wide range, covering both the business and the moral side of life.

A merchant writes: "I and my brother commenced in the business in which I am now senior partner, when we were boys of twelve or thirteen. With one exception, all the boys who were then in the business, have made shipwreck of life, by bad company, wine, etc. The same story, almost, could be written of nearly all the businesses on the street. Since I began business â€” two or three young men saved and succeeding, the others failing, lost."

Another writer, a younger man — but observant and thoughtful, answers: "The causes of failure are: no positive aim in life; no special preparation; lack of appreciation of the many opportunities for self-improvement in youth; desire for ease and pleasure; haste to get rich; selfishness."

Another thoughtful man replies: "Indirection, lack of systematic habits, of thoroughness, of moral rectitude. As a rule, men do not succeed because they have no definite purpose; also, because they fail to make a proper use of the means of improvement at hand. I know many young men who are today filling obscure positions, and simply because in their days of opportunity they neglected to prepare themselves for what the future might bring them."

Napoleon once told some schoolboys that every missed lesson, left an opening for future disaster. Wellington said that Waterloo was fought and won while he was still a school-boy; that is, the preparation which made the battle and the victory possible, was made in his early years. So it is in every successful life. The things the boys are doing now, will make or unmake their future.

Another writer says: "I have observed that young men often are very thoughtless. That is, when they start out in life, they do not consider or take hold of the many opportunities that offer â€” but think more of present pleasure and ease, than of the building of character or making a business success."

In other words, he means to say that selfish indulgence draws them away from hard work. Blessed be drudgery in early life! That young fellow is to be pitied, who in his first years has short hours, easy work, good pay, luxurious surroundings, and a good many golden hours without their tasks. He thinks he is fortunate, and his mother thinks he is fortunate; but in truth, he is not. He is getting a false idea of life, for no such easy life ever can amount to much in the end. He is leaving great patches of the fields of his blessed days empty, without their burden of work and discipline, and very soon the devil will sow tares in these unfilled hours.

Another thoughtful answer is this: "Lack of confidence in self is a cause of failure. A careless habit, not thorough, the tendency to slight his work. 'Oh, that will do!' is his standard and becomes his habit, and a bad habit it is. It has wrecked many a young man's prospects. Nothing inspires confidence on the part of an employer more quickly, than thoroughness and reliability in a boy. He may not be specially quick or bright â€” but if he can be depended on to do well the task assigned him, his position is assured."

The fourth reason is given. "Lack of a high ideal of concentration and tenacity of purpose. Lack of self-control and self-denial. Young men have not a proper conception of the divineness of life, and are unwilling to pay the price of success. They work only to the extent necessary to keep positions, and really live and work to get pleasure outside of business hours."

Another says: "Lack of thorough earnestness and a failure to grasp opportunities. Usually it is not lack of
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brains or of intelligence which keeps men down; but strangely many get the impression that the position should seek them â€“ instead of their seeking the position. So they fail to try to honor the place they fill.” There is here a very important suggestion. No man can succeed in a position, whose duties he tries to do merely with the least possible work. He must take his share of the burden of the work or business, and make the responsibility his own.

Again a writer â€“ a man whose life has reached rare nobleness in character, and rare success in business, says: "The principal causes of failure in a business career are, granting that natural ability is sufficient: lack of application, lack of integrity or reliability, or lack of contentment with one's situation. I have in mind, men who might have succeeded if they had been contented with the ordinary duties in which providence had placed them â€“ but through an ambition to accomplish something much more striking, they have failed to make even an ordinary success."

Most of the quotations made thus far, refer to the causes of business failure primarily. But the moral side has also had a place in many of the letters. One names: "Moral cowardice; fear to say NO to the invitations of companions to take the first drink or to visit houses of questionable repute; the perusal of vile literature; accepting and choosing the companionship of impure and unworthy people."

Another names: "Estrangement from home and its consequence, bad company. When boys and young men learn to dislike home, and love to be any place more than at home â€“ they have taken the first step downward!"

Another names gambling as a cause of moral failure. I am glad of an opportunity to refer to this vice which today ranks alongside the saloon and the sin of impurity, in its ruinous work among men. I do not believe any of us are aware of the extent of gambling in our present-day life. It begins in the groups of school-boys playing marbles on the sidewalks â€“ and it extends up to the stock-rooms where men gamble with railroads and mines and great trusts and millions. You find it in parlors and in pool-rooms, in railway trains and on ocean steamers, in charity entertainments, and even in church fairs. And the extent of the curse of it, no one knows. The young man who first entertains the suggestion that he may make money by gambling, without legitimate work, or the exercise of skill â€“ has opened his heart to a seed of moral poison which, unless quickly cast out, will produce moral ruin. A wise man has said, "There is no dry rot that spreads so fast from the smallest speck upon the character, as the gambling passion."

Life is too noble, too great, too rich in possibilities â€“ to be thrown away. God has given to each of us a soul, a life â€“ to keep, to build up into beauty, to use in holy service, to account for at last, at God's bar. Let us be faithful. Let us make the most possible of ourselves. God will help us. Let us put our hands in Christ's. Let us yield to Him. Then come what may, we cannot fail.