

**THE FIRST BUSINESS OF
THE WORLD: AND OTHER
ADDRESSES AND PAPERS**

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The First Business of the World: And Other Addresses and Papers by D. P. Kingsley

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**BY
D. P. KINGSLEY.**

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TILDEN FOUNDATIONS,
1900

PREFATORY NOTE.

THESSE pages have been assembled under no illusions as to their character. They are heavy with the atmosphere of the "shop"; they do not claim to be what is called literature. They aim simply to bring a message to the men who took part in the strenuous doings of the NEW-YORK LIFE between the years 1892 and 1903; they are chiefly souvenirs of meetings that were surcharged with determination and ambition and pride of achievement.

We, NEW-YORK LIFE men, shall have other meetings similar, even greater, but none just like these.

I present this little volume in the hope that it may help to keep alive an inspiration that for ten years has lightened labor and increased accomplishment.

D. P. K.

No. 346 Broadway, New York, N. Y.,
May, 1903.



THE FIRST BUSINESS OF THE WORLD.

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WHEN Julian West awoke in *Looking Backward* (dreaming within a dream), he was quivering with ecstasy. He was radiant with the joy that all dreamers feel as they erect, bit by bit, their dreamland palaces, fashion their dream-folk and people their dream-worlds. He had just visited with a certainty of touch, and seen with a clearness of vision which surpassed reality, a city and a civilization from which the struggle for existence had been eliminated. Plato living in his ideal Republic, or Sir Thomas More in a real Utopia,

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could not have been happier. For him the monstrous cruelties of a civilization, built under a law which says that the strong only may survive, had passed away. Full of the beauty, the joy and the sweet reasonableness of his dream, he was in a moment thrust back into the din and bustle of a great, modern city.

That our whole civil and social system seemed monstrous to him was not strange. He could literally find nothing to approve. Great business houses, whose workings seem to us models of good order, effectiveness and justice, were to him dens of wickedness: in them men struggled mightily to overcome other men, to trample the weak under foot. Wherever he turned were the same disorder and cruelty: humanity tearing at itself.

In the depths of his despair a single message reached him, which brought comfort, which showed that forces were at work in society, through which even his dreamland-republic, or something like it, may be reached. As he pondered, a man handed him a card. On that card was written a message of hope—the message was Life Insurance, and the man who bore it was a Life Insurance Agent. By contrast with the splendid humanity of Boston, as he had seen it in the year 2000, the Plan offered

in 1887 seemed to him very inadequate, but it brought him comfort—it was the one device in existing civilization which looked in the right direction. To Julian West, fresh from the streets of his industrial paradise, Life Insurance was the one sane idea in a world full of madmen, the one humane factor in the land of Ishmael.

I am not the first to point out that Mr. Bellamy's industrial republic can only be mentally reached if we first ignore laws as universal and apparently as unchangeable as the law of gravitation. The survival of the fittest is apparently not only universal as a law, but universal as a fact. It reaches from protoplasm to man, and is as present in our business, in our government, and in our religion as it is in the jungles of India or in the depths of the sea.

Can a civilization be erected which nullifies, or even modifies, this law? Can its cruelties, its awful waste, its indescribable brutality be eliminated? Mr. Bellamy says yes. Most men will say no. The truth lies between these answers, and is lodged in the message which brought hope to Julian West.

The great fact, which presses on every self-respecting man, is the duty of making and keeping his own place amongst men, of pro-