

# The Art of Money-Getting

By P.T. Barnum

*The excerpt below is adapted from a lecture written in 1882 by P.T. Barnum. Barnum is best known for founding a famous circus and for his statement, "There's a sucker born every minute." Less known today is Barnum's career as a public speaker. In fact, Barnum performed "The Art of Money-Getting" over one hundred times, providing his listeners with a formula for achieving financial success.*

The foundation of success in life is good health; that is the basis of fortune; it is also the basis of happiness. A person cannot accumulate a fortune very well when he is sick. He has no ambitions, no incentive, no force. Of course, there are those who have bad health and cannot help it; you cannot expect that such persons can accumulate wealth; but there are a great many in poor health who need not be so.

Many persons knowingly violate the laws of nature for the sake of fashion. For instance, there is one thing that nothing living except a vile worm ever naturally enjoyed, and that is tobacco. Worse are intoxicating drinks. To make money requires a clear brain. A man has got to see that two and two make four; he must lay all his plans with reflection and forethought, and closely examine all the details and the ins and outs of business. If a man's brain is muddled, his judgment warped by intoxicants, it is impossible for him to carry on business successfully.

Young men starting in life should avoid running into debt. There is scarcely anything that drags a person down like debt. It is a slavish position to get in, yet we find many a young man hardly out of his "teens" running in debt. Debt robs a man of his self-respect.

When a man is in the right path, he must persevere. I speak of this because there are some persons who are "born tired," naturally lazy and possessing no self-reliance and no perseverance. How many have almost reached the goal of their ambition, but losing faith in themselves have relaxed their energies, and the golden prize has been lost forever.

Fortune always favors the brave, and never helps a man who does not help himself. It won't do to spend your time like Mr. Micawber in waiting for something to "turn up." To such men one of two things usually "turns up": the poor-house or the jail; for idleness breeds bad habits, and clothes a man in rags.

Politeness and civility are the best capital ever invested in business. Large stores, gilt signs, flaming advertisements will all prove unavailing if you or your employees treat your patrons abruptly. The truth is, the more kind and liberal a man is, the more generous will be the patronage bestowed upon him. The man who gives the greatest amount of goods of a corresponding quality for the least sum will generally succeed best in the long run. Men who

drive sharp bargains with their customers, acting as if they never expect to see them again, will not be mistaken. They will never see them again as customers. People don't like to pay and get kicked too.

Some men have a foolish habit of telling their business secrets. If they make money they like to tell their neighbors how it was done. Nothing is gained by this, and oftentimes much is lost. Say nothing about your profits, your hopes, your expectations, your intentions. And this should apply to letters as well as to conversation. If you are losing money, be especially cautious and not tell of it, or you will lose your reputation.

Uncompromising integrity of character is invaluable. It secures to its possessor a peace and joy which cannot be attained without it--which no amount of money or houses and lands can purchase. To all men and women I conscientiously say, make money honestly, and not otherwise.

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**TOPIC:** What advice does Barnum give about gaining money? What do you think of his claims? For example, is his advice accurate? Is it sufficient? Is it relevant? Develop your answer by discussing specific examples of Barnum's advice--or his omissions. Your examples or illustrations may come from your personal experience, your observations of others, or any of your reading, including "The Art of Money-Getting."