

For release in afternoon newspapers,  
Monday, May 22, 1950.

LIFE IN A CHANGING WORLD

An Address by Thomas B. McCabe at the  
Commencement Exercises of  
Wesley Junior College, Dover, Delaware,  
at 11 a.m., May 22, 1950.

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I was going to say that it was forty years ago next month that I was sitting where you are, but I must be more factual and say that our graduating exercises were not held on this beautiful campus but in the old Dover Opera House. I will never forget that June evening in 1910 because it was a frightful experience for me. Three or four of us had been selected to deliver Commencement orations, and my subject was a most formidable one - "The Power of Public Opinion." Imagine, if you can, a boy of sixteen in such a role!

As we walked on the Opera House stage and for the first time in our lives faced the footlights, I nearly collapsed with fright and one of my classmates gave me, surreptitiously, some aromatic spirits of ammonia which she had concealed and, as I recall, gave me also a whiff of smelling salts. I have absolutely no recollection of delivering that momentous oration or of the reception which it received, but I can speak with feeling in saying today that the specter of the power of public opinion has haunted me ever since.

I agreed to go through with that ordeal only because of the patient understanding and encouragement of two of my teachers, Miss Emma Potter and Miss Annie O'Brien, both of whom coached me painstakingly for days before the event. I think I would have jumped through flaming fire for those teachers because in them I found the acme of the teaching profession. They were not only great teachers but were the personification of friendliness and helpfulness outside of the classroom.

Miss Potter was my ideal of the perfect lady -- a true aristocrat of the old school. Miss O'Brien was a real gentlewoman, with everything that is implied in that word of distinction. Those two women left a profound impression on my impressionable mind, and I am happy to be here today to pay this simple but very heartfelt homage to them.

Teachers are too frequently the unsung heroes. Unfortunately, they do not enjoy many of the materialistic rewards of life or its emoluments. Therefore, their satisfaction must come from the reflected light and the gratitude of their pupils.

Another reason for accepting the invitation to come here today was the prospect that I might recapture some of the fine old traditions which permeate this place. Many of my relatives attended the old Academy. One graduated in the first class of 1875, and my father graduated in 1876. There is romance for me in these walls and the grounds around them, and I hope that I may rekindle the flame of adventure which burned so brightly during my three years as a student.

Many of the townspeople here today were very generous in offering me the hospitality of their homes when I was a student. I will never forget the pleasant hours I spent with many of them, and especially the bounty of their dining tables. At that time, the Academy food was very plain fare, with baked beans the principal dish three times each week, and hash on the alternating days! We had very little spending money, and what we had went to supplement our diet. I can still taste those marvelous five-cent chocolate sodas in Clarke and McDaniel's, the pies at Smith bakeries, the occasional meals at Cook's restaurant, and the glorious five-cent plates of ice cream. Going down town in the late afternoons to spend a spare nickel was adventure of the first order.

There was adventure also on the athletic field because the Academy could not afford athletic equipment or expenses for trips. Therefore, our football and baseball equipment was of our own improvising, and I can assure you that we were a motley looking crew, but a very happy one. Only two football games could be played in a season because of the lack of equipment and lack of cash for transportation expenses. Yet, the spirit of adventure played a significant role in all of our undertakings. I hope that with your improved facilities this spirit is never lost sight of because it is one of the greatest things in life.

The subject of my informal remarks today is "Life in a Changing World." No matter how much we do to avoid the inevitability of change, the impossibility of escaping its consequences -- no matter what measures we may institute to mitigate its personal impacts -- was brought home to me forcibly a short while ago as I sat in a meeting with representatives from certain areas of high unemployment who had come to Washington to appeal for aid in solving their difficulties. The delegation included workers from the textile cities of New England, shipbuilding plants in northern New Jersey, and the mining areas of the Rocky Mountains.

These people were bewildered at their plight and afraid of the future because they had spent most of their working lives in one industry and were trained in only one phase of the operation. Consequently, when they were laid off months ago they did not know where or how to turn. Many of them have large families whose roots are deeply embedded in their local communities, and the prospect of moving to another part of the country, with all of the uncertainties of a new job, housing difficulties, and the making of new friends, seems insurmountable. Furthermore, they do not possess enough money to make the move, as their savings have been depleted during the long lay-off.

The tragic picture of these people drove home to me the thought that we all must be trained from childhood to survive in this complex and ever-changing world. We must be adaptable and flexible in our response to events. In the vernacular of the prize fighter, we must always be ready to roll with the punches or we will go down for the count.

If one starts out in life as a farmer, a mechanic, a doctor, or a preacher, he must realize, and his basic philosophy must be attuned to the realization, that over the span of his working lifetime, say a period of from forty to fifty years, the basic practices of his profession or occupation will radically change. He himself must be ever alert to the probability of these changes and must develop adaptability if he is to play his part in the scheme of things.

When I was a boy, farming in this area was conducted in a very crude horse-and-plow manner, as compared with the mechanized and scientific farming of today. The itinerant farmer who did not acquire more technical knowledge of his soil and the improved tools to be had soon fell by the wayside.

Extraordinary progress has been made in the field of medicine, and the educational qualifications today for a doctor are a far advance over the very limited training of the doctors of fifty years ago. The medical students of my boyhood who were in the front echelons of study and experimentation are today our leading surgeons, specialists, diagnosticians, and practitioners. The world has little use for those who confine their treatment to the techniques that were general or even advanced only fifty years ago.

In the field of banking, in which I am presently engaged, there has been significant change. Forty years ago when I was in school, there was no Federal Reserve System. The necessity for an adequate central banking system was one of the things impressed upon us in our course of economics, money and banking. It was one of the great goals of the times. Men differed as to how this great reform should be achieved, but all recognized that there was urgent need for it. Incidentally, I understand that some of you who are graduating today are "experts" in the operation of the Federal Reserve System now that you have completed successfully President Bartley's course in Money and Banking. Therefore, I will watch my step in talking about the System, lest you trip me.

Speaking of "experts," there is an old story of the efficiency expert who went into a Government department where the people were fed up with being investigated. The expert asked a clerk what he did in the department and the bored reply was, "Not a thing." He asked the same question of another clerk who gave him the same scornful answer.

"Ah," said the efficiency expert, knowingly, "duplication."

When I was in school here, we had just been through the money panic of 1907-1908 and Congressional investigations in the field of money and banking were the order of the day. In Delaware, specialized supervision of State-chartered banks was still to come. It was not until later that the regular inspection and physical examination of the records and books by State banking examiners became an accepted practice in this State. Since that time I have seen the field of banking evolve from a rather loosely knit system of local institutions into a well-developed national network of member banks integrated in the Federal Reserve System.

At the same time, the System has provided a flexibility of credit unknown at the turn of the century.

Through the years, the whole philosophy of banking has undergone a substantial overhaul. It was all too common practice in the early days for banks to be organized for the private benefit of a few business and professional men, and for the officers and directors to be the largest borrowers. All too frequently, there was inadequate recognition of the credit needs of the community or of the people who lived in that vicinity. Today, I am glad to say that the vast majority of our bankers are men of vision. They pride themselves on the fact that they have been able to develop an honored profession. There is less response today to the age-old jokes about the glass-eyed bankers and the Shylocks that evoked hilarity when I was a boy. Our bankers recognize that the basic premise of their operations must be "service to the community", and I think it is a fair statement that bankers, today, stand in higher respect throughout the body politic than ever before.

Ours is still a country predominantly of independent local banks. We are coming to think of the banker as an active participant in local affairs, generous with his time for the welfare of the community. To fulfill his new role, he is inspiring the confidence of his customers to greater extent than ever before, and they are confiding in him the most intimate details of their financial affairs. More and more he is making credit services available to meet the legitimate needs of all classes and conditions. We have seen a distinct trend in recent years away from the cold marble halls that typified banking accommodations a generation ago. With the inauguration of personal loan departments, sales finance departments, and, more

recently, specialized departments to facilitate small business financing, our banks are becoming more and more to be regarded as genuine "community centers" for financial affairs.

I suppose the most spectacular changes that have occurred in the past forty or fifty years have taken place in the field of business -- particularly in manufacturing processes, in merchandizing methods, in personnel administration, and in employee relations. Mass production methods, as we know them today, were beyond even the dreams of Frederick Taylor who was one of the first to stress efficiency techniques. Productivity in manufacturing -- output per man hour -- is nearly four times what it was at the turn of the century. Products have changed too. In the dictionary of 1900, there were no references to radio, to say nothing of television or penicillin. The rapid development of new products continues. I doubt whether any dictionary today contains references to orlon.

Total production in the economy has risen over 400 per cent since 1900, and production at factories is up nearly 600 per cent. The chemical industry now accounts for nearly one-tenth of all manufacturing output in the United States. It was still almost nonexistent some years after I left Dover, had been graduated from Swarthmore, and had started my business career. Changes in products and processes have transformed our ideas about resources and living needs.

Particularly we have changed our ideas about our precious human resources. This is an area in which we still have much to learn. Despite great progress, I prophesy further changes in the relation between employer and employee which is still, at best, an inhibited one. In the



past six months we have gone through three nationwide strikes which, had they gone on, would seriously have crippled our economy. We must develop, and I'm sure we can, men of capacity and public stature to examine this skein of tangled human relations objectively and work out constructive solutions. We are blessed with a fair land and great physical resources, but our strength lies in the quality of our people, their ability to work together, and their adaptability to an environment that would cease to be American the moment it stood still. If we look to our past as we try to deal constructively with our emerging problems, such as this problem of human relations, we must realize that one great lesson of that past is the inevitability of change.

Let's take the field of transportation for a specific example.

In my boyhood, an automobile was truly a novelty. There may have been more, but I can only recall three in the entire city of Dover when I first came to school here. Believe me, when one of them went by the campus, everything stopped, and we even took sides on whether they would make the next corner without a breakdown. Railroads were the center of the transportation system. The College catalogue of my day boasted that the Pennsylvania Railroad had eight trains a day each way serving Dover. Today I would guess that there are more busses than trains in a day, and probably as many private and commercial air flights in and out of town. I'm sure that when the Pennsylvania Railroad officials built that pretentious station in the center of town in 1911-1912, they weren't counting on the development of trucks and automobiles to revolutionize completely the transportation system of our country just as the railroads had a generation earlier. I was about as old, when the Wright brothers made their first flight at Kitty Hawk, as most of you were when jet

planes were coming off the drawing boards. Forty years ago only the main streets of Dover were paved and the DuPont Highway was not completed until long after I left the Academy.

Let's just take a quick look at some of the other changes that have taken place in our country since the turn of the century. Since 1900, our population has roughly doubled -- rising from 75 million to 150 million. In 1910 the total deposits and currency outside of banks amounted to only 17 billion dollars, while today they exceed 176 billion -- a growth of roughly 159 billion dollars in forty years. I suppose to keep the record complete, we should note, too, that in 1910 the total Government debt was not quite one billion dollars! We studied by the light of kerosene lamps in those days, and I remember well having to fill them every few days from storage tanks kept in what is now Dr. Keene's chemistry laboratory.

In that forty-year period, we have lived through two World Wars, a boom and a bust, and have come through it all stronger, richer, and more productive than ever. Even to have survived is indicative of the strength, ingenuity, and resiliency of our American free enterprise system. Today, with 7 per cent of the world's people, the United States produces 37 per cent of the world's goods. Yet, in the midst of a cold war we must not be content with our progress, but must strive to make our country's economy even stronger.

If one could stand apart from his time and compare this period with others of equal length -- in the United States or elsewhere -- such achievements in the production of goods and services would quickly be seen as unique in the world's history.

You know if I'm not careful, you graduates will think I'm a lot older than I really am, because to many of you forty years ago must sound like ancient history. But let's just tick off some of the developments of your own lifetimes -- say, beginning about 1930. When you were born, most people in this country had not even heard of Hitler. The nylon stockings that most of you young ladies are wearing today were unknown products. Television was only a theoretical mirage. Radar was unheard of. Plastics were relatively undeveloped. The great depression was just beginning. So you see, the process of change goes on and on and on. I know of no more serious blindspot in the vision of a generation than one which would prevent an adequate expectation of progress and changes yet to come.

Not long ago, I completed another of many trips I have made to the West Coast. After crossing the Continent again and viewing this magnificent country, I can better understand why it is so frequently referred to in Eric Johnston's book as "America Unlimited". It reminds me of a definition a Kentuckian once gave for the boundaries of the United States. "The boundaries of the United States, sir?", he said. "Why, sir, on the north we are bounded by the Aurora Borealis, on the east we are bounded by the rising sun, on the south we are bounded by the procession of the Equinoxes, and on the west by the Day of Judgment!"

Among the changes that no American can afford to minimize are those that are taking place in the world at large. Totalitarian governments of the kind we know today were almost unheard of forty years ago. The United States was then a debtor nation economically, and just beginning to

appreciate its potential influence in world affairs. The League of Nations was not organized until after the first World War, and, even then, endeavored to function without our active participation. One of the problems we have to ponder today is that since the war a sizable portion of the world has been travelling at a pretty high rate of speed along the highway leading toward socialism. How long this process will continue, or how far it will go, must be a matter of grave concern to us all.

What I am trying to say to you graduating seniors is that you are entering a constantly changing world. You alone will determine how you will meet and measure up to life under these circumstances. You will have to prepare yourselves to cope with a situation in which the drifting sands of time present new problems with the passing of each day. You will have to find a bed rock upon which you can build the structure and framework of your life. I suggest in all confidence and, at the same time, humility that you may find it in a philosophy of adventure and a religion of faith.

At the outset I emphasized the spirit of adventure that inspired our ancestors. This spirit I would emphasize will be particularly important in the days that lie ahead. There are opportunities for adventure in every phase of life -- yes, even in the most mundane things, if you will but look for them. What young man is there today who does not cherish the memory of a host of boyhood adventures?

And so it will be as you take on your first full-time job in business or industry, or enter your chosen profession whether it be law, or medicine, or the public service. Let me assure you that climbing the first rung on the ladder which leads to success in meeting the challenge of life will give your morale a boost.

In addition to the problems of a career, however, there is plenty of adventure to be found in the establishment of a home and the beginning of a family. You may doubt this now, but I am confident of what you will say a few years hence. Then, too, there are many, many opportunities for real adventure as you take an active part -- and I truly hope you will -- in the civic and social affairs of your community. I can assure you that it has been adventure with a capital "A" to spend five of the last ten years in Washington! You have heard it said, no doubt, facetiously, that Washington is the only place where sound travels faster than light.

I have been asked to give the Alumni Day talk three weeks from now at my other alma mater, Swarthmore College. To prepare myself, I looked up an address of President Woodrow Wilson made to the student body of Swarthmore in October 1913, while I was in school. Some of his comments that day are particularly applicable to my emphasis now on the need for a spirit of adventure in your lives. President Wilson said, "You can't set limits to adventurers. After their day is gone, their spirits stalk the world, carrying inspiration everywhere they go and reminding men of the lineage, the fine lineage, of those who have sought justice and right."

He went on to ask some questions of us that I, in turn, would like to ask of you today: "How many of you have devoted yourself to adventure? How many of you will volunteer to carry the spiritual messages

of liberty to the world? How many of you will forego anything except your allegiance to that which is just and that which is right? We die but once, and we die without distinction if we are not willing to die the death of sacrifice.

"Do you covet honor? You will never get it by serving yourself. Do you covet distinction? You will get it only as the servant of mankind. Do not forget, then, as you walk these classic places, why you are here. You are not here merely to prepare to make a living. You are here to enable the world to live more amply, with greater vision, with a finer spirit of hope and achievement. You are here to enrich the world and you impoverish yourself if you forget the errand."

What idealism is embodied in those simple words. What a contrast to the statements I now propose to quote. Take this: "There is scarcely anything around us but ruin and despair." That was said by William Pitt in 1790 at the beginning of Britain's greatest century of development and progress. "In industry, commerce, and agriculture there is no hope whatever." The author of this remark, which was made in 1851 just prior to the flowering of British wealth, was none other than the Duke of Wellington. Finally, we have the dire prophecy "Nothing can save the British Empire from shipwreck." This comes from Lord Shaftesbury in 1868. He little reckoned on the dogged determination of the British people and the inspired leadership of that adventurer, Winston Churchill, who steered the British Empire through shoals more perilous than any that Lord Shaftesbury could possibly have imagined. Amid the dark forebodings which all of us have at times today, we can draw comfort from these mistaken predictions of the past. The free world has survived. Let us never lose faith that if we face up to

our problems with courage and with a spirit of adventure, we will not fail to pass on the American way of life to the generations yet to come.

I do not underrate for a moment the seriousness of present day problems. Still I am convinced that those who yearn for the "good old days" when life was supposed to be better than today may be somewhat misled by the rose-colored perspective which the passage of time often lends to history.

Consider for a moment the period in which the idea of this school was originally conceived and accomplished. In 1870 we were only beginning to work our way out of maladjustments resulting from the Civil War. There were many grievously perplexing problems in those days and the future was highly uncertain. Yet the founding fathers of this institution had the courage and the necessary adventuresome spirit to go ahead with an ambitious building program in order to provide new educational opportunities for their young people and the generations to follow.

Clyde Brion Davis in his recent book, "The Age of Indiscretion," takes the glamorous frosting off the days at the turn of the century with a number of poignant remarks. He aptly points out that among the regressionists who long to go back to the good old days you won't find many "middle-aged women." How many women today would want to trade an automatic washing machine and electric refrigerator for the scrub board and icebox of that day? Fifty years ago you could count the Symphony orchestras in this country on the fingers of one hand. Davis sums it all up with a remark that "anyone who would trade 1950 for 1900 would trade a brand new Cadillac for a second-hand velocipede."

All this adds up to an obvious generalization: Every generation faces new problems. The problems confronting your generation may be more onerous in some respects than those your fathers faced, but you have also many offsetting assets. In many ways your opportunities for adventure are greater today than they were in earlier periods because of the broader industrial, scientific, and educational foundation upon which you can build. During the first half of this century we have woven into our fabric of everyday living innumerable advances in practical knowledge as well as a variety of protective devices which moderate many of the uncertainties affecting one's future life. By providing a greater degree of security, these developments widen the area of adventure.

The progress of medical science assures you greater safety throughout the span of life. You, yourselves, are assured of a longer life than your parents could have hoped to have. A stronger banking system backed by insurance of bank deposits guarantees that your liquid savings will not be wiped out overnight as many of your own families experienced during the banking crisis of the early 1930's. Our programs of social security and private pensions help to ease the adjustments from unemployment and old age. In fact, there is so much emphasis on a philosophy of security these days that a month ago I spoke in Boston on "The Challenge of Opportunity versus Security." I am genuinely concerned lest too much emphasis on "security" will seriously impair the spirit of adventure which has heretofore characterized American business enterprise.

Above all requirements I would list for living in a changing world are faith and the necessity for building your life upon Christian principles. Although everything else in life may change -- and does change -- from generation to generation, the need for faith goes on eternally.



Wesley Junior College is dedicated to the task of helping to build a society founded on Christian principles of life. This was true in 1873 when the Wilmington Conference Academy obtained its charter from the legislature of Delaware, meeting in this very town. It was true when I entered school in 1907. It was still true when you enrolled in 1948. It is incorporated in the College catalogue which invites new students to register next Fall.

The founders of this school believed that a sound religious faith was indispensable to a well-rounded life. It is one of my deepest convictions -- and one that I believe you share with me -- that the need for such a faith does not change. It is as great today as it ever has been. I am sure that you will find this need continuing and that your conviction of its necessity will increase with each year of your life.

In conclusion, may I say that if the flame of adventure burns brightly within you to spur you on and if your course is marked with Christian guideposts, the challenge of life -- even in a rapidly changing world -- will yield great satisfaction. And I would leave with you, as you embark on that life, this one word of caution. It is an old Quaker proverb of which I am particularly fond:

"Beware of what thee sets thy heart upon,  
for it surely will be thine."

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