

How I Made My Fortune

by Paul Steven Stone

At the time I first went to work for Mr. Byron my family was in a sorrowful state. My dad, much as I can recall, was one of those roving kinds, called himself a carpenter or contractor, depending on the kind of job he was aspiring to, and was subject to fits of disappearance, sometimes for months on end.

"Ain't your Dad's fault," Mom would tell us. "It's the saddening fate of a contractor to make himself scarce once he's signed for a job."

To our pitiful cries of "when's he coming back?" Mom would only say, "Lord knows, my dears. I suppose when the weather turns and he can't be expected to do the job—certainly not before."

Mr. Byron was second cousin to my dad and far and away the most successful member of our extended family. He'd already been through 14 bankrupt mortgage finance companies, and I was being apprenticed to work in his 15th.

"It's this way, my boy," he told me at the start. "You get three years to bankrupt your business. In the first year, you do a praiseworthy job and make a fair living. For the next two years, you do execrable work, providing financing to impoverished homebuyers, ignoring complaints, messing up their paperwork, picking up virtually every penny that falls to the floor, and you make a god-awful fortune! By which time there are so many lawsuits pending, so many angry customers ready to shoot you, that only a fool would stay in business. True, there are those mortgage companies that swim against the current, but nobody in the industry thinks much of them or appreciates the damage they do to the general reputation."

Now to look at Mr. Byron you wouldn't have thought he'd be old enough to have outlasted 14 bankrupt businesses, working with the customary three-year life cycle.

"Well, you're a smart lad, all right," he beamed in answer to my query. "No, I long ago reasoned that since time worked in a linear

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fashion I could only overtake it by multiplying my efforts. Generally speaking, I'm partial to moving two or three businesses through the bankruptcy cycle at the same time. Fact is, my biggest moneymaker in the current cycle, aside from the mortgage business, is what I call my 'Honest Response' Answering System, which takes phone calls from irate customers of banks, mortgage companies and private contractors like your dad, and assures the caller in the most humble fashion that their problems will be resolved within a day, or that their missing contractor will absolutely, without question, be out to do the job first thing in the morning."

Well, I put myself into apprenticeship to Mr. Byron and within three years had worked in five separate businesses that no sooner made a fortune than they went belly-up, with Mr. Byron and his overworked attorneys left much the richer if not also the wiser. If I had any difficulty with this arrangement it was not with the constant change in my employment positions but with the lack of change in my outlook. In all that time I had earned barely enough to sustain myself, much less my hungry brothers and sisters back in our tenement apartment.

I steeled myself to the fact that I must discuss my privation with my employer, and did so one evening after work. Mr. Byron, instead of feeling put upon, broke out in a wide grin and clasped me in brotherly fashion around the shoulders. It was then that he gave me the advice that would truly lead me on towards making my own fortune.

It's a valuable lesson you've learned, my son," he said, "namely that fools serve the needs of the wise while wise men serve the desires of fools. Fact is, you'll never make your fortune in service to the greed of others. Knowing that as you now do, you should be ready to begin amassing your own fortune by joining the Republican party and turning your agile mind to the weaknesses of the witless and the weak. All you lack, I should say, is what we in the business world term a 'Specialty'."

It was barely two weeks later that I opened for public accommodation my first auto dealership. And my first decision as a

budding entrepreneur was to hire my father to manage the service department.

