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## Chapter One

# The Story of Homer Croy

You may not realize it when it happens, but  
a kick in the teeth may be the best  
thing in the world for you.

—*Walt Disney*

“THE BITTEREST MOMENT OF MY LIFE,” wrote author Homer Croy, “was the day when the sheriff came in the front door, and I went out the back. I lost my home at 10 Standish Road, Forest Hills, Long Island; where my children were born, and where my family and I had lived for 18 years. I had never dreamed this could happen to me.”

Some years earlier, Croy had sold the motion picture rights to one of his novels to a Hollywood producer for what seemed like a staggering amount of money. He and his family spent many summers in Switzerland and wintered on the French Riviera. As the years passed, he began to think that he could be as successful in other fields as he had been in writing.

“Somebody told me that John Jacob Astor had made millions investing in vacant land in New York. Who was Astor? Astor was just

an immigrant peddler with an accent. If he could do it, why couldn't I? I was going to be rich. I began to read the yachting magazines ..."

Croy mortgaged the family home and made a down payment on some vacant land that he believed would skyrocket in value. Then the Great Depression struck "like a Kansas cyclone." Although everything he wrote now failed to sell, he had to keep up the payments on the land and the payments on his mortgage, and still find enough money left over to feed and clothe himself and his family. Finally, Croy could not keep up with any of his bills.

The milk company stopped delivering. The gas company turned off the gas. The coal company filed a lawsuit against Croy for not paying for delivered heating coal. He lost his investment in the vacant land. The bank foreclosed on the family home, and the Croys were put out on the street. They managed to scrape together a few dollars and move into a small apartment. Croy remembered that his mother used to tell him not to cry over spilt milk. "But this wasn't milk," he says, "This was my heart's blood." Croy had hit bottom, with no place to go – except up.

"I began to think of the fine things that the mortgage had not taken from me. I still had my health and my friends. I would start again. I would not grieve about the past. I put the energy into my work that I had been putting into worrying. Little by little, my situation began to improve. I started thinking, "I am almost thankful now that I had to go through all that misery; it gave me strength,

fortitude, and confidence. I now know that adversity doesn't kill you. I know we can withstand more than we think we can." When little worries and anxieties and uncertainties try to disturb me now, I banish them by reminding myself of the time I sat on a packing case and said: "I've hit bottom and I've stood it. There is no place now to go but up."

"But what," you ask, "has all this to do with *my* situation?" The answer is in a book that has been a bestseller since it was first published in 1944.

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## Chapter Two

### How to Stop Worrying and Start Living

"Happiness is not in the mere possession of money; it lies in the joy of achievement, in the thrill of creative effort." --President Franklin Roosevelt

THE STORY OF HOMER CROY is taken from Dale Carnegie's book *How to Stop Worrying and Start Living*. In the past, there were a few times when it appeared that everything I had worked for was about to go down the drain. During those times, I turned to this book. I bought my first copy more than 50 years ago and have since worn out several copies.

Perhaps you already have this remarkable book. If so, study it once more. Otherwise, rush out and buy it wherever new or used books are sold—the content will serve you well.

When preparing this chapter, I dug out my current dog-eared copy and thumbed through the yellowed pages. Reading the parts I had underlined, the scribbled notes in the margins, and the lists of my worries that I'd written in the back was like a trip down memory lane. [\*How to Stop Worrying and Start Living\*](#) has helped me survive some hard times, and it can help you do the same. But is the book now outdated? Read what Doc Sarvis says in his review of this classic book on Amazon.com:

“This book is based on observations from the first half of the twentieth century. Does that make it a hopeless anachronism? Just the opposite...it shows us how far we've fallen in one very important respect: Our willingness to take responsibility for our actions.

Consider this: Every single bit of advice in this book is based on the premise that you, the reader, are responsible for your own destiny, and must personally take action in your own life...not wait for the government or a pill or someone else to take care of it for you. Not once is anyone in this book characterized as a ‘victim’ (although many come under great misfortune). If this book were to be written today, the fault for its subject's problems would lie entirely with external forces, as would all of the remedies.

“I find it interesting that the overall term used to describe the problem this book attempts to solve (‘worry’), is one that we never hear these days. In today's world, we say that someone is ‘stressed’ to describe the same symptoms. Why? Because ‘worry’ is something one does to one's self, and ‘stress’ comes from the outside. We no longer want to acknowledge responsibility for anything.”

This review is dead on the mark. In order to survive hard times, we need to examine what led us to such a sorry state. That process is described in the chapter that follows: *How to Survive the Loss of Your Home*.