

The 16 Laws of Success

by Napoleon Hill

“You can do it if you believe you can.”

GROW RICH MASTERMIND EDITION

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About This Edition

We come into this world without an instruction manual. From our earliest days, voices on every side are certain they know the right way to live, to work, to be, and most of them disagree. Jim Rohn named what few of us are ever taught: "Your philosophy, the set of ideas you actually live by, is the major determining factor in how your life works out." If you have been searching for ideas solid enough to build a life and a business on, you have found a treasure.

Before there was *Think and Grow Rich*, there was this. In 1928, after more than twenty years of work that began when Andrew Carnegie challenged a young reporter to give the world its first practical philosophy of achievement, Napoleon Hill published *The Law of Success*. It ran to sixteen lessons and well over a thousand pages, and nearly everything Hill became famous for was born here first, in its fullest form.

A work this vast deserves to reach the modern reader at full strength, so we have carried it into a form built for today: focused, swift, and clear. Think of it not as an abridgment but as a distillation, the same towering teaching concentrated so its power reaches you whole. What we did not touch is what makes it timeless: Hill's voice, his sixteen laws, the great stories, and the sheer force of his message. Think of it as the foundation beneath *Think and Grow Rich*, brought to a new generation of entrepreneurs, marketers, creators, and seekers.

I do not hand you these laws as theory. There were times in my own life when the very foundation of all I knew was yanked out from under me, and it was these laws that guided my way forward, like stars in the night sky. And in the good times they were no less faithful, showing me what I could count on, and how to carry myself in a way that brings happiness today and prosperity tomorrow.

If it lights a fire in you, and it will, do not let that fire go out. Read these pages, and read them again, until their laws are no longer words on a page but pillars within your soul. Fan the spark into a flame, and the flame into an unquenchable fire, one that lights your own path and, in time, the path of all who look to your example and dare to begin.

Now turn the page, and let the next great chapter of your story unfold.

— Paul Hutchings, for the *Grow Rich Mastermind*



Introduction

Dedicated to Andrew Carnegie, who suggested the writing of this course, to Henry Ford, whose life's work inspired so much of it, and to Edwin C. Barnes, a business associate of Thomas Edison, whose friendship over more than fifteen years helped the author carry on through much adversity and many temporary defeats in creating the course.

Some thirty years ago a young clergyman named Frank Gunsaulus announced in the Chicago newspapers that the following Sunday he would preach a sermon titled "What I Would Do If I Had a Million Dollars."

The announcement caught the eye of Philip D. Armour, the wealthy meat-packing magnate, who decided to hear it. In his sermon, Gunsaulus pictured a great school of technology where young men and women would be taught to succeed in life by learning to think in practical rather than theoretical terms, a school where they would "learn by doing." "If I had a million dollars," said the young preacher, "I would start such a school."

When the sermon ended, Armour walked down the aisle to the pulpit, introduced himself, and said: "Young man, I believe you could do everything you said you could. And if you will come to my office tomorrow morning, I will give you the million dollars you need."

There is always plenty of capital for those who can create practical plans for using it.

That was the beginning of the Armour Institute of Technology, one of the finest practical schools in the country. It was born in the imagination of a young man who never would have been heard of beyond his own community had it not been for that imagination, joined to the capital of Philip Armour.

Every great railroad, every outstanding financial institution, every mammoth enterprise, and every great invention began in the imagination of some one person. F. W. Woolworth saw the Five and Ten Cent Store in his imagination before it became a reality and made him a multimillionaire. Thomas Edison saw the phonograph, the moving picture, and the electric light in his imagination before any of them existed. When the great Chicago fire left a row of merchants standing over the smoking ruins of



their stores, most of them decided to move away and start over elsewhere. One did not. Marshall Field saw, in his imagination, the world's greatest retail store rising on the very spot where his ruined one still smoldered. And it did.

Fortunate is the young man or woman who learns early in life to use imagination, and doubly so in this age of opportunity.

Imagination is a faculty of the mind that can be cultivated, developed, and broadened by use. This very course was first conceived in the author's imagination, from the seed of an idea planted by a chance remark of the late Andrew Carnegie.

Wherever you are, whoever you are, whatever your occupation, there is room for you to make yourself more useful, and in that way more valuable, by developing and using your imagination.

Success is always a matter of individual effort, yet you only deceive yourself if you believe you can succeed without the cooperation of other people. Each of us must first decide, in our own mind, what we want. From that point on, success is a matter of skillfully and tactfully inducing others to cooperate. And before you can expect cooperation from others, you must first show a willingness to cooperate with them.

You may not like the work you are now doing. There are two ways out of it. One is to take little interest in it, doing just enough to get by; do that, and you will soon find a way out, because the demand for your services will cease. The better way is to make yourself so useful and efficient at what you are now doing that you attract the favorable attention of those who have the power to promote you into more responsible work, more to your liking. The choice is yours.

Thousands of people walked over the great Calumet copper mine without discovering it. One lone man used his imagination, dug down a few feet, and uncovered the richest copper deposit on earth. You, too, walk at one time or another over your own "Calumet." Discovery is a matter of investigation and imagination. As Russell Conwell taught in his famous lecture "Acres of Diamonds," we need not seek opportunity in the distance; we may find it right where we stand. This is a truth well worth remembering.

This course is the result of more than twenty years spent gathering, testing, and organizing the experience of over a hundred men and women who achieved unusual success in their chosen fields, among them Henry Ford, Thomas Edison, Harvey



Firestone, and many other architects of modern business and industry. Many of them the author studied at close range, and several he counted as friends.

With the single exception of the principle described in Lesson One as the "Master Mind," the author claims to have created nothing new. What he has done is to organize old truths and known laws into practical, usable form, where they can be understood and applied by the ordinary person whose needs call for a philosophy of simplicity.

One word of caution: do not judge this course until you have read all sixteen lessons. The student who takes it up with an open mind, and keeps that mind open until the final lesson, will be rewarded with a broader and truer view of life as a whole.

Time is a Master Worker that heals the wounds of temporary defeat and rights the wrongs of the world. There is nothing impossible with time.



Lesson One

The Master Mind



No one has a chance to enjoy permanent success until they begin to look in a mirror for the real cause of all their mistakes.

This is a course on the fundamentals of success. And success, as we will use the word, is the attainment of your definite chief aim without violating the rights of other people.

Much of success is simply the art of adjusting yourself to the ever-changing circumstances of life with harmony and poise, learning to negotiate your way through the world without friction. To that end this course has two aims: first, to help you find your own weak points, and second, to help you build a definite plan for bridging them. The most successful men and women on earth had to correct certain weaknesses before they began to rise. The most common of them, the ones that stand most often between people and success, are intolerance, greed, jealousy, suspicion, revenge, egotism, conceit, the urge to reap where one has not sown, and the habit of spending more than one earns.

You cannot enjoy outstanding success without power, and you can never have power without enough personality to draw other people into willing cooperation. It is the personalities behind a business that decide how far it will go. In any large city you can buy goods of similar nature and price in dozens of stores, yet one store always does more business than the rest. Behind it stands a person, or a team, who has learned that people buy personalities as much as they buy merchandise. Life insurance is sold on nearly identical terms by hundreds of companies, yet a dozen firms do the bulk of the business. Why? Personalities. Most people who buy a policy never read it. What they are really buying is the pleasing personality of the man or woman across the table.

Power is one of the great objects of human effort, and the most dependable kind grows out of organized knowledge. Knowledge, until it is organized and aimed at a definite end, is not power; it is only potential power, the way fuel is only potential heat until it is lit. This lesson is about how to organize knowledge, your own and other people's, and turn it into the power to achieve. And the greatest source of that power is the principle this lesson is named for.

A man is half whipped the minute he begins to feel sorry for himself, or to spin an alibi with which he would explain away his defects.



The Master Mind

When two or more people ally themselves in a spirit of perfect harmony toward a definite purpose, each mind seems to stimulate the others, and the group develops a collective intelligence and drive greater than the sum of its members. This is the Master Mind: a mind created through the harmonious cooperation of two or more people working toward a common end.

You have felt the principle even if you never named it. Some minds clash the instant they meet; others take to each other on sight. Between those extremes lies every shade of human chemistry. Where minds meet in friction, energy is lost. Where they meet in genuine harmony, something is added that was not there before. The chemist sees the same wonder in ordinary matter: hydrogen and oxygen, two gases, combine into water, which behaves like neither and can even put out a fire. So it is with minds; blend two or more in harmony and the union takes on a power that none of them held alone. Each person thinks faster, sees further, and dares more in the company of allied minds than alone.

You do not need to understand how thought travels to put it to work. It is the plain, observable fact that people lift or drain one another, and that a group bound together in harmony toward one clear aim becomes a force out of all proportion to its size. A small group of salespeople who learn to pool their minds this way, meeting regularly in real harmony, will often each sell more in three months than they had in a year alone. The same holds in any field.

There is a related truth worth noting. Every human brain is both a broadcasting and a receiving station for the vibrations of thought. I have proved it to my own satisfaction times beyond counting. So not all of your best ideas will come from deliberate reasoning. Thomas Paine, whose mind helped shape the American Revolution, said he owed almost all his knowledge not to the thoughts he produced by effort, but to the ones that "bolt into the mind of their own accord," and that he made it a rule to treat these uninvited visitors with respect. Those visitors, I believe, travel from one mind to another through the ether that connects every brain to every other, and every one of us has felt a thought, or a whole idea, arrive from somewhere beyond our conscious effort. Learn to welcome them, weigh them, and keep the ones that prove sound. When you surround yourself with a Master Mind, you will find they arrive far more often.



How the Master Mind is built, and what it did for the greatest figures of industry, is the story of the rest of this lesson.

If you cannot do great things yourself, remember that you may do small things in a great way.

How Two Minds Become One

We need not settle the question of why minds affect one another in order to use the fact that they do. When two or more minds blend in a spirit of perfect harmony toward a common purpose, that blending creates, in effect, a third mind that each member can draw upon. This Master Mind lasts exactly as long as the harmony lasts. Break the harmony, and it is gone.

You can see the raw material of it everywhere. A skilled speaker can feel, within the first few minutes, whether a room is with him or against him, and a single hostile listener in a crowd of a thousand can be sensed without a word or a change of expression. The master salesperson knows the moment a buyer is ready to close, not from what the buyer says, but from something felt across the table. The able lawyer develops a sixth sense for the witness who is lying. We call it intuition, or reading people, and it is real.

More than that, any person can deliberately adopt a mental attitude that draws others in or pushes them away, and do it without a word or a gesture. Your prevailing state of mind, shaped a little by your nature and far more by the thoughts you habitually hold, radiates from you and is felt by everyone you meet. Change those habitual thoughts, and you change the effect you have on people.

Now return to the definition: a Master Mind grows out of the blending of two or more minds in a spirit of perfect harmony. That word "harmony" is the whole secret. Two minds will not truly blend without it, and there lies the success or failure of nearly every partnership in business and in life. Every sales manager, every military commander, every leader of any kind knows the value of esprit de corps, that spirit of common understanding that fuses many minds into one. The great leaders are those who can create it, by persuasion, by reward, by discipline, by whatever means fits the people and the moment.



Some are born with a personality that draws others like a magnet. Napoleon was one. Soldiers followed him to certain death without flinching, pulled by something in the man himself. But mark this well: no group can blend into a Master Mind if even one member carries a sour, repellent spirit. A single negative mind can keep the whole alliance from ever forming, a fact that has defeated many an otherwise able leader.

Have you ever felt your energy run down, your enthusiasm gone flat, your outlook turned gray? Everyone has. The mind, like a battery, can be drained, and the surest way to recharge it is contact with a more vital mind. This is exactly why the best sales organizations meet every week. The talks and the "pep" are only the surface; underneath, the individual minds are recharging one another, merging for a time into a Master Mind that sends each person back out stronger. Knowing how to keep your own mind charged, by deliberately seeking the company of more vital minds, is one of the things that separates a leader from a follower.

If you do not believe in cooperation, look what happens to a wagon that loses a wheel.

Ford, Edison, and Firestone

We come now to three individuals who built great power and great fortunes by this principle, whether or not they ever named it.

Henry Ford was, in his day, very likely the most powerful living man, measured in economic terms. He gathered millions as easily as a child fills a pail with sand. It was said that if he needed it, Ford could put out a call and raise a billion dollars within a week, and no one who knew his record doubted it. When his new automobile was being perfected in 1927, he is said to have taken advance orders, with cash, for more than 375,000 cars before a single one was delivered. Such is the power of public confidence in one person's ability.

Thomas Edison was a scientist, inventor, and philosopher who harnessed more of nature's laws for the good of humanity than perhaps anyone before him. He brought a needle's point to a piece of revolving wax and gave us the recorded human voice. He harnessed electricity into the incandescent light. He gave the world the moving picture. And those are only a few of his gifts.



Harvey Firestone built the great tire industry that still bears his name, known wherever automobiles roll.

All three began with no capital and little formal schooling. All three ended wealthy, powerful, and, in the truest sense, well educated. What was the source of it? Here is the part the schoolbooks miss. Ford, Edison, and Firestone were close friends for many years, and were in the habit of going off into the woods together once a year to rest and talk. It is doubtful the three men ever named what passed between them, but there grew up among them a bond of harmony that blended their minds into a Master Mind, and that was the real wellspring of each man's power. Allied, they could reach insights and energies none of them could have reached alone.

These men worked no trickery and no magic. They worked with natural laws, the same laws open to anyone who will use them. And a Master Mind is open to anyone. It may be formed by any group, from two people upward, who will coordinate their minds in perfect harmony, though the best results seem to come from a circle of six or seven.

It has even been said that the power behind history's greatest spiritual leaders grew, in part, out of the harmony among their closest followers, and that when one of that circle broke faith, the harmony, and much that depended on it, fell apart.

Don't be afraid of a little opposition. Remember that the kite of success generally rises against the wind of adversity, not with it.

The Big Six, and the Real Asset

Consider the Chicago group once known as the "Big Six": William Wrigley, Jr., of the chewing-gum fortune; John R. Thompson of the lunchroom chain; Albert Lasker of the Lord & Thomas advertising agency; and three partners who ran the largest transport and taxi businesses in the city. Their combined income was reckoned at more than twenty-five million dollars a year (roughly \$450 million a year in today's dollars). Not one of them had special schooling or started with capital. Years earlier they had formed a friendly alliance, meeting regularly to help one another with ideas and suggestions, and at times to back one another through an emergency. The accumulation of a few million dollars is not, by itself, worth much comment. What is worth studying, and even copying, is how they did it: by blending their minds in perfect harmony into a Master Mind that opened doors closed to most of the human race.



The United States Steel Corporation, one of the mightiest industrial organizations on earth, was born the same way. The idea grew in the mind of Elbert Gary, an ordinary small-town Illinois lawyer, who surrounded himself with men whose minds he blended in harmony into the Master Mind that became U.S. Steel.

Search where you will. Behind every outstanding success in business, finance, industry, or any profession, you will find some individual who has applied this principle. The triumph often looks like the work of one person, but look closely and you will find the allied minds behind it.

Here, then, is the heart of this lesson, the definition of power itself:

Power is organized knowledge, expressed through intelligent effort.

And no effort is truly organized unless the people engaged in it coordinate their knowledge and energy in a spirit of perfect harmony. The lack of that harmony is the main cause of nearly every business failure.

Render more service than that for which you are paid and you will soon be paid for more than you render. The law of increasing returns takes care of this.

The Real Asset

The author once asked several hundred college students to write an essay on how and why Henry Ford became wealthy, and to name his real assets. Nearly all of them listed cash, buildings, machinery, and materials. One student saw deeper. Ford's true assets, he wrote, were two: first, his working capital and materials; and second, the knowledge Ford had gained from experience, together with a trained organization that knew how to apply it. Of the two, he judged the organized knowledge to be worth three times the physical assets.

He was right. Ford's greatest asset was his own brain, and after that the brains of the circle he had coordinated around him. Destroy every Ford plant, every machine, every car, and every dollar in the bank, and Ford would still have been the most powerful industrialist alive, because the minds that built it all could build it again in short order, and capital is always available, in unlimited quantity, to minds like that.

Ford reached this height after mastering three of the most stubborn enemies any person can face: ignorance, illiteracy, and poverty. Edison and Firestone were each blessed



with an early aptitude for learning; Ford had to hew his out of raw timber. Anyone who can not only escape those three enemies but harness them is worth studying closely.

And note where Ford's first Master Mind very likely formed: not with Edison or Firestone, but at home. Many a person who never knows the real source of their success owes it to a husband or a wife. Clara Ford was a remarkably intelligent woman, and there is good reason to believe it was her mind, allied with his, that gave Ford his first real start. Your closest ally is often your first and most important Master Mind.

We live in an age of organized power, and knowledge that is merely general and unorganized is not power at all. Any library holds a vast, unorganized record of nearly all human knowledge, yet it is only potential power until someone organizes a part of it and drives it toward a definite end. Organization is one of nature's first laws, from the electron to the star.

The single hardest task in business is to get a group of people to coordinate their efforts in genuine harmony. It is nearly impossible, and only the most capable leaders ever manage it. When one does, the world hears of a Ford, an Edison, a Rockefeller. Power and success are very nearly the same word; each grows out of the other.

And the whole thing rests on harmony. Harmony, in the true sense, is as rare as it is essential. Destroy it, and you destroy the power that grew out of the coordinated minds. Lack of harmony is the first, and often the only, cause of failure, whether in a marriage, a business partnership, or the orderly movement of the planets. No one should leave it out of their definite aim in life.

There is an inner version of this too. Every one of us carries more than one self, and the lifelong struggle between our impulses of right and wrong is known to everyone. One of our most delicate tasks is to harmonize these inner forces and aim them, together, at a single objective. No one at war with their own mind can think accurately or lead well.

The leader who can develop and direct a Master Mind must have tact, patience, persistence, and self-confidence, and the ability to adapt, in perfect poise, to swiftly changing circumstances without the smallest show of temper. Such a leader changes mood and manner as the moment requires, never losing self-control, and can call on any of the laws in this course the instant it is needed. How many can meet that standard? Those who can, lead. The rest follow.



Every failure is a blessing in disguise, providing it teaches some needed lesson one could not have learned without it. Most so-called failures are only temporary defeats.

What Education Really Means

We have badly misunderstood the word "educate." It does not mean to stuff a mind with facts. The word comes from the Latin *educo*, which means to draw out, to develop from within, to grow through use. Nature gives lasting life only to the parts of us that are used. Bind up an arm and it withers; work it like a blacksmith's and it grows strong. So it is with the mind.

A person can become a walking encyclopedia and still have no power, because knowledge becomes power only when it is organized and put to work. An educated person, in the truest sense, is one who knows how to get whatever they need to attain their purpose, without violating the rights of others. By that definition, many a "learned" person is uneducated, and many who believe themselves unschooled are in fact well educated. The successful lawyer is not the one who has memorized the most law, but the one who knows where to find the right law when a case demands it.

Henry Ford had little schooling, yet he was among the best-educated people in the world, because he could combine natural laws, economic laws, and the minds of capable people to get whatever he wanted.

The proof came in open court. During the First World War, Ford sued the Chicago Tribune for calling him, among other things, an "ignoramus." The newspaper's lawyers set out to prove the charge true by quizzing Ford on the stand with a barrage of general-knowledge questions. "How many soldiers did the British send to subdue the Colonies in 1776?" they asked. With a dry grin, Ford answered, "I do not know just how many, but I have heard it was a great many more than ever went back." The courtroom roared.

For an hour they baited him, and Ford stayed perfectly calm. At last, tired of the game, he leveled a finger at the lawyer and said:



"If I should really wish to answer the foolish questions you have been asking, let me remind you that I have a row of electric push-buttons over my desk, and by placing my finger on the right one I could call in men who could give me the correct answer to any question you have asked, and to many you have not the intelligence to ask. Now, will you kindly tell me why I should clutter my mind with a lot of useless details, when I have able people all around me who can supply any fact I want the moment I call for it?"

The room fell silent. The lawyer's jaw dropped. And the point was made for all who could see it: real education is the development of the mind and the power to command knowledge, not the hoarding of facts. Ford could not have named the capital of every state, but he had gathered the capital to turn wheels in every state in the Union. The person who can intelligently use the knowledge of others is as truly educated as the one who merely holds it.

Seek the counsel of those who will tell you the truth about yourself, even if it hurts you to hear it. Mere commendation will not bring the improvement you need.

Opportunity Where You Stand

Return for a moment to that idea of seeing what others overlook. The president of a well-known college once inherited a tract of poor mountain land, worth so little he resented paying taxes on it. When the state ran a highway through it, an ordinary man driving that road noticed two things the learned owner never had: the land sat atop a mountain with a magnificent view for miles, and it was covered with young pines. He bought fifty acres for ten dollars an acre, and from the timber that grew free on the land he built a cluster of log cabins, a dining room, and a gas station along the road. The first year it cleared fifteen thousand dollars (well over a quarter-million in today's money). A few miles away he bought a worn-out farm for almost nothing, dammed a stream into a fifteen-acre lake, stocked it with fish, and sold the shoreline as building lots, clearing twenty-five thousand more in a single summer (roughly half a million today).

"Just think of it," the college president said afterward. "That man, whom most of us would call ignorant, mixed his ignorance with fifty acres of worthless land and made it yield more in a year than I earn in five from all my education." There is an opportunity like it, very likely several, in every part of the country, waiting for the person with the



imagination to see it and the confidence to act. This whole course exists to help you see such opportunities, and to show you what to do once you have.

An aim in life is the only fortune worth finding; and it is not to be found in foreign lands, but in the heart itself.

– Robert Louis Stevenson

Before You Move On

A few truths about the Master Mind are worth fixing firmly in mind before the next lesson.

Whenever two or more minds meet, a third influence is created, but it is not always a Master Mind. Just as some chemical elements combine into something life-giving and others into a poison, some minds blend into power and others into pure friction. When you find an alliance that will not harmonize, do not be too quick to blame the other person. The trouble may be in your own mind. And remember that someone who cannot harmonize with one group may harmonize perfectly with another. The wise leader does not discard a misfit but moves them to where they fit, and many a so-called misfit has become a valuable contributor once placed among minds they could blend with.

Still, when an alliance truly drags you down and cannot be repaired, it must be ended, in business or in private life, whatever the cost in criticism. It is far better to face criticism than to be pulled down to failure by a connection that poisons you.

The whole of the next lesson, and in truth the whole course, rests on this principle. Andrew Carnegie, who knew almost nothing of the technical side of steel, built the greatest steel empire of his age purely by gathering and harmonizing the right minds around him, the story you will read in Lesson Two. Henry Ford did the same. The final test of any principle is whether it works. This one works. Now go on.

A winner never quits, and a quitter never wins.



An After-the-Lesson Visit: Your Six Most Dangerous Enemies

There are six fears that bind nearly every human being, and most people carry one or more of them without ever seeing them, because they sit, as it were, at your back. They are the Fear of Poverty, the Fear of Old Age, the Fear of Ill Health, the Fear of the Loss of Someone's Love, the Fear of Criticism, and the Fear of Death. As you read, find out which of them does you the most damage.

We inherit these fears in two ways. Some come down through the long story of nature, in which the stronger has always preyed upon the weaker, until fear became the birthright of every living thing. The rest come through what we might call social inheritance: the superstitions, beliefs, and dreads handed to us, generation after generation, by people who lived in darker and more frightened ages. Lay your fixed opinions aside for a moment, and look at each enemy honestly.

The Fear of Poverty grows out of our habit of preying on one another, not with teeth, but financially. So widespread is it that nearly every nation has had to pass laws to protect the weak from the strong.

The Fear of Old Age grows partly out of the dread that age will bring poverty, and partly out of harsh teachings that painted the next world as something to be feared rather than welcomed.

The Fear of Ill Health is fed by our awareness of the body's constant inner struggle, and kept alive by those who profit from our worry. Much of it lives only in the imagination.

The Fear of the Loss of Love is the oldest jealousy, a holdover from the ancient rivalry over a chosen partner. The rivalry has softened, but the fear still fills the divorce courts.

The Fear of Criticism is the one the clothing makers count on: the styles change every season because few people have the courage to wear what is a year out of step with what everyone else is wearing. Walk down the street in last year's hat and feel this enemy go to work on you.

And the Fear of Death, the most dreaded of all, grows out of the oldest question, where did I come from and where am I going? For ages the fearful have been told, "Believe as



I believe and be saved; believe otherwise and burn." No wonder humanity fears death.

An enemy discovered is an enemy half beaten. The weapon that destroys all six is organized knowledge, for ignorance and fear are twin sisters, almost always found together. Begin to study the world by cause and effect. Nothing ever simply "happens." Study the people who have built great lives and find the causes behind them. Henry Ford whipped poverty and rose to immense power in twenty-five years, not by luck, but by observing certain principles that are as available to you as they were to him. And if Ford feels too far removed to study closely, pick two people near at hand, one you regard as a failure and one as a success, and find out what made each of them what they are. Gather the real facts, and you will have taught yourself a lasting lesson in cause and effect.

You will resemble, tomorrow, the dominating thoughts you keep alive in your mind today. Plant the firm determination to master these six fears, and the battle is already half won, for they exist nowhere but in your own mind. Give a month of steady, directed thought to it and you can put your foot on the neck of every one of them; give a year, and you can drive the whole herd off for good.

The powerful person is not ruled by fear, not even toward God. They may revere and love God deeply, but their strength is rooted in that love, not in dread, for enduring power never grows out of fear. Any power built on fear is certain to crumble. Understand that, and you will never stoop to raise yourself through the fears of others.



Lesson Two

A Definite Chief Aim



The best rose bush, after all, is not the one with the fewest thorns, but the one that bears the finest roses.

– Henry van Dyke

Singleness of purpose is essential to success, whatever you take success to mean. Yet a single purpose, oddly enough, calls for a well-stocked and many-sided mind. When the author once watched the boxer Jack Dempsey train for a fight, Dempsey did not rely on a single exercise: the punching bag sharpened his eye and one set of muscles, the dumbbells another, running built his legs, and diet, sleep, and rest supplied the rest. You are training, too, for the contest of your life, and a mind fit to win is built the same way, by a variety of exercise. So read these lessons with a notebook beside you, and write down the ideas that come, for you will find that an active mind, once stirred, begins to pull useful ideas seemingly out of the air.

Come to this course with humility. No one knows enough about any worthwhile subject to have the last word on it, and the moment we imagine we are wise is the moment we stop learning. Humility is a forerunner of success; until we are humble enough in our own hearts to learn from the experience of others, we profit little from them.

Much of success rests on understanding people, and the best place to begin is with an honest inventory of yourself, for when you truly know yourself you will know a great deal about everyone else. To read others as they really are, and not as they wish to appear, watch the small and unguarded things: the set of the body and the way a person walks, the tone and pitch of the voice, the eyes, whether steady or shifting, and the words a person chooses. And watch people in their revealing moments: when angry, when in love, when money is on the table, when they believe no one is looking. Appearances deceive, and you have no right to judge anyone at a glance.

Now a word of warning about your own mind as you begin. We human beings prefer our comfortable illusions to the truth, and we resent a new idea the way a sleeping bear resents being disturbed. An old story makes the point. A man from Greenland was once brought to New York, and on returning home he told his village of houses that rose into the sky and of moving houses that carried people along the street. His people called him a liar and gave him a name that meant exactly that, and he carried it in shame to his grave. Years later another traveler from the same region visited the great cities, and remembering the first man's fate, he chose on his return to tell only tales his neighbors



could already believe. They honored him as an honest man. The road of the truth-teller has always been rocky, and something in us rises up snarling when a new idea invades the den. But you live in a modern age, and there is no good reason to close your mind to a fresh view of life. As you read, hold to Herbert Spencer's warning:

There is a principle which is a bar against all information, which is proof against all argument, and which cannot fail to keep a person in everlasting ignorance. That principle is contempt prior to examination.

So let us define the thing this whole course is built to give you.

Success is the development of the power to get whatever you want in life, without violating the rights of others.

Mark the word power, for it is inseparable from success. We live in an age of intense competition, and those who would enjoy lasting success must attain it through power. And power is simply organized energy, organized effort. This course is called the Law of Success because it teaches you how to organize the facts, the knowledge, and the faculties of your own mind into a single unit of power. Master it, and you can have whatever you want, within reason, the only real limits being those of your own development. Study any of the people who built great fortunes, Carnegie, Rockefeller, Ford, and you will find the same golden cord running through all of them: organized effort, aimed at a definite end.

How the Whole Philosophy Began

Nearly twenty years ago I interviewed Andrew Carnegie for a magazine story. I asked him to what he attributed his success. With a little twinkle in his eye, he said:

"Young man, before I answer, will you define your term 'success'?" He saw me hesitate, then went on: "You have reference to my money, have you not?" I admitted that money was how most people measured success. "Well, then," he said, "if you wish to know how I got my money, I will tell you. We have a master mind here in our business, and that mind is made up of more than a score of people: my staff of superintendents and managers and accountants and chemists and the rest. No one person in the group is the master mind; but the sum total of those minds, coordinated and organized and directed to a definite end in a spirit of harmony, is the power that got my money for me. No two minds in the group are alike, but each one does the thing he is meant to do, and does it



better than anyone else in the world could."

There, in that one answer, the seed of this whole course was planted, though it would be years before it took root. That single statement sent me on more than two decades of research, which led at last to the principle you met in the first lesson as the Master Mind.

Carnegie's group of men was a Master Mind, so well organized and so powerful that it could have piled up millions for him in almost any business. The steel trade was incidental; behind it stood the real source of the fortune, which was organized power, the same power you will command once you learn to organize the faculties of your own mind toward one definite aim.

What Schwab Saw in Carnegie

Charles M. Schwab, Carnegie's protégé and the first president of U.S. Steel (no relation to the modern brokerage that shares his name), knew Carnegie as well as anyone, and once described the "subtle something" behind the man's rise:

"I never knew anyone with so much imagination, lively intelligence, and instinctive understanding. He seemed to catch your next word before you spoke it. But his outstanding quality was the power of inspiring others. Confidence radiated from him. You might come to him full of doubt, and in a flash he would make you see that you were right, and believe it. Never before in the history of industry, I think, was there a man who, without understanding the working details of his business and making no pretense of technical knowledge of steel, could yet build up such an enterprise. His ability to inspire rested on something deeper than judgment."

That is the Master Mind, seen from the inside. Carnegie's fortune came not from knowing steel, but from understanding his own mind and the minds of others, and aiming the whole at one definite end. And that is the most encouraging fact in this book, because it means his success rested on principles available to anyone, including you.



The Power of Organized Effort

There was once a man with seven sons who were forever quarreling. One day he tied seven sticks into a bundle and asked each son, in turn, to break it. Not one could. Then he cut the cord and handed them the sticks one at a time, and each snapped easily over a knee. "When you work together in harmony," he told them, "you are the bundle, and no one can defeat you. Quarrel among yourselves, and anyone can break you one at a time." The same is true of a family, a company, a community, or a nation.

Organized effort is what separates the achievers from the rest. Less than thirty years ago, a man worked at the next bench to Henry Ford, doing the same job, and by some accounts doing it better. That man is at the same bench today, earning a modest wage, while Ford became the richest man in the world. The single difference between them was this: Ford understood and applied the principle of organized effort, and the other man did not.

What 16,000 Lives Revealed

Over many years the author analyzed more than sixteen thousand men and women, and the findings were stark. About ninety-five out of every hundred had not found real success, by which is meant they had never found happiness, or even secured life's necessities, without a brutal, grinding struggle. Only five in a hundred could be called successful. And three facts separated the five from the ninety-five, without exception.

The successful five percent each had a definite chief aim, and a definite plan for reaching it. The ninety-five percent had none. The five percent were doing the work they loved best. The ninety-five percent were toiling at work they disliked. And the five percent had formed the habit of saving money systematically, while the ninety-five percent saved nothing. Read that again, and weigh it. Almost the whole difference between a life of struggle and a life of plenty came down to those three things.

A Definite Chief Aim

The keynote of this whole lesson is one word: definite.

It is a psychological law that your actions always fall into harmony with the dominating thoughts of your mind. A definite chief aim, deliberately chosen and held in mind with the determination to achieve it, gradually saturates your subconscious until it begins, on



its own, to steer your daily actions toward that purpose. So choose your aim with care, write it out, and place it where you will read it at least once a day. The repetition presses it into the subconscious as a blueprint, and the subconscious sets to work making it real. The principle behind this is auto-suggestion: the suggestion you repeatedly make to yourself.

Do not be uneasy at the word. This is the same principle by which Napoleon rose from a poor Corsican to the ruler of France, by which Edison climbed from selling newspapers on trains to becoming the world's foremost inventor, and by which Lincoln bridged the distance from a Kentucky log cabin to the presidency. Be sure only that your purpose is constructive, that its attainment will bring misery to no one, and then apply self-suggestion to it with all the conviction you have.

Across the street from where I write stands a man who sells peanuts on the corner all day long, busy every minute, roasting and bagging between sales. He works hard enough to earn a good living, but he is one of the ninety-five percent, because the same effort, aimed at a definite and larger purpose, would carry him far beyond the peanut stand. He is using auto-suggestion too, but against himself: if you could photograph his thoughts, you would see nothing but a roaster, paper bags, and a crowd buying peanuts. He could leave that corner the day he dared to imagine a bigger calling and held the picture until it moved him to act.

One of my closest friends, today one of the best-known writers and speakers in the country, was once neither. Ten years ago he grasped this principle and went to work on himself. Each night, before sleep, he would close his eyes and picture a great council table, and seat around it the figures whose qualities he wished to make his own: Lincoln, Washington, Emerson, Napoleon, and Elbert Hubbard. One by one he would speak to them. To Lincoln he asked for patience, fairness, and humor; to Washington, for patriotism and self-sacrifice; to Emerson, for vision; to Napoleon, for self-reliance and the strategic power to turn defeat into strength; to Hubbard, for the gift of clear and forceful expression. Night after night, for months, he held that scene, until their qualities had pressed themselves so deeply into his subconscious that his own personality grew into a composite of them all.

The subconscious mind works like a magnet: once it is charged and saturated with a definite purpose, it tends to draw to you whatever is needed to fulfill it. Like attracts



like. An acorn pulls from the soil and air exactly what it needs to become an oak, never a tree half oak and half poplar. People obey the same law. The successful seek the company of the successful; the defeated drift toward the defeated. Water seeks its level no more surely than a person seeks the company of those at the same station of mind and circumstance. So fix in your mind a definite chief aim, and you will begin to attract the people who can help you reach it. And if your aim stands far above your present place in life, so much the better. It is not only your privilege but your duty to aim high. You owe it to yourself and to your community to set a high standard. As the poet Lowell warned, to aim low is the only real failure:

*Greatly begin! Though thou have time
but for a line, be that sublime.
Not failure, but low aim, is crime.*

There is good reason to believe that nothing within reason lies beyond the person whose definite chief aim is firmly fixed. Some years ago Louis Victor Eytinge was given a life sentence in the Arizona penitentiary, an admitted "bad man" with not a friend in the world, and was expected to die of tuberculosis within a year. If anyone ever had cause for despair, he did. Then something changed in his mind. He made up his mind to beat the disease and regain his health, and that was a very definite aim. Within a year he had won. Then he set a new aim, his freedom, and before long the prison walls opened and let him out. No undesirable environment is strong enough to hold a man or woman who knows how to fix a definite chief aim and drive it home through auto-suggestion.

All great leaders lead from a definite chief aim, and people follow them gladly, because they can feel that here is someone who knows where they are going and has the courage to back it with action. Even a balky horse knows when a driver with a definite purpose takes the reins, and yields. Let a person of clear purpose start through a crowd, and the crowd parts to make way; let one who is unsure hesitate, and the crowd tramples their toes and will not budge. Children sense it instantly in a wavering parent, and take their advantage. All through life, those who know what they want command respect and attention.



The Economic Side of a Definite Aim

A person who works without a definite purpose backed by a definite plan is like a steamship that has lost its rudder in mid-ocean: it circles helplessly and burns through its fuel without ever reaching shore, using up energy enough to have crossed several times over. Hard work and good intentions are not enough. How can you even know you have reached success if you never decided where you were going?

Every well-built house begins as a definite purpose plus a definite plan, a set of blueprints. Try to build one without plans and you get workers in each other's way, materials dumped before the foundation is laid, and a different opinion on every hand, which is to say chaos and ruinous cost. Yet most people leave school and enter a trade or profession with nothing that even resembles a blueprint for their lives.

The value of focus is easy to prove. Take a simple reading glass and hold it so it gathers the sun's rays on a single spot, and you can burn a hole through a plank. Remove the glass, and those same rays may fall on that plank for a thousand years without scorching it. Your definite purpose is that glass. Scatter your energies across a dozen aims and they lead not to power but to weakness; gather them on one, and they burn.

Andrew Carnegie put it plainly: "Put all your eggs in one basket, and then watch that basket so no one kicks it over." He did not mean recklessness; he meant that most people would do well if they harnessed their energies so that some one thing was done superbly.

And remember that what you can accomplish alone, in an entire lifetime, is small at best, while what you can accomplish in alliance with others is almost without limit. A man who had no legs once met a man who was blind, and proposed a partnership. "Let me climb on your back," he said. "I will be your eyes, and you will be my legs, and together we will go far faster than either of us could alone." Out of allied effort comes a power neither party held alone.



Make It Truly Definite

Nearly everyone has a purpose of a vague sort: the desire for money. But that is not a definite chief aim. Before a purpose is definite, even one as ordinary as making money, you must decide exactly how: what business, in what place, under what policies. When the author asked sixteen thousand people to name their definite purpose in life, many answered, "To be of as much service as possible and to earn a good living." That answer is about as definite as a frog's notion of the size of the universe.

Working toward a definite chief aim breeds two priceless habits: prompt decision and concentration. The most successful people are, almost without exception, people of prompt decision who hold to one outstanding purpose. Woolworth fixed his mind on belting the country with five-and-ten-cent stores. Wrigley concentrated on a five-cent package of chewing gum and turned it into millions. Edison concentrated on harnessing the laws of nature and out-invented every person who ever lived. Eastman concentrated on the Kodak; Gillette on the safety razor; Lincoln on freeing the slaves; Rockefeller on oil; Ford on an inexpensive car; the Wright brothers on the airplane. Helen Keller, deaf and blind, concentrated on learning to speak, and did. Meanwhile millions concentrate, day after day, on poverty and failure, and reap both in abundance. There is some one thing you can do better than anyone else alive. Find it, make it your definite chief aim, and attack it in the full belief that you will win, remembering that you will succeed most surely at the work you can throw your whole heart into.

From Desire to Reality

Behind every definite chief aim must stand a burning desire for its achievement. Desire is the starting point, for desire alone determines what your aim will be, and no one can choose your dominating desire for you. A desire that truly burns saturates your whole mind, turning it into a kind of magnet that draws the object of the desire toward you, provided it lies within reason. Merely wishing for an automobile will not send one rolling to your door, but a burning desire for it will drive you to the action by which it is earned. The path runs in three steps, always: first a burning desire, then the crystallizing of that desire into a definite purpose, then enough sustained action to carry the purpose through.



The author once felt a burning desire to learn to read character accurately, and it drove him into ten years of study of human nature. George Parker fixed his purpose, more than twenty years ago, on making the finest fountain pen money could buy, and from the small city of Janesville, Wisconsin, sent his pen around the world. You are the contractor of your own success, and you live in an astonishing age for the work: the gathered results of more than two thousand years of human effort, once locked away in distant libraries, now lie a few keystrokes from anyone, searchable in an instant on the internet and, more and more, harnessed on demand by the thinking machines we call AI, in nearly every field a person could choose. The world has never been so full of opportunity, and on every hand there is rising demand for the man or woman who builds a better mousetrap, digs a better ditch, preaches a better sermon, or runs a more obliging bank.

Now Do This

This lesson is not finished until you have chosen your definite chief aim, written it out in clear words, and placed it where you will read it every morning when you rise and every night before you sleep. No one will create that aim for you, and it will not create itself. You cannot aim too high, but you will get nowhere if you start nowhere. Know what you want, when you want it, why you want it, and how you intend to get it.

Then put the Master Mind to work behind it. Form an alliance with one or more people who have your highest interests at heart, your spouse first of all if there is real confidence and sympathy between you, along with a parent, a sibling, or a trusted friend. Give each of them a written copy of your aim, and otherwise keep that aim to yourself, for the world is full of doubters whose scoffing does no good. Ask the members of your alliance to tell you, in the most positive terms, at least once a day, that they know you can and will reach your aim. If you and they believe in prayer, make the aim a part of your daily prayer as well. Hold to this faithfully, not for a few days or weeks but until the aim is achieved, however long it takes. Change your plans freely whenever they need changing, for no one sees far enough ahead to lay plans that never need revision. But never change the aim itself.



Persistence Wins

Carnegie told the author that, over time, he had to replace nearly every original member of his Master Mind with someone who could enter more loyally and wholeheartedly into its spirit. You cannot succeed surrounded by disloyal or unfriendly associates, whatever your aim. Success is built on loyalty, faith, sincerity, and cooperation, and wherever the law of the Master Mind fails, it fails because some member did not bring those things to it.

Let your definite chief aim become your hobby. Ride it without letup. Sleep with it, eat with it, work with it, think with it. Whatever you want, you may have, if you want it intensely enough and keep on wanting it, provided it lies within reason and you actually believe you will get it. And there is all the difference in the world between merely wishing for a thing and believing you will have it. That difference has meant failure for millions. The doers, in every walk of life, are the believers. They do not recognize the word impossible, and they do not accept temporary defeat; they know they will succeed, and when one plan fails they calmly try another.

For every worthwhile achievement meets some setback first. Edison made more than ten thousand experiments before he got the first machine to speak back the words "Mary had a little lamb." If one word should burn itself into your mind from this lesson, let it be persistence. Everything has its price, and there is no such thing as something for nothing. Nature cannot be tricked or cheated; she yields what you are after only after you have paid her price, which is continuous, unyielding, persistent effort.

You have been shown what to do, when, how, and why. Master the next lesson, Self-Confidence, and you will have the faith in yourself to carry it all out.

*There is no chance, no destiny, no fate,
Can circumvent or hinder or control
The firm resolve of a determined soul.*

— Ella Wheeler Wilcox



Lesson Three

Self-Confidence



In every soul there has been deposited the seed of a great future, but that seed will never germinate, much less grow to maturity, except through the rendering of useful service.

This is no age for the skeptic. In three short decades we have mastered the air, explored the ocean, harnessed lightning to turn the wheels of industry, and made it possible for nations to speak to one another in an instant. And we have barely scratched the surface. The greatest power of all still waits to be unlocked, the secret power stored within us, for thought is the most highly organized form of energy known. We have already learned enough about the mind to know that a person can throw off the accumulated fears of a thousand generations through the principle of auto-suggestion. And we have learned that fear is the chief cause of poverty, failure, and misery in their thousand forms, while the person who masters fear may march to achievement in almost any undertaking, no matter who tries to stop them.

Self-confidence begins, therefore, with getting rid of that demon called fear, the one who sits on your shoulder and whispers: "You can't do it. You're afraid to try. You're afraid of what people will think. You're afraid you'll fail." This lesson hands you the weapon to put that demon to flight.

The Six Basic Fears

Every person inherits some measure of six basic fears, and under them fall all the lesser ones. They are:

- The fear of poverty
- The fear of old age
- The fear of criticism
- The fear of the loss of someone's love
- The fear of ill health
- The fear of death

Study the list, and take an honest inventory of which ones grip you. We are not born with these fears; we acquire them, mostly through what may be called social heredity, the process by which each generation presses its beliefs, superstitions, and dreads into



the open minds of the next. A young child's mind is plastic and clean, and any idea planted there by someone the child trusts takes root and grows so deep that it can be almost impossible to dig out later, however contrary to reason it may be. That is how the fears are handed down, and what was learned can be unlearned. Let us look at each.

The fear of poverty grows out of our long habit of preying on one another, not physically, as the animals do, but financially. Ours is an age that worships money, in which a person is too often valued by the size of a bank account, and few things bring more hardship and humiliation than poverty. The fear is not irrational: every law book on earth, filled with statutes to protect the weak from the strong, is proof of how readily people will take advantage of one another over money. And yet there is food and shelter and comfort enough on this earth for everyone, and no one would need to fear poverty at all but for the habit some have of shoving everyone else away from the trough long after they have more than they could ever use.

The fear of old age springs partly from the dread that age will bring poverty, and partly from harsh teachings that painted the world to come as something to be dreaded rather than welcomed, so that age, which carries us toward it, becomes a thing to fear.

The fear of criticism is the one that keeps us in line against our own better judgment. We criticize others, often, to justify taking something from them, and we dread being criticized in return. Most of its forms are petty. We wear the hat that everyone else is wearing, not for comfort, but so that no one will single us out, and the clothing makers know it: they change the styles every season precisely because so few people have the courage to wear what is a year out of step. But the fear of criticism does graver harm than this. It is what stops people from thinking for themselves, from voicing an honest doubt, from standing apart when standing apart is right. There was a time, not long ago, when the mere label of "unbeliever" could ruin a person, so real is the power of this fear.

The fear of the loss of love is perhaps the most painful of the six. It is the oldest jealousy, descended from the age-old rivalry over a chosen partner, and it can twist the mind into a torment that plays more havoc than any of the other fears.

The fear of ill health is bound up with the fears of poverty and old age, and it is kept alive, in no small part, by those who make their living selling remedies for it, and who



therefore have every reason to keep us worried.

The fear of death is, for many, the worst of all. For as long as there have been people, we have asked the still-unanswered questions: where did I come from, and where am I going? The fear grows sharpest where people have been taught to dread the hereafter, told that they will be saved if they believe one way and damned to burn if they do not. No honest person can say with absolute certainty what lies beyond, and that very uncertainty is what gives the fear its opening. But the fear of death, like all the others, loses its grip on the mind that has learned to master fear.

How Fear Is Learned

The author once came upon a mother grouse with newly hatched chicks. When he drew near, she feigned a broken wing and went hobbling off to lead him away, but the chicks, only hours old, showed no fear at all and let him pick one up in his hand. Then she gathered them back and chattered at them in great agitation, giving them, in effect, their first lesson in fear, and after that he could not get within reach of them. In one emotional moment they had been taught to fear man, and they never forgot it. So it is with us. The deepest fears are not born in us; they are pressed into us by others, most powerfully in childhood, through highly emotional teaching, before we are old enough to weigh them for ourselves. And what was taught can be untaught.

Fear Turned Against Yourself

Most of us drive ourselves like slaves out of fear, hoarding against poverty and old age until we wear out our bodies and bring on the very ruin we dread. And we turn the great power of auto-suggestion against ourselves without knowing it. One person meets a single disappointment, decides that everyone is untrustworthy, and broadcasts that belief until it colors everything and draws other bitter people near. Another, well-schooled and able to serve the world, once heard that modesty is a virtue, and so slips in the back door and takes the rear seat while bolder players step to the front, and their gifts go unused for fear of what people might say. A third was born poor, saw and felt poverty all their life, and let "once poor, always poor" become the ruling thought of the mind, until ambition died and they accepted it as their fate. The faculties of the mind, like the muscles of the body, wither when they are not used, and self-confidence is no exception. It grows when used, and fades when it is not.



Why Struggle Is a Gift

It is one of the quiet tragedies of inherited wealth that it so often breeds inaction, and inaction kills self-confidence. A child was once born in Washington to a fortune of a hundred million dollars. He was guarded every moment by nurses and servants, and never allowed to do for himself the smallest thing an attendant could do for him. At ten, finding the back gate left open for the first time in his life, he darted out, and was struck and killed by a car before he reached the far curb. He had used his servants' eyes so long that his own no longer served him.

Years ago the author worked as secretary to a wealthy man who sent his two sons off to college, each with a hundred dollars a month of spending money. The young author made out those checks and envied the boys, certain they would rise to great heights while he stayed a humble clerk. But twenty years can play cruel tricks on those who never had to struggle. The boys came home with their diplomas and with appetites for strong drink they could afford precisely because they had never needed to work. As these lines are written, their father has been bankrupted and his mansion put up for sale; one son has died of drink, and the other is in a mental hospital.

Not every rich man's child ends so. But the lesson holds: struggle is not a curse but an advantage, because it forges the very strength that ease never can. Many a person found their place in the world only because they were forced to fight for a foothold early in life. "I had to work hard when I was young," says many a well-meaning parent, "but I will see to it that my children have it easy." Poor, foolish soul. An easy time is a heavier burden than most young people can survive. Forced idleness is far worse than forced labor; being made to work, and to do your best, breeds self-control and strength of will and a hundred virtues the idle never know.



Self-Confidence in Action

One of the greatest salesmen of his generation began as a timid clerk in a newspaper office, one of those who slip in by the back door and take the rear seat. One evening he heard a lecture on self-confidence and walked out determined to climb out of his rut. He went to the paper's business manager and asked for a job soliciting advertising, on commission. Everyone expected him to fail. He made a list, but not of easy prospects: he wrote down only the twelve merchants other solicitors had tried and failed to sell. Before making a single call, he took that list to the city park and read it over a hundred times, saying, "You will buy advertising space from me before the end of the month." Then he began. In the first week he closed five of the twelve "impossibilities." By month's end he had sold all but one. For the next full month he called on that one holdout and no one else, every morning, and every morning the merchant said no. On the thirtieth day the merchant finally said, "Young man, you have wasted a month on me. Why?" "I have wasted nothing," the young man replied. "I have been going to school, and you have been my teacher. I now know every argument a merchant can give for not buying, and I have been drilling myself in self-confidence." "And I will make a confession," said the merchant. "I too have been going to school, and you have been my teacher. You have taught me persistence, and to pay my tuition I will give you an order." That account became the paper's best, and that young man went on to become a millionaire. He understood what few do: that out of the resistance he met in the hard sales would come the very strength and confidence he was after, for all rivers, and some people, are crooked from following the line of least resistance.

The Power of a Believing Partner

Nothing can call greatness out of a person like the steady belief of someone close to them, and the author knew this firsthand. His father was a Virginia farmer whose ambitions had never reached past the edge of his small farm, until one day his wife broke her set of false teeth. Watching him examine the pieces with such interest, she said, "You could make a set of teeth like those if you made up your mind to." She laid her hand on his shoulder and kept after him until he tried. Today he is one of the most successful dentists in the state. He is the author's own father. There is no measuring what a person may achieve when someone they love stands behind them and says, again and again, that nothing within reason is beyond them.



One highly successful man gave all the credit for his success to his wife, who early in their marriage wrote out a creed that he signed and hung over his desk:

I believe in myself. I believe in those who work with me. I believe in my employer. I believe in my friends. I believe in my family. I believe that God will lend me everything I need to succeed if I do my best to earn it through honest service. I believe in prayer, and I will never close my eyes in sleep without praying for guidance to be patient with other people and tolerant of those who do not believe as I do. I believe that success is the result of intelligent effort and does not depend on luck or sharp practice or double-crossing others. I believe I will get out of life exactly what I put into it, so I will treat others as I would have them treat me. I will not slander those I dislike. I will not slight my work, no matter what I see others doing. I will render the best service I am capable of, because I have pledged myself to succeed. And I will forgive those who offend me, because I know I shall sometimes offend others and will need their forgiveness.

Do not merely admire a creed like that. Adoption is not enough; you must practice it. Read it until you know it by heart, and repeat it daily until it becomes part of you. That is auto-suggestion put to work building self-confidence.

Emerson wrote, "Nothing can bring you peace but yourself." You might well add: nothing can bring you success but yourself. You will need the cooperation of others for any far-reaching aim, but you will never win it until you have first charged your own mind with self-confidence. Have you ever wondered why a few people rise to high positions while others around them, with equal training and seemingly equal work, stand still? Study any two such people and the reason becomes plain. The one who advances believes in themselves, and backs that belief with such vigorous action that everyone around them knows it; their confidence is contagious, persuasive, attractive. The one who stands still shows the opposite in their face, their posture, the uncertainty of their step and voice, and no one pays much attention to a person who has no confidence in themselves.

The Self-Confidence Formula

You are now ready to put auto-suggestion to direct use. Copy out the following formula, sign it, commit it to memory, and repeat it aloud once a day with full faith.



First. I know that I have the ability to achieve the object of my definite purpose in life; therefore I demand of myself persistent, continuous action toward its attainment, and I here and now promise to give it.

Second. I realize that the dominating thoughts of my mind will eventually reproduce themselves in outward action and gradually transform themselves into reality; therefore I will concentrate my thoughts for thirty minutes daily upon the person I intend to become, creating a clear mental picture of that person.

Third. I know that through auto-suggestion, any desire I persistently hold in my mind will eventually seek expression through practical means; therefore I will devote ten minutes daily to demanding of myself the development of self-confidence.

Fourth. I have clearly written down a description of my definite chief aim in life, and I will never stop trying until I have developed enough self-confidence to attain it.

Fifth. I fully realize that no wealth or position can long endure unless it is built on truth and justice; therefore I will engage in no transaction that does not benefit all whom it affects. I will succeed by attracting to myself the forces I wish to use and the cooperation of other people. I will induce others to serve me because I am willing to serve them. I will rid myself of hatred, envy, jealousy, selfishness, and cynicism by developing love for all humanity, because I know that a negative attitude toward others can never bring me success. I will cause others to believe in me, because I will believe in them and in myself.

Behind this formula lies a law that no one can fully explain. The psychologists call it auto-suggestion and leave it there. But about one thing there is no doubt: whatever the law is, it works.



Build the Habit of Belief

Auto-suggestion is like electricity: it will light your home or kill you, depending on how it is used. Fill your mind with doubt, and it plants doubt in your subconscious as your ruling thought and draws you toward failure; fill it with confidence, and it plants that instead, and carries you over every obstacle toward the top. The key is habit. A habit is worn into the mind by repetition, the way a groove is worn into a record, and once it is cut deep, the mind follows it as faithfully as a needle follows the groove. You learned to write by tracing the same letters over and over until it became automatic, and you build self-confidence the same way. That is the whole purpose of writing out and repeating the formula: to make belief in yourself the automatic, dominating thought of your mind.

Where Thought Prevails, Power Is Found

You have little idea of the possibilities sleeping within you, waiting only for the awakening touch of vision. Consider what others have done with far less. Lee Cook of Louisville was born without legs and wheels himself about on a cart, yet he built a great industry and a fortune by the strength of his self-confidence, while on Fifth Avenue a strong, clear-headed young man, also without legs, rolls along with his cap in his hand, begging. His mind is as sound as anyone's, yet he begs, while Lee Cook built a fortune. The difference is not in the legs; it is in what each of them believes is possible.

Milo C. Jones of Wisconsin was struck by paralysis so complete that he could not turn over in bed or move a single muscle. His body was finished, but his mind was not, and from his bed he set it to work, perhaps for the first time in his life, on a definite purpose: to make pork sausage. He called his family around him, directed them, and with nothing but a sound mind and abundant self-confidence, spread "Little Pig Sausage" across the country and built a fortune, all after his hands could no longer work. Where thought prevails, power is found. Henry Ford made his millions because he believed in Henry Ford, while the machinists beside him in the early days saw nothing beyond a weekly pay envelope, and that is all they ever got. If you want more, demand more of yourself.

*If you think you are beaten, you are;
If you think you dare not, you don't;*



*If you like to win, but you think you can't,
It is almost certain you won't.*

*If you think you'll lose, you've lost,
For out of the world we find
Success begins with a fellow's will,
It's all in the state of mind.*

*If you think you are outclassed, you are,
You've got to think high to rise.
You've got to be sure of yourself before
You can ever win a prize.*

*Life's battles don't always go
To the stronger or faster man;
But soon or late the one who wins
Is the one who thinks he can.*

The Man in the Mirror

The most important turning points of life often arrive in the most unexpected ways. Years ago, while the author was doing character analysis in Chicago, a ragged, down-and-out man came to his office, unshaven and hollow-eyed, holding a worn copy of a little book on self-confidence the author had written years before. "I was about ready to go punch a hole in Lake Michigan," the man said. "I had decided everything and everybody, even God, had it in for me, until I read this book last night. Now I want to know what you can do for a man like me." Studying the broken figure before him, the author privately believed there was nothing to be done, but he had not the heart to say so. He listened to the whole story: the man had put his fortune into a small factory, lost everything when the war cut off his raw materials in 1914, and in his despair had left his wife and children and taken to the road.

"I have listened with great interest," the author finally said, "and I wish there were something I could do for you. But there is nothing." The man sank back, his chin on his chest. The author waited a moment, then added: "There is, however, a man in this building who can put you back on your feet, if you will let me introduce you." The man leaped up and seized his hands. "For God's sake, lead me to him."



The author led him to a curtain, drew it aside, and revealed a tall mirror. Pointing, he said: "There is the only man in the world who can put you back on your feet. Until you sit down and get acquainted with him, you may as well go jump in the lake, because until you know that man you will be of no use to yourself or to anyone else." The man stepped to the glass, ran a hand over his bearded face, looked himself up and down, stepped back, and began to weep.

Days later the author met him on the street, so transformed he hardly knew him, walking briskly in new clothes, his face alight. He had gone out that same day, a down-and-out man, and sold himself for a salary of three thousand dollars a year (about \$54,000 a year in today's dollars), with an advance to buy clothes and send money home. "You saved me from myself," he said, "by introducing me to myself, the self I never knew until you stood me in front of that glass." That man went on to become the president of one of the largest companies of its kind. And the author, watching him go, fixed his own definite purpose then and there: to help men and women discover the forces sleeping within them. This book is the proof of that purpose carried out.

Confidence, Not Conceit

Fear is the dungeon of the mind, into which it runs and hides. But there is a difference you must learn, between self-confidence, which rests on honest knowledge of what you know and what you can do, and egotism, which rests on nothing but what you wish you knew. Never proclaim your confidence; show it through work well done. If you have it, those around you will discover it for themselves, and feel the better for having noticed, while the egotist attracts only ridicule. People take their cue about you from you: they sense how you regard yourself, and tend to value you at very nearly your own estimate. What you truly are will always speak so loudly that what you merely claim to be cannot be heard.

The author keeps a sign over his desk: "Day by day, in every way, I am becoming more successful." A skeptic once asked whether he really believed "that stuff." "Of course not," he answered. "All it ever did for me was lift me out of the coal mine where I started as a laborer and put me where I now serve a hundred thousand people. Why should I believe in it?" The visitor left thoughtful. "Perhaps there is something to it after all," he said. "I have always been afraid I would be a failure, and so far my fears have come true."



You are condemning yourself to poverty or driving yourself toward achievement by nothing more than the thoughts you hold. As the Scripture says of faith no larger than a grain of mustard seed, begin with at least that much, and never mind what "they" will say. You have within you all the power you need to get whatever you want, and the surest way to reach it is to believe in yourself. Believe in yourself, but do not tell the world what you can do. Show it.



An After-the-Lesson Visit: On Discontentment

Life is the supreme mystery. We come into the world without our consent and leave it without our consent, and we spend our days trying to solve the riddle of why. Surely the power that placed us here can be trusted to know what to do with us when we go. Perhaps the wisest course is to give the Creator credit for knowing best, and to cooperate by being decent to one another and doing all the good we can, in all the ways we can, while we are here, leaving the hereafter in hands wiser than our own.

From the cradle to the grave, the human mind is forever reaching for what it does not have. The child on the floor wants the other child's toy. The newsboy on the corner envies the businessman stepping from his car, while the businessman at his desk frets that he has only one fortune instead of two. Turn a crowd of boys into an orchard and they will walk past the ripe apples on the ground to climb for the ones hanging dangerously high. We buy a hat and then need a coat to match it, and shoes to match the coat. We get the raise we longed for and spend it before the year is out, then long for the next. The more we get, the more we want, and the rule holds for the millionaire exactly as for the clerk. The grass is always sweeter on the other side of the fence, says the jackass, as he stretches his neck in the attempt to get to it.

And here is the strange truth hidden in all that restlessness: happiness was never meant to live in the having. It lives in the pursuit. Anticipation is sweeter than realization, and what is already in our hands does not satisfy. The beautiful mountain in the distance turns out, up close, to be only rocks and dirt and trees. Even a Rembrandt becomes a smudge of paint if you press your nose to it. The only lasting satisfaction belongs to the person who keeps alive in the heart the hope of some yet-unreached achievement. When that hope dies, you may write "the end" across a human life. So do not grieve that the grass looks greener beyond your own fence. Nature made it so on purpose. That very discontent is how she grooms us, and lures us on, into the lifelong work of growth through struggle.

Russell Conwell, in the most popular lecture ever delivered in the English language, "Acres of Diamonds," taught that we need not seek opportunity in far places, that it usually lies close to where we already stand. He was right, though few believe it. Opportunity is found wherever a person truly looks for it, and nowhere else.



Lesson Four

The Habit of Saving



The greatest lasting favor a parent can do for a child is to help the child learn to help itself.

To tell someone to save money without showing how is like drawing a horse and writing beneath it, "This is a horse." Everyone knows that saving is essential to success; the real question, for those who do not save, is how. And the answer is that saving is purely a matter of habit.

How Habit Builds Walls, or Roads

A habit forms through repetition, and once formed it runs by itself. Take the same route to work a few times and your feet will follow it without a thought; try to go a different way and, unless you keep the change firmly in mind, you will find yourself back on the old road. We are all the creatures of our habits, and most of the poverty in the world is the work of destructive ones. Fix in your mind the idea that you can earn only so much, and you never will earn more, because the habit sets that ceiling, your subconscious accepts it, and the fear of poverty walls you in until opportunity stops knocking.

But the habit of saving does not mean shrinking your life down to pennies. It means the opposite. You play both ends against the middle. First, through your definite chief aim, you fix in your mind an exact picture of what you want to earn, until the poverty-consciousness gives way to a prosperity-consciousness and you begin to expect and demand prosperity, which raises your earning power. Second, you write into that same aim the resolve to save a fixed share of everything you earn, so that as your earnings rise, your savings rise with them. Demand more of yourself on the one hand, set aside a definite portion on the other, and you are on the road to financial independence. Nothing could be simpler or more certain.

Like attracts like. Form the habit of thinking and talking of abundance, and opportunity begins to appear; form the habit of saying "business is bad," and bad it will be. One determined pessimist, left to spread the poison long enough, can undo the work of six able people. One of the most successful bankers in Illinois keeps a sign in his office: "We talk and think only of abundance here. If you have a tale of woe, please keep it; we do not want it." In millions of homes the daily conversation is of poverty and want, and want is exactly what those homes get, generation after generation, because the thing long feared comes at last to pass.



The Slavery of Debt

Debt is a merciless master and the deadliest enemy of the saving habit. Poverty alone can kill ambition and crush hope; add debt to it, and a person is all but doomed. No one can do their best work, or carry out any real purpose, with a heavy debt hanging overhead; they are as bound as a slave in chains. And debt is itself a habit, starting small and growing step by step until it owns the soul. Many a young couple begins married life saddled with needless debt and never climbs out, and the strain of it sours affection and fills the divorce courts.

Learn to tell two kinds of debt apart. The first is debt for luxuries that vanish into a dead loss, and this kind you must avoid altogether. The second is debt taken on in business or a profession for something that can be turned back into value, and this may be used, but only with judgment and never beyond reason, for the moment you buy past your limits you have entered speculation, and speculation swallows far more victims than it ever enriches. The fear of poverty that debt breeds has driven more people to despair than almost any other force; men who faced the trenches in the war without flinching have cringed and broken before it. So resolve to be no one's debtor. No sacrifice is too great to escape the misery of debt.

Debt has claimed many a victim outright. Less than a dozen years ago a young man held a responsible position with a large New York bank. Living beyond his income, he ran up debts that worried him until the worry began to show in his work, and he was dismissed. He found another post at less money, but his creditors hounded him so relentlessly that he resigned and slipped away to another city, hoping to escape them long enough to pay off what he owed. Creditors have a way of tracing debtors, and soon they were on his heels again; his new employer learned of the debts and let him go. For two months he searched in vain for work. Then, one cold night, he climbed to the top of one of the tall buildings on Broadway and jumped. Debt had claimed another victim.



How to Master the Fear of Poverty

If you are in debt, two steps will free you. First, stop buying on credit, and pay off, little by little, what you already owe. Second, the moment you are free of that worry, make saving a fixed part of your definite chief aim, setting aside a regular share of your income, even if it begins at a penny a day. Very soon the habit takes hold, and you begin to take real joy in saving. Remember that you cannot simply drop a habit and leave the space empty; a discontinued habit leaves a hole that the old one will creep back to fill unless you put a better habit in its place. So do not merely quit spending; build saving in its stead.

Why the Saver Wins

Let no one think this course measures success in dollars alone. But money is a real and important part of success, and it must be given its due. The plain truth is that a person without money is, in a hard-nosed world, at the mercy of those who have it, however much ability or genius they may possess, for genius without the means to express it is an empty honor. People will weigh you, fairly or not, by what you have, and the saver is the one who stands ready when opportunity knocks, because the best opportunities come only to those with some cash in hand, and emergencies spare no one.

Thomas Edison might have remained an obscure unknown but for his habit of conserving his resources. Henry Ford would never have gotten his horseless carriage off the ground, and would have been swallowed by competitors early on, had he not learned to save and to keep a reserve behind him. The same is true of every enterprise: more businesses fail each year for want of a reserve fund in an emergency than for all other causes combined. And the same is true of individuals. The nickels and dimes that slip through the average person's fingers, saved steadily and put to work, would in ten years bring financial independence. The whole science of accumulating money comes down to one simple willingness: to subordinate the present to the future, and to stop pouring money into small luxuries that leave nothing behind.



"I Made a Million Dollars, but I Haven't a Cent"

The most honest confession ever written on this subject came from an advertising man named W. C. Freeman, who made roughly a million dollars in his lifetime and ended with nothing to show for it. He allowed his mistakes to be printed, he said, in the hope that others might avoid them. Here is his story, in his own words.

It is humiliating to confess, in public, to a fault that has made such a mess of my life, but I have decided to do it for whatever good it may do. I am going to come clean about how I let slip through my fingers nearly all the money I have earned, which comes to about a million dollars, almost all of it made in advertising. A single million may not sound like much in these days of many millions, but it is a great sum, and I spent every cent of it and more besides.

Let me say at the start that I do not regret, for one minute, the ninety percent of it I spent on the happiness of my family and others. My one regret is that I did not save the other ten percent, which I could have done with ease. Had I, I would have a hundred thousand dollars safely invested today, and not a single debt, and I would feel truly rich, for I never wanted money for its own sake.

I married at twenty-one. One month and a day later my father met a tragic death, suffocated by coal gas. He had been a fine educator all his life, and had saved nothing, so the rest of us pulled together and got along somehow. Those were happy days, a tight squeeze to make ends meet, and yet no one in the household was extravagant except, perhaps, myself, for I was always free with money. I liked to make gifts to my family and to entertain my friends. When our first baby came, a boy, we felt that heaven had opened its doors. I had little chance, in those years, to spend much, and yet I was as happy as I have ever been since. The strange thing is that it never taught me the value of a dollar. If anyone ever had a practical lesson set before him, I had it, and I missed it.

Besides spending foolishly, I loaned money with the same abandon. Clearing out my desk one day, I came upon a packet of due bills that totaled more than forty thousand dollars, money handed to just anyone who came along. I tore them all up, knowing that if I had it in hand I would not owe a dollar. A prosperous friend once told me, "Billy, I have to stop going on outings with you. You spend too much money. I can't keep up with



you." It came from a man earning more than I was, and it should have struck home, but it didn't. I spent on as before. That same man is today a vice-president of one of New York's greatest banks, worth many millions. I should have taken his advice.

Later, as advertising manager of the New York Evening Mail, I did the best work of my life and made more money than ever before. A run of syndicated advertising talks alone earned me more than fifty-five thousand dollars, enough to clear every debt I had and leave a comfortable nest egg besides. Yet I was so deep in debt that I simply robbed Peter to pay Paul, and all of it went the way of the rest. One thing is certain: I have learned my lesson at last.

Freeman's story, he said, is the story of millions, differing only in the size of the income.

Most of us are like that. Hand the average person a hundred dollars they did not expect, and before nightfall they will have it spent, or at least spent in their minds, on a dozen things they suddenly "need." It rarely occurs to anyone to make it the start of a savings account. We are ruled by our habits, and the spending habit is the easier one to feed. But the saving habit can be made just as satisfying once it is well grounded, and the force of character it takes to build it brings with it self-control, confidence, courage, and freedom from fear, the very qualities that make a person more valuable and more successful.

The Rule, and the Budget

Here is a rule by which you can know, well in advance, whether you will ever reach the financial independence that nearly everyone wants, and it has nothing to do with the size of your income. If you form the habit of saving a definite proportion of all you earn, you are practically certain to reach independence. If you save nothing, you are absolutely certain never to reach it, no matter how large your income grows. As a working guide, a salaried person might divide income roughly so: twenty percent to savings, fifty percent to living, ten percent to education, ten percent to recreation, ten percent to insurance. The average person, by contrast, saves nothing, and spends sixty percent on living and thirty-five on "recreation," much of which does not recreate at all. Do not buy beyond your means to keep pace with the neighbors. A person with a modest income has no business carrying a rich one's expenses, and the easy lure of buying on credit only deepens the trap. It is far better to sacrifice a little in your youth than to face the humiliation of poverty in old age, when your services are no longer wanted and you must lean on relatives or charity.



Opportunity Belongs to the Saver

Employers know all this, and they favor the person who saves, not for the savings themselves but for the character the habit reveals. And opportunity, again and again, comes only to those who have something set aside. A young man in a Philadelphia printing plant saved nine hundred dollars over three years; when the plant was about to fail, he stepped in with it, took a half interest, and today he draws better than twenty-five thousand dollars a year from the business (roughly half a million a year in today's dollars). A young machinist with two hundred dollars saved staked his penniless inventor roommate, and six years later sold his half of the resulting company for a quarter of a million dollars. John D. Rockefeller was a forty-dollar-a-month bookkeeper, but because he had proved he could conserve his own money, he had no trouble borrowing the capital that built the oil business. James J. Hill was a thirty-dollar-a-month telegrapher who saved enough to travel to Chicago and there persuade financiers to back the Great Northern Railway, and the fact that he had saved on so small a salary was itself the proof that he could be trusted with other people's money. As J. P. Morgan put it, he would sooner lend a million dollars to a person of character who had formed the habit of saving than a thousand to a spendthrift. That is how the world regards the saver. The author learned it himself: when he sought thirty thousand dollars in credit to launch a magazine, the first question was not about his assets, all of which the war had wiped out, but whether he had ever formed the habit of saving. Because he had, the credit was his.

The Greatest Thing Is Freedom

The real beginning of nearly every fortune, great or small, is the habit of saving money. Fix that one principle firmly in your mind and you are well on the road to independence. For the greatest thing in life is freedom, and there is no real freedom without a reasonable degree of financial independence. To be bound for a lifetime to a certain place, at a certain task you may not even like, for a set number of hours every day, is its own kind of prison, with this difference: the prisoner at least is given their bread and their bed. The one sure escape is to form the habit of saving and then to live up to it, whatever the sacrifice. For most people there is no other way out, and unless you are a rare exception, this lesson is meant for you.



*Neither a borrower nor a lender be,
for loan oft loses both itself and friend,
and borrowing dulls the edge of husbandry.
This above all: to thine own self be true,
and it must follow, as the night the day,
thou canst not then be false to any man.*

– Shakespeare

Lesson Five

Initiative and Leadership



When you do not know what to do or which way to turn, smile. It will relax your mind and let a little sunshine into your soul.

This lesson follows Self-Confidence, because no one can lead, or take the initiative in any great undertaking, without first believing in themselves. Initiative and leadership belong together: leadership is essential to success, and initiative is the foundation on which leadership is built. Initiative is as necessary to success as the hub is to a wheel.

And what is initiative? It is the rare quality that prompts, and even compels, a person to do what ought to be done without being told. Elbert Hubbard put it unforgettably:

The world bestows its big prizes, in both money and honors, for one thing, and that is initiative. What is initiative? It is doing the right thing without being told. Next to that is doing the right thing when you are told once. Below that are those who do the right thing only when necessity kicks them from behind, and they get indifference instead of honors, and a pittance for pay. Lower still is the one who will not do the right thing even when someone shows him how and stays to see that he does it; he is forever out of work and gets the contempt he deserves. To which class do you belong?

Leadership is never found in a person who has not formed the habit of taking the initiative. You must invite yourself into leadership; it will never thrust itself upon you. Study any leader you know and you will find the same three things: initiative, a definite purpose, and self-confidence.

Initiative Built Me a School

In 1916 the author needed twenty-five thousand dollars to start a school of advertising and salesmanship. He had neither the money nor any collateral to borrow it. Did he sit and wish for a rich relative to rescue him? He did not. He made securing the capital his definite chief aim, and spent six weeks building a careful plan before he took a single step, because a plan, to be sound, must be built of well-chosen material.

He had something of value: a thoroughly practical course of instruction, proven by his own years of training salespeople and running advertising campaigns. What he lacked was capital. So he looked for someone who needed what he had and could supply what he lacked. He found a reputable business college that was struggling against stiff competition and badly needed a way to stand out. His proposal was simple and fair to



both sides. The college would use its credit to advertise and market his course as a new department of the school, with him running it. That advertising, charged to his department, would also pull new students into the college's other courses, at no net cost to the school. And once the department's receipts equaled what the college had spent on advertising, the department, and the course, would become his own to carry off under his own name.

The college agreed. Within a year it had spent a little over twenty-five thousand dollars marketing his course, that advertising had drawn new students into all its departments, the department had become self-sustaining on its tuition, and the author walked away with it as a going business. The college never lent him a penny of cash, yet its credit served exactly the same purpose. Both sides won. That is initiative and organized effort joined together. As one philosopher said, "Initiative is the passkey that opens the door to opportunity."

How to Build the Habit of Initiative

The first enemy to destroy is procrastination, that habit of putting off until tomorrow what should have been done last week, or last year. You break it the way you build any habit, through auto-suggestion and daily practice. Copy out this pledge and keep it where you will see it night and morning:

Having chosen a definite chief aim, I understand it to be my duty to turn that aim into reality. Therefore I will take some definite action each day that carries me one step nearer to it. I know procrastination is the deadly enemy of every would-be leader, and I will drive it out of me by: doing some one thing each day that ought to be done, without being told to do it; finding at least one thing each day, outside my usual routine, that will be of value to others, and doing it without expectation of pay; and telling at least one other person each day of the value of this habit. I know that, like a muscle, the habit of initiative grows strong only with use, so I will practice it first in the small, ordinary things of my daily work.

Every single day puts in front of you a chance to render some service beyond your regular duties. Do it, and not for money. You do it to exercise the muscle of initiative, which you must have before you can become anyone of consequence in your chosen field, and because, in doing it, you draw the favorable notice of those who can advance



you. Those who work for money alone, and are paid in nothing but money, are always underpaid, however much they receive. Money is necessary, but the great prizes of life cannot be counted in dollars. No salary could ever replace the quiet pride that belongs to the person who digs a better ditch, sweeps a cleaner floor, or cooks a better meal than anyone else alive.

Initiative in Action

The author once had an assistant whose duties and pay were ordinary, until the day he dictated a motto for her to type: "Remember that your only limitation is the one you set up in your own mind." Handing it back, she said, "That has given me an idea worth something to both of us." From then on she came back to the office after supper and did work no one had asked of her and no one paid her for. On her own, she began answering his mail in his own style, sometimes better than he could have, and leaving the finished letters on his desk. When his personal secretary resigned, the position was hers before he could even offer it; she had quietly prepared herself for it on her own time. Her salary is now more than four times what she started at, and the author confesses he cannot do without her. But the greater reward is not the money. Her work is no longer work; it is a game she loves, and though she arrives before the others and stays long after they have watched the clock tick to five, her hours feel shorter than theirs, for time never drags for the person who is happy in the work.

Grow Initiative by Giving It Away

The surest way to deepen any quality in yourself is to inspire it in others, because we learn best what we try to teach. A salesperson never truly sells anyone until they have first sold themselves, and whatever you repeat to others to convince them, you come at last to believe yourself, true or false. So talk initiative, think it, practice it, and quietly encourage it in everyone around you, not by announcing what you are doing, but simply by doing it. Try it as an experiment on someone you know who never lifts a finger unless made to, and watch the change come over them, and a greater change come over you. For we weave into our own character the very qualities we help create in others, which is why the one who sows hatred and discouragement reaps them, and the one who sows initiative grows rich in it.



Two Kinds of Leadership

There are two brands of leadership, and one is as destructive as the other is good. The deadly brand forces itself on unwilling followers and serves only the leader's own glory. Napoleon was a leader of this kind, gifted with nearly every quality of greatness but one: he had no wish to lift his people, only to magnify himself, and he led both his followers and himself to ruin. The enduring brand serves the freedom and growth and justice of those it leads. Lincoln was a leader of this kind. He too commanded armies, but the object of his leadership was truth and justice for his people, and though he died for it, his name is written on the heart of the world. Both led armies; their purposes were as different as night and day. Look around at the leaders of your own time and you will easily tell the Napoleons from the Lincolns, and your own judgment will tell you which to become.

The Penalty of Leadership

Leadership has a price, told once and for all in a famous advertisement the Cadillac company published in 1915:

In every field of human endeavor, the one who is first must perpetually live in the white light of publicity. Whether the leadership be vested in a person or a product, envy is forever at work. The reward is widespread recognition; the punishment, fierce denial and detraction. When a work becomes a standard for the world, it becomes a target for the envious few. If your work be merely mediocre, you will be left alone; if you achieve a masterpiece, it will set a million tongues wagging. Spiteful voices cried that Whistler, the painter, was a charlatan long after the world hailed him a genius; that Fulton, the inventor, could never build a steamboat, while crowds lined the riverbank to watch it pass; that Henry Ford would not last another year, while he made himself the richest man on earth. The leader is assailed because he is a leader, and the effort to equal him only proves his leadership. Failing to equal or excel, the critic seeks to destroy, but only confirms the superiority of what he attacks. That which is good or great makes itself known, no matter how loud the clamor of denial. That which deserves to live, lives.



Cooperation

No one accomplishes anything far-reaching alone. When two or more people ally in a spirit of harmony, each multiplies their own power, and nowhere is this plainer than in a business where employer and employees truly work as a team; there you find prosperity and goodwill on both sides. Cooperation may be the most important word in the language. The lack of it has destroyed more enterprises, more homes, and more nations than every other cause combined, and when an industry tears itself apart with strife, employer, worker, and public all pay for it together. Even the institutions we lean on most could do far more in harmony than they do in rivalry. The churches of the world, for all the immense good they have done, could, working together rather than competing, do more still. The power of cooperation has scarcely been tapped.

What a Soldier Taught About Leadership

During the war the author heard the finest description of leadership he ever encountered, an address delivered to a camp of young officers by Major C. A. Bach, a quiet, unassuming instructor. It applies as fully to business and life as to war. Bach spoke, in essence, as follows.

In a few days most of you will receive your commissions. Those commissions will not make you leaders; they will merely make you officers. They place you where you can become leaders if you have the proper attributes, but you must make good, not so much with the men over you as with the men under you.

Men will follow into battle officers who are not leaders, but the driving power behind them is not enthusiasm; it is discipline. They go with doubt and trembling, asking themselves, "What will he do next?" Their legs carry them forward because their brain and their training tell them they must go, but their spirit does not go with them. Such men do not go far, and they stop as soon as they can. Real leadership receives the willing, unhesitating, unfaltering loyalty of other men, a devotion that will make them follow their uncrowned king to hell and back again if need be.

Leadership is a composite of many qualities, and among the first is self-confidence, which rests on exact knowledge. To lead, you must know, and know your business from the ground up. You may bluff some of your men some of the time, but you cannot do it always. The moment a man sees that you do not know as much as he does, he says to



himself, "To hell with him," and quietly ignores your orders. There is no substitute for accurate knowledge. Become so well informed that men hunt you up to ask questions, and your fellow officers say to one another, "Ask him, he knows." And you must be able to put what you know into clear, forceful words, and to stand on your feet and speak without embarrassment, for to speak clearly a man must first think clearly.

Next is moral ascendancy, which rests on your men's belief that you are the more competent man. It demands self-control: though you be scared stiff in battle, you must never show fear, for the least tremor of your hand or change of your face will be reflected in your men many times magnified. Many things in camp will try your temper, and if at such times you fly off the handle, you have no business to be in charge of men, for men in anger say and do things they almost always regret. It demands the endurance to make light of hardship and so build a unity no stress can break. And it demands moral force: live clean, see the right and do it, and be an example. Do not preach; that is worse than useless. A loud-mouthed, profane captain, careless of his own appearance, will have a loud-mouthed, profane, dirty company. Your company will be the reflection of yourself, and if it is a poor one, it is because you are a poor captain.

Self-sacrifice is essential. You will give, and give, all the time. You give physically, for the longest hours and the hardest work are yours; you are the first man up in the morning and the last in at night, working while others sleep. You give mentally, in sympathy for the man whose mother has died or who has lost his savings, for more than help he wants sympathy; never turn such a man away saying you have troubles of your own, for every time you do you knock a stone out of your own foundation. Your men are that foundation, and your house of leadership will fall unless it rests securely on them. And you will give of your own slender means, spending your own money to guard your men's health or to help them in trouble; often it comes back to you, and often you must charge it off to profit and loss, but even so it is worth the cost. See that they are fed before you eat and bedded before you sleep, and you will breathe a soul into what would otherwise be a machine. Then one morning you will find the tables turned, your men looking out for you without a hint from you. A detail will be there to see your tent is promptly pitched and the cleanest bedding brought to it; from some mysterious source two eggs will appear at your supper when no one else has any; an extra hand will help groom your horse; your wishes will be anticipated, every man



Johnny-on-the-spot. And then you will know that you have arrived.

Be fair. You cannot treat all men alike, for a punishment one man shrugs off is anguish to another; study each as a surgeon studies a difficult case, and apply the remedy to cure, not to watch him squirm. And be as fair in giving credit as in giving punishment. Everybody hates a hog. When a man does fine work, move heaven and earth to see he gets the credit, and never take it for yourself. The man who always takes and never gives is no leader; he is a parasite.

Keep your dignity. Be the friend of your men, but not their intimate; they should stand in awe of you, never in fear. Do not court their friendship or curry their favor; they will despise you for it. If you are worthy of their loyalty they will give it without your asking, and if you are not, nothing you do will win it.

And you will need courage, moral as much as physical. Moral courage holds you to a determined course without faltering, even when doubts tempt you to revoke an order you have given; change it without clear reason and you weaken your authority and shake your men's confidence, so have the courage to stand by your order and see it through. Moral courage also makes you shoulder the blame: if your men loyally carry out your order and the result is disaster, the failure is yours, not theirs; yours would have been the honor had it succeeded, so take the blame and never shift it onto a subordinate, for that is a cowardly act. As for physical courage, know that courage is more than bravery. Bravery is mere fearlessness, and the dumbest fool can be brave because he is too slow to see his danger. Courage is the firmness of spirit that sees the danger fully and goes forward in spite of it. Your hands may tremble and your knees quake, that is fear; but if you go forward still, that is courage. And never send a man where you would not go yourself.

Last, study men. Get under their skin and learn what is inside, for many are quite different from what they seem. Much of Robert E. Lee's greatness lay in this: he had known his opponents since West Point, knew the workings of their minds, and could nearly always anticipate what they would do. Know each of your own men, which can be relied on to the last gasp and which cannot. Know your men, know your business, know yourself.



You will find no better description of leadership in all of literature. Apply it to yourself, to your business, or to your profession, and it will repay every reading.

The Power of Decision

A definite aim is worthless unless it is active. It will stay a mere wish until you become a person of initiative who pursues it, aggressively and persistently, for one year or twenty, until it is won. And nothing marks a leader more surely than the power of prompt decision. The analysis of sixteen thousand people found that leaders decide quickly, even on small matters, while followers vacillate and put off deciding at all. The follower seldom knows what they want; the leader does, and has a plan to get it.

A salesman once called on a small-town real estate man to sell him a course in salesmanship. The man listened, and when asked whether he wanted the course, drawled, "Well, I hardly know whether I do or not." The salesman packed his case, then turned and said something startling: "I will tell you exactly why you are defeated, why you are pecking at an old typewriter in a dirty little office in a little town. It is because you have lost the power to make a decision. All your life you have dodged decisions until you can no longer make one." The man sat stunned. Then the salesman softened, offered his hand, and said he saw real ability there. "No one is down and out until they are under the sod. Get a new suit, come to St. Louis with me, and I will introduce you to a man who will give you a chance." The real estate man wept, signed up for the course on the spot, paying his first installment in nickels and dimes, and went. Three years later he ran one of the most successful real estate firms in St. Louis, with sixty salespeople under him. The one thing that changed him was the power of decision, and to this day he tells that story, word for word, to every new salesperson he hires. And that same power is yours, the moment you stop dodging decisions and begin to make them.

The Lumberport Bridge

Years ago the author arrived, mud to the knees, in the little town of Lumberport, West Virginia, and asked the local banker why they had never gotten the trolley line extended the last three miles into town. The town had been trying for ten years, the banker said, but a bridge was needed across the river, the bridge would cost a hundred thousand dollars, and the trolley company would not pay it.



Walking down to the river, the author watched a freight train block the road crossing for twenty-five minutes while wagons waited, and in that moment a plan formed. Three different parties, he saw, would each benefit from a bridge: the railroad, whose switching tracks the road crossed dangerously; the county, whose road would be improved; and the trolley company, which wanted the extension but not the whole cost. Within days he had brought the three together, persuaded each to pay one-third, and three weeks later the contract was signed. A few months after that, trolleys were running into Lumberport. The thing ten years of able local men had failed to do, an outsider did in weeks, by using imagination to break a single crushing cost into three reasonable ones, and initiative to bring the parties together. He was not paid for it and did not expect to be, but it introduced him as a man who got things done, and led, in time, to the position that shaped his career.

Why had ten years of able local men never found that solution? For two reasons, both of them common mistakes. First, they were too close to the problem to take a bird's-eye view of it, the wider perspective that would have revealed three sources of help where they saw only one. Second, they had never coordinated their efforts, never worked as an organized group with the single aim of getting the line built. An outsider won cooperation more easily than one of their own could have, for in a small community each person tends to feel that his own idea should prevail. And here lies a central part of a leader's work: to induce people to subordinate their own interests for the good of the whole, whether the matter is civic, business, or financial. Success, in nearly any field, comes down to the ability to get others to lay aside their own individualities and follow a leader's plan.

That is the heart of it. Nearly every problem can be broken into parts more easily handled than the whole, and organized effort is simply effort conceived with imagination, guided by a definite aim, and driven by initiative and self-confidence. Master those four together and you can build a plan, for any purpose, that no one who lacks them can defeat. And that points straight to the next lesson, for initiative and imagination are so closely allied that neither truly succeeds without the other: initiative is the moving force that pushes the leader ahead, but imagination is the guiding spirit that tells him which way to go.



An After-the-Lesson Visit: On Intolerance

When the dawn of intelligence finally spreads over human progress, and ignorance and superstition have left their last footprints on the sands of time, it will be written that humanity's most grievous sin was intolerance. The bitterest of it grows out of religious, racial, and economic prejudice. How long until we poor mortals understand the folly of trying to destroy one another over differences of belief and birth?

Our time on this earth is a fleeting moment. Like a candle, we are lit, we shine for an hour, and we flicker out. When my own light goes out, I hope to find on the other side no Jews or Gentiles, no Catholics or Protestants, no Germans or Englishmen or Frenchmen, but only human souls, brothers and sisters all, unmarked by race or creed or color. I want to be done with intolerance, so that I may rest in peace. And if you must give expression to prejudice and hatred, do not speak it; write it in the sand, near the water's edge.

There is an old picture of two bucks locked in a fight to the finish, each certain he will be the victor, while off to the side the doe waits for the winner, little dreaming that by tomorrow the bones of both combatants will lie bleaching in the sun. "Poor foolish animals," we say. Yet we are not so different. People lock horns in mortal combat over the very same rivalries that set the bucks against each other: love, money, and belief.

Twenty years ago a thriving school was serving thousands of students. Its two owners had married two gifted young women, and the two wives fell into an argument over which was the finer pianist. The husbands took up the quarrel, became bitter enemies, and today the bones of that once-prosperous school lie bleaching in the sun. Those two bucks locked horns over the doe; these two men locked horns over the selfsame impulse.

In a great industrial plant, two young foremen locked horns when one was given a promotion the other thought he deserved. For five years the silent undertow of their hatred spread, until the men under them caught the same spirit, the plant split into cliques, production fell, and the company went bankrupt. The two foremen, and several thousand others, had to start over in another field. More bones bleaching in the sun.



Down in the mountains of West Virginia, two peaceful families, the Hatfields and the McCoys, had been friendly neighbors for three generations, until a razor-back pig belonging to one crossed a fence into the other's cornfield. A hound was set on the pig; the pig's owners killed the hound; and from that small thing grew a feud that ran for three generations and cost many lives.

In a fashionable suburb, wealthy men have built fine homes, and over the door of each you might as well carve the word "intolerance." One builds a high steel fence; the neighbor builds one twice as high. One buys a new car; the man next door buys two. One adds a colonial porch; the next adds a porch and a garage to outdo him. Each gives a grander reception than the last. And the master of the house rides off to business behind a chauffeur to make still more money, though he already has millions, for one reason only: so that he can keep on out-doing his neighbors. Poverty, whatever its hardships, has at least this one advantage: it never drives the poor to lock horns trying to out-poverty one another.

Wherever you find people with their horns locked, you can trace the cause to one of three rivalries: a difference of belief, a contest for money, or a rivalry in love. The next time you watch two people locked in some bitter hostility, close your eyes and think for a moment, and you may see them change into those two bucks, with the prize standing off to one side, whether it is a pile of gold, a religious emblem, or a member of the opposite sex.

Andrew Carnegie and Henry Frick did more than almost any other two men to build the steel industry, and both made millions. Then economic intolerance sprang up between them. To show his contempt for Frick, Carnegie raised a tall skyscraper and called it the Carnegie Building; Frick answered by raising a taller one beside it and naming it the Frick Building. Two great men, their horns locked to the finish, their bones now bleaching in the sun of posterity. The steel men who came after them learned the lesson: instead of locking horns, they interlocked their interests, and each became a strong unit of one industry. They had grasped the difference between competition and cooperation, a difference the rest of us would do well to learn.

Intolerance shackles the legs with ignorance and covers the eyes with the scales of fear and superstition. It closes the book of knowledge and writes across the cover, "Finis! I have learned it all!" It is not your duty to be tolerant. It is your privilege.



So when you feel yourself about to lock horns with someone, remember that it is far more profitable to lock hands instead. A warm, hearty handshake leaves no bones bleaching in the sun.

Robert Ingersoll said it better than anyone:

"Love is the only bow on life's dark cloud. It is the morning and the evening star. It shines upon the cradle of the babe, and sheds its radiance upon the quiet tomb. It is the mother of art, inspirer of poet, patriot, and philosopher. It is the air and light of every heart, builder of every home, kindler of every fire on every hearth. It was the first to dream of immortality. It fills the world with melody, for music is the voice of love. Love is the magician, the enchanter that changes worthless things to joy, and makes right royal kings and queens of common clay. It is the perfume of that wondrous flower, the heart, and without that sacred passion, that divine swoon, we are less than beasts; but with it, earth is heaven, and we are gods."

Cultivate love for your fellow human beings, and you will no longer want to lock horns with anyone in futile combat, for love makes every person their brother's keeper.

*Love, indeed, is light from heaven;
a spark of that immortal fire
with angels shared, by Allah given,
to lift from earth our low desire.
Devotion wafts the mind above,
but heaven itself descends in love;
a feeling from the Godhead caught,
to wean from self each sordid thought;
a ray of Him who formed the whole,
a glory circling round the soul.*

Lesson Six

Imagination



I call that person idle who might be better employed.

– Socrates

Imagination is the workshop of the mind, where old ideas and established facts are taken apart and reassembled into new combinations and new uses. It is the hub of this entire course, for every other quality passes through it first. The materials of your definite chief aim were assembled in your imagination; your self-confidence, your initiative, your leadership all had to be pictured there before they could become real. Just as the oak sleeps in the acorn and the bird in the egg, every achievement of your life begins as a thought, becomes a plan, and only then becomes a reality. The beginning is always in your imagination.

Imagination works in two ways. It interprets, examining the facts and ideas before it, and it creates, forming those facts into new combinations and plans. The interpretive side is also why you sometimes "sense" things you were never told. Walk a salesperson who has no faith in themselves or their product into a buyer's office, and the buyer feels that lack of confidence without a word being spoken, because we read one another far more than we realize. A hunch, a snap judgment, the instant liking or distrust of a stranger, these are your imagination interpreting signals your conscious mind never consciously registered. This is one more reason self-confidence matters so much: your own doubt broadcasts itself and undermines you before you speak.

Here is the most remarkable thing about your imagination: it is the one possession over which you have absolute control. Others may strip you of your money, cheat you a thousand ways, even take your liberty, but no one can touch the use of your imagination. The most inspiring short poem in the language was written by Leigh Hunt in an English prison, where he had been unjustly locked away for his politics, and in it a man, finding himself left off the list of those who love the Lord, asks the angel only this:

*About Ben Adhem (may his tribe increase)
awoke one night from a deep dream of peace,
and saw, within the moonlight of his room,
making it rich and like a lily in bloom,
an angel writing in a book of gold.
Exceeding peace had made Ben Adhem bold,*



*and to the presence in the room he said,
"What writest thou?" The vision raised its head,
and, with a look made of all sweet accord,
answered, "The names of those who love the Lord."
"And is mine one?" said Abou. "Nay, not so,"
replied the angel. Abou spoke more low,
but cheerily still, and said, "I pray thee, then,
write me as one that loves his fellow men."
The angel wrote, and vanished. The next night
it came again, with a great wakening light,
and showed the names whom love of God had blessed,
and lo! Ben Adhem's name led all the rest.*

Civilization itself owes its existence to people like Hunt, who pictured in their imaginations a higher and nobler way for human beings to live together. If we truly grasped the power of imagination, we could wipe out a great deal of poverty and injustice in a single generation, because every reform and every invention begins as a picture in someone's mind.

You have seen mob psychology at work: one strong feeling spreading from mind to mind until a crowd acts as one, as when two men brawling in the street pull in bystanders who do not even know what the fight is about. The same spreading of mood happens, quietly, in every workplace. One sour, disgruntled person can poison a whole organization, filling everyone around them with suspicion and discord, while one genuinely positive person, deliberately sowing good cheer and harmony, lifts everyone they touch. "Every business," said Emerson, "is the lengthened shadow of one person." If that is so, then the one at the head had better cast a shadow of confidence and goodwill, for it will fall across everyone in the place.

Nothing New Under the Sun

There is nothing new under the sun. Life is a vast kaleidoscope: the same facts and materials shift and rearrange endlessly, and all any of us can do is take what already exists and combine it in a new way. That recombining is imagination, and it is the quiet engine behind nearly every fortune and invention.



Clarence Saunders was a grocery clerk in a small southern store who had never earned more than twenty dollars a week, and in whom no one had ever noticed anything unusual. One day, standing in a cafeteria line with a tray in his hands, his imagination went to work. He lifted the "self-service" idea out of the cafeteria, where customers served themselves, and set it down in a grocery store. In that instant the self-service chain store was born, and the twenty-dollar clerk became the Piggly-Wiggly millionaire. He created nothing new; he moved an old idea into a new place. Where in that is anything you could not do?

Imagination at Work

When Edison gave the world the incandescent light, he too simply joined two things already known. Everyone understood that electricity passed through a fine wire would heat it until it glowed, but the wire always burned through. Then Edison remembered another fact every physics student learns: there can be no burning without oxygen. He sealed the little wire inside a glass globe and drew out the air, and the light held. When you press a switch tonight and turn night into day, you are using nothing but two principles as old as the world, brought together in one man's imagination.

Andrew Carnegie was never thought a genius but for one gift: he could choose people who would work together in harmony to carry out his aims. He decided what he wanted, then found those who could build the plans to get it. That is imagination, and it is genius of the highest order. But you do not have to be a Carnegie. The same power is as available to the beginner as to the one who has arrived.

One morning Charles Schwab's private railcar pulled onto the siding at his Bethlehem steel plant, and a young assistant was waiting, explaining that he had come in case Mr. Schwab had letters or wires to send. No one had told him to be there. Any of the dozen other assistants could have done it; he was the one who did, and from that day he was marked for promotion. Today he is president of one of the largest drug companies in the world.

Edwin C. Barnes wanted to work for Thomas Edison. He wrote, and got no answer. Undiscouraged, he made up his mind not only to get a reply but to get the job, though he lived far from West Orange and had no money for the fare. What he had was imagination. He rode to New Jersey in a freight car, won his interview in person, and



got his start. He has since retired, wealthy, having seen what few would have seen: that mere nearness to a mind like Edison's, and to Edison's circle of friends, was worth more than any salary.

James J. Hill was forty, still tapping a telegraph key for thirty dollars a month, with no capital and no influential friends, when he saw in his mind a great railway uniting the Atlantic and the Pacific across the undeveloped Northwest. He made others see it too, and the Great Northern was built of steel and timber and ordinary capital, but it was born first in his imagination, out of materials no more visible than thought.

For your imagination is the mirror of your soul, and you have every right to stand before it and see yourself as you wish to be: in the house you mean to own, at the head of the business you mean to build, in the place in life you mean to occupy. Your imagination belongs to you. Use it, and the more you use it the better it will serve you. At the foot of the Brooklyn Bridge an old cobbler once shook his head and said it could not be done; he watched it rise before his eyes and still cannot imagine how. But the engineer who designed it saw the finished bridge, whole and real, before a single stone was laid, because he had trained his imagination to weave new things out of old.

Mixing Dirt with Imagination

In a California coastal city, all the buildable land was gone. On one side rose hills too steep to use; on the other lay ground too low to build on, flooded daily by the tide. A man of imagination arrived, took cheap options on both worthless tracts, then blew the steep hills into loose dirt, leveled them into fine building lots, and carted the surplus across town to raise the low ground above the water, making building lots of that too. He made a fortune, for what? For moving dirt from where it was not wanted to where it was needed, and mixing it with imagination. The townspeople called him a genius, and he was, the same genius any of them could have been.

That is the whole secret. A ton of pig iron is worth little; add carbon and the right elements and it becomes steel; add still more, and skilled hands, and it becomes watch springs worth a small fortune. In every such transformation, the ingredient worth the most is the one with no material form at all: imagination. A pile of brick and lumber is an eyesore until the architect's imagination, and some skilled labor, turn it into a mansion. A run-down old barn on the highway, worth fifty dollars, became a thriving



gas station once someone added a little lumber and a great deal of imagination. Across from the author's office a small print shop earns its owner barely his coffee and rolls, while a dozen blocks away stands one of the finest printing plants in the world, whose owner travels on his profits. Twenty years ago those two printers were partners. The difference is that the wealthy one had the sense to ally himself with a man who mixed imagination with printing.

Reverses Open Doors

In every apparent setback lies the seed of an equal or greater advantage.

– Napoleon Hill

One of the finest engravers in the country was once a mail carrier, until a streetcar accident cost him a leg. The railway paid him five thousand dollars, and with it he put himself through school and learned engraving. The work of his hands, guided now by imagination, is worth far more than his legs ever earned him carrying mail. He discovered the power within him only when misfortune forced him to redirect his life. You will never know your own capacity for achievement until you learn to mix your effort with imagination, for the same hands that earn little alone can, when guided by imagination, earn all the wealth you can use. And if the winds of fortune are blowing against you, remember that you can harness them and make them carry you toward your goal, for a kite rises against the wind, not with it.

There are two ways to profit by this power: develop it in your own mind, or ally yourself with someone who has it. Carnegie did both. He had a fertile imagination of his own, and he surrounded himself with others whose imaginations ran where his did not, chemists, financiers, salespeople like Schwab. If you feel your own imagination is not enough, form an alliance, through marriage, partnership, friendship, or employment, with someone whose gift supplies what you lack. It is no disgrace to serve as an employee; not everyone is suited to direct others, and the wise junior who hitches themselves to a person of imagination often profits most of all.



How Imagination Freed a Man from Prison

Some years ago the author spoke to the inmates of the Ohio penitentiary, and in the audience recognized a man he had known a decade earlier as a successful businessman. Sentenced to twenty years for forgery, the man had nonetheless built, behind those walls, the world's first prison correspondence school, persuading 1,729 of the prison's 2,518 inmates to take up courses of study, obtaining the textbooks himself through donations, at no cost to the state. After the talk, the author told him, "I will have you out of here in less than sixty days." The man smiled bitterly. "Twenty influential people have tried everything to get me released, and failed. It can't be done."

That "it can't be done" was the challenge. The author moved to Columbus, convinced himself completely that the release was just, and went to see the governor. He did not plead the man's prominent family, or his college education, or their old friendship, the grounds on which the others had failed. Instead he asked for the release not as a favor to himself, and not even as a favor to the prisoner, but for the sake of the 160,000 inmates in prisons across the country who might one day benefit from this man's correspondence-school system, if he were freed to spread it. The governor, though warned it might cost him votes, agreed within five minutes, asking only for the recommendations of the clemency board, the warden, and the chaplain. Three days later the prisoner walked out a free man.

Why had twenty others failed where the author succeeded in an afternoon? Because they used no imagination. The prisoner himself had done the real work, by his conduct and his service to those 1,729 men; the author merely found the one right way to present the case. And here is the principle, worth more than the story: people will grant for the benefit of a third party what they will not grant for your benefit, or even for the beneficiary's. Frame your request, or your product, around the good it does for the one you are asking, and the door opens. We are all moved, in the end, by what advances our own sense of purpose, and the imaginative seller never forgets it.



No One Wants What You're Trying to Get Rid Of

A man moved from his farm to the city, bringing his well-trained shepherd dog, and soon decided to get rid of him. He carried the dog from farmhouse to farmhouse, asking at each, "You wouldn't care to buy a dog I want to get rid of, would you?" Every door closed. That evening he told his troubles to a man of imagination, who offered to sell the dog for him. The next morning the imaginative man went to the very first farmhouse, where a farmer hobbled to the door on crutches, and said: "I see you are laid up with rheumatism. What you need is a fine dog to run your errands, herd your sheep, and bring home your cows. I have just such a dog, trained to all of it, for a hundred dollars." "I'll take him," said the farmer. It was the same dog, refused at that same door the day before. The difference was imagination. No one wants a thing that someone else is trying to be rid of, but almost anyone wants a dog that will herd the sheep and bring home the cows.

Imagination Is the Soul of Selling

Whatever your life's work, it calls for imagination. Niagara Falls was nothing but wasted thunder until someone imagined it turning the wheels of industry. Woolworth was a poorly paid clerk until he discovered he had imagination, and then he girdled the country with stores. The common thread in every such story is a keen reading of human nature, for once you understand how readily people grant a request that appeals to their own interest, you can have almost anything you go after. The author once watched his wife "sell" their baby on giving up a spoon he was banging on the table: she simply offered a stick of red candy, and the spoon was forgotten. That is salesmanship, winning the point without force. The detective's first question at any crime is, "What was the motive?" A boy everyone underestimated once found a neighbor's lost horse when grown men could not; asked how, he said, "I just thought where I would go if I were a horse, and went there, and he had." If you want to know what another person will do, put yourself in their place. That is imagination.

There is one misuse of imagination to avoid: the kind that dreams of getting something for nothing, or of climbing over the rights of others. The prisons are full of people who imagined they could play the game of life without playing fair.



The Reverend Welshimer led one church in Canton, Ohio, for a quarter of a century, far longer than most ministers last anywhere, and built the largest Sunday school in the country. His secret was imagination. The moment a new member joined, he gave them a definite task suited to their nature, and kept each one so busy pulling for the church that no one had time left for kicking against it. Idle hands make trouble; give people meaningful work they enjoy and they will not become a disorganizing force. The same principle will serve you in any business.

Dr. Harper, the great president of the University of Chicago, needed a million dollars for a new building. He chose two wealthy men who happened to be bitter rivals, and called, unannounced, on the first, the head of the city's streetcar system. He did not ask for money. He spoke instead of how the man's name would vanish once his fortune passed to others, and of how a hall on the university grounds might carry that name down the years; then he mentioned, almost in passing, that a board member wanted the honor to go to the man's great rival, but that he, Harper, favored this man and would try to win the board over, if permitted. He asked for no decision and bowed himself out before a word could be said. He had hardly returned to his office when the telephone rang. The next morning the check for a million dollars was in his hands. Had he simply walked in and asked for a donation, the man would have had every excuse ready to say no. Instead Harper planted a motive the man could not resist: the chance to outlast death, and to outdo an enemy.

A young life insurance agent, after hearing a lecture on imagination and allied effort, built a small fortune from one simple idea. He arranged with the town's leading grocer to give a thousand-dollar life insurance policy to every customer who bought fifty dollars of groceries a month, which sent the grocer a flood of new business and the agent a flood of new policyholders. He did the same with the gas station, the restaurant, and the real estate dealer, each of whom gladly advertised the free insurance because it brought them customers. He is now a general agent earning more than twenty-five thousand a year (roughly half a million a year in today's dollars). There is no patent on the plan; it is yours for the taking.

Imagination sells even neckties. The author once stepped to a tie counter and, ignoring the gaudy yellow tie the clerk pressed on him, lingered over a blue one. An imaginative clerk would have noticed which tie his customer kept returning to and shown him that



one, for people do not fondle merchandise they dislike. At the shirt counter, when the author described the exact style he wanted, the salesman told him, "They are not wearing that this season." Nothing kills a sale faster than telling customers who know exactly what they want that they do not know their own taste. He walked out and bought nothing, and found, a few doors down, a one-man shop where he was read correctly and gladly served. Watch your customer, and let them tell you, by what they reach for, what they want.

Presentation Is Part of the Product

How you show a thing can matter as much as the thing itself. The author once asked the price of a gray suit through a shop door, meaning only to satisfy his curiosity. The salesman, knowing he could not sell it from the sidewalk, said, "Step inside while I find out the price for you," and within two minutes had him trying on the coat, admiring the cloth, and pleasantly surprised when the price turned out lower than he had feared. He bought it on the spot, and two more that season. A single careless answer, "Fifty dollars," called through the door, would have lost the sale entirely.

The same truth runs through the great stores. Marshall Field's in Chicago charges more than its rivals and leaves its customers more satisfied, because everything, the artful window displays, the harmonious arrangement of the goods, the quality of the salespeople, even the wrapping of a parcel, is designed to make buying a pleasure. A friend once sent a battered old silver cigarette case to a fine jeweler for repair, and it came back not in a paper sack but in a plush-lined box, under gold-sealed tissue and ribbon, delivered by a uniformed boy from a gleaming wagon, so that his whole office gathered to watch him open what looked like a birthday gift. The repair bill was steep, and it seemed entirely fair, because every detail of the presentation had quietly justified it. The goods you sell may be worth every penny you ask, but unless you give thought to how they are shown and handed over, you may be accused of overcharging for them. Presentation is imagination at work, and imagination, you will have seen by now, is the workshop where every success is first built.



Lesson Seven

Enthusiasm



I gave a beggar a dime and suggested he invest it in a copy of "A Message to Garcia."

("A Message to Garcia," Elbert Hubbard's classic 1899 essay on initiative, is available free at GrowRichAudios.com.)

Enthusiasm is the state of mind that fires you to throw action into the task before you, and it does more than that: it is contagious, lifting not only you but everyone you touch. It is to a person what steam is to a locomotive, the moving force that drives everything forward. The greatest leaders are those who can kindle it in others, and it is the single most important quality in selling and in public speaking. The finest sermon ever written would fall on deaf ears if the preacher delivered it without fire.

How Enthusiasm Affects You

Mix enthusiasm into your work and it stops feeling hard or dull. It so charges the body that you can do two or three times your usual work on half your usual sleep, and feel no fatigue. The author once sat down to write at night, looked up to see a strange silver light on the tower across the square, and realized it was not the moon but the dawn; the whole night had passed like an hour. He worked straight through that day and the next night as well, two nights and a day with almost no sleep or food, with no trace of weariness, kept going by nothing but enthusiasm for the work. Without it, you are an electric battery with no charge in it.

Enthusiasm is born of doing the work you love best. If circumstances force you, for now, into work you do not love, no one can stop you from fixing in your mind a definite chief aim that points toward the work you do want, and pouring your enthusiasm into the plans for reaching it. For happiness itself, the final goal of all human striving, lives only in the hope of future achievement. It is in the home you mean to own, the trip you mean to take, the position you mean to fill, and in the very preparing for them. These are the things you can burn with enthusiasm over, wherever you stand today.

More than twenty years before he could act on it, the author caught fire over an idea: to edit a magazine built on the Golden Rule, one that would lift people's courage and move them to deal squarely with one another. He nursed that dream for two decades. When his chance finally came, on Armistice Day of 1918, he wrote the first editorial,



pouring into it twenty years of stored-up feeling. It ended with these words: "It takes a great deal of money to publish a national magazine, and I haven't the faintest idea where I am going to get it, but that worries me not at all, because I know I am going to get it somewhere." He read the editorial, with enthusiasm, to a single acquaintance, the only person he had shown it to. The man's reply: "I can tell you exactly where you will get the money. I am going to supply it." And he did. Enthusiasm is a force so real that no one who has it in full measure can even guess the limits of what they may achieve.

How Enthusiasm Affects Others

Just as auto-suggestion is the power by which you influence yourself, suggestion is the power by which your words, your acts, and your very state of mind influence other people. This is why enthusiasm is contagious: a mind on fire is felt by every mind around it. When a speaker feels the room come "with" them, or a salesperson senses the moment a buyer is ready, what they are feeling is their own enthusiasm catching in the minds of others.

Suggestion works through three channels: what you say, what you do, and what you think. What you say carries its real meaning not in the words but in the tone, for it is the tone of voice, far more than the words themselves, that convinces or fails to convince. Words spoken without enthusiasm are dead sounds; the same words, pouring from a heart bursting to express them, persuade. But what you do counts for even more than what you say, and woe to you if the two do not match. A person may preach the Golden Rule all day, yet the words fall on deaf ears unless they live it; the most persuasive sermon on it is the one preached silently, by example. A salesperson selling Fords who drives up in a Buick has lost the argument before opening their mouth. And what you think matters most of all, for your thoughts govern both your tone and your acts. When thought, word, and deed all agree, you cannot help but move people toward your way of seeing things.



Neutralize the Mind First

Before suggestion can take hold, the other person's mind must be open and receptive, ready to believe. This is exactly where most salespeople fail: they try to close before they have built the confidence that opens a mind. There is no formula for it; it takes ingenuity. One life insurance agent who sells only policies of a hundred thousand dollars and up will not so much as mention insurance on his first visit, or his second. He learns everything about a prospect first, arranges to meet him socially, and spends visit after visit simply building a friendship and a relationship of trust, so that when at last he does speak of insurance, he is speaking to ears that genuinely want to listen.

The author learned the same lesson the hard way. Preparing a book on selling, he first wrote a hurried, self-centered letter asking well-known men for an endorsement, and not one replied. Then he rewrote it on the principle of suggestion, warm and considerate, giving each man a reason of his own to respond, and this time nearly every one wrote back, many with replies so fine they became a valuable part of the book itself. The two letters are worth setting side by side, and it will not be necessary to mark which one failed; that will be obvious:

My dear Mr. Ford:

I am just completing a manuscript for a new book entitled How to Sell Your Services. I expect to sell several hundred thousand copies, and I believe those who buy the book would welcome a message from you on the best method of marketing personal services.

Would you, therefore, be good enough to give me a few minutes of your time by writing a brief message to be published in my book? This will be a big favor to me personally, and I know it would be appreciated by the readers of the book.

Thanking you in advance for any consideration you may care to show me, I am, yours very truly.

My dear Mr. Marshall:

Would you care for the opportunity to send a message of encouragement, and perhaps a word of advice, to a few hundred thousand of your fellow men who have not made their mark in the world as successfully as you have?



I have nearly completed a manuscript for a book to be entitled How to Sell Your Services. Its main point is that service rendered is the cause and the pay envelope the effect, and that the second varies in proportion to the efficiency of the first.

The book would be incomplete without a few words of advice from men who, like yourself, have come up from the bottom to enviable positions in the world. If you will write me your views on the most essential points for those who have personal services to sell, I will pass your message along through my book, where it will do a world of good for a class of earnest people struggling to find their place in the world's work.

I know you are a busy man, Mr. Marshall, but please remember that by simply calling in your secretary and dictating a brief letter, you will be sending an important message to possibly half a million people. In money it will not be worth the two-cent stamp you place on the letter; but measured by the good it may do others less fortunate than yourself, it may be worth the difference between success and failure to many a worthy person who will read your message, believe in it, and be guided by it.

Very cordially yours.

Why One Letter Failed and One Succeeded

The whole difference between the two letters was the motive. The first asked Henry Ford for an endorsement and said, in effect, "This will be a big favor to me," and closed with "Thanking you in advance for any consideration you may care to show me," a line that quietly announces the writer expects to be turned down. It gave Ford no reason of his own to say yes. The second letter, to the Vice-President, asked instead whether he would care to send a word of encouragement to half a million people struggling to find their place in the world, pointing out that two minutes and a two-cent stamp might mean the difference between success and failure to many a worthy reader. It gave the recipient a generous motive and an open mind, and it succeeded.

This is one of the deepest facts in all of selling: people will not exert themselves to grant a favor that benefits only you, but they will gladly render one that benefits a third person and reflects some credit on themselves. It is the same impulse that makes a man wave off the beggar's dime yet write a handsome check to the charity worker collecting



in the name of others. Frame every request around the good it does the other person, never around your own need.

Two Salespeople

A would-be salesman once pushed a copy of the Saturday Evening Post in front of the author and asked, "You wouldn't subscribe to help me out, would you?" Of course the answer was no; the man had handed it to him. His words were cold and lifeless, gloom written all over his face, and he was there, plainly, to ask a favor, not to offer one. He lost that sale, and, with that same approach, every other sale he might have made.

A few weeks later a different agent came selling a package of six magazines, and how different she was. Glancing at the book-laden table, she exclaimed with real warmth, "Oh, I see you are a lover of books and magazines," and with eleven words and a genuine smile she opened a mind the author had made up to keep closed. She did not unroll her magazines and start pushing. She crossed to the shelf, pulled down Emerson's essays, and talked for ten absorbing minutes about Compensation, drawing him out until he was speaking with enthusiasm about his own work and had let slip that he earned \$250 for fifteen pages. Only then did she lay out her six magazines, one by one, with a reason for each, and close with two quiet, truthful strokes: "A person in your position is bound to be well informed, and if not, it shows in the work," and "The cost of all six is less than you are paid for a single page of that manuscript you were holding when I came in." She left with his order and his twelve dollars, with five more orders from his staff, and with the author feeling, somehow, that she had done him the favor. That is suggestion and enthusiasm working together, and she had trained herself to find, in every prospect's office or work or conversation, something to be genuinely enthusiastic about.

Negative and Positive Suggestion

Suggestion can be used for good or for harm, and most people use it carelessly, on themselves and on others, without knowing which they are doing. Dwell on fear, illness, and failure, in your own mind and in your talk, and you do real damage, to your spirit, your health, and everyone around you. Dwell instead on health, confidence, and success, and you set the same powerful force to work building you up. The choice of which suggestion to send out, into your own mind and into the minds of others, is always yours.

The Anatomy of a Persuasive Letter

It is worth seeing why the second letter worked. It opened with a question that could be answered only one way, which both opened the reader's mind and committed him to a view agreeing with the request to come. It built on a plain fact no one could deny, that pay is the effect of which service is the cause. It then slipped in the actual request so gently that it read less like a request than an invitation to do some good for others. And it closed by quietly turning the reader's own conscience into an ally, so that to refuse was to feel a little selfish, unwilling to spend a two-cent stamp on people less fortunate. From first line to last, the persuasion was carried by suggestion so well concealed it took analysis to find. The proof is in the result: every one of those busy men, the kind too pressed to answer such a letter, replied, most of them in person, among them Carnegie, Wanamaker, Bryan, and Vanderlip. They did not write to please the author, who was a stranger to nearly all of them; they wrote to please themselves and to render a worthy service. The truly big people the author has known have always been the most willing and gracious about serving others. Perhaps that is part of what made them big.



The Mind Recalls in Kind

The mind files its impressions in groups that match in feeling. Raise a single doubt and you raise, with it, every doubt you have ever felt, the way lifting one link of a chain lifts the others. Ask someone to cash your check and, if a flicker of distrust arises, they remember every bad check they ever took. This is why a wise salesperson never knocks a competitor; it stirs the buyer's whole stored army of negative feelings and slams the mind shut. Fear works the same way: let one fearful thought into the conscious mind and it brings all its grim relations, and courage cannot stay in the room while fear is there. One or the other must rule. But the law cuts both ways. Plant in your own mind, by auto-suggestion, a burning ambition fixed on a definite chief aim, and watch your sleeping abilities wake and rally to it. Plant the same ambition deeply in a child's mind, and keep it there by repetition, and it will begin, in time, to carry that child toward it. And the way to plant a suggestion deeply is to mix it generously with enthusiasm, for enthusiasm is the fertilizer that makes it take root and last. It was not the words but the way an old man once gripped the author's shoulder and looked him in the eye, calling him a bright boy who could make his mark, that drove the suggestion so deep it gave him no peace until he acted on it. It is never so much what you say as the tone and manner in which you say it.



You Must First Sell Yourself

From all of this follows the most important rule in the lesson: whatever you would sell to others, you must first sell to yourself. Sincerity, honesty, and earnestness must stand behind every word, or it will not carry. Once an agent of the government of Mexico offered the author more money than he might ever possess in his life to come study that country and then write a series of newspaper articles urging the United States to recognize the Mexican government. He refused. He did not believe in the cause, and so could not have written of it with any real enthusiasm, even had he been willing to prostitute his talent and dip his pen into ink he knew to be muddy. Words without belief are dead. No one can afford to express, in word or deed, what is out of harmony with their own conviction, for the moment they do, they lose the power to move anyone. It is only when the author writes with the fire of real belief in his heart that his writing reaches people, and only when he speaks from a heart bursting with his message that an audience takes it. There have been times when standing by this principle looked like the road to starvation, and friends urged him to shade his philosophy for some needed advantage, but he has always preferred peace in his own heart to anything gained by betraying it. Write that law where you will see it daily. Without it, you can never become a power in your work.

Character Is the Real Power

No one can be a master persuader who compromises with falsehood. Even if you are never caught expressing what you do not believe, your words will fail of their purpose, because they have no life in them. And there is a deeper danger: compromise with your conscience even once, and before long you will have no conscience left, for a conscience ignored stops speaking, the way an alarm clock you keep silencing stops waking you. There is only one thing that gives a person real and lasting power, and that is character. Reputation is what people are believed to be; character is what they are. Character is the philosopher's lode-stone through which all who have it may turn the base metals of their life into pure gold. Without character you have nothing; you are nothing; and you can be nothing. You cannot beg or buy or steal it; you can only build it, by your own thoughts and deeds, and through auto-suggestion anyone can build it, whatever their past. All who have character have enthusiasm and a personality that draws other people of character to them.



How to Kindle Enthusiasm

If enthusiasm does not come to you naturally, you can build it. Write out your definite chief aim and your plan for reaching it. Then each night, just before sleep, read your aim aloud, with all the feeling you can summon, and as you read, see yourself already in possession of it, with full faith that you will attain it. Read it again and again until a quiet certainty rises within you that it will be yours. Some nights the assurance comes on the first reading; some nights only after many. If you like, read your aim as a prayer, for faith is among the greatest powers on earth, with no limits anyone has ever found, offering peace to all who hold it. Then act. To know is not enough; you must know and do, and enthusiasm is the mainspring that turns knowing into doing.

Hugh Chalmers' Million-Dollar Shoeshine

Enthusiasm knows no defeat. When Hugh Chalmers was sales manager of the National Cash Register Company, the firm fell into financial trouble, word reached the salesforce, their enthusiasm collapsed, and sales fell with it. Chalmers called everyone to Dayton and asked his best salesmen, one by one, to explain the trouble. Each unloaded a tale of woe: hard times, scarce money, customers waiting until after the election. As the fifth man spoke, Chalmers leaped onto a table, called for silence, and announced a ten-minute recess while he had his shoes shined, right there, on the tabletop, by the boy who held the shoeshine concession in the plant. The salesmen thought he had lost his mind. When it was done, Chalmers said: "This boy makes a good living shining shoes in this very plant, and even saves money, where the company once paid his predecessor a salary of five dollars a week and still he could not get by. Whose fault was that, his or his customers'?" "His own!" the men roared. "Just so," said Chalmers. "And you are selling in the same territory, to the same people, in the same conditions as a year ago, yet selling less. Whose fault is that?" "Ours!" they answered. "Go home," he told them, "and send in five orders each over the next thirty days, and this company's troubles are over." They did, and they were. The episode went down in the company's history as Hugh Chalmers' Million-Dollar Shoeshine.



The Seven Sources of Enthusiasm

Enthusiasm is never mere chance. It rises from definite sources, chief among them: doing the work you love; surrounding yourself with enthusiastic, optimistic people; financial success; mastering and applying these laws; good health; the knowledge that you have served others; and, last and least obvious, good clothes. The power of clothes is understood by few, but they are the embellishment a person needs to feel self-reliant and hopeful. When the war ended in 1918 and left the author nearly as poor as the day he was born, with three worn suits to his name, he went straight to his tailor, and with less than a dollar in his pocket ordered three of the finest suits he ever owned, on credit, and a full outfit of shirts and ties besides. He could not yet pay, but he knew he would, and he meant to face the world looking like a person on the way up, not one beaten down, because the world forms its first and most lasting impression of you by what you wear.



Good Clothes and the Look of Success

Dressed now in a new suit every morning, the author walked down the same Chicago street at the same hour each day, the hour a certain wealthy publisher passed on his way to lunch. He made a point of greeting him, and now and then stopping to chat. After a week the publisher, struck by this prosperous-looking man in a fresh suit each day, stopped him, looked him over, and asked, "You look remarkably prosperous for a man just out of uniform. What business are you in?" "I am preparing the first issue of a new magazine," the author said, "to be called Hill's Golden Rule." "Don't forget," said the publisher, "that I am in the business of printing and distributing magazines. Perhaps I can serve you." That was the very moment, and nearly the very spot, the author had in mind when he bought those suits. Over lunch the publisher talked him into letting him print and distribute the magazine and supply the capital, more than thirty thousand dollars, without interest. The whole of it was raised on an impression of prosperity, built mostly of good clothes. That conversation would never have happened had the publisher seen him shuffling down that street day after day in an unpressed suit with a whipped look in his eyes. An appearance of prosperity attracts favorable attention, always, because the deepest wish in every heart is to prosper. And good clothes did as much for the author himself as for those who saw him: they gave him the self-reliance without which he could never have rebuilt his fortunes. Banks lend most freely to those who do not need it, and success attracts success. So whatever your work, look the part of the success you intend to be.

Nearly every high achiever has found some stimulus that rouses them above their ordinary effort. For the author it is music and art; an hour spent before the masterworks in an art museum gives him enthusiasm enough to carry him for two days. For Henry Ford, it is widely believed, the great stimulus was the love and faith of his wife, who kept him going through trials that would have broken a dozen ordinary men. Find your own, and use it.

You are now ready for the law that serves as the balance wheel of this whole philosophy: Self-Control.



An After-the-Lesson Visit: The Seven Deadly Horsemen

The worst enemy any of us has is the one that rides around under our own hat. Seven of these enemies ride, unseen, through the minds of millions, carrying them to failure without ever being recognized. They are Intolerance, Greed, Revenge, Egotism, Suspicion, Jealousy, and a seventh you must name for yourself. Take an honest inventory and find out how many you are harboring.

Intolerance rides in front, the most dangerous of all, having killed more people, wrecked more friendships, and caused more wars than the other six combined. It slams the mind shut and shoves reason and fact into the corner. If you find yourself hating those whose beliefs differ from your own, you may be sure this rider still gallops in your brain, and until you master him you will never think straight.

Greed and Revenge ride side by side. Greed warps a person into wanting to fence in the whole earth and shut everyone else out, to pile up millions they cannot use, to wring the last drop from a fellow human being. Revenge, riding alongside, is not satisfied to take a person's belongings; it wants to destroy their good name too. But revenge is a naked sword with no hilt: the harder you grip it to strike, the deeper it cuts your own hand, and when at last you deal the blow, you may find it has pierced your own heart instead of your enemy's.

Egotism and Suspicion are another deadly pair. If you have no faith in other people, you carry no seed of success, for suspicion multiplies until it crowds out all faith, and without faith no one enjoys lasting success. Faith runs like a golden cord through all the world's great teaching: "If you have faith as a grain of mustard seed, nothing shall be impossible to you." Believe in people if you want them to believe in you. And egotism withers the moment you lose yourself in useful service to others; the person too busy serving has no time left for self-worship or distrust of others.

At the rear ride Jealousy and the unnamed seventh. Jealousy is a kind of madness that grips men and women alike, often with no cause at all; it fills the divorce courts, breaks up homes, and poisons every peace it touches. A husband and wife may go through life together poor and still be happy, but never while this rider runs loose. As for the seventh horseman, name it whatever you find when you look honestly within, whether dishonesty, or procrastination, or whatever else rides there. But be sure to give it a



name, and then turn it out.



Lesson Eight

Self-Control



No one achieves great success who is unwilling to make personal sacrifices.

In the last lesson you learned to rouse enthusiasm. Now you must learn to govern it, for enthusiasm without self-control is the unharnessed lightning of a storm, striking anywhere, destroying as easily as it builds. Enthusiasm arouses you to action; self-control is the balance wheel that aims the action so it builds up instead of tearing down. A truly balanced person holds the two in equal measure. Many who end up in prison are there, in large part, for one reason: they never learned the self-control to direct their energies constructively. Read that again. Most of our griefs come from the same lack, and the scriptures are full of the remedy, urging us to govern ourselves, to love our enemies, to answer injury without resistance.

Study anyone the world calls great and you will find self-control in them. Lincoln found disloyalty among his own cabinet, yet because the disloyalty was aimed at him personally and the men were valuable to the country, he set his feelings aside and kept them on. How many people do you know with self-control to match that?

The Janitor Who Beat Me

Early in his career the author learned this lesson in the most ordinary way, which is how most of life's great truths arrive. He and the janitor of his office building fell into a bitter dislike, and the janitor took to switching off the lights whenever he knew the author was working alone at night. One Sunday, come to prepare a speech, the author had barely sat down when the lights went out. He stormed to the basement and found the janitor calmly shoveling coal and whistling. For five minutes the author hurled every hot word he had at him, until he ran out of breath. The janitor straightened up, looked back over his shoulder with a wide, easy smile, and said in a voice full of poise, "Why, you're just a little bit excited this morning, aren't you?"

It cut like a knife. Here stood an educated student of psychology, an exponent of the Golden Rule, beaten in a duel of words, on ground and with a weapon of his own choosing, by a man who could neither read nor write. And worse, the author knew he had been the aggressor, and in the wrong. He went back upstairs, and after a hard struggle with his pride, came down again to apologize. "For the love of the Lord," said the janitor, with that same smile, "you don't have to apologize. Nobody heard you but these four walls and the two of us, and I'm not going to tell it, and I know you're not, so



just forget it." That hurt more than the first remark, for the man was not only forgiving him but offering to help him hide the whole thing.

From that day the author resolved never again to let anyone, lettered or unlettered, humiliate him by making him lose his self-control, and a remarkable change came over him. His pen gained power, his spoken word gained weight, he made more friends and fewer enemies. It was one of the great turning points of his life, for it taught him that no one can govern others who has not first learned to govern themselves.

Mental Ear Muffs

Lack of self-control is the salesperson's deadliest weakness; one stinging answer to something a buyer says can lose the sale. In a great Chicago department store the author once watched a long line of women unloading their complaints, some of them angry and ugly, on the young woman at the complaint desk, who received every one of them with a serene smile and sent them off, soothed, to the right department. Behind her stood an assistant scribbling the substance of each complaint on slips of paper, stripped of its venom, and passing them forward, for the woman at the desk was completely deaf. The manager had put her there because he could find no one else with the self-control for the most trying post in the store. The angry women came in growling like wolves and left meek as sheep, some of them ashamed of themselves, shamed by her unbroken poise. Ever since, the author has wished everyone owned a pair of mental ear muffs, to slip on against the idle, irritating chatter we so often waste our peace resenting. Life is too short, and there is too much good work to do, to strike back at everyone who says what we do not wish to hear.

Those who keep themselves in hand usually run the job, whatever it is. Richard Croker, the old boss of Tammany Hall, the political machine that once ruled New York, once sat quietly on a train while a carful of strangers tore his name to shreds, taking lively interest, even seeming to enjoy it, until it came out that the calm old gentleman stirring the argument was Croker himself, learning by it exactly what his enemies thought and planned. And a printer the author knew lost a fifty-thousand-dollar order in a single careless instant: irritable the day after a heavy holiday, he mistook a question from a foreign visitor for an insult and snapped back a sneer, and the visitor quietly excused himself, never returned, and placed the order elsewhere.



Opportunity in Disguise

Lack of self-control turns away opportunity after opportunity, and we never even notice. At a glove counter the author once listened to a young clerk complain that, after four years, the store had never appreciated him and he was looking to leave. A customer came up and asked to see some hats; the clerk finished his griping before turning to her, then said flatly, "This isn't the hat department," and waved her off to the floorwalker. For four years that young man had been standing on a fine opportunity without seeing it. Every person he served could have become a friend who came back to trade with him, and enough such friends could have made him one of the most valuable people in the store. Snappy answers bring no one back.

Contrast him with a young salesman in a Pittsburgh store who, one rainy afternoon, noticed an old lady wandering the aisles with no intention of buying, the kind most clerks pretend not to see. He went to her, asked politely if he might help, and when she said she was only waiting out the rain, made her feel genuinely welcome, chatted with her, and when she left walked her to the door and raised her umbrella. She asked for his card. He had forgotten the whole thing when, months later, a letter reached the firm requesting that he, by name, be sent to Scotland to furnish a great house. The old lady was Andrew Carnegie's mother, and the order was enormous. The real opportunities of life are forever hiding inside its plainest, least promising moments.

Ask ten people why they have not done more, and nine will tell you opportunity never comes their way. Watch those same nine for a single day and you will see them turn away fine opportunities every hour. A friend of the author's, a solicitor for a commercial school, once moaned that he had no opportunity: his account was overdrawn, and he was ready to quit. The author, on vacation, wagered he could make the man \$250 in a week. The secret was organized effort. He arranged to address the employees of a local department store, offering them a way to raise their earning power and prepare for better positions; eight enrolled for the school's night courses. The next night, the same talk before a laundry's workers brought in three more; two days later, a bank's employees brought four. Fifteen students in about six hours of work, and a four-hundred-dollar commission, all from places a fifteen-minute walk from the man's own desk, where he had never thought to look. He now owns a fine commercial school of his own. Opportunity was there all along; he simply could not see it.



What Self-Control Looks Like

A person of real self-control does not indulge in hatred, envy, jealousy, fear, or revenge, nor swing into ungovernable ecstasies over anything or anyone. Greed, and self-approval inflated past one's honest worth, are among the most dangerous failures of self-control. Even good qualities turn dangerous in excess: self-confidence past the point of reason, or self-sacrifice carried to extremes. Do not hand your whole happiness into another person's keeping; love is essential to happiness, but to stake all of yours on one other person is to be the lamb that curled up trustingly in the wolf's den. The self-controlled person stimulates imagination and enthusiasm until they produce action, then masters that action instead of being mastered by it. They will not be dragged down by cynics, will not let anyone else do their thinking, will never slander or seek revenge, and will not hate those who disagree with them, but will try to understand the disagreement and learn from it. And the worst failure of self-control, the one that causes more grief than all the rest combined, is forming opinions before studying the facts, a habit we will face squarely in a later lesson.

The Spending Habit

One of the most common failures of self-control is spending beyond your means. We are creatures of imitation: if the neighbor buys a fine new car, we feel we must match it, even by mortgaging the future, and the old habit of the rainy-day nest egg has nearly vanished. One company of six hundred employees found, on looking into it, that only nine percent had any savings at all, that three-quarters were in debt, and that many of those owned cars they could not afford. Give the average person a thousand-dollar raise and they do not bank it; they trade up to a costlier car and end the year poorer on the larger income than they were on the smaller. Somewhere between the miser hoarding pennies in a sock and the spendthrift scattering every cent lies a happy medium, and finding it is part of self-control. For self-discipline is the very root of personal power. It is what lets you rule your appetite, your urge to spend, and your impulse to strike back at those who offend you. A modest savings account matters less for its size than for what it marks you as: a person who has learned to govern themselves, and that is exactly the kind of person opportunity seeks out.



The Richest Experience That Can Come to a Boy

No one builds great wealth and keeps it without self-control, and the saving of money demands it most of all. The author was indebted to Edward W. Bok, the celebrated editor of the Ladies' Home Journal, for the following account of the self-control his own rise required. Bok called it "Why I Believe in Poverty as the Richest Experience That Can Come to a Boy," and told it in his own words.

I make my living trying to edit the Ladies' Home Journal, and because the public has been generous toward it, a share of that success has come to me. So some of my readers hold an opinion I have often been tempted to correct, and now I will. One of them put it this way: "It is easy for you to preach economy when you do not know the necessity for it, to tell us how we must live, as in my own case, within my husband's income of eight hundred dollars a year, when you have never known what it is to live on less than thousands. Has it occurred to you, born with the proverbial silver spoon in your mouth, that theoretical writing is cold and futile next to the hand-to-mouth struggle so many of us live, year in and year out, an experience that you know not of?"

An experience that I know not of. Now, how far do the facts square with that? It is true I was born of well-to-do parents. But when I was six my father lost all he had, and faced life at forty-five, in a strange country, without even the necessities. I had the handicap of not knowing a single word of English. I went to a public school and learned what I could, and sparse morsels they were, for the boys were cruel, as boys are, and the teachers impatient, as tired teachers are.

My father could not find his place in the new world, and my mother, who had always had servants at her call, now faced the work of a house she had never been taught to keep. And there was no money. So after school my brother and I went home, not to play, but to help a mother who grew frailer by the day under burdens she could not carry. For years, not days, we two boys got up in the gray winter dawn, when the bed feels so warm to a growing boy, and sifted the day-before's ashes for a stray lump of unburned coal, and made what fire we could to warm the room. We set the table for a scant breakfast, went to school, and came straight back to wash the dishes and scrub the floors. Living in a three-family tenement, every third week we scrubbed all three flights of stairs and the doorsteps and the sidewalk, the hardest job of all, for we did it on Saturdays, to the crack of the ball and bat on the next lot. In the evening, when other



boys sat by the lamp, we went out with a basket to gather wood and stray coal in the empty lots.

An experience that I know not of. Don't I? At ten I got my first job, washing a baker's windows for fifty cents a week. Soon I was allowed to sell bread and pastries behind the counter after school for a dollar a week, handing out warm, sweet-smelling loaves when scarcely a crumb had passed my own lips that day. On Saturday mornings I ran a route for a weekly paper and sold the rest on the street, sixty or seventy cents for the day's work. We lived in Brooklyn, and the horse cars bound for Coney Island would stop near us to water the horses; the men jumped out for a drink, but the women had no way to quench their thirst. Seeing the lack, I filled a pail with water and a bit of ice, took a glass, and on Saturday afternoons and all day Sunday jumped aboard each car and sold my wares at a cent a glass. When other boys saw that a Sunday could mean two or three dollars and the competition came, I squeezed in a lemon or two, my water became lemonade, my price two cents a glass, and Sunday brought me five dollars. In time I became a reporter by night, an office boy by day, and learned shorthand at midnight.

My correspondent says she supports a family of three on eight hundred dollars a year, and that I have never known what that means. I supported a family of three on six dollars and twenty-five cents a week, less than half her yearly income. When my brother and I together brought in eight hundred dollars a year, we felt rich. I set down these details, for the first time in print, so you may know at first hand that the editor of the *Ladies' Home Journal* is no theorist when he writes of economy, or of a hand-to-hand struggle on a small or invisible income. There is not a single inch on the road of bitter poverty that I do not know or have not walked.

And having known every thought, every feeling, every hardship of that road, I say today that I rejoice with every boy who is going through the same. I am not forgetting one pang of it. I would not exchange my years of the keenest hardship a boy can know for any easier experience that might have come to me. I learned the value of money as I could have learned it in no other way, and I was trained for my life's work as nothing else could have trained me. I know what it means to face a day without a penny, without a loaf of bread in the cupboard or a stick of kindling for the fire, hungry with the hunger of a boy of nine or ten, and a mother frail and discouraged beside me.



And yet I rejoice in it, and I say again: I envy every boy who is in that condition and going through it. But here is the heart of my belief in poverty as an undisguised blessing to a boy: I believe in it as a condition to experience, to pass through, and then to climb out of, never as a condition to stay in. "That is all very well," some will say, "but how do you get out of it?" No one can tell another exactly how. No one told me. No two people find the same way; each must find his own. For me it was this: I was determined to get out, because my mother was not born to poverty, could not bear it, and did not belong in it. That gave me the first essential, a purpose. Then I backed the purpose with effort and a willingness to work at anything that came, so long as it meant the way out. I did not pick and choose; I took what came and did it as well as I knew how, and when I did not like it I still did it well, but saw to it that I did not do it any longer than I had to. I used every rung of the ladder as a step to the one above. Out of the effort and the work came the experience, the building up, the power to understand and to sympathize, the greatest heritage that can come to a boy. And nothing in the world can burn that into a boy as poverty can. That is why I believe so strongly in poverty, the richest experience that can come to a boy, but always, I repeat, as a condition to work out of, not to stay in.

Let Your Work Answer Your Critics

Early on, a man set out to destroy the author's reputation. His first impulse was to strike back, but late one night at his typewriter a different thought came, and he typed it out: "You have a great advantage over the person who does you an injury, for it is in your power to forgive them, and they have no such advantage over you." From that he settled a lifelong policy. He could spend his energy striking back at those who attacked him, or he could pour that same energy into his work and let the work be his only answer. He chose the work. The world soon forgets its destroyers; it raises monuments only to its builders. Every person who amounts to anything is eventually attacked by jealous and envious enemies, and the ones who rise highest are precisely those who refuse to waste themselves striking back.

There is a safe way to handle the anger such attacks stir up. Once, after bearing a journalist's attacks in silence for years, the author finally sat down to answer in kind, and assembled the most savage page he had ever written. But as he typed the last line, the strangest feeling came over him, not bitterness but compassion and forgiveness.



Without meaning to, he had drained off the resentment that had been collecting in him for years. Repressed hatred is like a bomb; it must be defused, not left to sit. So now, when anger rises in him, he writes it all out, and then throws the page away. The emotion is spent, and no one is harmed.

Self-Control Is Thought-Control

Here is the heart of the whole matter. You are the one creature on earth endowed with the power not only to think but to govern what you think, and thought is the most highly organized energy you possess, perhaps your nearest link to the Divine. Yet thought, the one thing over which you have absolute control, is the very thing most people surrender. They let others walk into the private rooms of their minds and leave there every fear, falsehood, and worry they care to deposit, as if they had no power to shut the door. They read the news as if every word were fact, and are swayed by gossip as if it were gospel.

Self-control is thought-control. Read that again, slowly; it may be the most important sentence in this whole course. The stimuli that set your mind working are of two kinds: the suggestions you give yourself, and the suggestions others give you. Choose the first deliberately, refuse the second admission until you have weighed it, and you are exercising self-control at its highest. Plant in your mind, by auto-suggestion, the constructive thoughts that fit your definite chief aim, and your mind will work them up and hand them back to you as reality. For you are, in the end, nothing more nor less than the sum of your dominating thoughts.



The Master Persuader

This is why the master salesperson outsells everyone else. The ordinary one hears "no" before the buyer has even said it, having already whispered the word to themselves. The self-controlled one suggests instead that the answer will be "yes," and if "no" comes once, twice, three times, simply does not hear it, admitting to the mind only the thoughts they choose. They stay calm while the impatient customer rages, boiling inside perhaps, but showing nothing in face or word, for a single frown can lose a sale. They take the offensive and keep it, never letting themselves be pinned on the defensive for long. And remember, we are all salespeople, every one of us, whatever we sell, whether goods or services or ideas. The ability to negotiate with people without friction or argument is the one quality found in every successful person, and it grows out of nothing but patient, painstaking self-control. It is a knack, and it can be learned.

It Begins With Desire

How do you control your thoughts in the grip of real anger? Exactly as you would if, in the middle of a furious argument with a family member, the doorbell rang to announce company. In an instant you would smooth your face, soften your voice, and compose yourself, because you wanted to. You always could. And behind all self-control, behind all achievement, stands that one magic force: desire. You are limited only by the depth of what you truly want. Let the desire grow strong enough and you will seem to find superhuman power, the way a person locked in a burning building will break down a door they could never have forced on an ordinary day.

History is the record of intense desire made real. Lincoln desired to free the slaves, and did. Edison desired to make light from electricity and, after years of trying, did. Demosthenes desired to be a great orator and conquered a debilitating stutter to become one. Helen Keller, deaf and blind, desired to speak, and speaks. Shakespeare, a poor traveling actor, desired to write great plays and wrote them. James J. Hill, a poor telegrapher, desired to build an empire of rails and built it. Do not say it cannot be done, or that you are somehow different from these people. If you are different, it is only this: they wanted their object more deeply than you have yet wanted yours.

So plant a great and constructive desire, and make a creed of it. Resolve never to find fault with anyone who is sincerely doing their best, however much you disagree.



Resolve to base your reward on the service you render, to take a firm grip on your work as an opportunity to be seized with joy and not a drudgery to be endured, to remember that success lies within your own mind, to expect obstacles and force your way through them, to put off no duty that belongs to today, and to go through life courteous to others, faithful to friends, true to God, a fragrance in the path you walk.

The Wisdom of Listening

One of the most common and most destructive failures of self-control is talking too much. People of wisdom, who know what they want and mean to get it, guard their words. There is nothing to be gained from a flood of loose, uninvited talk, and almost always it is more profitable to listen than to speak, for a good listener now and then hears something worth knowing, while the one who is forever talking learns nothing. To listen well takes self-control, and to snatch the conversation away from another person is not only rude but robs you of everything you might have learned. Two of the most patient observers of nature who ever lived, the plant breeder Luther Burbank and the naturalist John Burroughs, named self-control the most important of all these laws, and there is good reason: the person of complete self-control cannot be permanently defeated, for obstacles have a way of melting before a determined mind held steadily to one end. Every self-made fortune the author ever studied was built on it.

The Law of Retaliation

Self-control unlocks another great principle, the Law of Retaliation. The word has a harsh ring, but here it means only this: like for like. Injure people and they will pay you back, often with interest; do them a kindness and they will repay that too. So you can decide what others do toward you by deciding what you do toward them. Every person you meet is a kind of mirror, reflecting back your own attitude. But to wield this law you must first have self-control, for when someone abuses you, justly or not, and you answer in kind, you have let them drag you down to their level, and now they are mastering you. Stay calm, and you keep all your wits, surprise them with a weapon they do not know how to fight, and master them instead.

The author once saw it plainly in his two small sons. One had a bag of peanuts, the other a box of Crackerjack. When the second boy snatched at the peanuts and missed, the first boy's fist landed on his jaw. The author stopped them and told the second boy



to open his Crackerjack and offer some to his brother. After some coaxing he did, and before the older boy would take a single piece, he poured a handful of his own peanuts into his brother's pocket. He had retaliated in kind. It was, the author said, the finest lesson in salesmanship he ever had.

You can turn an enemy into a friend the same way, if you can lay down that heavy millstone we call pride. Speak to them with unusual warmth, go out of your way to do them a good turn, and slowly the coldness gives way. The hottest coals you can heap on the head of someone who has wronged you are the coals of human kindness. One morning in August of 1863, a young clergyman was called out of bed in a hotel at Lawrence, Kansas. The man who woke him was one of Quantrill's raiders, the pro-Confederate band that had ridden into the town at dawn to rob, burn, and kill, and he wanted the clergyman to hurry downstairs and be shot. People were being murdered all along the border that morning, in what came to be remembered as the Lawrence massacre. Through his window the clergyman could see the killing going on, and he came down trembling. The raider demanded his watch and his money, then asked whether he was an abolitionist. The clergyman decided that if he was to die there and then, it would not be with a lie on his lips. So he said yes, he was, and added, "and you know very well that you ought to be ashamed of what you are doing." That single remark turned the whole affair into another channel. It drew the matter to a moral issue and brought the raider up short. The clergyman was barely more than a boy beside this seasoned border ruffian, yet he had thrown the burden of moral proof onto the raider, and in a moment the man was trying to prove that he might be a better fellow than circumstances made him seem. The two sat down on the porch, while people were being killed through the town, and talked until the band was ready to leave. The raider spent twenty minutes, as if on a witness stand, trying to prove an alibi for his life. He went back over his whole history, from the time he had been a tough little boy who would not say his prayers, growing sentimental as he recalled how one thing had led to another, and that to something worse, until, well, here he was, and "a mighty bad business to be in, pardner." When at last he mounted to rejoin his companions, he handed back the clergyman's watch and money, apologized for disturbing him, and rode off with a last, almost pleading request: "Now, pardner, don't think too hard of me, will you?" The clergyman had mastered a killer with a force the brigand had no defense against.



"The divine economy is automatic and very simple: we receive only that which we give." Not what we wish for, but what we give, comes back to us, and in larger measure. Use this law, then, not only for material gain but for the far greater prize of happiness and goodwill among people, which is the only success truly worth striving for.

And behind all the world's work, as behind every law this course has set before you, stands the one power that masters all the rest, the power of thought:

*Back of the beating hammer
by which the steel is wrought,
back of the workshop's clamor
the seeker may find the Thought;
the thought that is ever Master
of iron and steam and steel,
that rises above disaster
and tramples it under heel.*

*The drudge may fret and tinker
or labor with lusty blows,
but back of him stands the Thinker,
the clear-eyed man who knows;
for into each plow or saber,
each piece and part and whole,
must go the brains of labor,
which gives the work a soul.*

*Back of the motor's humming,
back of the bells that ring,
back of the hammer's drumming,
back of the cranes that swing,
there is the Eye which scans them,
watching through stress and strain,
there is the Mind which plans them,
back of the brawn, the Brain.*

You are now ready for Lesson Nine, on the Habit of Doing More Than You Are Paid For, which will take the strongest self-control of all to put into practice, and reward it



more richly than any.



Lesson Nine

The Habit of Doing More Than You Are Paid For



There are ten weaknesses we must guard against. One is the habit of trying to reap before we have sown; the other nine are all wrapped up in the single practice of making alibis to cover every mistake.

It may seem strange to open this lesson with love, but by the end you will see it belongs here. We do some work grudgingly, some we merely tolerate, and some, now and then, we genuinely love. A great artist loves the work; a worker at a job taken only for the paycheck may come to hate it. And the difference shows: a person can work at what they love for impossibly long hours without tiring, while work they hate exhausts them quickly. Here, then, is one of the great laws of this philosophy: a person works best, and succeeds soonest, at work they love, or work done for someone they love. Let love enter a task and its quality rises and its quantity grows, with no added fatigue.

People differ in what suits them. A cooperative colony in Louisiana once let each member do whatever work they liked best. One man tried the printing shop, then the tractor, then the dairy, then the laundry, disliking each in turn, until at last someone handed him a wheelbarrow and set him to hauling bricks from the kiln. A week passed without a complaint. "This is just the job I like," he said. It asked no thought and carried no responsibility, which was exactly what he wanted, and he stayed at it happily until the last brick was hauled. When you are doing work you love, it is no hardship at all to do more and better than you are paid for, and that is reason enough to keep searching until you find the work that is yours.



What It Cost Me to Follow My Work

The author can offer this advice because he has lived it. For more than a quarter century he labored on this philosophy as a labor of love, and he means it sincerely when he says he was amply paid by the joy of the work alone, even before it returned a cent. The choice was not easy. To follow it, he had to pass up the steady money he could have earned along ordinary commercial lines, and he had to fight, year after year, the discouragement of the people closest to him. The hardest opposition came from his own wife, who, with young children to clothe and educate, urged him to take a salaried position, and he could see her reason. Both families joined her, all but commanding him to give up his "unprofitable" study and settle down. He refused, and the opposition slowly melted, but the knowledge that his choice had brought hardship to his family, and that those he loved did not believe in him, drove him to work all the harder. This is why he has said elsewhere that those closest to us can make us or break us, by giving or withholding their faith.

One friend, though, believed. Edwin Barnes, the business associate of Edison, had unwavering faith in the soundness of this philosophy, and had it not been for him the author admits he would have taken the easy salary road and wrecked the hope of his life. For he has been happy in his work even through the years when its only reward was a mountain of debt he could not pay, and happiness, in the end, is the finest of all things to win.

Thirteen People in the Audience

For a long while, after the philosophy was finished and ready, nothing happened. Then the author was invited to speak in Canton, Ohio. His coming had been well advertised, and a large crowd was expected, but two rival business meetings the same night cut his audience to exactly thirteen. He had always believed a person should do their best no matter how few they serve, so he threw himself into the talk as though the hall were full, and, stirred by a flash of resentment at the turn of luck, gave perhaps the finest speech of his life. In his heart he still thought he had failed.

He did not learn until the next day that he had made history that night. One of the thirteen was Don Mellett, publisher of the Canton Daily News, who invited him to his office and asked to hear his entire life story, "the fat with the lean," from every side,



holding nothing back. For three hours the author talked, leaving out nothing, not his struggles, not his mistakes, not even the times when the tide ran against him so hard he was tempted to be dishonest, and only his conscience, after a long fight, held him straight.

A Failure Who Wrote the Philosophy of Success

At the end of it Mellett asked the hardest question: had the author made any money from all this work, and if not, did he know why? "No," the author admitted. "Nothing but experience, knowledge, and a few debts. I have been so busy clearing away my own ignorance, so that I could gather and organize this philosophy, that I never had the time or the inclination to turn to making money." He braced for scorn. Instead Mellett smiled, laid a hand on his shoulder, and said, "I knew the answer before you spoke it. You are not the first to trade present money for knowledge; your experience is that of every philosopher from Socrates down." The author had just laid his soul bare, confessing that the very man preaching the philosophy of success was, by every appearance, a failure. He said as much aloud. "A failure?" said Mellett. "Surely you know the difference between failure and temporary defeat. No one is a failure who creates even a single idea, let alone a whole philosophy, that will soften the disappointments of generations not yet born."

Before the author left that office the two were partners, Mellett to resign his paper and manage the author's affairs. One of the editorials the author then wrote, the one on Failure, reached Judge Gary of U.S. Steel and led to Gary's offer to put the course into the hands of the corporation's employees. The tides had turned. The seeds of service, sown through years of doing more than he was paid for, were at last germinating. Mellett was murdered and Gary died before their plans matured, yet the chain of events set off that night, before an audience of thirteen, moves forward to this day on its own. No labor of love is ever wholly lost.

Why You Should Always Do More

There are a score of good reasons to make a habit of rendering more and better service than you are paid for, even though most people do the opposite. Two reasons tower over the rest.



The first is reputation. Establish yourself as a person who always gives more than the pay requires, and the sheer contrast with everyone around you, who give as little as they can, will make you stand out so plainly that there will be keen competition for your services, whatever your line of work. Preacher or lawyer, teacher or ditch-digger, you become more valuable and command higher pay the moment you are known as someone who does more than is asked.

The second reason is deeper. Suppose you wanted a strong right arm, and tried to build it by binding it to your side and resting it. Would the rest make it strong? It would wither. An arm grows strong only through the hardest use; look at the blacksmith's. Out of resistance comes strength. The mightiest oak in the forest is not the sheltered one but the one out in the open, forced to fight the wind and the rain and the sun for its life. So it is with you. Every time you render more service than you are paid for, you exercise and sharpen your own abilities until they grow extraordinary, and you build, besides, a reputation of real value. You become so skilled that you can command what you are worth and lift yourself out of any place you do not wish to stay, and no one will be able to hold you there.

If you are an employee, this one habit can make you so valuable that you practically set your own wage, and if your employer is foolish enough to underpay you, it will not hold you back for long, because some other employer will discover what you are. Most people give as little as they can get by with. That is your opportunity, for it lets you shine by comparison. Give the bare minimum and the bare minimum is all you will ever get, and you will be the first let go when times turn lean.

The Law of Increasing Returns

Every promotion the author ever won, he could trace directly to having rendered more and better service than he was paid for. And the reward is double: more money than those who do not, and a happiness those people never taste. For if all you ever receive is what comes in the pay envelope, you are underpaid, however fat the envelope.

The principle rests on one of nature's surest laws, the Law of Increasing Returns. The farmer prepares the ground, sows a handful of wheat, and the law returns it to him many times over; without that increase, no one would bother to plant, and humanity would starve. Learn to apply the same law to the service you render, and it will pay you



back out of all proportion to your effort. There is no trickery in it, nothing of getting something for nothing; it is the very opposite of that.

It works for the buyer of service as much as for the seller. When Henry Ford set his famous five-dollar-a-day minimum wage (about \$150 a day in today's dollars), he was no philanthropist; he was applying this law. By paying well above the going rate, he drew the best workers in the market, made a job at his plant a thing to be prized and guarded, and got more and better work for his money, while spending less on supervision, since no one would risk so good a position by loafing. For every five dollars he paid out, he likely got seven and a half back in service.

Marshall Field built the greatest store of his day on the same law, and on the slogan that grew from it: the customer is always right. A woman once returned to Field's a fine lace garment her aunt had bought there two years earlier and given her as a wedding gift, by then well out of style. The store took it back without a word of argument, though it owed her nothing, legal or moral. It had to sell the garment off cheap, yet it came out far ahead, for the woman, knowing she had been given what she was not entitled to, became a customer for life and told the story of Field's fairness to everyone she knew, bringing the store more good advertising than its money could have bought ten times over.

He Got Into the Habit of Calling on Me

Carol Downes began with W. C. Durant, the founder of General Motors, in a minor post and rose to be Durant's right-hand man and the president of one of his companies, entirely by this principle. The author once asked him how. "When I first went to work for Mr. Durant," Downes said, "I noticed he stayed at the office long after everyone else had gone home, so I stayed too. No one asked me to. I just thought someone should be there in case he needed something, and whenever he looked around for a hand, there I was. He got into the habit of calling on me. That is the whole story." Read that last line again. Downes deliberately put himself where he would be seen and could serve, and so set the Law of Increasing Returns at his own back. Was he paid to stay? Yes, in the only coin that mattered: the chance to be noticed by the one person who could lift him.

Do not say, "But my employer is different." Of course they are different, as all people differ, but in one thing every employer is alike: they are selfish enough not to want to



lose a Carol Downes to a competitor. Make yourself so useful that whoever buys your service cannot do without you, and that very selfishness becomes your asset.

The author learned it himself in a small way. One Saturday afternoon a lawyer down the hall needed an assistant to finish work that had to go out that day. All of the author's assistants had left for the ball game, and he would have gone too five minutes later, but he stayed and did the work, telling the lawyer with a laugh that it would cost "about a thousand dollars, since it's you." Six months later the lawyer, who had not forgotten, paid that thousand dollars, by offering the author a position at a thousand a year more than he had been making. It was not the author's duty to give up his Saturday. It was his privilege, and a profitable one. A single hour a day spent rendering service for which you are not paid can return you more than all the rest of the day you spend merely doing your duty.

The Experiment

Here is a way to prove the law to yourself. For the next six months, make it your business to render some useful service to at least one person every day, for which you neither expect nor accept any pay. Render it willingly, for the single purpose of being of use. The service can take any form: extra work for your employer after hours, a kindness to a friend, help to a stranger you never expect to see again. It matters only that you give it freely.

Go at it in faith, and you will uncover one of the most powerful laws of enduring success: that you can no more render honest service without receiving compensation than you can withhold it without losing reward. "Cause and effect, means and ends, seed and fruit, cannot be severed," wrote Emerson, "for the effect already blooms in the cause, the end pre-exists in the means, the fruit in the seed."

The mountain this experiment is meant to remove stands where your temple of success should stand. You may never have noticed it, but it is there: the feeling that you have been cheated unless you are paid in cash for every service you render. In its crudest form it speaks like this: "I'm not paid to do that, and I'll be hanged if I'll do it." You have met the type. You have never met one of them who was a success, and you never will.



You Get Ahead by Helping Others Get Ahead

After the author once spoke on this subject before a college, the school's secretary turned to the president at lunch and said, "I have just found out what this man is doing. He is putting himself ahead in the world by first helping others to get ahead." He had caught the whole philosophy in a sentence. You succeed best and quickest by helping others to succeed.

The author built an entire advertising clientele on it. Receiving sales letters and flyers in the mail, he would take one he thought he could improve, rewrite it, and send it back to the firm with a note: here is a small sample of what I can do, and there is plenty more where it came from. Almost every time, it brought him an order. Once a firm was dishonest enough to use his idea without paying for it, but even that turned to his gain, for a member of that firm later started his own business and, remembering the work, hired the author at more than double what the first firm would have paid. The law gave back, with interest, what dishonesty had tried to take.

Invited another time to lecture at a school in Davenport, Iowa, for his usual fee of a hundred dollars and expenses, the author was met so warmly, and learned so much of value while there, that he refused the fee, saying he had already been repaid many times over by what he had gained. The next morning the head of the school told his two thousand students of the refusal and urged every one of them to subscribe to the magazine the author edited, "because such a man must have much that you will need." Within that week more than six thousand dollars in subscriptions came in, and over the next two years those students and their friends sent in more than fifty thousand. Tell me where else a hundred dollars could have been so well invested as in refusing it.

Instead of saying to the world, "Show me the color of your money and I will show you what I can do," reverse the rule and say, "Let me show you the color of my service so that I may take a look at the color of your money if you like my service."



From Fifteen Dollars a Week to a Hundred Thousand a Year

In 1917 a woman near fifty was working as an office assistant at fifteen dollars a week. A few years later that same woman cleared over a hundred thousand dollars in a single year on the lecture platform. What bridged the chasm? The habit of rendering more and better service than she was paid for, which set the Law of Increasing Returns to work for her. Her plan was simple. She enters a city and delivers a series of fifteen lectures, free to all who care to come, and in the course of them she sells the audience on herself. At the end she announces a class, at a fee, and they enroll. That is the whole of it. More gifted speakers than she barely cover their expenses, for the simple reason that they have not learned what she learned. If a fifty-year-old woman with no extraordinary gifts can do this, why can you not apply the same law to lift yourself above where you now stand? Do not pass that question by lightly. It bears on your whole future.

Be Your Own Hardest Taskmaster

One of the hardest truths to learn is that every person must be their own sternest taskmaster. We are skilled builders of alibis and excuses, all aimed at someone other than ourselves. When things go wrong we say, "I don't like the way they're treating me, so I'm going to quit," when the truth is that life itself is one long mastery of obstacles, and the measure of a person is taken quite accurately by how well they adapt and how readily they accept responsibility for every adversity they meet, whether its cause lay within their control or not.

"Our strength grows out of our weakness," wrote Emerson. A person is not roused to defend themselves until they are pricked and stung and sorely shot at. While we sit on the cushion of advantage we fall asleep; only when we are pushed and beaten do we learn anything, gaining facts, discovering our own ignorance, and getting cured of the conceit that praise breeds.

There is no better picture of this than the old tale of Ben Hur. Falsely accused and chained to the oar of a Roman galley, he tugged year after year at the heavy oars, and the labor that was meant to punish him built in his arms a tremendous strength. The day came when a chariot owner, short a driver and seeing those mighty arms, begged him to take the reins. "Where did you get those arms?" the crowd roared as he drove. "At the galley's oar!" he answered, and drove the race to victory and his own freedom. Life is a



chariot race, and the prize goes to those who have built the strength of character to win it, no matter at what hard oar that strength was forged. Strength grows out of resistance; if we pity the smith swinging the heavy hammer all day, we must also admire the arm it gives him.

Consider what Ford's real wealth is. It is not the dollars in his bank or the factories he owns, but the reputation he earned by giving useful service at a fair price. When other makers raise their prices, he lowers his; when other employers cut wages, he raises them. That policy put the Law of Increasing Returns so firmly behind him that he became one of the richest and most powerful men alive. Why not take the lesson from such a person, reverse your own philosophy, and give in order that you may get?

A Christmas Eve Close

The author finished this lesson on Christmas Eve. In the room next to his study his children were trimming the tree, their voices falling like music on his ears, happy not only for what they hoped to receive but, more deeply, for the gifts they had hidden away to give. Across the world, millions were preparing to celebrate the birth of the Prince of Peace, who, more than anyone who ever lived, taught why it is more blessed to give than to receive, and why lasting happiness comes not from possessing wealth but from rendering service to others. It seemed a fitting night to end on, for nowhere is the heart of this lesson stated more powerfully than in the Sermon on the Mount, in the book of Matthew.

Watching the happy faces of the children, and the hurrying crowds of last-minute shoppers all radiant with the spirit of giving, the author could not help wishing that every evening were Christmas Eve, for then this would be a kinder world, with the struggle for existence eased and hatred and strife all but outlawed.

Life is a short span at best. Like a candle, we are lit, we flicker for a moment, and then go out. If we are placed here to lay up treasures for a life beyond the shadow of death, might it not be that we gather those treasures best by rendering all the service we can, to all the people we can, in a loving spirit of kindness?

Here the lesson must end, though by its nature it can never really be finished, for it reaches into the whole of human activity. Where the author lays down the chain of thought, it is now yours to take up and carry on. Make it your habit to render more and



better service than that for which you are paid, and before you know what has happened you will find the world willingly paying you for more than you do. Knowledge becomes power only through use. You can never become a leader without doing more than you are paid for, and you cannot succeed without becoming a leader in your chosen work.



Lesson Ten

A Pleasing Personality



You can do it if you believe you can.

Your personality is the sum of everything that sets you apart from others: the clothes you wear, the lines in your face, the tone of your voice, the thoughts you think, and the character those thoughts have built. By far the most important part of it is the part no eye can see, your character; yet people form their first impression of you from the visible part, from your appearance, the look in your eyes, even the way you shake hands. All of it can be cultivated.

There is one way to arrange the whole of your personality so that it always attracts, even if you think yourself plain: take a keen, genuine, heart-interest in the other person's "game" in life. Let me show you exactly what that means with two stories that taught me master salesmanship.

The Old Lady Who Sold Me Myself

One day an old lady called at my office and would tell the secretaries nothing except that she must see me. Taking her for some poor soul wanting to sell me a book, and remembering that my own mother was a woman, I went out to buy whatever it was. As I came down the hall she began to smile, and it was the sweetest, most contagious smile I had ever seen; I found myself smiling back. She put out her hand and shook mine firmly but warmly, in a way that told me plainly she was truly glad to meet me. That smile and that handshake disarmed me completely. They neutralized my mind and made me want to listen, which is the whole secret, for it is as useless to try to sell people something before they want to listen as to order the earth to stop turning.

Then, slowly, as if she had all the time in the world, she said, "I just came to tell you that I think you are doing the most wonderful work of any man in the world today," pressing my hand gently at each word and looking through my eyes into my heart. I unlatched the gate and bowed her into my private office, gave her the big easy chair, and took the little hard one myself. For three quarters of an hour I listened, a willing listener, to the most charming conversation, and in all that time she never once used the word "I." She was selling me something, and that something was myself. Only in the last three minutes did she lay before me, without ever asking me to buy, the merits of some securities she handled. I bought none from her, yet she made her sale, for I picked up the telephone and introduced her to a man who bought from her five times what she



had hoped to sell me. We are all human, and we will listen with our whole hearts to anyone who has the tact to talk to us about what lies closest to ours.

The "Green" Salesman and the Artist

In Chicago I once ran a sales school for a securities house so large it had to train six hundred new people every week. Out of thousands, only one man grasped this principle the first time he heard it. He had never sold anything and admitted he was no salesman. One of the star salesmen decided to play a joke on him and gave him a "tip": go sell to a certain artist, an easy mark. In truth the artist was wealthy and had refused every star in the firm, the joker included, after a month of trying.

The green salesman was gone an hour and a half and came back smiling, with an order and a check for two thousand dollars. Here is how he did it. He found the artist at his easel, so absorbed he did not look up, and the salesman walked around to where he could see the canvas and stood studying it. When the artist finally noticed him, the salesman apologized and began, not to sell, but to talk about the picture. He knew just enough of art to discuss it intelligently, and he genuinely liked it, and said so. For nearly an hour the two men talked of nothing but that painting. When the artist at last asked his name and business, the salesman said, "Never mind my business; I am more interested in you and your art." Only when the delighted artist insisted did he name his errand, and the artist said, "Other men from your firm have been here, but they talked nothing but business and annoyed me. You present the matter so differently. Let me have two thousand dollars' worth." That salesman did not sell the artist securities; he sold the artist his own picture. The securities were an afterthought. He earned seventy-nine hundred dollars in commissions his first month, more than double the next man, and the real tragedy was that not one of his fifteen hundred colleagues bothered to ask how he had done it.

Genuine Interest, Not Flattery

Do not mistake this for cheap flattery. Flattery does the exact opposite of what genuine interest does: it repels, for it is so shallow that even simple people see through it. The principle works only when you mean it. Make it your business to study other people closely enough to find something about them or their work that you truly admire, and then say so. That, and not a practiced smile, is what makes a personality irresistibly attractive. You will notice that this lesson rests on much the same ground as the lessons on imagination and on cooperation; the three are inseparable, and a person who lacks a pleasing personality will almost always be found lacking in imagination and the spirit of cooperation as well.

And never underrate the smallest courtesies. As an old rhyme has it:

*Hearts, like doors, can ope with ease,
To very, very little keys;
And don't forget that they are these:
"I thank you, sir," and "If you please."*

A Lesson From Mark Antony

The finest lesson in personality and persuasion ever written may be Mark Antony's funeral speech over Caesar, as Shakespeare set it down. Caesar is dead, murdered by Brutus and the others, and the Roman mob has gathered, already convinced that Brutus did a noble deed. Brutus speaks first, briefly and proudly, certain his word will be taken without question, and sits down. Then Antony, a friend of the murdered Caesar, must face a crowd that is against him.

Notice that Antony does not begin by defending Caesar or attacking Brutus, which would have gotten him howled down. He begins by allying himself with the mob's own feeling: "Friends, Romans, countrymen, lend me your ears; I come to bury Caesar, not to praise him." Having neutralized their hostility, he plants his suggestions one at a time, each time bowing to "the noble Brutus" and calling him and the others "honorable men," repeating the word until its very repetition turns it to irony. He reminds them that Caesar wept for the poor, that he thrice refused a crown, and asks, almost helplessly, "Was this ambition?" He lets the mob talk among themselves so he can feel which way they are turning. He produces Caesar's will, then refuses to read it, knowing that people



most want what they are about to be denied, until the crowd is clamoring to hear it. Only at the climax does he read it: Caesar has left every citizen money, and his gardens for their pleasure. By then the mob is his, and they rush off crying "Revenge!" to burn the houses of the very men they had cheered an hour before.

Brutus lost because he was haughty and argued from his own point of view; Antony won because he argued from the mob's, so artfully that the crowd believed every conclusion was its own. That is the heart of a pleasing and persuasive personality: the "you" attitude in place of the "I." Whether you are writing a sales letter, preaching a sermon, or simply trying to win a friend to your way of seeing a thing, present it from the other person's side, and let them feel that the decision is theirs.

How to Build a Pleasing Personality

Begin with character, for no one ever had a pleasing personality without it. You somehow broadcast the real nature of your character to those you meet, which is why you sometimes get an intuitive feeling, on no visible evidence, that a stranger is not to be trusted. You may dress in the latest style and practice the perfect handshake, but if greed and envy and hatred live in your heart, you will attract only people whose natures match your own, for like attracts like.

How, then, do you build character? By deliberate self-discipline, using the same method given in the lessons on a definite chief aim and on self-control. Choose the people, living or dead, whose qualities you wish to make your own, and each night, in your imagination, gather them around a council table and affirm aloud that you are growing to resemble them. Speak the affirmation aloud, for this does two things: it plants the thought in your subconscious mind, where it takes root and grows into action; and it trains you to speak with force and conviction. And every single day, find at least one person in whom you see some good quality, and praise it, sincerely. This habit alone, the habit of looking for and naming the good in others, will in time reshape your whole personality, and the people you praise will begin to see in you the qualities you saw in them.

Learn, too, to speak well. Study the prominent men and women in any field, in business, politics, or public life, and you will find almost without exception that the leaders are those who can speak with force and conviction. Put feeling into your words;



cultivate a voice that is deep and pleasing rather than harsh or shrill. No one need become an orator, but anyone who would lead must be able to stand up and speak convincingly, and the salesperson who can do so will talk the better in ordinary conversation for it.

Here, then, are the chief factors that build a pleasing personality:

1. Form the habit of taking a genuine interest in other people, and find and praise their good qualities.
2. Develop the ability to speak with force and conviction, in conversation and before a crowd.
3. Dress in a style becoming to your build and your work.
4. Build a positive character by the method given above.
5. Learn to shake hands so that warmth and feeling pass through your grip.
6. Attract others to you by first attracting yourself to them.
7. Remember that your only real limitation is the one you set up in your own mind.

Of these, the second and the fourth matter most. Cultivate the finer thoughts and feelings out of which a positive character is built, then learn to express yourself with force, and the rest will follow. There is a real power of attraction about a person of positive character; you feel it the moment you come near them, before a word is spoken. And every shady transaction, every negative thought, every destructive act eats away at that unseen something we call character. "There is full confession," wrote Emerson, "in the glances of our eyes, in our smiles, in salutations, in the grasp of the hands."

The Art of Being Agreeable

The greatest reward of all this, though, is not the money or advantage it brings, but what it does to you. Acquire the habit of making yourself agreeable and you will never be as happy any other way, for you will be making others happy. Take the chip off your shoulder and stop challenging people to useless arguments. Throw away your hammer and quit knocking, for the big prizes of life go to the builders, not the wreckers. The person who builds a house is an artist; the one who tears it down is a junkman. A person with a grievance the world will listen to only if it does not see them coming; a person with a message of friendliness it listens to gladly. No one with a grievance can also have a pleasing personality.

I will drive miles out of my way to buy gasoline from a man who makes it his business to be agreeable, not because his price is lower but because I enjoy the man. I bank at a small bank where the tellers receive my modest account as though it were a great one, and I carry a certain pen and read a certain magazine for no better reason than that the people behind them long ago won me by simple friendliness. You can win for a time by ruthlessness and force, and pile up more of this world's goods than you need, without ever troubling to be agreeable. But sooner or later you will feel the pangs of remorse and the emptiness of a well-filled purse.

I leave you with the words a great orator once spoke at the tomb of Napoleon:

A little while ago I stood by the grave of the old Napoleon, a magnificent tomb of gilt and gold, fit almost for a dead deity, and gazed upon the sarcophagus of rare and nameless marble, where rest at last the ashes of that restless man. I leaned over the railing and thought about the career of the greatest soldier of the modern world. I saw him at Toulon. I saw him walking the banks of the Seine, contemplating suicide. I saw him putting down the mob in the streets of Paris. I saw him at the head of the army in Italy. I saw him crossing the bridge at Lodi with the French flag in his hand. I saw him in Egypt, in the shadows of the pyramids. I saw him conquer the Alps and mingle the eagles of France with the eagles of the crags. I saw him at Marengo, at Ulm, and at Austerlitz. I saw him in Russia, where the infantry of the snow and the cavalry of the wild blast scattered his legions like winter's withered leaves. I saw him at Leipzig in defeat and disaster, driven by a million bayonets back upon Paris, clutched like a wild beast, and banished to Elba. I saw him escape and retake an empire



by the force of his genius. I saw him upon the frightful field of Waterloo, where chance and fate combined to wreck the fortunes of their former king. And I saw him at St. Helena, with his hands crossed behind him, gazing out upon the sad and solemn sea.

I thought of the widows and orphans he had made, of the tears that had been shed for his glory, and of the only woman who ever loved him, pushed from his heart by the cold hand of ambition. And I said I would rather have been a French peasant and worn wooden shoes; I would rather have lived in a hut with a vine growing over the door, and the grapes growing purple in the tender kisses of the autumn sun; I would rather have been that poor peasant, with my wife by my side knitting as the day died out of the sky, my children upon my knees and their arms about me; I would rather have been that man, and gone down to the tongueless silence of the dreamless dust, than to have been that imperial impersonation of force and murder known as Napoleon the Great.

There was a man who lived by the sword of force and died an outcast, a failure in the end, for one reason: he never learned the art of being agreeable. He could not, or would not, set "self" aside for the good of those who followed him. Do not make his mistake.



Lesson Eleven

Accurate Thought



*The one power you control absolutely is the power to think your own thoughts.
Guard it, for it is the master key to everything else.*

This is at once the most important and the most difficult lesson in the course, for it carries you a step beyond your everyday experience. Read it with an open mind. Most of us disbelieve what we cannot at once understand, so do not be discouraged if its full meaning does not come on the first reading.

For thousands of years people built ships only of wood, because they believed only wood would float; they had not yet thought their way to the truth that steel, properly shaped, floats better. Until lately people believed only birds could fly. The mind expands what it believes possible, and the purpose of this lesson is to expand yours, so that you may learn to think with accuracy, for accurate thought is the door to all the power you will ever need.

Facts, Not Hearsay

Accurate thought rests on two foundations. The first is this: learn to separate facts from mere information. A great deal of what reaches you is not fact at all. Watch the person who is guided by everything they hear, who believes every whisper of gossip and everything they read online, and who judges others by what their enemies and competitors say of them. Such a person begins almost every sentence with "I saw it online" or "they say." The accurate thinker knows that what they read online is not always right and that "they say" usually carries more falsehood than truth. Much truth does travel in the guise of rumor and report, but the accurate thinker does not swallow all they see and hear; they hold it up to the light first. On this reef more people wreck and go down to defeat in an ocean of false conclusions than on almost any other.

The law courts have a principle called the law of evidence, whose whole object is to get at the facts. A good rule, when you cannot be certain what is fact, is to lean toward the version of the evidence that serves your legitimate interest without working hardship on anyone else, and to be most suspicious of "evidence" given by someone who has an interest in coloring it. Above all, distrust slander. When one person belittles another, take it with a grain of salt, for it is a common human weakness to see nothing but evil in those we dislike. The person who can speak of an enemy without exaggerating their faults or hiding their virtues is rare indeed.



You should also understand that the moment anyone begins to lead, in any field, the slanderers go to work. Build a better mousetrap and the world will beat a path to your door, but in the crowd will come those who arrive not to praise but to tear down your reputation. It happened to Lincoln; it happens to every man and woman who rises. So weigh negative hearsay with the greatest care, while you may accept kindly, constructive reports more freely, for they do no harm. And never let prejudice, hatred, or envy cause you to underestimate a rival. Many a person has gone down to defeat for exactly that reason. "I cannot afford to deceive others," says the accurate thinker, "and I certainly cannot afford to deceive myself."

The Relevant Fact

The second foundation is to separate facts into two classes, the important and the unimportant, the relevant and the irrelevant. A relevant fact is simply any fact you can use in reaching your definite chief aim; everything else, for your purposes, is clutter. Neglecting this single distinction is what separates so widely two people of equal ability and equal opportunity. Look around your own circle and you will find someone with no more talent and no better chances than you who accomplishes far more, and often with less effort. The secret is that they have learned to seize the few facts that bear on their work and ignore the rest. It gives them a lever and a fulcrum with which they move, with one finger, loads you cannot budge with your whole weight. The person who works with the relevant facts strikes like a sledgehammer; the one who fusses over trivial details taps away with a toy hammer and wonders at the difference.

John D. Rockefeller built one of the great fortunes of history on this one quality above all others: he dealt only in the facts that bore on his work, and he searched for them until he was sure he had them. Whatever else was said of him, no one ever accused him of snap judgments or of underrating a competitor. Thomas Edison's whole life was the organizing and use of relevant facts; he works with the laws of nature, and no one can harness those laws until they are certain of the facts. Every time you switch on a light, hear a recording, or watch a film, you are looking at what the patient gathering of relevant facts can build. Mere hearsay never produced any of them.



From Gathering Facts to Creating Ideas

So far we have spoken of thought that gathers and arranges facts. But there is a higher kind, which does not merely sort what already exists; it creates. Call it creative thought. Through it, an idea that begins as nothing but a picture in your mind can be drawn down into physical reality. The method is the one you have met in every lesson of this course, and here is the heart of it.

Your subconscious mind is the link between your conscious thinking and a power greater than yourself. You reach it through auto-suggestion, the suggestions you deliberately give yourself. Write out a clear, concise statement of your definite chief aim. Keep one copy where you will read it many times a day and another by your bed, to read each night before sleep and each morning on waking. Impractical as it may sound, this steady suggestion presses the object of your aim down into your subconscious, and you will begin to notice events, news, and people bearing on your purpose coming to your attention, and opportunities opening that, if you seize them, carry you nearer and nearer your goal.

Think of it as a camera. Your definite chief aim is the picture you choose to photograph. Auto-suggestion is the lens that carries the image inward. Your subconscious is the sensitive plate on which it is recorded, and it records whatever is placed before it, good or bad, which is exactly why you must guard what you allow into your mind and refuse the slanderer and the scandalmonger a hearing. And the greater power develops the picture and brings it, in time, into the physical world.

But understand clearly what this does and does not mean. You do not plant the aim and then sit down to wait. The way will open one step at a time; when you see the first step, take it without hesitation, and the next, and the next. A greater intelligence will not build your house and hand it to you finished, but it will open the way and provide the means for you to build it yourself. It will not make you president by throwing out the present one, but it will prompt you to prepare for the office and help you earn it through the ordinary channels. Like the farmer, you must plow the ground and plant the seed, then work and wait in steady faith, which is the sunshine and the rain; and in due season comes the harvest. Expect to be guided toward your aim, not to have it dropped in your lap by a miracle.



Your Mind and Your Body

The same subconscious that guides you toward your aim also rules your body, and it takes orders. You can prove this on yourself with something simple. Tonight, as you are dropping off to sleep, tell yourself firmly, several times, "I must wake at seven o'clock," fixing the hour clearly in mind and turning the command over to your subconscious with full confidence. It will wake you at seven as surely as if a hand had tapped your shoulder, provided you give the order in no uncertain terms. In the same way, as you fall asleep you may instruct your subconscious to build in you self-confidence, courage, initiative, or any other quality, and it will set to work.

This is also why your expectations color your health and your strength. Fear and gloomy expectation drag a person down; steady, confident, hopeful thought lifts them up. The mind that constantly expects the worst will find ways to bring on much of what it dreads, and the mind held firmly on health and purpose frees the body to do its work. Guard your inner talk as carefully as you guard the food you eat.

Let us gather the thread together. Your subconscious mind directs the countless cells of your body, and the conscious mind can in large part direct the subconscious. Any idea you hold firmly in mind, through repetition, tends to drive the body to turn that idea into its physical equivalent. The subconscious does not question the source or the wisdom of an order; it simply acts on the strongest one it is given, which is why your environment and the suggestions you accept matter so greatly. So the first step toward any definite chief aim is to form a clear picture of what you want, hold it in the conscious mind through concentration, the subject of the next lesson, and keep it there until the subconscious takes it up and begins to translate it into reality.

Desire and Persistence

At the root of all of it lies desire. Strong, deep, burning desire is the seed of every achievement; behind it there is nothing. A definite chief aim is only another name for desire, and it is worthless unless it rests on a desire strong enough to matter. People "wish" for a thousand things, but a wish is a feeble thing next to a true desire, and wishes accomplish nothing until they harden into it.

Desire alone, though, is not enough; it must be backed by persistence that knows no defeat. It is not enough to want a thing fiercely for a day and then forget it. The desire



must be held in the mind and pushed until the subconscious takes it over. Up to that point you stand behind the desire and push it; beyond that point the desire stands behind you and pushes you on. Persistence is like the slow drip of water that wears away the hardest stone. When the last chapter of your life is written, it will be found that this one quality, or the lack of it, had much to do with whether you succeeded or failed.

History is full of the proof. "I have brought myself by long meditation," said Disraeli, "to the conviction that a human being with a settled purpose must accomplish it, and that nothing can resist a will that will stake even its existence on the result." Lincoln said of General Grant, "The great thing about Grant is his cool persistency of purpose. He has got the grip of a bulldog; when he once gets his teeth in, nothing can shake him off."

I once watched Gene Tunney defeat Jack Dempsey, the stronger and, many believed, the better fighter. Two things beat Dempsey, both of them in the mind. The first was his own lack of self-confidence, the fear that Tunney might whip him. The second was Tunney's complete certainty that he would win. Tunney stepped into the ring with his chin up and assurance in every movement; Dempsey came in with an uncertain stride, eyeing his opponent as if to ask, "I wonder what you'll do to me?" Dempsey was beaten in his own mind before the bell, and so he was beaten in the ring. From the prize ring to the highest profession, the story is the same: the prize goes to the one who has learned to use the power of thought.

Thoughts Are Things

Make no mistake: every thought is creative. Think thoughts of poverty and misery and see no way out, and your thoughts will help build the very conditions you fear. Reverse them, think with positive, confident expectation, and your thoughts begin to build that instead. Thought magnetizes your whole personality and draws to you the outward circumstances that match its nature.

*You never can tell what a thought will do
In bringing you hate or love;
For thoughts are things, and their airy wings
Are swifter than a carrier dove.
They follow the law of the universe:*



*Each thought creates its kind,
And they speed o'er the track to bring you back
Whatever went out from your mind.*

The power to think as you choose is the one power over which you have absolute control. Read that again. If you can govern your own thoughts, then the responsibility is yours, and yours alone, whether those thoughts run to the positive or the negative. No one ever put it better than Henley:

*Out of the night that covers me,
Black as the pit from pole to pole,
I thank whatever gods may be
For my unconquerable soul.*

*In the fell clutch of circumstance
I have not winced nor cried aloud.
Under the bludgeonings of chance
My head is bloody, but unbowed.*

*It matters not how strait the gate,
How charged with punishments the scroll,
I am the master of my fate,
I am the captain of my soul.*

You are the master of your fate and the captain of your soul for one reason: you control your own thoughts, and with them you may build whatever you desire.

This is in harmony with the deepest teaching of faith, that as a person believes, so they become. The motto at the head of every lesson in this course rests on it: you can do it if you believe you can. Mark that word believe, for behind it lies the power that gives life to every suggestion you hand to your subconscious mind.

One thing more. The great philosophers of every age have given the same command: know yourself. The truth a person spends a lifetime searching for is wrapped up in their own being, and it is fruitless to look for it far afield or in the hearts of others. Master this lesson, and you will also understand at last why two or more minds, joined in a spirit of perfect harmony in the Master Mind, lift one another to heights none could reach alone. This is the one lesson in the course you cannot exhaust at a single reading;



return to it, and it will give up its treasure slowly, to thought and reflection.



Lesson Twelve

Concentration



"Obstacles are those frightful things you see when you take your eyes off your goal." – Henry Ford

Concentration holds a keystone place in this course, for the law on which it rests runs through every other lesson. Let us define it plainly: concentration is the act of fixing the mind on a given desire until you have worked out the ways and means to attain it and put them successfully into action. Two laws make it possible. One is auto-suggestion, which you already know. The other is habit.

Habit: The Mental Path

Habit grows out of repetition, out of doing the same thing in the same way until it hardens like cement in a mold and becomes hard to break. It is the basis of all memory: repeat a new acquaintance's name a few times and you fix it in mind. We are all, as the saying goes, creatures of habit, and habit is usually spoken of as a tyrant. But the same force that can enslave you can be harnessed and set to work for you.

Think of a habit as a path worn across a field. Each time you walk it the path grows a little deeper and a little plainer, and the next time it is the easiest way to go, the line of least resistance. The mind works the same way. Water cuts its channel and ever after flows along it; a sheet of paper folded once folds along the same crease again; and a habit, once worn into the mind, draws your thought along it as surely as the needle follows the groove of a record. The only way to erase an old habit is to build a new and stronger one to travel instead, until the old path fills in from disuse.

Here are the rules for building the habits you want:

1. At the start, throw force and enthusiasm into it. Feel what you do. Cut the new path deep and clear from the very first, for it is hardest at the beginning.
2. Keep your attention fixed on the new path and away from the old one, lest you drift back to it.
3. Travel the new path as often as you can. Make occasions to use it; do not wait for them to arise by chance.
4. Resist every temptation to slip back to the easy old path. Each time you resist, you grow stronger and the next resistance is easier; each time you yield, the next yielding is easier still. The first days are the fight; prove your will then.



5. Be sure the path you are cutting leads straight to your definite chief aim, then go ahead without fear and without doubt. Put your hand to the plow and look not back.

Auto-suggestion is the tool with which you dig the mental path; concentration is the hand that holds the tool; and habit is the blueprint the path follows. An idea or desire, to become action and then reality, must be held in the conscious mind faithfully and persistently until habit gives it permanent form.

Choose Your Environment

We draw the raw material of thought from the environment around us, and habit hardens it into permanence. Environment is everything that reaches you through your senses: the books you read, the people you keep company with, the community you live in, the work you do, even the clothes you wear. Since the mind feeds on whatever you set before it, choose what you set before it. If your environment is not to your liking, change it.

Your daily associates are the most important part of it. So far as you can, keep close company with people who share your aims and ideals and whose attitude fires you with enthusiasm, confidence, and ambition, and avoid those who drain them. Read what bears on your chief aim. Even small things tell: shabby clothes depress you and lower your confidence, while clean, appropriate clothes lift them. A well-ordered desk reflects a well-ordered mind. One Chicago laundryman outdid all his competitors simply by making his workroom a pleasant place, bright and cheerful with music playing, so that the work did not feel like drudgery; his people produced more, and he earned more and paid better wages than his rivals could. Environment is that powerful.

The Magic Key

I want to give you what I call the Magic Key to success. It is no invention of mine; it is the key used, in one form or another, by every philosophy of optimism and achievement, and it is available to anyone who will pick it up. It unlocks the doors to riches, to fame, often to health, to education, to any position in life for which you are fitted. Every great invention and every great fortune was won with it. And the key is one word: concentration.



By concentration I do not mean anything occult. I mean the plain ability, built by habit and practice, to hold your mind on one subject until you have mastered it, to control your attention and keep it fixed on a single problem until you have solved it. It is the ability to think as you wish to think, to direct your thoughts to a definite end, and to organize your knowledge into a sound, workable plan. Ambition and desire are what set it in motion, and the reason so few people use the key is simply that most people want nothing in particular, deeply. Desire something with your whole heart, something within reason, and concentration will help you attain it.

There is a sure way to avoid criticism: say nothing, do nothing, and be nothing.

Put the key to the test. Suppose you wish to become a powerful public speaker. Take a sheet of paper and write, in your own hand, something like this: "I am going to become a powerful public speaker, because this will let me render needed service to the world and will earn me a good living. I will concentrate on this desire ten minutes a day, just before sleep and just after waking, to determine how I shall make it real. I know I can become such a speaker, and I will let nothing stop me." Sign it, and then do exactly what you have pledged. When you concentrate, look ahead one, three, five, ten years and see yourself as the most powerful speaker of your time. See the income, the home you have bought with it, the bank account, the influence, the security. Paint the picture clearly, and it will deepen into burning desire, and that desire, held as the object of your concentration, will go to work. Do not despise the key because it wears no robe of mystery. All great truths are simple. Use it only for worthy ends, and quit living among the failures of your past; your yesterdays do not return. Begin again, and make the next ten years tell a different story. You can do it if you believe you can.

The Blending of Minds

This brings us to the most important principle in the lesson, and perhaps in the whole course: when two or more people ally themselves in a spirit of perfect harmony, toward a definite end, and keep faith with that alliance, it brings to each of them a power that seems almost superhuman.

Chemistry offers a picture of it. Two atoms of hydrogen and one of oxygen, brought together, make water, which is neither hydrogen nor oxygen but something wholly



new. In the same way, two or more minds, brought together in real harmony, produce a kind of composite mind different from and greater than any of them alone. You have felt this. Some people, the moment you are near them, lift your spirits and set your own mind working faster; others, just as surely, leave you flat and drained. That is no illusion; it is the blending of their minds with yours. Mark the words "perfect harmony," for they are the heart of it. An alliance in name only, without harmony, produces nothing, just as hydrogen alone makes no water.

History is full of the proof, often hidden. I knew of a family that had lived for six generations in the Kentucky mountains, each generation following exactly in the last one's tracks, the whole universe to them a single county. Then one of the men married an educated, ambitious woman from Virginia, who knew that the world was larger than that and filled her children's minds with it. One of those children became the president of a great college, another a prominent lawyer, another a successful physician, and the husband himself, stirred by her mind allied with his, became a respected surgeon, the first of his line in six generations to break from the old narrow round. Behind many a famous person stands such a partner, seldom heard of by the public. There is good reason to believe that behind Henry Ford's genius and behind Thomas Edison's stood a devoted wife whose mind, joined to his in perfect harmony, made his achievements possible. Mrs. Edison once told me that her husband's single greatest asset was concentration: once he began a line of research he never let go until he had what he sought or had exhausted every means of getting it.

Plant an apple seed in good soil at the right season and it grows into a tree, and no one can fully explain the power that draws the tree from the seed and the soil and the air together. So it is here. The shared desire is the seed; the blended minds are the soil and air; and great achievement grows from their union as surely as the tree grows, whether or not anyone can explain the power behind it.

There is a practical side to this you can use alone. Concentrate your mind hard on a problem, and related facts and ideas begin to flow to you, some from your own deeper mind and some from things you would otherwise never have noticed. Dr. Elmer Gates, one of the ablest researchers of his day, would carry an investigation as far as the known facts allowed, then sit quietly with pencil and paper and concentrate on the question until fresh ideas came, writing them down as they arrived. Many of his most



important discoveries, he told me, came to him exactly that way.

The Control of Attention

I have saved the most important part of the lesson for last, for in the end concentration is nothing but the control of your attention. Try a small experiment. Read a line of print you have never seen before, then close your eyes, and you will find you can still see that line, not on the page but on the sensitive plate of your own mind. If it does not come the first time, you did not fix your attention closely enough; repeat it and you will succeed. This is how you can memorize a poem quickly, by fixing your attention on the lines until you can see them with your eyes shut.

Learn to fix your attention, at will, on whatever subject you choose, for as long as you choose, and you hold the key to power and plenty. The best subject on which to practice is your own definite chief aim. Memorize it so you can repeat it without the page. Then twice a day go somewhere quiet where you will not be disturbed, relax your body and mind, close your eyes, and repeat your aim while you see yourself, in imagination, already in full possession of it. If part of your aim is money, see yourself holding the money; if it is a home, see the home; if it is to sway audiences, see yourself before a great crowd, playing on their feelings as a violinist plays on the strings. Do this faithfully, and you set the deepest powers of your mind to work for you.



A Trained Memory

Three things make up an accurate memory: taking in a clear impression, storing it, and being able to call it back and recognize it. To remember well, do three things. First, make the impression vivid by concentrating closely on it and repeating it; give your mind time to record it, as a camera needs time to expose a plate. Second, associate what you wish to remember with something you already know well, so that recalling the one brings the other with it. Introduced to a woman named Elizabeth Shearer, picture a giant pair of scissors and Queen Elizabeth, and her name will come back whenever either does. Handed a letter to mail, imagine it swollen to the size of a door and hung over a mailbox, and the first mailbox you pass will remind you of it. A friend once gave me a telephone number, Lakeview 2651, as we stood in sight of Lake Michigan; I tied the exchange to the lake and the number to the ages of my brother and my father, and I have it still, years later. Third, repeat what you wish to fix, concentrating as you do. Most failures of memory, like forgetting a name the moment you hear it, come simply from never recording it properly in the first place.

A department manager I knew, a man of fifty who had grown comfortable in a long-held position, found his mind wandering, his letters piling up, his work slipping, until he feared for his job. He took a week alone in the mountains and diagnosed his own trouble: plain mind-wandering, a loss of concentration. He drew up an orderly schedule for his day, returned, and put it in force, doing the same duties in the same order at the same time each day, and every time his mind started to slip away he brought it firmly back. Day by day the new habit set, until concentration came easily again, and he had saved himself. Concentration is a habit you can rebuild at any age.

Persuasion, Not Force

One word in closing about how you bring others into harmony with you, for success is very largely a matter of getting people to work willingly with you. Use persuasion, not force. Force may win what looks like a victory, but force alone has never built anything that lasts. You can imprison a person's body, but you cannot command a free mind; no one on earth can control the mind of a healthy person who chooses to govern it.

Consider Alvin York, the Tennessee mountaineer who became the most decorated American soldier of the First World War. As a young man York was a crack shot and a



wild, dangerous character, until a revival meeting changed him and he became a devout man and a leader in his community. When the war came and he was drafted, his new convictions made him refuse to fight, for his conscience held to "Thou shalt not kill," and he was branded a conscientious objector. The officers in charge of him were wise enough to see that threats would never move such a man. Instead of trying to force him, they reasoned with him on his own ground, showing him from his own Bible how he might serve the cause of liberty and protect the weak and the innocent, until he came, of his own conviction, to see the fight as a righteous one. He went willingly, and his courage and his marksmanship made him famous around the world.

Now mark the point. Had those men come at York from a slightly different angle, with threats and compulsion, he would very likely have resisted to the end, and might have turned against his own country, even become an outlaw. They won him instead by first dissolving the resistance he had built up in his own mind. This is the very thing we fail to understand about countless people we are quick to brand as criminals and treat as dangerous. Reached the way York was reached, through understanding rather than force, a great many of them could be turned into useful, productive citizens.

And guard your own mind above all from anger and fear, for those two are purely destructive; you can never get good, constructive work from a mind stirred up by either. Keep it calm, positive, and fixed on what you want.

The Master Mind, then, of which this whole course speaks, is simply group concentration: two or more minds fixed in harmony on a single definite end, each lifting the others higher than any could rise alone. With that understood, you are ready for the next lesson, on cooperation, which carries this principle further still.



Lesson Thirteen

Cooperation

"No one will make a great leader who wants to do it all alone, or to get all the credit for doing it." – Andrew Carnegie

Cooperation is the beginning of all organized effort. Andrew Carnegie, as we saw early in this course, built a gigantic fortune through the cooperative effort of a group of men numbering no more than a score. You can learn to use the same principle.

There are two kinds of cooperation. The first is the teamwork of people who ally themselves toward a common end, the Master Mind. The second is the cooperation between your own conscious and subconscious minds. You have already proved the second kind to yourself: tell your subconscious firmly, as you fall asleep, to wake you at four in the morning, and it will. And if it will faithfully do that, the natural question is why you do not impress it just as deliberately with your larger desires. But it is the first kind, the cooperation between people, that this lesson is mainly about.

Organized Effort Is Power

We live in an age of cooperation. Nearly every successful business, profession, and trade is conducted through some form of it; doctors, lawyers, bankers, merchants, and laborers all form their associations for mutual aid. Power is organized effort, and the three things that go into organizing it are concentration, cooperation, and coordination. Those who have amassed great fortunes have always been able organizers, able to enlist the cooperation of people who supplied talents they themselves lacked.

And here is the key point: mere organized effort is not enough. The organization must bring together people of different and complementary talents. A law firm made up of a dozen able people all of one type would be badly handicapped, for the law calls for more variety of talent than any one mind can hold. It needs those who can prepare a case, those who can try it in court, those who know corporate law, those who know criminal law. A commercial business needs at least three kinds of people: buyers, salespeople, and those who understand finance. The best salespeople are by nature optimistic, enthusiastic, and emotional; the best finance people are cool, cautious, and deliberate. Both are essential, and either alone would sink the enterprise. James J. Hill was the ablest railroad builder America ever produced, yet he was not himself a civil engineer, a bridge builder, a locomotive engineer, or a chemist. He understood cooperation, and he surrounded himself with all the talent he lacked. The modern



department store, the great university with its specialized departments, and the United States itself, whose power grew out of the cooperative union of its states, are all monuments to the same principle. It was to save that union, and the power in it, that Lincoln resolved to erase the line between North and South.

No One Sails Alone

Off the coast of Norway lies a famous whirlpool that has never given up a victim caught in its circling waters. No less surely are those caught and pulled under who try to sail the sea of life in the frail little boat of independence, imagining they need no one. All of nature's plans are built on harmonious cooperation, and success cannot be had any other way, nor single-handed. Even a hermit in the wilderness depends on external forces, and the more a person enters into civilized life, the more dependent on cooperation he or she becomes.

There is more here than money. Cooperation pays a double reward: it brings you the necessities and comforts of life with less opposition and less effort than conflict ever could, and it brings you a peace of mind that the grasping and covetous never know. A fortune built through harmonious cooperation leaves no scars on the heart of the one who owns it, which is more than can be said for fortunes wrung out of others by conflict and extortion. The greedy person may pile up great wealth, there is no denying it, but he sells his soul for it in the bargain.

The World Pays for Action

All success rests on power, and power is knowledge organized and expressed in action. The world pays for only one thing: knowledge expressed in constructive service. It does not pay you for what you know, but for what you do, or for what you can get others to do.

I once heard a banker address a graduating class at a business college, telling those young people that the value of their training was that it prepared them for action. In that class were thirteen boys, all so poor they could barely pay their way, some of them working before and after school to do it. Years later I learned what had become of them. One had become the head of a great wholesale drug company and a wealthy man; one a successful lawyer; two owned business colleges of their own; one was a professor



of economics at a great university; one the president of an automobile company; two were bank presidents; one owned a department store; one a vice-president of a great railroad; one a certified public accountant; one had died; and the thirteenth was the man who compiled this course. Eleven clear successes out of thirteen poor boys, all because they had been taught to express what they knew in action. It is not the schooling you have had that counts, but the degree to which you put what you learned to work.

The mark of the failure, in every town and every workplace, is procrastination. Some years ago, when work was plentiful and wages high, I grew curious about the able-bodied men I saw lying idle in the parks of Chicago, and I went and interviewed seven of them. Every one gave the same reason for his idleness: "The world won't give me a chance." Of course it wouldn't. The world never gives anyone a chance; a person who wants a chance must create it through action, and whoever waits for one to be handed over on a silver platter waits forever. The seventh man was a fine-looking fellow asleep under a newspaper, and when I woke him I learned he held a master's degree from one great university and a doctorate from another. He had held job after job, but always, he said, his employers "had it in for him" and wouldn't give him a chance. He drew himself up and announced that he was the son of one of the first families of Virginia, tracing his line back to the Mayflower. I have noticed that the men and women who are actually doing the world's work have little time and less inclination to boast of their ancestors, and that the heirs of "first families" too often try to slide home on the family name. No school on earth can crown with success the person who tries to collect for what he knows instead of for what he can do with it.

Contrast him with Frank Vanderlip. When that able banker first went to the National City Bank of New York, he was given a fine office and a good salary, and for a whole week no work came to his desk at all. A person of action grows uneasy with nothing to do, and by week's end he walked into the president's office and said the idle salary was grating on his nerves, and that he had been using the empty days to think of a plan to grow the bank's business: a bond department, to be advertised as a feature. "Advertise?" said the president. "We have never advertised in our lives." "This is where you begin," said Vanderlip, and he won, as people of action usually do. That interview launched one of the most profitable advertising campaigns any bank ever ran, the National City Bank became one of the most powerful in America, and Vanderlip rose with it until he became its president. There are those who only dream; there are others who take the



dreamers' visions and build them into stone and steel and railroads; and there are those who both dream and build. Be one of the last.

How do you build the habit of action and kill procrastination? Three things. First, form the habit of doing the most distasteful task of the day first; it is hard at the start, but soon you will take pride in pitching into the hardest part of your work first. Second, hang a sign where you will see it at work and at home: "Don't tell them what you can do; show them." Third, each night before sleep repeat, aloud, several times: "Tomorrow I will do everything that should be done, when it should be done, and as it should be done."

Guard, too, against the states of mind that are fatal to action: worry, envy, jealousy, hatred, doubt, and fear. They poison the body and, worse, they kill the desire to achieve, without which nothing is accomplished. When I feel one of them creeping over me, I get off by myself and have a good hearty laugh, a real one if I can find cause for it and a forced one if I cannot, for the effect is the same; five minutes of it clears the gloom and frees me to act. As the old proverb has it, "As a man thinketh in his heart, so he is." You cannot think fear and act bravely; you cannot think hatred and act with kindness. The strongest and most frequent thoughts of your mind shape the actions of your body and even reach down to its very cells.

Finally, learn what kind of worker you are. There are two types, both essential. One is the dynamo, the promoter and salesperson who drives forward; the other is the balance wheel, the careful keeper of facts, figures, and assets. The one who quietly compiles the accounts is no less a person of action than the one who sways a crowd from a platform; they simply express it differently. Both are needed in any large undertaking, and the rare person is both at once. Find the work that fits your own nature, for one of the great tragedies of the world is how many people spend their lives at work for which they are not suited, chosen only because it seemed to pay best. The promoter set to keeping books is miserable, and the careful bookkeeper sent out to sell is a failure; put each in his place and the best in him comes out.



Harmony Makes Super-Power

Plain cooperation produces power, but cooperation founded on perfect harmony produces something far greater. A football team can win by good teamwork even if the players are not friends off the field; a board of directors can run a successful business though its members dislike one another; a husband and wife can build a fortune and raise a family without ever achieving real harmony of mind. But let every member of a group set his whole heart on the same end, in a spirit of perfect harmony, each willingly setting his own interests aside for the good of all, and a Master Mind is born, with power beyond the sum of the individuals.

The United States itself was born of one of the most powerful Master Minds ever created: the signers of the Declaration of Independence. Those men, knowingly or not, set that power in motion, and it was enough to defeat every army sent against them. They did not fight for money. They fought for a principle, freedom, which is the highest motive a human being can be given.

For that is the secret of rallying people: they will work far harder for an ideal than for money. Give a person of only average ability a strong enough motive and he will suddenly show extraordinary power. The motives that move us nearly all trace to three roots: self-preservation, love, and the desire for financial and social power. A leader who would draw willing, harmonious, self-forgetting cooperation from others must set up in their minds a motive strong enough to make them lay their own interests aside, and the strongest motives are the unselfish, idealistic ones. We do best the work we love; the wise leader plans so that each follower is given a part that he can throw his heart into. Even simple things help to set a group working as one. A singing group works better than a silent one, and good cheer lifts a whole workplace; one great department store opened each summer morning with music in the aisles, and its salespeople, warmed up and cheerful, served better all day and tired less. A singing army is a winning army, behind a counter no less than on a field.

Whatever your aim, then, if you mean to reach it through the cooperation of others, plant in their minds a motive strong enough to win their full, unselfish effort, and you will have the power of the Master Mind behind you. You are now ready for the next lesson, on failure, which the author counts his favorite, for it will teach you to turn every mistake and defeat, your own and other people's, into working capital.



After the Lesson: Your Standing Army

Picture the most powerful army on earth, standing at attention, waiting to do the bidding of anyone who will command it. It is yours for the taking, and its soldiers are the qualities this course has set out to build in you: a definite chief aim, self-confidence, the habit of saving, imagination, initiative and leadership, enthusiasm, self-control, the habit of doing more than you are paid for, a pleasing personality, accurate thought, concentration, cooperation, profiting by failure, tolerance, and the Golden Rule. Master these and others will be helpless to defeat your plans.

The most important soldier of all is definite purpose. Without it the rest of the army is useless. Nothing is impossible to the person who knows exactly what is wanted and makes up their mind to get it. Columbus had a definite purpose and a new world answered to it. Lincoln's was to free the slaves, and he did. Ford's was to build the best low-priced automobile on earth, and that purpose, held to with persistence, made him one of the most powerful men alive. Edwin Barnes formed the definite purpose of becoming Edison's business partner, though he had nothing at the time to qualify him for it, and he became exactly that, and retired wealthy. James J. Hill was a poorly paid telegraph operator of forty when he formed the purpose of building a railroad across the western wilderness, and without capital or encouragement he built the greatest railroad system in the country. Martin Littleton, who became one of the highest-paid lawyers in the world, had never been inside a schoolroom at the age of twelve when he heard a lawyer defend a man on trial, seized his father's hand, and said, "Some day I am going to be the best lawyer in the United States and make speeches like that man." Vitalize your mind with a definite purpose and it becomes a magnet that draws to you everything in harmony with that purpose.

No single one of these qualities is enough by itself; remove one and the whole army is weakened. And remember that the first step must always be taken by you alone, relying on the forces within your own mind; once you have made the start, you will be surprised how many willing hands appear to help you. One quality more deserves a word: among these soldiers stands failure, for nothing in the world develops discipline and strength as failure and temporary defeat do. When it visits you, be sure to learn what it came to teach.



Prayer works when it is backed by unqualified faith, and is empty words without it; no one can explain why, but all know it is so. Perhaps the same law that turns a faith-filled prayer into reality is the one that turns a belief-backed definite purpose into reality. It can do you no harm to make your definite purpose in life the object of your daily prayer. Take inventory of yourself, find which of these qualities you already have and which you lack, and set to work building the rest, until you hold the whole army in your mind and can play a perfect symphony of success in any undertaking you choose.

*All worlds are man's, to conquer and to rule;
This is the glory of his life.
But this its iron law: first must he school
Himself. Here begins and ends all strife.*

Lesson Fourteen

Failure



No one has ever failed until they accept temporary defeat as failure.

Ordinarily "failure" is a negative word. In this lesson I want to give it a new meaning, for it is a badly misused word that has brought needless grief to millions. Let us draw a sharp line between failure and temporary defeat, and let us see whether what is so often called failure is not, in truth, only temporary defeat, and whether that defeat is not usually a blessing in disguise, pulling us up short and turning our energies into a better channel. We learned earlier that strength grows out of resistance. We shall learn here that sound character is, more often than not, the handiwork of reverses and setbacks that the uninformed call failure.

Defeat is never failure to the person who takes it as a teacher. There is a lasting lesson in every reverse, and usually it is a lesson that could be learned no other way. But defeat speaks in a kind of dumb language we do not at first understand, which is why we make the same mistakes again and again. Let me help you learn that language by taking you through my own life, in which I came seven times to the turning point that the uninformed call failure, and each time mistook it, at the moment, for the end.

The First Four Turning Points

After business college I worked five years as an office assistant and bookkeeper, and by following the habit of doing more and better work than I was paid for, I rose fast, saved several thousand dollars, and was made general manager of the mines where I worked. I was on top of the world, and worse, I knew it. Then my employer lost his fortune, and I lost my position. That was my first defeat, and though it came from causes beyond my control, I should have learned from it sooner than I did.

I became sales manager, then partner, in a southern lumber business, and prospered again, certain I had found my life's work. To stand on top of the world is a fine sensation, but a dangerous place to stand, for the fall is long. The 1907 panic swept down like lightning from a clear sky and, overnight, destroyed my business and took every dollar I had. That was my second defeat. It was that panic, and nothing else, that drove me to study law, my third turning point, for only defeat could have moved me. I went to law school at night and sold automobiles by day, did well, opened a school to train automobile mechanics that cleared me a thousand dollars a month, and again believed I had found my place. My banker lent me money to expand, lent and lent until



I was hopelessly in his debt, then quietly took over the business. Once more I was reduced to poverty, and only years later did I see that this was perhaps the greatest blessing of all, for it forced me out of a business that taught me nothing about myself or others.

My fourth turning point was the first I chose myself. Through my wife's family connections I was made assistant to the chief counsel of one of the largest coal companies in the world, at a salary far beyond my worth, in a soft berth I could have held for life. And that was the trouble: the work was too easy, I was doing it with too little effort, and I felt myself drifting into the habit of inertia and ease, which I knew would end in decay. So, to the bewilderment of my friends, I resigned, on the conviction that strength and growth come only through continuous effort and struggle, and that disuse brings atrophy. I went to Chicago to find out whether I had the sterner stuff that survives in hard competition, became advertising manager of a correspondence school, and earned fifty-two hundred dollars my first year. I was coming back, and I thoroughly approved of myself, which brings me to a great truth: self-approval is one of the most dangerous states of mind there is. I fear it more than I fear defeat.



The Last Three Turning Points

My fifth turning point I also chose, though not gladly. On the strength of my advertising record I went into the candy business and became the first president of the Betsy Ross Candy Company, which grew until we had stores in eighteen cities. Then my associate and a third man set out to take my interest in the business without paying for it, and when I would not yield, they had me arrested on a false charge, offering to drop it if I signed the business over. I had them brought before the court, forced them to tell their story on the stand, was completely vindicated, and won a heavy judgment that, under the law of that state, gave me the right to have both men jailed until they paid. For the first time in my life I held a weapon against my enemies, one they had placed in my own hand. I chose to let them go free, and in making that choice I laid the foundation of the last lesson of this course. As it happened, Time dealt with them far more harshly than I would have: one was later sent to the penitentiary for another crime, and the other was reduced to poverty. We may dodge the laws that men write in their statute books, but never the Law of Compensation. And the experience was worth all it cost me, for it showed me that revenge was no part of my nature.

My sixth turning point came when I turned to teaching advertising and salesmanship at a Midwestern college, building up both a resident class and a correspondence school reaching students across the English-speaking world. Then the wartime draft swept away most of my students, and at a stroke I charged off more than seventy-five thousand dollars in tuition and gave my own service to the country. Once more I was penniless. As Edward Bok said, poverty is the richest experience a person can have, though he wisely advised getting out of it as fast as possible. Taken one by one, none of these six defeats meant much; taken together, they were the foundation on which everything that followed was built.

The seventh and most important turning point came on Armistice Day, November 11, 1918. The war had left me without a penny, but as I stood at my office window watching the crowds celebrate, my whole past passed before me, and I understood that for more than twenty years I had been getting an education in the University of Hard Knocks. I sat down at my typewriter, and my hands began almost to play a tune on the keys; I did not plan what I wrote, I simply wrote what came. When I finished I had an editorial that would let me finance a national magazine and reach people throughout the



world. So greatly did it shape my own life, and the lives of thousands of others, that I reproduce it here, just as it first appeared in Hill's Golden Rule magazine.

A Personal Visit With Your Editor

I am writing on Monday, November eleventh, 1918. Today will go down in history as the greatest of holidays. On the street just outside my office window, the surging crowds are celebrating the downfall of an influence that has menaced civilization for four years. The war is over. Soon our boys will be coming home from the battlefields of France, and the lord and master of Brute Force is now nothing but a shadowy ghost of the past.

Let each of us take to heart the great lesson this war has taught: that only what is built on justice and mercy toward all, the weak and the strong, the rich and the poor alike, can survive. All else must pass away.

Out of this war will come a new idealism, founded on the Golden Rule, an idealism that will guide us not to see how much we can get from our fellow man, but how much we can do for him to ease his hardships and make him happier as he goes along the wayside of life. Emerson embodied it in his essay on Compensation, and a greater teacher embodied it in these words: "Whatsoever a man soweth, that shall he also reap." The time for practicing the Golden Rule is upon us. In business as in friendship, whoever refuses to make it the basis of his dealings only hastens his own failure.

While I am intoxicated with the glorious news of the war's ending, is it not fitting that I should try to help preserve, for the generations yet to come, one of the great lessons of the Kaiser's attempt to rule the earth by force? I can best do that by going back twenty-two years, to my beginning. Come with me.

It was a bleak November morning, not far from the eleventh of the month, when I got my first job, as a laborer in the coal regions of Virginia, at a dollar a day. A dollar a day was a large sum then, especially to a boy my age, and of it I paid fifty cents for board and room. Soon after I began, the miners grew restless and began talking of a strike. I listened eagerly, fascinated most of all by the union organizer, one of the smoothest speakers I had ever heard. He said one thing I have never forgotten, and if I knew where to find him I would look him up today and thank him for it.



Standing on a dry-goods box in the corner of an old shop, he said: "Men, we are talking of striking. Before you vote, let me call your attention to something that will benefit you if you heed it. You want more money for your work, and I want you to have it, for I believe you deserve it. But let me tell you how to get more money and still keep the good will of the owner. We can call a strike and probably force him to pay more, but we cannot force him to pay it and like it. Before we strike, let us be fair, with the owner and with ourselves. Let us go to him and ask whether he will divide the profits of the mine with us fairly. If he says yes, as he probably will, then for the next thirty days let every man come to work with a smile on his face. I want to hear you whistling a tune as you go into the mines, going at your work as though you were a partner in the business. Without hurting yourself you can do almost twice the work you do now, and if you do more work you are sure to help the owner make more money, and if he makes more he will gladly share a part of it with you. He will do it for sound business reasons, if not for fair play. He will retaliate as surely as there is a God above us, and if he does not, I will be personally responsible to you. That is how much I think of the plan, boys. Are you with me?" They were, to a man.

Those words sank into my heart as though they had been burned there with a red-hot iron. The next month every man in the mine received a bonus of twenty per cent of his earnings, and every month afterward each man was handed a bright red envelope with his share inside, printed on the outside with these words: "Your part of the profits from the work which you did that you were not paid to do."

I have been through some hard experiences in the twenty-odd years since, but I have always come out on top, a little wiser and a little better prepared to serve, because I applied that principle of doing more work than I was paid for. The last position I held in the coal business was Assistant to the Chief Counsel of one of the largest companies in the world, a long way from common laborer, and a jump I could never have made without it. I believe most earnestly that whatever a man takes from his fellow man without that man's full consent will in the end burn a hole in his pocket, or blister his hands, or gnaw at his conscience until his heart aches with regret.

As I said at the beginning, I am writing on the morning of November eleventh, while the crowds celebrate the victory of right over wrong. It is only natural that I should turn to the silence of my own heart for some thought to pass on to the world, something to



keep alive the spirit of idealism for which our men fought. I find nothing more fitting than the philosophy I have just related, for I believe it was the arrogant disregard of it that brought Germany to grief. To get this philosophy into the hearts of those who need it, I shall publish a magazine to be called Hill's Golden Rule.

It takes money to publish a national magazine, and I have little of it at this writing; but before another month has passed, through the very philosophy I have urged here, I shall find someone who will supply the money and make it possible for me to pass on to the world the simple philosophy that lifted me out of the coal mines, the philosophy that will raise you, my reader, whoever and wherever you are, into whatever place in life you make up your mind to attain. The best way to realize that ambition is to do more work than you are paid for. You can get along with little schooling and little capital; you can overcome almost any obstacle, if you are honestly and earnestly willing to do the best work of which you are capable, regardless of the pay.

(It is now the afternoon of November twenty-first, ten days after I wrote the foregoing. I have just read it to George B. Williams of Chicago, a man who came up from the bottom by this same philosophy, and he has made the publication of Hill's Golden Rule possible.)

It was in this dramatic way that a desire which had lain dormant in me for nearly twenty years became reality.

Sometime later, in a Dallas restaurant, I watched the hardest rain I had ever seen pour down a plate-glass window in two great streams, with little streams running back and forth between them like the rungs of a ladder. The thought flashed into my mind that I could build a fine lecture out of everything I had learned from my seven turning points and from the lives of successful men, and call it the Magic Ladder to Success. On the back of an envelope I sketched its points, and out of those points grew the lecture, and out of the lecture grew this course. Everything of value I know was forced on me by experiences that some would call failures. If this course helps you, give the credit to those failures.



What Defeat Taught Me

I am glad I have known so much defeat. It has tempered me with the courage to undertake things I would never have dared had I been protected and comfortable. Defeat is destructive only when it is accepted as failure; accepted as a teacher, it is always a blessing. I used to hate my enemies, until I learned how well they served me by keeping me forever on the alert against my own weak spots. My friends, if they saw my faults at all, said nothing; my enemies advertised them. If I had no enemies, I think I would feel it my duty to create a few. Of all Joaquin Miller's lines, none holds a nobler thought than these:

*"All honor to him who shall win a prize,"
The world has cried for a thousand years;
But to him who tries, and who fails, and dies,
I give great honor, and glory, and tears.

Give glory and honor and pitiful tears
To all who fail in their deeds sublime;
Their ghosts are many in the van of years,
They were born with Time, in advance of Time.

Oh, great is the hero who wins a name;
But greater many, and many a time,
Some pale-faced fellow who dies in shame
And lets God finish the thought sublime.

And great is the man with a sword undrawn,
And good is the man who refrains from wine;
But the man who fails and yet still fights on,
Lo, he is the twin-brother of mine.*

There can be no failure for the one who keeps fighting. A person has never failed until they accept temporary defeat as failure, and there is a world of difference between the two. No one ever rose from the knockout blow of defeat without being stronger and wiser for it. The success of almost every great man, when you study his life, was in nearly exact proportion to the obstacles he had to overcome. Failure is the great furnace in which Nature burns the dross out of the human heart and tempers the metal of a person until it can stand hard use. Angela Morgan put the whole truth of it into a single



great poem, "When Nature Wants a Man":

*When Nature wants to drill a man,
And thrill a man,
And skill a man;
When Nature wants to mold a man
To play the noblest part;
When she yearns with all her heart
To create so great and bold a man
That all the world shall praise,
Watch her method, watch her ways!
How she ruthlessly perfects
Whom she royally elects;
How she hammers him and hurts him,
And with mighty blows converts him
Into trial shapes of clay which only Nature understands,
While his tortured heart is crying and he lifts beseeching hands!*

*How she bends, but never breaks,
When his good she undertakes;
How she uses whom she chooses
And with every purpose fuses him,
By every art induces him
To try his splendor out,
Nature knows what she's about.*

*When Nature wants to take a man,
And shake a man,
And wake a man;
When Nature wants to make a man
To do the Future's will;
When she tries with all her skill
And she yearns with all her soul
To create him large and whole,
With what cunning she prepares him!
How she goads and never spares him,
How she whets him, and she frets him,*

*And in poverty begets him.
How she often disappoints
Whom she sacredly anoints,
With what wisdom she will hide him,
Never minding what betide him,
Though his genius sob with slighting and his pride may not forget!
Bids him struggle harder yet.
Makes him lonely
So that only
God's high messages shall reach him,
So that she may surely teach him
What the Hierarchy planned.
Though he may not understand,
Gives him passions to command.
How remorselessly she spurs him,
With terrific ardor stirs him
When she poignantly prefers him!*

*When Nature wants to name a man
And fame a man
And tame a man;
When Nature wants to shame a man
To do his heavenly best;
When she tries the highest test
That her reckoning may bring,
When she wants a god or king!
How she reins him and restrains him,
So his body scarce contains him
While she fires him
And inspires him!
Keeps him yearning, ever burning for a tantalizing goal,
Lures and lacerates his soul.
Sets a challenge for his spirit,
Draws it higher when he's near it,
Makes a jungle, that he clear it;*

*Makes a desert that he fear it
And subdue it if he can,
So doth Nature make a man.
Then, to test his spirit's wrath,
Hurls a mountain in his path,
Puts a bitter choice before him
And relentlessly stands o'er him.
"Climb, or perish!" so she says.
Watch her purpose, watch her ways!*

*Nature's plan is wondrous kind
Could we understand her mind.
Fools are they who call her blind.
When his feet are torn and bleeding
Yet his spirit mounts unheeding,
All his higher powers speeding,
Blazing newer paths and fine;
When the force that is divine
Leaps to challenge every failure, and his ardor still is sweet,
And love and hope are burning in the presence of defeat,
Lo, the crisis! Lo, the shout
That must call the leader out.
When the people need salvation
Doth he come to lead the nation.
Then doth Nature show her plan
When the world has found a man!*

The true test of a person is not the blows they deal but the blows they take:

*The test of a man is the fight he makes,
the grit that he daily shows,
the way he stands on his feet and takes
Fate's numerous bumps and blows.
A coward can smile when there's naught to fear,
when nothing his progress bars,
but it takes a man to stand up and cheer*



while some other fellow stars.

*It isn't the victory, after all,
but the fight that a brother makes;
the man who, driven against the wall,
still stands up erect and takes
the blows of fate with his head held high,
bleeding, and bruised, and pale,
is the man who'll win in the by and by,
for he isn't afraid to fail.*

*It's the bumps you get, and the jolts you get,
and the shocks that your courage stands,
the hours of sorrow and vain regret,
the prize that escapes your hands,
that test your mettle and prove your worth;
it isn't the blows you deal,
but the blows you take on the good old earth,
that show if your stuff is real.*

Burn Your Bridges

Many a person has wrung victory out of defeat by fighting with their back to the wall, where they could not retreat. Caesar, it is said, long wished to conquer the Britons. He sailed his troops across to the island, unloaded them and their supplies, and then gave the order to burn every ship. Calling his soldiers around him, he said, "Now it is win or perish. We have no choice." They won. People usually win when they make up their minds that they must. Burn your bridges behind you, and watch how well you work when you know there is no retreat.

A streetcar conductor once took a leave of absence to try out a position with a great mercantile house. "If I don't hold the new job," he told a friend, "I can always come back to the old one." At the end of the month he was back, cured of any ambition beyond running a streetcar. Had he resigned outright, instead of keeping the old job as a net beneath him, he might well have made good in the new one.



It takes courage, what an older generation called "sand," to keep climbing a slippery track. There is an old verse worth carrying with you:

*I observed a locomotive in the railroad yards one day,
It was waiting in the roundhouse where the locomotives stay;
It was panting for the journey, it was coaled and fully manned,
And it had a box the fireman was filling full of sand.*

*It appears that locomotives cannot always get a grip
On their slender iron pavement, 'cause the wheels are apt to slip;
And when they reach a slippery spot, their tactics they command,
And to get a grip upon the rail, they sprinkle it with sand.*

*It's about the way with travel along life's slippery track;
If your load is rather heavy, you're always slipping back;
So, if a common locomotive you completely understand,
You'll provide yourself in starting with a good supply of sand.*

*If your track is steep and hilly and you have a heavy grade,
If those who've gone before you have the rails quite slippery made,
If you ever reach the summit of the upper tableland,
You'll find you'll have to do it with a liberal use of sand.*

*If you strike some frigid weather and discover to your cost
That you're liable to slip upon a heavy coat of frost,
Then some prompt, decided action will be called into demand,
And you'll slip away to the bottom if you haven't any sand.*

*You can get to any station that is on life's schedule seen,
If there's fire beneath the boiler of ambition's strong machine,
And you'll reach a place called Flushtown at a rate of speed that's grand,
If for all the slippery places you've a good supply of sand.*

When the wheel of life turns against you, remember the words of Croesus, the wealthy philosopher who counseled Cyrus, king of Persia: "There is a wheel on which the affairs of men revolve, and its mechanism is such that it prevents any man from being always fortunate." That is a lesson of hope. We all have our off days, when we see only the flat side of the great wheel; but the wheel is always turning, and the sorrow it brings today it will exchange for joy tomorrow, if we keep faith with ourselves and honestly



do our best. In his darkest hours Lincoln would often say, "And this, too, shall pass."

There is a famous passage of Shakespeare I must take issue with, for I believe it unsound:

*There is a tide in the affairs of men
Which, taken at the flood, leads on to fortune;
Omitted, all the voyage of their life
Is bound in shallows, and in miseries.
On such a full sea are we now afloat;
And we must take the current when it serves,
Or lose our ventures.*

Fear, and the admission of failure, are the very ties that bind us in shallows and miseries. But we can break those ties and throw them off. More than that, we can turn them to advantage and make them a tow-line to pull ourselves ashore, if only we will learn the lessons they came to teach. For:

*Who ne'er has suffered, he has lived but half,
Who never failed, he never strove or sought,
Who never wept is stranger to a laugh,
And he who never doubted never thought.*

Let me close by asking you to look, with me, at some of the great "failures" of history, who have meant more to the human race than all the recorded successes. I see Socrates at the end of the trail men call failure, waiting calmly to drink the cup of hemlock forced on him by his accusers. I see Columbus, a prisoner in chains, his reward for daring an unknown sea to find a new world. I see Thomas Paine, hunted by an empire, lying in a filthy French prison under the shadow of the guillotine for his part on behalf of humanity. And I see the Man of Galilee suffering on the cross of Calvary, the reward he received for his service to suffering mankind. Failures, all of them! Oh, to be such a failure. Oh, to go down in history, as these did, as one brave enough to put humanity above self and principle above gain. On such "failures" rest the hopes of the world. No one has the right to brand you a failure except yourself.

*Oh, men who are labeled "failures," up, rise up, again and do!
Somewhere in the world of action is room; there is room for you.
No failure was ever recorded in the annals of truthful men,*



*Except of the craven-hearted who fails, nor attempts again.
The glory is in the doing, and not in the trophy won;
The walls that are laid in darkness may laugh to the kiss of the sun.
Oh, weary and worn and stricken, oh, child of fate's cruel gales!
I sing, that it haply may cheer him, I sing to the man who fails.*

And I leave you with Walter Malone's "Opportunity," which holds the whole spirit of this lesson:

*They do me wrong who say I come no more
When once I knock and fail to find you in;
For every day I stand outside your door,
And bid you wake, and rise to fight and win.*

*Wail not for precious chances passed away;
Weep not for golden ages on the wane;
Each night I burn the records of the day;
At sunrise every soul is born again.*

*Laugh like a boy at splendors that have sped,
To vanished joys be blind and deaf and dumb;
My judgments seal the dead past with its dead,
But never bind a moment yet to come.*

*Though deep in mire, wring not your hands and weep;
I lend my arm to all who say, "I can!"
No shamefaced outcast ever sank so deep
But yet might rise and be again a man.*

*Dost thou behold thy lost youth all aghast?
Dost reel from righteous retribution's blow?
Then turn from blotted archives of the past
And find the future's pages white as snow.*

*Art thou a mourner? Rouse thee from thy spell;
Art thou a sinner? Sin may be forgiven;
Each morning gives thee wings to flee from hell,
Each night a star to guide thy feet to heaven.*

Lesson Fifteen

Tolerance

Intolerance is a form of ignorance, and it must be mastered before any enduring success is possible.

Two things about intolerance deserve your attention at the very start. First, it is a form of ignorance that must be conquered before anyone can attain lasting success. It is the chief cause of war. It makes enemies in business and in the professions. It dethrones reason and puts mob feeling in its place. Second, it is a great dividing force even within religion, the greatest power for good on earth, splitting it into sects and denominations that sometimes spend as much energy opposing one another as they do opposing the evils of the world. And what holds back civilization holds back you, for whatever clouds the mind and delays the growth of one person delays the whole world's progress as well. Let me show you what I mean, with an experience of my own.

The Two Pins

One day I was introduced to a young man of unusually fine appearance, clear-eyed, well-spoken, well-groomed, the very picture of the best sort of young American. As I shook his hand and ran my eye over him, I noticed a Knights of Columbus pin on his vest, the emblem of a Catholic fraternal order, and instantly I dropped his hand as if it were a piece of ice. It happened so fast that it startled us both. As I excused myself and turned away, I glanced down at the Masonic pin on my own vest, the badge of an order the Catholic Church had long set itself against, looked again at his, and wondered why two small trinkets should dig so deep a chasm between two men who knew nothing whatever about each other.

The incident bothered me all day, for I had always prided myself on being tolerant, and here was a sudden, unbidden outburst of intolerance that proved some narrow prejudice was living down in my subconscious mind without my knowledge. So shocked was I that I set out to find its cause, and the search led me to study both Catholicism and Protestantism, tracing each back to its beginning, which taught me more about the problems of life than almost anything else I had ever done. Among other things, it showed me that the two differ more in form than in effect, and that both rest on exactly the same foundation, which is Christianity. But that was only the beginning. The search reached out into history, biology, and psychology, and my mind began to broaden so fast that I had to wipe the slate clean of much that I had believed to be knowledge and admit that, far from being a finished scholar, I was barely fit to be an honest student.



"He that cannot reason is a fool. He that will not is a bigot. He that dare not is a slave." – Andrew Carnegie

Where Your Opinions Came From

The most important thing that search uncovered was the difference between physical heredity and social heredity. Your body, its size and shape, the color of your eyes, the working of your organs, is fixed by physical heredity, the product of countless ages, and cannot be changed. But by far the larger part of what you are comes from social heredity: the beliefs, prejudices, and leanings you absorbed from your environment and your early training. Your ideas about religion, politics, and economics are almost entirely the product of those early influences. In most cases the Catholic is a Catholic and the Protestant a Protestant for one reason: each was so taught between the ages of about four and fourteen, when those around him planted their beliefs so deeply that no later argument could easily uproot them. A shrewd clergyman once admitted as much: "Give me the child until it is twelve years old, and you may teach it any religion you please after that, for I will have planted my own so deeply that nothing on earth can undo my work."

I once told the late Senator Robert Taylor, in a friendly argument, that I was a staunch member of my political party. He asked me, with a twinkle, whether I knew why. "Because my father was, of course," I blurted out. "Just as I thought," he said. "Now wouldn't you be in a sad fix if your father had been a horse thief?" It was years before I understood his joke. Far too often we hold opinions resting on no firmer ground than that someone else held them first. The lesson of tolerance is to trace your prejudices and biases back to their source, to discover how much of your philosophy you absorbed before you were old enough to weigh it, and to keep only the opinions you can actually defend. That is not weakness; it is the beginning of an open and growing mind, and an open mind is the mark of every person who keeps on learning to the end of life.

What We Could Lay Aside in War

The same social heredity that has so often been used to glorify war and prepare the minds of the young to accept it could, just as well, be used to teach peace; intolerance is the thing that makes war possible in the first place. Consider what we proved in the World War. The allied armies were the most cosmopolitan host ever gathered on earth, made up of men of every race and creed, Catholic and Protestant, Jew and Gentile, drawn from every corner of the world. Whatever differences of race or religion they had, they laid them aside and fought shoulder to shoulder for a common cause, asking no questions about one another's blood or beliefs.

If men can lay aside their intolerance long enough to fight for their lives side by side over there, why can we not lay it aside to build something better over here, a higher standard in our businesses, our communities, and our daily dealings? Must we wait until our lives are at stake before we have the sense to cooperate? The war taught us, at terrible cost, that you cannot harm one part without weakening the whole, that when one group is ground down into poverty and want the rest of the world suffers too, and that cooperation and tolerance are the very foundation of enduring success.

A Word on Tolerance

Let me close with the few lines on tolerance that I wrote in the hardest hour of my life, when an enemy was trying to ruin my reputation and destroy the work of a lifetime.

When the dawn of intelligence has spread its wings over the eastern horizon of progress, and ignorance and superstition have left their last footprints on the sands of time, it will be recorded in the book of man's mistakes that his most grievous sin was that of intolerance. The bitterest intolerance of all grows out of racial and religious differences, drilled into us in early childhood. How long, O Master of Human Destinies, until we poor mortals will understand the folly of trying to destroy one another over dogmas and creeds and other surface matters on which we do not agree? Our allotted time on this earth is but a fleeting moment at most. Like a candle, we are lighted, shine for a moment, and flicker out. Why can we not so live, during this short earthly sojourn, that when the great caravan called Death draws up and announces that the visit is finished, we will be ready to fold our tents and, like the Arabs of the desert, silently follow the caravan out into the darkness of the unknown without fear or



trembling? When I have crossed to the other side, I am hoping to find no Jew nor Gentile, no Catholic nor Protestant, no German nor Englishman, no Frenchman nor Russian, no division of nation or color, but only human souls, brothers and sisters all, unmarked by race or creed or color. For I shall want to be done with intolerance, so that I may lie down and rest an age or two, undisturbed by the strife, ignorance, superstition, and petty misunderstandings that mark this earthly existence with chaos and grief.



Lesson Sixteen

The Golden Rule



Do unto others as you would have them do unto you, remembering always that whatever you do to others, you do also to yourself.

With this lesson we reach the top of the pyramid. It is the guiding star by which you may use, safely and constructively, all the power the other lessons have placed in your hands. For there is more power wrapped up in this course than most people could be trusted with, and this lesson is the governor that keeps that power from wrecking you on the rocks that ruin nearly everyone who comes suddenly into possession of it. In more than twenty-five years of watching how people behave when they gain power, I have become convinced that whoever gains it by any road other than the slow, step-by-step climb is in constant danger of destroying themselves and everyone they touch. This lesson is the safety valve.

The Law Behind the Rule

For more than four thousand years people have preached the Golden Rule, "do unto others as you would have them do unto you," and for just as long most of them have grasped its words while missing the law beneath it. The Golden Rule is not merely a pretty rule of conduct. It rests on an eternal law: we reap what we sow. Whatsoever a person sows, that shall they also reap. When you choose how you will treat others, you are setting in motion a force that runs its course through their lives and returns at last to help or to hinder you, according to its nature. You are free to deal unjustly with others if you wish, but if you understand this law you know that your injustice will come home to roost.

And the law reaches further than your deeds; it returns to you the effect of every thought you hold as well. So it is not enough to do unto others as you would have them do unto you; you must also think of others as you would have them think of you. Here is the reason: every act and every thought you release toward another is first created within your own mind, and there, in your subconscious, it stays and becomes part of your own character. Your character is the sum of your thoughts and deeds, and it works like a magnet, drawing to you the people and conditions that match it. This is why you cannot afford to hate or envy anyone, and why, when someone wrongs you, you cannot afford to strike back in kind: every blow you aim at another lands first, and hardest, on yourself. Understand this one law and you understand why we are told to return good for evil, and you hold the key to your own destiny.



Two Golden Rule Stories

Let me show you the rule at work.

"No," said the lawyer, "I won't press your claim against that man. Get someone else to take it, or drop it, just as you please."

"Think there's no money in it?"

"There'd probably be some. But it would come from selling the little house the man calls his home, and I don't want to meddle with the matter anyhow."

"Got frightened out of it, eh?"

"Not at all."

"I suppose the fellow begged hard to be let off?"

"Well, yes, he did."

"And you caved in, likely?"

"Yes."

"What in creation did you do?"

"I believe I shed a few tears."

"And the old fellow begged you hard, you say?"

"No, I didn't say so. He never spoke a word to me."

"Then may I respectfully inquire whom he did address in your hearing?"

"God Almighty."

"Ah, he took to praying, did he?"

"Not for my benefit, in the least. I found the house easily enough and knocked at the outer door, which stood ajar, but no one heard me. So I stepped into the little hall, and through the crack of a door I saw a cozy sitting room, and there on the bed, her silver head high on the pillows, lay an old lady who looked for all the world like my own mother the last time I ever saw her on earth. I was on the point of knocking when she said, 'Come, father, now begin; I'm all ready.' And down on his knees by her side went



an old, white-haired man, still older than she, I should judge, and I couldn't have knocked then for the life of me. Well, he began. First he reminded God that they were still His submissive children, mother and he, and that no matter what He saw fit to bring upon them, they would not rebel at His will. It was going to be very hard, he said, to go out homeless in their old age, especially with poor mother so sick and helpless; and oh, how different it all might have been if only one of the boys had been spared. Then his voice kind of broke, and a thin white hand stole out from under the coverlet and moved softly over his snowy hair. Nothing, he said, could ever be so sharp again as the parting with those three sons, unless mother and he should be separated now.

"But at last he fell to comforting himself with the thought that the dear Lord knew it was through no fault of his own that he and mother were threatened with the loss of their dear little home, which meant beggary and the almshouse, a place they prayed to be spared from entering if it were consistent with God's will. And then he quoted promise after promise concerning the safety of those who put their trust in the Lord. It was the most thrilling plea I ever listened to. And last of all, he prayed for God's blessing on the very men who were about to demand justice against him."

The lawyer went on, more quietly than ever: "And I believe I'd rather go to the poorhouse myself tonight than stain my heart and hands with the blood of such a prosecution as that."

"A little afraid to defeat the old man's prayer, eh?"

"Bless your soul, man, you couldn't defeat it! He left it all subject to the will of God, yet he claimed that we are told to make our desires known unto God. Of all the pleadings I ever heard, that one beat all. I was taught that kind of thing myself in my childhood. Why I was sent to hear that prayer, I am sure I don't know, but I hand the case over."

"I wish," said the client, twisting the claim papers uneasily in his fingers, "you hadn't told me about the old man's prayer."

"Why so?"

"Because I want the money the place would bring. But I was taught the Bible straight enough when I was a youngster, and I'd hate to run counter to what you tell me. I wish you hadn't heard a word about it, and another time I wouldn't listen to petitions not intended for my ears."



The lawyer smiled. "My dear fellow," he said, "you're wrong again. It was intended for my ears, and yours too, and God Almighty intended it. My old mother used to sing about God's moving in a mysterious way, His wonders to perform."

"Well, my mother used to sing it too," said the client. "Call in the morning, and tell 'mother' and 'him' the claim has been met."

"In a mysterious way," said the lawyer, smiling.

Neither this lesson nor the course of which it is a part is based upon an appeal to sentiment, but there can be no escape from the truth that success, in its highest and noblest form, brings one, finally, to view all human relationships with a feeling of deep emotion such as that which this lawyer felt when he overheard the old man's prayer.

It may be an old-fashioned idea, but somehow I can't get away from the belief that no man can attain success in its highest form without the aid of earnest prayer!

Prayer is the key with which one may open the secret doorway of the mind. In this age of mundane affairs, when the uppermost thought of the majority of people is centered upon the accumulation of wealth, or the struggle for a mere existence, it is both easy and natural for us to overlook the power of earnest prayer.

I am not saying that you should resort to prayer as a means of solving your daily problems which press for immediate attention; I am not going that far in a course of instruction which will be studied largely by those who are seeking in it the road to success that is measured in dollars; but may I not modestly suggest that you, at least, give prayer a trial after everything else fails to bring you a satisfying success?

Another time, thirty men, red-eyed and disheveled, were lined up before the judge of a San Francisco police court. It was the regular morning company of drunks and disorderlies. Some were old and hardened; others hung their heads in shame. Just as the disorder of bringing in the prisoners quieted down, a strange thing happened. A strong, clear voice from the cells below began to sing, "Last night I lay a-sleeping, there came a dream so fair."

"Last night!" For them it had been a nightmare, or a drunken stupor; and the song was so sharp a contrast to that wretched fact that no man among them could escape the shock of what it called to mind.



"I stood in old Jerusalem, beside the temple there," the song went on. The judge had paused. He made a quiet inquiry, and learned that a former member of a famous opera company, known all over the country, was awaiting trial for forgery. It was he who was singing in his cell.

Meanwhile the song went on, and every man in the line showed emotion. One or two dropped to their knees; one boy at the end of the line, after a desperate effort at self-control, leaned against the wall, buried his face in his folded arms, and sobbed, "Oh, mother, mother."

The sobs, cutting to the heart of every man who heard them, and the song, still welling its way through the courtroom, blended in the hush. At last one man protested. "Judge," he said, "have we got to submit to this? We are here to take our punishment, but this..." And he, too, began to sob.

It was impossible to go on with the business of the court, yet the court gave no order to stop the song. The police sergeant, after one effort to keep the men in line, stepped back and waited with the rest. The song moved on to its climax: "Jerusalem, Jerusalem! Sing, for the night is o'er! Hosanna, in the highest! Hosanna, for evermore!"

In an ecstasy of melody the last words rang out, and then there was silence. The judge looked into the faces of the men before him. There was not one who was not touched by the song, not one in whom some better impulse was not stirred. He did not call the cases one by one; with a few kind words of advice, he dismissed them all. Not a man was fined or sent to the workhouse that morning. The song had done more good than any punishment could possibly have accomplished.

You Cannot Fake It

A passive belief in the Golden Rule is worth nothing; you must actually live it. Nor can you wear it as a cloak over a selfish heart, for the pretense always shows through. "Human character," wrote Emerson, "does evermore publish itself. It will not be concealed... A man passes for what he is worth. What he is engraves itself on his face, on his form, on his fortunes, in letters of light which all may read." That is also why honesty was never listed in this course as a separate quality to acquire: the Golden Rule, truly applied, makes dishonesty impossible, and makes impossible as well all the other destructive things, selfishness and greed and envy and hatred and malice. There is no credit in being honest only when honesty is plainly the most profitable course. But to be honest when it costs you, that is honor of the highest degree, and it weaves into your character a strength nothing else can give.

When I Was Wronged

It seems almost an act of Providence that the worst injustice ever done me by another person was done just as I began this lesson. It left two roads open to me. I could strike back, through the courts, and win both money and the satisfaction of punishing an enemy; or I could stand on my right to forgive him, and win nothing but my own self-respect. I chose to forgive, against the urging of friends and the offer of a prominent lawyer to do my striking for me without charge. The lawyer offered the impossible, for no one can strike back at another without cost, and the cost is not always money; there are things dearer than money with which we pay. I chose to forgive because I had come far enough to be able to repeat the Lord's Prayer, where we are asked to forgive our enemies, and mean it. That command falls on deaf ears until a person understands the law beneath it, the same law beneath the Golden Rule, through which we inevitably reap what we sow.

Out of all this I drew a code of ethics, which I leave with you:

1. I believe in the Golden Rule as the basis of all conduct, and I will never do to another what I would not want done to me if our positions were reversed.
2. I will be honest to the last detail, because I wish to weave honesty into my own character.



3. I will forgive those who are unjust to me, whether they deserve it or not, because I understand how forgiveness strengthens my own character.
4. I will be just, generous, and fair to others even when it goes unnoticed and unrewarded.
5. Whatever time I might spend exposing the faults of others, I will spend instead correcting my own.
6. I will slander no one, however much they may seem to deserve it, for I will plant no destructive thing in my own mind.
7. I will conquer the tendency toward hatred, envy, selfishness, jealousy, malice, pessimism, doubt, and fear.
8. I will fill my mind, when it is not busy with my chief aim, with thoughts of courage, confidence, goodwill, faith, kindness, loyalty, and the love of truth and justice.
9. I understand that merely believing in these things is worthless, and so I will act on them.
10. Knowing that my character is built from my own acts and thoughts, I will guard with care all that goes into it.
11. Knowing that lasting happiness comes only from helping others find it, I will help wherever and whenever I can.

Character and Reputation

Remember the difference between the two. Your reputation is what others believe you to be; it is made by them, it lives in their minds, and it is not fully within your control. Your character is what you actually are, made by your own thoughts and deeds, and it is wholly yours to shape. When you know your character is sound, you need not fret about your reputation, for no one can damage your character but yourself. "Nothing can bring you peace but yourself," said Emerson. "Nothing can bring you peace but the triumph of principles."

And do not despair if your kindness seems wasted. You may serve someone who never thanks you and never repays you; I have, many times, and will again, and I will not stop. For every act of kindness charges your own character like a battery, and the positive character you build by it becomes a magnet that draws to you, often from some



entirely different direction, far more than you gave. The law of retaliation works both ways: speak ill of others and they will return it; speak of their virtues and they will return that. Confucius framed the rule in the negative, "do not unto others what you would not have them do unto you," and he might have added that the reason is simply that human nature tends to pay us back in kind. The only sure cure for the old quarrel between employer and worker is this same rule: let each put himself in the other's place, and the conflict dissolves.

The Power That Is Yours

One truth has run through every lesson of this course: you become the sum of your dominating thoughts. Thought is the one power that can organize facts and materials into a definite plan and drive them toward a chosen end. A river can pile up dirt and a storm can heap up sticks, but neither can think, and so neither builds anything of design. Man alone can take a thought and turn it into reality; man alone can dream and make the dream come true. No one knows whether the power of thought has any limit at all. Whatever a person truly believes they can do, they sooner or later do; the "horseless carriage" that imaginative writers once dreamed of is now in every street. The hopes of one generation, carried on the power of thought, become the realities of the next. That power is yours, and it is the power with which you will build whatever success means to you. Take honest inventory of yourself now against the qualities this course has set before you, find where you are weakest, and go to work on that lesson until you have made the quality your own.

After the Lesson: Indecision

There is one enemy that can undo all the rest, and that is indecision. Procrastination robs you of opportunity, and no great leader was ever a procrastinator. Picture life as a great checkerboard, with Time seated across from you as your opponent. If you hesitate, Time will wipe you off the board; if you keep moving, you may win. Time is the one real capital you have, and it is capital only when it is used; no one can ever win back a single wasted second.

The salesman's oldest enemy is the words "I will think it over," the last refuge of those who lack the courage to say yes or no. The leaders of the world have always been people of quick decision who stood firm once they decided. Grant had little to



commend him as a general except an iron firmness of decision, and it was enough; his whole story is in his words, "We will fight it out on this line if it takes all summer." Demosthenes, a poor Greek youth who stammered, added decision to his desire to be a great speaker and made himself one of the greatest orators the world has ever known. Edwin Barnes, without money, schooling, or connections, decided to become Edison's partner, rode a freight car to Edison's door, sold himself so completely that he got his chance, and retired wealthy. Henry Ford decided to build a car that ordinary people could afford, held to that decision against all advice, and changed the world. Each had the same two things: a definite purpose and a firm decision to make it real.

When Columbus set sail he made one of the most far-reaching decisions in human history, and held to it when the very stars seemed to fail:

*Behind him lay the gray Azores,
behind the Gates of Hercules;
before him not the ghost of shores,
before him only shoreless seas.
The good mate said: "Now must we pray,
for lo! the very stars are gone.
Brave Admiral, speak; what shall I say?"
"Why, say: Sail on! sail on! and on!"*

Look at the people around you and you will see it everywhere: the ones who succeed reach their decisions quickly and stand firmly by them, while those who make up their minds today and change them tomorrow are doomed to fail. The world will forgive you almost any mistake, but it will not forgive you for making no decisions at all, for then it will never hear of you. No matter who you are or what your life's work, you are playing checkers with Time, and it is always your move. Move with decision, and Time will favor you. Stand still, and Time will wipe you from the board. You cannot always make the right move, but make enough of them, and before the great game of life is over you will have piled up a score worth the playing.



A Special Note, for the Finishers

Congratulations. You've done what most people never do: you read this course to the end. That's a real victory, and you should let yourself feel it.

It's also a beginning. The real power in these sixteen lessons lies dormant, ink on a page, until you carry it into your days: a definite chief aim you won't surrender, more service than you're paid for, self-control under fire, the Golden Rule in every dealing. Knowledge becomes power the moment you act on it, and not one moment before.

Here's the trap no one warns you about: these ideas are easy to agree with and easy to forget. Read them once and they'll fire you up for a week; then the old habits close back in, and within a month you're standing right where you began. The secret is to keep them in front of you, day after day, until they're no longer ideas you've read but habits you live by.

And you were never meant to do it alone. The very first lesson of this course is the Master Mind: the blending of minds in perfect harmony toward a common end. No one ever achieved enduring success in isolation. That's why we built the Grow Rich Mastermind.

Every weekday morning since 2009, we've gathered by phone to study these ideas, keep them top of mind, and put them to work. It's a community of like-minded people walking the same road, a place to mastermind together, to be inspired, and to share your own wins and have them celebrated. Come to listen, come to contribute, or come simply to keep the fire lit.

The live call is Monday through Friday at 9:00 a.m. Eastern. Dial (667) 770-1524 and enter access code 565762#.

If you can't make it live, a replay is up for twenty-four hours. Dial (712) 432-0990 and enter access code 565762#, or listen on the Daily Audio page at GrowRichAudios.com.

You've got the laws now, and the proof that they work. What's left is the daily practice of them, in good company, until the person you've been reading about becomes the person you are. I hope to hear your voice on the call.

– Paul Hutchings, for the Grow Rich Mastermind

