

Think and Grow Rich

by Napoleon Hill

“Whatever the mind can conceive and believe, it can achieve.”

GROW RICH MASTERMIND EDITION

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Originally Written in 1937



Read This First

Napoleon Hill published *Think and Grow Rich* in 1937, in the depths of the Great Depression. It went on to sell tens of millions of copies and shape more lives than almost any book of its kind. Nearly a century later, its core message is every bit as true as the day it was written.

I don't recommend it lightly. I found it after four years of grinding in business and getting nowhere, when home was a 1984 Fleetwood Vogue, a single-wide mobile home, fourteen by seventy, on a piece of land I didn't even own. I read it. I put its principles to work. And somewhere in these pages I found the thing Dr. Hill calls "the secret," the one he hints at in every chapter but never quite names. It changed everything. Within a few years it took me out of that trailer and into a business of my own that has since paid out more than \$7.2 million in commissions. By 2019, at forty, I was debt-free and retired twice over, once on the income from the business and once on the income from the investments it let me build, each one enough that I'd never need a job again.

I won't tell you what the secret is. Dr. Hill wouldn't either, and he was right not to, because you'll recognize it the moment you're ready, and not a page before. So read for it. It's in here. When you find it, you'll know.

It was written for 1937, though, and a few of its examples and turns of phrase belong to that era. So we made a light editorial pass: we modernized the dated references, eased a few words for today's reader, and where Dr. Hill pointed to the cutting-edge tools of his day, we noted the ones now in your pocket, the internet and AI. What we did not touch was Dr. Hill's voice, his thirteen principles, or the power of his message. Those we left exactly as he intended.

Think of this as the same timeless classic, dusted off for a new generation of entrepreneurs, marketers, creators, and seekers. If you come to love it, and you will, we encourage you to read it daily and put its pages to work in your life and business.

Now turn the page, and get ready to think and grow rich.

— Paul Hutchings, for the *Grow Rich Mastermind*



Author's Preface

In every chapter of this book, mention has been made of the money-making secret which has made fortunes for more than five hundred exceedingly wealthy people whom I have carefully analyzed over a long period of years.

The secret was brought to my attention by Andrew Carnegie, more than a quarter of a century ago. The canny, lovable old Scotsman carelessly tossed it into my mind, when I was but a boy. Then he sat back in his chair, with a merry twinkle in his eyes, and watched carefully to see if I had brains enough to understand the full significance of what he had said to me.

When he saw that I had grasped the idea, he asked if I would be willing to spend twenty years or more, preparing myself to take it to the world, to men and women who, without the secret, might go through life as failures. I said I would, and with Mr. Carnegie's cooperation, I have kept my promise.

This book contains the secret, after having been put to a practical test by thousands of people, in almost every walk of life. It was Mr. Carnegie's idea that the magic formula, which gave him a stupendous fortune, ought to be placed within reach of people who do not have time to investigate how people make money, and it was his hope that I might test and demonstrate the soundness of the formula through the experience of men and women in every calling.

He believed the formula should be taught in all public schools and colleges, and expressed the opinion that if it were properly taught it would so revolutionize the entire educational system that the time spent in school could be reduced to less than half.

His experience with Charles M. Schwab, and other young men of Mr. Schwab's type, convinced Mr. Carnegie that much of that which is taught in the schools is of no value whatsoever in connection with the business of earning a living or accumulating riches. He had arrived at this decision because he had taken into his business one young man after another, many of them with but little schooling, and by coaching them in the use of this formula, developed in them rare leadership. Moreover, his coaching made fortunes for every one of them who followed his instructions. In the chapter on Faith, you will read the astounding story of the organization of the giant United States Steel



Corporation, as it was conceived and carried out by one of the young men through whom Mr. Carnegie proved that his formula will work for all who are ready for it. This single application of the secret, by that young man, Charles M. Schwab, made him a huge fortune in both money and OPPORTUNITY. Roughly speaking, this particular application of the formula was worth six hundred million dollars. These facts, and they are facts well known to almost everyone who knew Mr. Carnegie, give you a fair idea of what the reading of this book may bring to you, provided you KNOW WHAT IT IS THAT YOU WANT.

Even before it had undergone twenty years of practical testing, the secret was passed on to more than one hundred thousand men and women who have used it for their personal benefit, as Mr. Carnegie planned that they should. Some have made fortunes with it. Others have used it successfully in creating harmony in their homes. A clergyman used it so effectively that it brought him an income of upwards of \$75,000 a year (more than \$1.6 million a year in today's dollars).

Arthur Nash, a Cincinnati tailor, used his near-bankrupt business as a "guinea pig" on which to test the formula. The business came to life and made a fortune for its owners. It is still thriving, although Mr. Nash has gone. The experiment was so unique that newspapers and magazines gave it more than a million dollars' worth of free publicity.

The secret was passed on to Stuart Austin Wier, of Dallas, Texas. He was ready for it, so ready that he gave up his profession and studied law. Did he succeed? That story is told too.

I gave the secret to Jennings Randolph, the day he graduated from college, and he has used it so successfully that he is now serving his third term as a Member of Congress, with an excellent opportunity to keep on using it until it carries him to the White House.

While serving as Advertising Manager of the LaSalle Extension University, when it was little more than a name, I had the privilege of seeing J. G. Chapline, President of the University, use the formula so effectively that he has since made the LaSalle one of the great extension schools of the country.

The secret to which I refer has been mentioned no fewer than a hundred times throughout this book. It has not been directly named, for it seems to work more successfully when it is merely uncovered and left in sight, where THOSE WHO ARE



READY, and SEARCHING FOR IT, may pick it up. That is why Mr. Carnegie tossed it to me so quietly, without giving me its specific name.

If you are READY to put it to use, you will recognize this secret at least once in every chapter. I wish I might feel privileged to tell you how you will know if you are ready, but that would deprive you of much of the benefit you will receive when you make the discovery in your own way.

While this book was being written, my own son, who was then finishing the last year of his college work, picked up the manuscript of chapter two, read it, and discovered the secret for himself. He used the information so effectively that he went directly into a responsible position at a beginning salary greater than the average person ever earns. His story has been briefly described in chapter two.

When you read it, perhaps you will dismiss any feeling you may have had, at the beginning of the book, that it promised too much. And, too, if you have ever been discouraged, if you have had difficulties to surmount which took the very soul out of you, if you have tried and failed, if you were ever handicapped by illness or physical affliction, this story of my son's discovery and use of the Carnegie formula may prove to be the oasis in the Desert of Lost Hope, for which you have been searching.

This secret was extensively used by President Woodrow Wilson during the World War. It was passed on to every soldier who fought in the war, carefully wrapped in the training received before going to the front. President Wilson told me it was a strong factor in raising the funds needed for the war.

More than twenty years ago, Manuel L. Quezon (then Resident Commissioner of the Philippine Islands) was inspired by the secret to gain freedom for his people. He has gained freedom for the Philippines, and is the first President of the free state. A peculiar thing about this secret is that those who once acquire it and use it find themselves literally swept on to success, with but little effort, and they never again submit to failure! If you doubt this, study the names of those who have used it, wherever they have been mentioned, check their records for yourself, and be convinced.

There is no such thing as SOMETHING FOR NOTHING!

The secret to which I refer cannot be had without a price, although the price is far less than its value. It cannot be had at any price by those who are not intentionally searching



for it. It cannot be given away, it cannot be purchased for money, for the reason that it comes in two parts. One part is already in possession of those who are ready for it. The secret serves equally well all who are ready for it.

Education has nothing to do with it. Long before I was born, the secret had found its way into the possession of Thomas A. Edison, and he used it so intelligently that he became the world's leading inventor, although he had but three months of schooling. The secret was passed on to a business associate of Mr. Edison. He used it so effectively that, although he was then making only \$12,000 a year, he accumulated a great fortune, and retired from active business while still a young man. You will find his story at the beginning of the first chapter. It should convince you that riches are not beyond your reach, that you can still be what you wish to be, that money, fame, recognition and happiness can be had by all who are ready and determined to have these blessings.

How do I know these things? You should have the answer before you finish this book. You may find it in the very first chapter, or on the last page.

While I was performing the twenty-year task of research, which I had undertaken at Mr. Carnegie's request, I analyzed hundreds of well-known men, many of whom admitted that they had accumulated their vast fortunes through the aid of the Carnegie secret. Among them were Henry Ford, Thomas A. Edison, John D. Rockefeller, Alexander Graham Bell, Theodore Roosevelt, Woodrow Wilson, and Wilbur Wright, of the Wright brothers, along with dozens of other well-known Americans of their day.

These names represent but a small fraction of the hundreds of well-known Americans whose achievements, financially and otherwise, prove that those who understand and apply the Carnegie secret reach high stations in life. I have never known anyone who was inspired to use the secret who did not achieve noteworthy success in his chosen calling. I have never known any person to distinguish himself, or to accumulate riches of any consequence, without possession of the secret.

From these two facts I draw the conclusion that the secret is more important, as a part of the knowledge essential for self-determination, than any which one receives through what is popularly known as "education."



What is EDUCATION, anyway? This has been answered in full detail. As far as schooling is concerned, many of these men had very little. John Wanamaker, the Philadelphia merchant who built one of America's first great department stores, once told me that what little schooling he had, he acquired in very much the same manner as a modern locomotive takes on water, by "scooping it up as it runs." Henry Ford never reached high school, let alone college. I am not attempting to minimize the value of schooling, but I am trying to express my earnest belief that those who master and apply the secret will reach high stations, accumulate riches, and bargain with life on their own terms, even if their schooling has been meager.

Somewhere, as you read, the secret to which I refer will jump from the page and stand boldly before you, IF YOU ARE READY FOR IT! When it appears, you will recognize it. Whether you receive the sign in the first or the last chapter, stop for a moment when it presents itself, and raise a glass, for that occasion will mark the most important turning-point of your life.

We pass now to Chapter One, and to the story of my very dear friend, who has generously acknowledged having seen the mystic sign, and whose business achievements are evidence enough that he turned down a glass. As you read his story, and the others, remember that they deal with the important problems of life, such as all people experience. The problems arising from one's endeavor to earn a living, to find hope, courage, contentment and peace of mind; to accumulate riches and to enjoy freedom of body and spirit.

Remember, too, as you go through the book, that it deals with facts and not with fiction, its purpose being to convey a great universal truth through which all who are READY may learn, not only WHAT TO DO, BUT ALSO HOW TO DO IT! and receive, as well, THE NEEDED STIMULUS TO MAKE A START.

As a final word of preparation, before you begin the first chapter, may I offer one brief suggestion which may provide a clue by which the Carnegie secret may be recognized? It is this: ALL ACHIEVEMENT, ALL EARNED RICHES, HAVE THEIR BEGINNING IN AN IDEA!

If you are ready for the secret, you already possess one half of it; therefore, you will readily recognize the other half the moment it reaches your mind.



Chapter One

Introduction



THE MAN WHO "THOUGHT" HIS WAY INTO PARTNERSHIP WITH THOMAS A. EDISON

Truly, "thoughts are things," and powerful things at that, when they are mixed with definiteness of purpose, persistence, and a BURNING DESIRE for their translation into riches, or other material objects.

A little more than thirty years ago, Edwin C. Barnes discovered how true it is that men really do THINK AND GROW RICH. His discovery did not come about at one sitting. It came little by little, beginning with a BURNING DESIRE to become a business associate of the great Edison.

One of the chief characteristics of Barnes' Desire was that it was definite. He wanted to work with Edison, not for him. Observe carefully the description of how he went about translating his DESIRE into reality, and you will have a better understanding of the thirteen principles which lead to riches. When this DESIRE, or impulse of thought, first flashed into his mind he was in no position to act upon it. Two difficulties stood in his way. He did not know Mr. Edison, and he did not have enough money to pay his railroad fare to Orange, New Jersey. These difficulties were sufficient to have discouraged the majority from making any attempt to carry out the desire.

But his was no ordinary desire! He was so determined to find a way to carry out his desire that he finally decided to travel by "blind baggage," rather than be defeated. (To the uninitiated, this means that he went to East Orange on a freight train.) He presented himself at Mr. Edison's laboratory, and announced he had come to go into business with the inventor.

In speaking of the first meeting between Barnes and Edison, years later, Mr. Edison said, "He stood there before me, looking like an ordinary tramp, but there was something in the expression of his face which conveyed the impression that he was determined to get what he had come after. I had learned, from years of experience with men, that when a man really DESIRES a thing so deeply that he is willing to stake his entire future on a single turn of the wheel in order to get it, he is sure to win. I gave him the opportunity he asked for, because I saw he had made up his mind to stand by until he succeeded. Subsequent events proved that no mistake was made."



Just what young Barnes said to Mr. Edison on that occasion was far less important than that which he thought. Edison himself said so! It could not have been the young man's appearance which got him his start in the Edison office, for that was definitely against him. It was what he **THOUGHT** that counted. If the significance of this statement could be conveyed to every person who reads it, there would be no need for the remainder of this book.

Barnes did not get his partnership with Edison on his first interview. He did get a chance to work in the Edison offices, at a very nominal wage, doing work that was unimportant to Edison, but most important to Barnes, because it gave him an opportunity to display his "merchandise" where his intended "partner" could see it. Months went by. Apparently nothing happened to bring the coveted goal which Barnes had set up in his mind as his **DEFINITE MAJOR PURPOSE**. But something important was happening in Barnes' mind. He was constantly intensifying his **DESIRE** to become the business associate of Edison.

Psychologists have correctly said that "when one is truly ready for a thing, it puts in its appearance." Barnes was ready for a business association with Edison; moreover, he was **DETERMINED TO REMAIN READY UNTIL HE GOT THAT WHICH HE WAS SEEKING**.

He did not say to himself, "Ah well, what's the use? I guess I'll change my mind and try for a salesman's job." But he did say, "I came here to go into business with Edison, and I'll accomplish this end if it takes the remainder of my life." He meant it! What a different story people would have to tell if only they would adopt a **DEFINITE PURPOSE**, and stand by that purpose until it had time to become an all-consuming obsession!

Maybe young Barnes did not know it at the time, but his bulldog determination, his persistence in standing back of a single **DESIRE**, was destined to mow down all opposition, and bring him the opportunity he was seeking.

When the opportunity came, it appeared in a different form, and from a different direction than Barnes had expected. That is one of the tricks of opportunity. It has a sly habit of slipping in by the back door, and often it comes disguised in the form of misfortune, or temporary defeat. Perhaps this is why so many fail to recognize



opportunity. Mr. Edison had just perfected a new office device, known at that time as the Edison Dictating Machine. His salesmen were not enthusiastic over the machine. They did not believe it could be sold without great effort. Barnes saw his opportunity. It had crawled in quietly, hidden in an odd-looking machine which interested no one but Barnes and the inventor.

Barnes knew he could sell the Edison Dictating Machine. He suggested this to Edison, and promptly got his chance. He did sell the machine. In fact, he sold it so successfully that Edison gave him a contract to distribute and market it all over the nation. Out of that business association grew the slogan, "Made by Edison and installed by Barnes."

The business alliance has been in operation for more than thirty years. Out of it Barnes has made himself rich in money, but he has done something infinitely greater: he has proved that one really may "Think and Grow Rich."

How much actual cash that original DESIRE of Barnes' has been worth to him, I have no way of knowing. Perhaps it has brought him two or three million dollars, but the amount, whatever it is, becomes insignificant when compared with the greater asset he acquired in the form of definite knowledge that an intangible impulse of thought can be transmuted into its physical counterpart by the application of known principles.

Barnes literally thought himself into a partnership with the great Edison! He thought himself into a fortune. He had nothing to start with, except the capacity to KNOW WHAT HE WANTED, AND THE DETERMINATION TO STAND BY THAT DESIRE UNTIL HE REALIZED IT. He had no money to begin with. He had but little education. He had no influence. But he did have initiative, faith, and the will to win. With these intangible forces he made himself number one man with the greatest inventor who ever lived.

Now let us look at a different situation, and study a man who had plenty of tangible evidence of riches, but lost it, because he stopped three feet short of the goal he was seeking.

THREE FEET FROM GOLD

One of the most common causes of failure is the habit of quitting when one is overtaken by temporary defeat. Every person is guilty of this mistake at one time or another. An uncle of R. U. Darby was caught by the "gold fever" in the gold-rush days, and went west to DIG AND GROW RICH. He had never heard that more gold has been mined from the brains of men than has ever been taken from the earth. He staked a claim and went to work with pick and shovel. The going was hard, but his lust for gold was definite.

After weeks of labor, he was rewarded by the discovery of the shining ore. He needed machinery to bring the ore to the surface. Quietly, he covered up the mine, retraced his footsteps to his home in Williamsburg, Maryland, and told his relatives and a few neighbors of the "strike." They got together money for the needed machinery, and had it shipped. The uncle and Darby went back to work the mine.

The first car of ore was mined, and shipped to a smelter. The returns proved they had one of the richest mines in Colorado! A few more cars of that ore would clear the debts. Then would come the big killing in profits.

Down went the drills! Up went the hopes of Darby and Uncle! Then something happened! The vein of gold ore disappeared! They had come to the end of the rainbow, and the pot of gold was no longer there! They drilled on, desperately trying to pick up the vein again, all to no avail.

Finally, they decided to QUIT. They sold the machinery to a junk man for a few hundred dollars, and took the train back home. Some "junk" men are dumb, but not this one! He called in a mining engineer to look at the mine and do a little calculating. The engineer advised that the project had failed because the owners were not familiar with "fault lines." His calculations showed that the vein would be found JUST THREE FEET FROM WHERE THE DARBYS HAD STOPPED DRILLING! That is exactly where it was found!

The "junk" man took millions of dollars in ore from the mine, because he knew enough to seek expert counsel before giving up. Most of the money which went into the machinery was procured through the efforts of R. U. Darby, who was then a very young man. The money came from his relatives and neighbors, because of their faith in him.



He paid back every dollar of it, although he was years in doing so.

Long afterward, Mr. Darby recouped his loss many times over, when he made the discovery that DESIRE can be transmuted into gold. The discovery came after he went into the business of selling life insurance.

Remembering that he lost a huge fortune because he STOPPED three feet from gold, Darby profited by the experience in his chosen work, by the simple method of saying to himself, "I stopped three feet from gold, but I will never stop because men say 'no' when I ask them to buy insurance."

Darby is one of a small group of fewer than fifty men who sell more than a million dollars in life insurance annually. He owes his "stickability" to the lesson he learned from his "quitability" in the gold-mining business.

Before success comes in anyone's life, he or she is sure to meet with much temporary defeat, and, perhaps, some failure. When defeat overtakes a person, the easiest and most logical thing to do is to QUIT. That is exactly what the majority of people do.

More than five hundred of the most successful men this country has ever known told the author their greatest success came just one step beyond the point at which defeat had overtaken them. Failure is a trickster with a keen sense of irony and cunning. It takes great delight in tripping one when success is almost within reach.

A FIFTY-CENT LESSON IN PERSISTENCE

Shortly after Mr. Darby received his degree from the "University of Hard Knocks," and had decided to profit by his experience in the gold-mining business, he had the good fortune to be present on an occasion that proved to him that "No" does not necessarily mean no.

One afternoon he was helping his uncle grind wheat in an old-fashioned mill. The uncle operated a large farm on which a number of tenant farmers lived. Quietly, the door was opened, and a small child, the daughter of a tenant, walked in and took her place near the door.

The uncle looked up, saw the child, and barked at her roughly, "What do you want?" Meekly, the child replied, "My mamma says send her fifty cents." "I'll not do it," the



uncle retorted. "Now you run on home." "Yes, sir," the child replied. But she did not move. The uncle went ahead with his work, so busily engaged that he did not pay enough attention to the child to observe that she did not leave. When he looked up and saw her still standing there, he yelled at her, "I told you to go on home! Now go, or I'll take a switch to you." The little girl said "Yes, sir," but she did not budge an inch. The uncle dropped a sack of grain he was about to pour into the mill hopper, picked up a barrel stave, and started toward the child with an expression on his face that indicated trouble.

Darby held his breath. He was certain he was about to witness a murder. He knew his uncle had a fierce temper.

When the uncle reached the spot where the child was standing, she quickly stepped forward one step, looked up into his eyes, and screamed at the top of her shrill voice, "MY MAMMA'S GOTTA HAVE THAT FIFTY CENTS!"

The uncle stopped, looked at her for a minute, then slowly laid the barrel stave on the floor, put his hand in his pocket, took out half a dollar, and gave it to her. The child took the money and slowly backed toward the door, never taking her eyes off the man whom she had just conquered.

After she had gone, the uncle sat down on a box and looked out the window into space for more than ten minutes. He was pondering, with awe, over the whipping he had just taken. Mr. Darby, too, was doing some thinking. That was the first time in all his experience that he had seen a child deliberately master an adult person. How did she do it? What happened to his uncle that caused him to lose his fierceness and become as docile as a lamb? What strange power did this child use that made her master over her superior? These and other similar questions flashed into Darby's mind, but he did not find the answer until years later, when he told me the story.

Strangely, the story of this unusual experience was told to the author in the old mill, on the very spot where the uncle took his whipping. Strangely, too, I had devoted nearly a quarter of a century to the study of the power which enabled an ignorant, illiterate child to conquer an intelligent man.

As we stood there in that musty old mill, Mr. Darby repeated the story of the unusual conquest, and finished by asking, "What can you make of it? What strange power did



that child use, that so completely whipped my uncle?"

The answer to his question will be found in the principles described in this book. The answer is full and complete. It contains details and instructions sufficient to enable anyone to understand, and apply, the same force which the little child accidentally stumbled upon.

Keep your mind alert, and you will observe exactly what strange power came to the rescue of the child; you will catch a glimpse of this power in the next chapter. Somewhere in the book you will find an idea that will quicken your receptive powers, and place at your command, for your own benefit, this same irresistible power. The awareness of this power may come to you in the first chapter, or it may flash into your mind in some subsequent chapter. It may come in the form of a single idea. Or it may come in the nature of a plan, or a purpose. Again, it may cause you to go back into your past experiences of failure or defeat, and bring to the surface some lesson by which you can regain all that you lost through defeat.

After I had described to Mr. Darby the power unwittingly used by the little child, he quickly retraced his thirty years of experience as a life-insurance salesman, and frankly acknowledged that his success in that field was due, in no small degree, to the lesson he had learned from the child.

Mr. Darby pointed out: "Every time a prospect tried to bow me out without buying, I saw that child standing there in the old mill, her big eyes glaring in defiance, and I said to myself, 'I've gotta make this sale.' The better portion of all sales I have made were made after people had said 'NO.'"

He recalled, too, his mistake in having stopped only three feet from gold. "But," he said, "that experience was a blessing in disguise. It taught me to keep on keeping on, no matter how hard the going may be, a lesson I needed to learn before I could succeed in anything."

This story of Mr. Darby and his uncle, the child and the gold mine, doubtless will be read by hundreds of men and women who make their living in sales, and to all of these the author wishes to offer the suggestion that Darby owes to these two experiences his ability to sell more than a million dollars of life insurance every year.



Life is strange, and often imponderable! Both the successes and the failures have their roots in simple experiences. Mr. Darby's experiences were commonplace and simple enough, yet they held the answer to his destiny in life; therefore they were as important (to him) as life itself. He profited by these two dramatic experiences because he analyzed them, and found the lesson they taught. But what of the one who has neither the time nor the inclination to study failure in search of knowledge that may lead to success? Where, and how, is he or she to learn the art of converting defeat into stepping stones to opportunity?

In answer to these questions, this book was written. The answer called for a description of thirteen principles, but remember, as you read, the answer you may be seeking, to the questions which have caused you to ponder over the strangeness of life, may be found in your own mind, through some idea, plan, or purpose which may spring into your mind as you read.

One sound idea is all that one needs to achieve success. The principles described in this book contain the best and the most practical of all that is known concerning ways and means of creating useful ideas.

Before we go any further in our approach to the description of these principles, we believe you are entitled to receive this important suggestion: WHEN RICHES BEGIN TO COME THEY COME SO QUICKLY, IN SUCH GREAT ABUNDANCE, THAT ONE WONDERS WHERE THEY HAVE BEEN HIDING DURING ALL THOSE LEAN YEARS.

This is an astounding statement, and all the more so when we take into consideration the popular belief that riches come only to those who work hard and long.

When you begin to THINK AND GROW RICH, you will observe that riches begin with a state of mind, with definiteness of purpose, with little or no hard work. You, and every other person, ought to be interested in knowing how to acquire that state of mind which will attract riches. I spent twenty-five years in research, analyzing more than 25,000 people, because I, too, wanted to know how wealthy people become that way.

Without that research, this book could not have been written.

Here, take notice of a very significant truth: the business depression started in 1929, and continued on to an all-time record of destruction, until sometime after President



Roosevelt entered office. Then the depression began to fade into nothingness. Just as an electrician in a theatre raises the lights so gradually that darkness is transmuted into light before you realize it, so did the spell of fear in the minds of the people gradually fade away and become faith.

Observe very closely: as soon as you master the principles of this philosophy, and begin to follow the instructions for applying those principles, your financial status will begin to improve, and everything you touch will begin to transmute itself into an asset for your benefit. Impossible? Not at all!

One of the main weaknesses of mankind is the average person's familiarity with the word "impossible." He or she knows all the rules which will NOT work. He or she knows all the things which CANNOT be done. This book was written for those who seek the rules which have made others successful, and are willing to stake everything on those rules. A great many years ago I purchased a fine dictionary. The first thing I did with it was to turn to the word "impossible," and neatly clip it out of the book. That would not be an unwise thing for you to do.

Success comes to those who become SUCCESS CONSCIOUS. Failure comes to those who indifferently allow themselves to become FAILURE CONSCIOUS. The object of this book is to help all who seek it to learn the art of changing their minds from FAILURE CONSCIOUSNESS to SUCCESS CONSCIOUSNESS.

Another weakness found in altogether too many people is the habit of measuring everything, and everyone, by their own impressions and beliefs. Some who will read this will believe that no one can THINK AND GROW RICH. They cannot think in terms of riches, because their thought habits have been steeped in poverty, want, misery, failure, and defeat.

These unfortunate people remind me of a prominent foreign student who came to America to be educated in American ways. He attended the University of Chicago. One day President Harper met this young man on the campus, stopped to chat with him for a few minutes, and asked what had impressed him as being the most noticeable characteristic of the American people.

"Why," the student exclaimed, "the odd slant of your eyes. Your eyes are off slant!" And what do we say about those whose eyes are shaped differently than our own? We



refuse to believe that which we do not understand. We foolishly believe that our own limitations are the proper measure of limitations. Sure, the other fellow's eyes are "off slant," BECAUSE THEY ARE NOT THE SAME AS OUR OWN. Millions of people look at the achievements of Henry Ford, after he has arrived, and envy him, because of his good fortune, or luck, or genius, or whatever it is that they credit for Ford's fortune. Perhaps one person in every hundred thousand knows the secret of Ford's success, and those who do know are too modest, or too reluctant, to speak of it, because of its simplicity. A single transaction will illustrate the "secret" perfectly.

A few years back, Ford decided to produce his now-famous V-8 motor. He chose to build an engine with the entire eight cylinders cast in one block, and instructed his engineers to produce a design for the engine. The design was placed on paper, but the engineers agreed, to a man, that it was simply impossible to cast an eight-cylinder gas engine block in one piece.

Ford said, "Produce it anyway." "But," they replied, "it's impossible!" "Go ahead," Ford commanded, "and stay on the job until you succeed, no matter how much time is required."

The engineers went ahead. There was nothing else for them to do, if they were to remain on the Ford staff. Six months went by, nothing happened. Another six months passed, and still nothing happened. The engineers tried every conceivable plan to carry out the orders, but the thing seemed out of the question; "impossible!"

At the end of the year Ford checked with his engineers, and again they informed him they had found no way to carry out his orders. "Go right ahead," said Ford, "I want it, and I'll have it." They went ahead, and then, as if by a stroke of magic, the secret was discovered. The Ford DETERMINATION had won once more!

This story may not be described with minute accuracy, but the sum and substance of it is correct. Deduce from it, you who wish to THINK AND GROW RICH, the secret of the Ford millions, if you can. You'll not have to look very far. Henry Ford is a success because he understands and applies the principles of success. One of these is DESIRE: knowing what one wants. Remember this Ford story as you read, and pick out the lines in which the secret of his stupendous achievement has been described. If you can do this, if you can lay your finger on the particular group of principles which made Henry



Ford rich, you can equal his achievements in almost any calling for which you are suited.

YOU ARE "THE MASTER OF YOUR FATE, THE CAPTAIN OF YOUR SOUL"

When Henley wrote the prophetic lines, "I am the Master of my Fate, I am the Captain of my Soul," he should have informed us that we are the Masters of our Fate, the Captains of our Souls, because we have the power to control our thoughts.

He should have told us that the ether in which this little earth floats, in which we move and have our being, is a form of energy moving at an inconceivably high rate of vibration, and that the ether is filled with a form of universal power which ADAPTS itself to the nature of the thoughts we hold in our minds, and INFLUENCES us, in natural ways, to transmute our thoughts into their physical equivalent.

If the poet had told us of this great truth, we would know WHY IT IS that we are the Masters of our Fate, the Captains of our Souls. He should have told us, with great emphasis, that this power makes no attempt to discriminate between destructive thoughts and constructive thoughts, that it will urge us to translate into physical reality thoughts of poverty just as quickly as it will influence us to act upon thoughts of riches.

He should have told us, too, that our brains become magnetized with the dominating thoughts which we hold in our minds, and, by means with which no one is familiar, these "magnets" attract to us the forces, the people, the circumstances of life which harmonize with the nature of our dominating thoughts.

He should have told us that before we can accumulate riches in great abundance, we must magnetize our minds with intense DESIRE for riches, that we must become money conscious until the DESIRE for money drives us to create definite plans for acquiring it.

But, being a poet and not a philosopher, Henley contented himself by stating a great truth in poetic form, leaving those who followed him to interpret the philosophical meaning of his lines.

Little by little, the truth has unfolded itself, until it now appears certain that the principles described in this book hold the secret of mastery over our economic fate.



A word, before we go further, to the reader in whom the very desire for money stirs a faint sense of guilt. You have perhaps been taught that "money is the root of all evil," and the saying has done its quiet work upon your mind. But look again at the words, for they have been shortened in the retelling. What was actually written is that the LOVE of money is the root of all evil: the love of money above all else, the worship of it for its own sake, the hoarding of it at the expense of one's fellow human beings. That is greed, and greed is a poison. But it is a different thing entirely from the honest desire for riches which this book seeks to awaken in you.

Money, honestly come by, is nothing more than stored service. It is the visible proof that you have given something of value to the world: an idea, a product, a labor, a kindness made useful. To desire it, in this sense, is not to love it above people; it is to desire to serve people well, and to be free. There is no virtue in poverty, and no sin in the wish to provide abundantly for those you love, to be released from the gnawing fear of want, and to have the means to do good in the world. The person who renders great service, and is paid greatly for it, has taken nothing from anyone; that person has added to the common store. It is only the one who hungers after riches he has not earned, who covets what another has built, who falls into the evil the old saying warns against.

So desire money, and desire it with a burning, definite desire, not as a miser desires gold, but as a builder desires bricks. Want it as the reward of service honestly rendered, and you may want it with a clear conscience and a whole heart.

We are now ready to examine the first of these principles. Maintain a spirit of open-mindedness, and remember as you read that they are the invention of no one person. The principles were gathered from the life experiences of more than 500 people who actually accumulated riches in huge amounts; people who began in poverty, with but little education, without influence. The principles worked for them. You can put them to work for your own enduring benefit. You will find it easy, not hard, to do.

Before you read the next chapter, I want you to know that it conveys factual information which might easily change your entire financial destiny, as it has so definitely brought changes of stupendous proportions to two people described.

I want you to know, also, that the relationship between these two men and myself is such that I could have taken no liberties with the facts, even if I had wished to do so.



One of them has been my closest personal friend for almost twenty-five years; the other is my own son. The unusual success of these two men, success which they generously accredit to the principle described in the next chapter, more than justifies this personal reference as a means of emphasizing the far-flung power of this principle.

Almost fifteen years ago, I delivered the Commencement Address at Salem College, Salem, West Virginia. I emphasized the principle described in the next chapter with so much intensity that one of the members of the graduating class definitely appropriated it, and made it a part of his own philosophy. The young man is now a Member of Congress, and an important factor in the present administration. Just before this book went to the publisher, he wrote me a letter in which he so clearly stated his opinion of the principle outlined in the next chapter that I have chosen to publish his letter as an introduction to that chapter. It gives you an idea of the rewards to come.

My dear Napoleon:

My service as a Member of Congress having given me an insight into the problems of men and women, I am writing to offer a suggestion which may become helpful to thousands of worthy people.

With apologies, I must state that the suggestion, if acted upon, will mean several years of labor and responsibility for you, but I am heartened to make the suggestion, because I know your great love for rendering useful service.

In 1922, you delivered the Commencement address at Salem College, when I was a member of the graduating class. In that address, you planted in my mind an idea which has been responsible for the opportunity I now have to serve the people of my State, and will be responsible, in a very large measure, for whatever success I may have in the future.

The suggestion I have in mind is that you put into a book the sum and substance of the address you delivered at Salem College, and in that way give the people of the world an opportunity to profit by your many years of experience and association with the leaders who, by their greatness, have made America the richest nation on earth.



I recall, as though it were yesterday, the marvelous description you gave of the method by which Henry Ford, with but little schooling, without a dollar, with no influential friends, rose to great heights. I made up my mind then, even before you had finished your speech, that I would make a place for myself, no matter how many difficulties I had to surmount.

Millions of young people will finish their schooling this year, and within the next few years. Every one of them will be seeking just such a message of practical encouragement as the one I received from you. They will want to know where to turn, what to do, to get started in life. You can tell them, because you have helped to solve the problems of so many people.

There are throngs of people everywhere today who would like to know how they can convert ideas into money, people who must start at scratch, without finances, and recoup their losses. If anyone can help them, you can.

If you publish the book, I would like to own the first copy that comes from the press, personally autographed by you.

With best wishes, believe me,

Cordially yours, JENNINGS RANDOLPH



Chapter Two

**Desire: The Starting Point of All
Achievement**



The First Step Toward Riches

When Edwin C. Barnes climbed down from the freight train in Orange, New Jersey, more than thirty years ago, he may have resembled a tramp, but his thoughts were those of a king!

As he made his way from the railroad tracks to Thomas A. Edison's office, his mind was at work. He saw himself standing in Edison's presence. He heard himself asking Mr. Edison for an opportunity to carry out the one CONSUMING OBSESSION OF HIS LIFE, a BURNING DESIRE to become the business associate of the great inventor.

Barnes' desire was not a hope! It was not a wish! It was a keen, pulsating DESIRE, which transcended everything else. It was DEFINITE.

The desire was not new when he approached Edison. It had been Barnes' dominating desire for a long time. In the beginning, when the desire first appeared in his mind, it may have been, probably was, only a wish, but it was no mere wish when he appeared before Edison with it.

A few years later, Edwin C. Barnes again stood before Edison, in the same office where he first met the inventor. This time his DESIRE had been translated into reality. He was in business with Edison. The dominating DREAM OF HIS LIFE had become a reality.

Today, people who know Barnes envy him, because of the "break" life yielded him. They see him in the days of his triumph, without taking the trouble to investigate the cause of his success.

Barnes succeeded because he chose a definite goal, and placed all his energy, all his will power, all his effort, everything, back of that goal. He did not become the partner of Edison the day he arrived. He was content to start in the most menial work, as long as it provided an opportunity to take even one step toward his cherished goal. Five years passed before the chance he had been seeking made its appearance. During all those years not one ray of hope, not one promise of attainment of his DESIRE had been held out to him. To everyone except himself, he appeared only another cog in the Edison business wheel, but in his own mind, HE WAS THE PARTNER OF EDISON EVERY MINUTE OF THE TIME, from the very day that he first went to work there.



It is a remarkable illustration of the power of a DEFINITE DESIRE. Barnes won his goal because he wanted to be a business associate of Mr. Edison more than he wanted anything else. He created a plan by which to attain that purpose. But he BURNED ALL BRIDGES BEHIND HIM. He stood by his DESIRE until it became the dominating obsession of his life, and finally, a fact.

When he went to Orange, he did not say to himself, "I will try to induce Edison to give me a job of some sort." He said, "I will see Edison, and put him on notice that I have come to go into business with him."

He did not say, "I will work there for a few months, and if I get no encouragement, I will quit and get a job somewhere else." He did say, "I will start anywhere. I will do anything Edison tells me to do, but before I am through, I will be his associate."

He did not say, "I will keep my eyes open for another opportunity, in case I fail to get what I want in the Edison organization." He said, "There is but ONE thing in this world that I am determined to have, and that is a business association with Thomas A. Edison. I will burn all bridges behind me, and stake my ENTIRE FUTURE on my ability to get what I want."

He left himself no possible way of retreat. He had to win or perish! That is all there is to the Barnes story of success!

A long while ago, a great warrior faced a situation which made it necessary for him to make a decision that insured his success on the battlefield. He was about to send his armies against a powerful foe, whose men outnumbered his own. He loaded his soldiers into boats, sailed to the enemy's country, unloaded soldiers and equipment, then gave the order to burn the ships that had carried them. Addressing his men before the first battle, he said, "You see the boats going up in smoke. That means that we cannot leave these shores alive unless we win! We now have no choice, we win, or we perish!" They won.

Every person who wins in any undertaking must be willing to burn his ships and cut all sources of retreat. Only by so doing can one be sure of maintaining that state of mind known as a BURNING DESIRE TO WIN, essential to success.

The morning after the great Chicago fire, a group of merchants stood on State Street, looking at the smoking remains of what had been their stores. They went into a



conference to decide if they would try to rebuild, or leave Chicago and start over in a more promising section of the country. They reached a decision, all except one, to leave Chicago.

The merchant who decided to stay and rebuild pointed a finger at the remains of his store and said, "Gentlemen, on that very spot I will build the world's greatest store, no matter how many times it may burn down."

That was more than fifty years ago. The store was built. It stands there today, a towering monument to the power of that state of mind known as a BURNING DESIRE. The easy thing for Marshall Field to have done would have been exactly what his fellow merchants did. When the going was hard, and the future looked dismal, they pulled up and went where the going seemed easier.

Mark well this difference between Marshall Field and the other merchants, because it is the same difference which distinguishes Edwin C. Barnes from thousands of other young men who have worked in the Edison organization. It is the same difference which distinguishes practically all who succeed from those who fail.

Every human being who reaches the age of understanding of the purpose of money wishes for it. Wishing will not bring riches. But desiring riches with a state of mind that becomes an obsession, then planning definite ways and means to acquire riches, and backing those plans with persistence which does not recognize failure, will bring riches.

The method by which DESIRE for riches can be transmuted into its financial equivalent consists of six definite, practical steps:

First. Fix in your mind the exact amount of money you desire. It is not sufficient merely to say, "I want plenty of money." Be definite as to the amount. (There is a psychological reason for definiteness which will be described in a subsequent chapter.)

Second. Determine exactly what you intend to give in return for the money you desire. (There is no such reality as "something for nothing.")

Third. Establish a definite date when you intend to possess the money you desire.

Fourth. Create a definite plan for carrying out your desire, and begin at once, whether you are ready or not, to put this plan into action.



Fifth. Write out a clear, concise statement of the amount of money you intend to acquire, name the time limit for its acquisition, state what you intend to give in return for the money, and describe clearly the plan through which you intend to accumulate it.

Sixth. Read your written statement aloud, twice daily, once just before retiring at night, and once after arising in the morning. **AS YOU READ, SEE AND FEEL AND BELIEVE YOURSELF ALREADY IN POSSESSION OF THE MONEY.**

It is important that you follow the instructions described in these six steps. It is especially important that you observe and follow the instructions in the sixth step. You may complain that it is impossible for you to "see yourself in possession of money" before you actually have it. Here is where a **BURNING DESIRE** will come to your aid. If you truly **DESIRE** money so keenly that your desire is an obsession, you will have no difficulty in convincing yourself that you will acquire it. The object is to want money, and to become so determined to have it that you **CONVINCE** yourself you will have it.

Only those who become "money conscious" ever accumulate great riches. "Money consciousness" means that the mind has become so thoroughly saturated with the **DESIRE** for money that one can see oneself already in possession of it.

To the uninitiated, who has not been schooled in the working principles of the human mind, these instructions may appear impractical. It may be helpful, to all who fail to recognize the soundness of the six steps, to know that the information they convey was received from Andrew Carnegie, who began as an ordinary laborer in the steel mills, but managed, despite his humble beginning, to make these principles yield him a fortune of considerably more than one hundred million dollars.

It may be of further help to know that the six steps here recommended were carefully scrutinized by the late Thomas A. Edison, who placed his stamp of approval upon them as being not only the steps essential for the accumulation of money, but necessary for the attainment of any definite goal.

The steps call for no "hard labor." They call for no sacrifice. They do not require one to become ridiculous, or credulous. To apply them calls for no great amount of education. But the successful application of these six steps does call for sufficient imagination to enable one to see, and to understand, that accumulation of money cannot be left to chance, good fortune, and luck. One must realize that all who have accumulated great



fortunes first did a certain amount of dreaming, hoping, wishing, DESIRING, and PLANNING before they acquired money.

You may as well know, right here, that you can never have riches in great quantities UNLESS you can work yourself into a white heat of DESIRE for money, and actually BELIEVE you will possess it.

You may as well know, also, that every great leader, from the dawn of civilization down to the present, was a dreamer. Christianity is the greatest potential power in the world today, because its founder was an intense dreamer who had the vision and the imagination to see realities in their mental and spiritual form before they had been transmuted into physical form.

If you do not see great riches in your imagination, you will never see them in your bank balance.

Never in the history of the world has there been so great an opportunity for practical dreamers as now exists. The new race that is about to be run demands new ideas, new ways of doing things, new leaders, new inventions, new methods of teaching, new methods of marketing, new books, new features for podcasts, the internet, AI, and videos. Back of all this demand for new and better things, there is one quality which one must possess to win, and that is DEFINITENESS OF PURPOSE, the knowledge of what one wants, and a burning DESIRE to possess it.

The practical dreamers have always been, and always will be, the pattern-makers of civilization. We who desire to accumulate riches should remember that the real leaders of the world have always been people who harnessed, and put into practical use, the intangible, unseen forces of unborn opportunity, and have converted those forces into skyscrapers, cities, factories, airplanes, automobiles, and every form of convenience that makes life more pleasant.

Tolerance and an open mind are practical necessities of the dreamer of today. Those who are afraid of new ideas are doomed before they start. Never has there been a time more favorable to pioneers than the present. True, there is no wild and woolly west to be conquered, as in the days of the covered wagon, but there is a vast business, financial, and industrial world to be remolded and redirected along new and better lines.



In planning to acquire your share of the riches, let no one influence you to scorn the dreamer. To win the big stakes in this changed world, you must catch the spirit of the great pioneers of the past, whose dreams have given to civilization all that it has of value, the spirit which serves as the lifeblood of our own country, your opportunity and mine, to develop and market our talents.

Let us not forget that Columbus dreamed of an unknown world, staked his life on the existence of such a world, and discovered it! Copernicus, the great astronomer, dreamed of a multiplicity of worlds, and revealed them! No one denounced him as "impractical" after he had triumphed. Instead, the world worshiped at his shrine, thus proving once more that **SUCCESS REQUIRES NO APOLOGIES, FAILURE PERMITS NO ALIBIS.**

If the thing you wish to do is right, and you believe in it, go ahead and do it! Put your dream across, and never mind what "they" say if you meet with temporary defeat, for "they" perhaps do not know that **EVERY FAILURE BRINGS WITH IT THE SEED OF AN EQUIVALENT SUCCESS.**

Thomas Edison dreamed of a lamp that could be operated by electricity, began where he stood to put his dream into action, and despite more than ten thousand failures, he stood by that dream until he made it a physical reality. Practical dreamers **DO NOT QUIT!**

The Wright brothers dreamed of a machine that would fly through the air. Now one may see evidence all over the world that they dreamed soundly.

Marconi dreamed of a system for harnessing the intangible forces of the ether. Evidence that he did not dream in vain may be found in every wireless and radio in the world. It may interest you to know that Marconi's "friends" had him taken into custody, and examined in a psychopathic hospital, when he announced he had discovered a principle through which he could send messages through the air, without the aid of wires. The dreamers of today fare better. The world has become accustomed to new discoveries. Nay, it has shown a willingness to reward the dreamer who gives the world a new idea.

The greatest achievement was, at first, and for a time, but a dream. The oak sleeps in the acorn. The bird waits in the egg, and in the highest vision of the soul a waking angel



stirs. DREAMS ARE THE SEEDLINGS OF REALITY.

Awake, arise, and assert yourself, you dreamers of the world. Your star is now in the ascendancy. A BURNING DESIRE TO BE, AND TO DO, is the starting point from which the dreamer must take off. Dreams are not born of indifference, laziness, or lack of ambition.

Remember that all who succeed in life get off to a bad start, and pass through many heartbreaking struggles before they "arrive." The turning point in the lives of those who succeed usually comes at the moment of some crisis, through which they are introduced to their "other selves."

John Bunyan wrote *Pilgrim's Progress*, which is among the finest of all English literature, after he had been confined in prison and sorely punished because of his views on the subject of religion. O. Henry discovered the genius which slept within his brain after he had met with great misfortune, and was confined in a prison cell. Being forced, through misfortune, to become acquainted with his "other self," and to use his IMAGINATION, he discovered himself to be a great author instead of a miserable criminal and outcast.

Charles Dickens began by pasting labels on blacking pots. The tragedy of his first love penetrated the depths of his soul, and converted him into one of the world's truly great authors. Helen Keller became deaf and blind shortly after birth. Despite her greatest misfortune, she has written her name indelibly in the pages of the history of the great. Her entire life has served as evidence that no one is ever defeated until defeat has been accepted as a reality.

Beethoven was deaf, Milton was blind, but their names will last as long as time endures, because they dreamed and translated their dreams into organized thought.

Before passing to the next chapter, kindle anew in your mind the fire of hope, faith, courage, and tolerance. If you have these states of mind, and a working knowledge of the principles described, all else that you need will come to you when you are READY for it.

There is a difference between WISHING for a thing and being READY to receive it. No one is ready for a thing until he believes he can acquire it. The state of mind must be BELIEF, not mere hope or wish. Open-mindedness is essential for belief. Closed minds



do not inspire faith, courage, and belief.

Remember, no more effort is required to aim high in life, to demand abundance and prosperity, than is required to accept misery and poverty. A great poet has correctly stated this universal truth through these lines:

*I bargained with Life for a penny,
And Life would pay no more,
However I begged at evening
When I counted my scanty store.
For Life is a just employer,
He gives you what you ask,
But once you have set the wages,
Why, you must bear the task.
I worked for a menial's hire,
Only to learn, dismayed,
That any wage I had asked of Life,
Life would have willingly paid.*

DESIRE OUTWITS MOTHER NATURE

As a fitting climax to this chapter, I wish to introduce one of the most unusual persons I have ever known. I first saw him a few minutes after he was born. He came into the world without any physical sign of ears, and the doctor admitted, when pressed for an opinion, that the child might be unable to hear or speak for life.

I challenged the doctor's opinion. I had the right to do so; I was the child's father. I, too, reached a decision, and rendered an opinion, but I expressed the opinion silently, in the secrecy of my own heart. I decided that my son would hear and speak. Nature could send me a child without ears, but Nature could not induce me to accept the reality of the affliction.

In my own mind I knew that my son would hear and speak. How? I was sure there must be a way, and I knew I would find it. I thought of the words of the immortal Emerson: "The whole course of things goes to teach us faith. We need only obey. There is guidance for each of us, and by lowly listening, we shall hear the right word."



The right word? DESIRE! More than anything else, I DESIRED that my son should not be unable to hear or speak. From that desire I never receded, not for a second.

What could I do about it? Somehow I would find a way to transplant into that child's mind my own BURNING DESIRE for ways and means of conveying sound to his brain without the aid of ears. As soon as the child was old enough to cooperate, I would fill his mind so completely with a BURNING DESIRE to hear that Nature would, by methods of her own, translate it into physical reality.

As he grew older, and began to take notice of things around him, we observed that he had a slight degree of hearing. When he reached the age when children usually begin talking, he made no attempt to speak, but we could tell by his actions that he could hear certain sounds slightly. That was all I wanted to know! I was convinced that if he could hear, even slightly, he might develop still greater hearing capacity.

Then something happened which gave me hope. It came from an entirely unexpected source. We bought a phonograph, an early version of the record player. When the child heard the music for the first time, he went into ecstasies, and promptly appropriated the machine. He soon showed a preference for certain records. On one occasion, he played one piece over and over, for almost two hours, standing in front of the phonograph, with his teeth clamped on the edge of the case. The significance of this self-formed habit did not become clear to us until years afterward, for we had never heard of the principle of "bone conduction" of sound at that time.

Shortly after he appropriated the phonograph, I discovered that he could hear me quite clearly when I spoke with my lips touching his mastoid bone, at the base of the brain. Having determined that he could hear the sound of my voice plainly, I began immediately to transfer to his mind the desire to hear and speak. I soon discovered that the child enjoyed bedtime stories, so I went to work creating stories designed to develop in him self-reliance, imagination, and a keen desire to hear and to be normal.

There was one story in particular which I emphasized by giving it some new and dramatic coloring each time it was told. It was designed to plant in his mind the thought that his affliction was not a liability, but an asset of great value. Despite the fact that all the philosophy I had examined clearly indicated that EVERY ADVERSITY BRINGS WITH IT THE SEED OF AN EQUIVALENT ADVANTAGE, I must confess that I



had not the slightest idea how this affliction could ever become an asset.

As I analyze the experience in retrospect, I can see now that my son's faith in me had much to do with the astounding results. He did not question anything I told him. I sold him the idea that he had a distinct advantage over his older brother, and that this advantage would reflect itself in many ways. For example, the teachers in school would observe that he had no ears, and, because of this, they would show him special attention and treat him with extraordinary kindness. They always did. I sold him the idea, too, that when he became old enough to sell newspapers, he would have a big advantage over his brother, for the reason that people would pay him extra money for his wares, because they could see that he was a bright, industrious boy, despite the fact that he had no ears.

We could notice that, gradually, the child's hearing was improving. Moreover, he had not the slightest tendency to be self-conscious because of his affliction.

When he was about seven, he showed the first evidence that our method of servicing his mind was bearing fruit. For several months he begged for the privilege of selling newspapers, but his mother would not give her consent. Finally, he took matters into his own hands. One afternoon, when he was left at home with the servants, he climbed through the kitchen window, shinnied to the ground, and set out on his own. He borrowed six cents in capital from the neighborhood shoemaker, invested it in papers, sold out, reinvested, and kept repeating until late in the evening. After balancing his accounts and paying back the six cents he had borrowed, he had a net profit of forty-two cents. When we got home that night, we found him in bed asleep, with the money tightly clenched in his hand.

His mother opened his hand, removed the coins, and cried. My reaction was the reverse. I laughed heartily, for I knew that my endeavor to plant in the child's mind an attitude of faith in himself had been successful.

I saw in his first business venture a brave, ambitious, self-reliant little businessman whose stock in himself had been increased a hundred percent, because he had gone into business on his own initiative, and had won. Truly, my own son taught me that handicaps can be converted into stepping stones on which one may climb toward some worthy goal, unless they are accepted as obstacles and used as alibis.



The little deaf boy went through grade school, high school, and college without being able to hear his teachers, except when they shouted loudly, at close range. He did not go to a school for the deaf. We would not permit him to learn sign language. We were determined that he should live a normal life and associate with normal children, and we stood by that decision, although it cost us many heated debates with school officials.

While he was in high school, he tried an electrical hearing aid, but it was of no value to him. During his last week in college, something happened which marked the most important turning point of his life. Through what seemed to be mere chance, he came into possession of another electrical hearing device, which was sent to him on trial. Discouraged by his earlier experience, he was slow about testing it. Finally he picked the instrument up, placed it on his head, hooked up the battery, and lo! as if by a stroke of magic, his lifelong DESIRE FOR NORMAL HEARING BECAME A REALITY! For the first time in his life he heard practically as well as any person with normal hearing.

Overjoyed because of the changed world which had been brought to him through his hearing device, he rushed to the telephone, called his mother, and heard her voice perfectly. The next day he plainly heard the voices of his professors in class, for the first time in his life. For the first time, he could converse freely with other people, without their having to speak loudly. We had refused to accept Nature's error, and, by PERSISTENT DESIRE, we had induced Nature to correct that error.

DESIRE had commenced to pay dividends, but the victory was not yet complete. The boy still had to find a definite and practical way to convert his handicap into an equivalent asset. Hardly realizing the significance of what had already been accomplished, but intoxicated with the joy of his newly discovered world of sound, he wrote a letter to the manufacturer of the hearing aid, enthusiastically describing his experience. Something in his letter caused the company to invite him to New York. When he arrived, he was escorted through the factory, and while talking with the chief engineer, telling him about his changed world, an idea flashed into his mind. It was this impulse of thought which converted his affliction into an asset, destined to pay dividends in both money and happiness to thousands.

The sum and substance of that impulse of thought was this: it occurred to him that he might be of help to the millions of deafened people who go through life without the



benefit of hearing devices, if he could find a way to tell them the story of his changed world. Then and there, he reached a decision to devote the remainder of his life to rendering useful service to the hard of hearing.

For an entire month he carried on intensive research, during which he analyzed the entire marketing system of the manufacturer, and created ways and means of communicating with the hard of hearing all over the world, for the purpose of sharing with them his newly discovered changed world. When this was done, he put in writing a two-year plan. When he presented the plan to the company, he was instantly given a position for the purpose of carrying out his ambition.

Thus, my son Blair and I have been destined to aid in correcting the inability to hear and speak for those as yet unborn. There is no doubt in my mind that Blair would have been unable to hear or speak all his life, if his mother and I had not managed to shape his mind as we did.

When I planted in his mind the DESIRE to hear and talk and live as a normal person, there went with that impulse some strange influence which caused Nature to become a bridge-builder, and span the gulf of silence between his brain and the outer world, by some means which the keenest medical specialists have not been able to interpret. It is my duty, and a privilege, to say I believe, and not without reason, that nothing is impossible to the person who backs DESIRE with enduring FAITH.

Verily, a BURNING DESIRE has devious ways of transmuting itself into its physical equivalent. Blair DESIRED normal hearing; now he has it! He was born with a handicap which might easily have sent one with a less defined DESIRE to the street with a bundle of pencils and a tin cup. The little "white lies" I planted in his mind when he was a child, by leading him to BELIEVE his affliction would become a great asset, have justified themselves. Verily, there is nothing, right or wrong, which BELIEF, plus BURNING DESIRE, cannot make real.

The modus operandi by which this astounding result was achieved is not hard to describe. It consisted of three very definite facts: first, I MIXED FAITH with the DESIRE for normal hearing, which I passed on to my son. Second, I communicated my desire to him in every conceivable way available, through persistent, continuous effort, over a period of years. Third, HE BELIEVED ME!



As this chapter was being completed, news came of the death of Madame Ernestine Schumann-Heink, one of the most beloved opera singers the world has ever known. For half a century her glorious contralto voice filled the great opera houses of Europe and America, and on both continents audiences adored her. Yet the beginning of her career gave not the slightest hint of such triumph. One short paragraph in the news dispatch gives the clue to this unusual woman's stupendous success as a singer. Early in her career, she visited the director of the Vienna Court Opera to have him test her voice. But he did not test it. After taking one look at the awkward and poorly dressed girl, he exclaimed, none too gently, "With such a face, and with no personality at all, how can you ever expect to succeed in opera? Give up the idea. Buy a sewing machine, and go to work. YOU CAN NEVER BE A SINGER."

Never is a long time! The director of the Vienna Court Opera knew much about the technique of singing. He knew little about the power of desire when it assumes the proportion of an obsession. If he had known more of that power, he would not have made the mistake of condemning genius without giving it an opportunity.

Several years ago, one of my business associates became ill. He became worse as time went on, and finally was taken to the hospital for an operation. The doctor warned me that there was little if any chance of my ever seeing him alive again. But that was the DOCTOR'S OPINION. It was not the opinion of the patient. Just before he was wheeled away, he whispered feebly, "Do not be disturbed, Chief, I will be out of here in a few days." He did come through safely. After it was all over, his physician said, "Nothing but his own desire to live saved him. He never would have pulled through if he had not refused to accept the possibility of death."

I believe in the power of DESIRE backed by FAITH, because I have seen this power lift men and women from lowly beginnings to places of power and wealth; I have seen it rob the grave of its victims; I have seen it serve as the medium by which men and women staged a comeback after having been defeated in a hundred different ways; I have seen it provide my own son with a normal, happy, successful life, despite Nature's having sent him into the world without ears.

To all who have been wounded by disappointment, who have lost their fortunes or their positions, who must reorganize their plans and stage a comeback, I wish to convey the thought that all achievement, no matter what may be its nature or its purpose, must



begin with an intense, BURNING DESIRE for something definite. Through some strange and powerful principle of "mental chemistry," Nature wraps up in the impulse of STRONG DESIRE that "something" which recognizes no such word as impossible, and accepts no such reality as failure.



Chapter Three

**Faith: Visualization of, and Belief in,
Attainment of Desire**



The Second Step Toward Riches

FAITH is the head chemist of the mind. When FAITH is blended with the vibration of thought, the subconscious mind instantly picks up the vibration, translates it into its spiritual equivalent, and transmits it to Infinite Intelligence, as in the case of prayer.

Faith is a state of mind which may be induced, or created, by affirmation or repeated instructions to the subconscious mind, through the principle of auto-suggestion.

The emotions of FAITH, LOVE, and physical desire are the most powerful of all the major positive emotions. When the three are blended, they have the effect of "coloring" the vibration of thought in such a way that it instantly reaches the subconscious mind, where it is changed into its spiritual equivalent, the only form that induces a response from Infinite Intelligence.

HOW TO DEVELOP FAITH

There comes now a statement which will give a better understanding of the importance the principle of auto-suggestion assumes in the transmutation of desire into its physical, or monetary, equivalent: FAITH is a state of mind which may be induced, or created, by affirmation or repeated instructions to the subconscious mind, through the principle of auto-suggestion.

Repetition of affirmation of orders to your subconscious mind is the only known method of voluntary development of the emotion of faith. Perhaps the meaning may be made clearer through the following explanation as to the way men sometimes become criminals. Stated in the words of a famous criminologist: "When men first come into contact with crime, they abhor it. If they remain in contact with crime for a time, they become accustomed to it, and endure it. If they remain in contact with it long enough, they finally embrace it, and become influenced by it."

This is the equivalent of saying that any impulse of thought which is repeatedly passed on to the subconscious mind is finally accepted and acted upon by the subconscious mind, which proceeds to translate that impulse into its physical equivalent, by the most practical procedure available.

The emotions, or the "feeling" portion of thoughts, are the factors which give thoughts vitality, life, and action. The emotions of Faith, Love, and physical desire, when mixed



with any thought impulse, give it greater action than any of these emotions can do singly.

From this statement, you will understand that the subconscious mind will translate into its physical equivalent a thought impulse of a negative or destructive nature just as readily as it will act upon thought impulses of a positive or constructive nature. This accounts for the strange phenomenon which so many millions of people experience, referred to as "misfortune," or "bad luck." There are millions of people who BELIEVE themselves "doomed" to poverty and failure, because of some strange force over which they BELIEVE they have no control. They are the creators of their own misfortunes, because of this negative BELIEF, which is picked up by the subconscious mind and translated into its physical equivalent.

This is an appropriate place at which to suggest again that you may benefit by passing on to your subconscious mind any DESIRE which you wish translated into its physical, or monetary, equivalent, in a state of expectancy or BELIEF that the transmutation will actually take place. Your BELIEF, or FAITH, is the element which determines the action of your subconscious mind. To make this more realistic, conduct yourself just as you would if you were ALREADY IN POSSESSION OF THE MATERIAL THING WHICH YOU ARE DEMANDING, when you call upon your subconscious mind.

The subconscious mind will transmute into its physical equivalent, by the most direct and practical media available, any order which is given to it in a state of BELIEF, or FAITH, that the order will be carried out. Perfection will come through practice. It cannot come by merely reading instructions.

A mind dominated by positive emotions becomes a favorable abode for the state of mind known as faith. A mind so dominated may, at will, give the subconscious mind instructions, which it will accept and act upon immediately.

FAITH IS A STATE OF MIND WHICH MAY BE INDUCED BY AUTO-SUGGESTION

All down the ages, the religionists have admonished struggling humanity to "have faith" in this, that, and the other dogma or creed, but they have failed to tell people HOW to have faith. They have not stated that "faith is a state of mind, and that it may be induced by self-suggestion."



In language which any normal human being can understand, we will describe all that is known about the principle through which FAITH may be developed, where it does not already exist. Have faith in yourself; faith in the Infinite.

Before we begin, you should be reminded again that FAITH is the "eternal elixir" which gives life, power, and action to the impulse of thought! The foregoing sentence is worth reading a second time, and a third, and a fourth. It is worth reading aloud!

FAITH is the starting point of all accumulation of riches!

FAITH is the basis of all "miracles," and all mysteries which cannot be analyzed by the rules of science!

FAITH is the only known antidote for FAILURE!

FAITH is the element, the "chemical," which, when mixed with prayer, gives one direct communication with Infinite Intelligence.

It is a well-known fact that one comes, finally, to BELIEVE whatever one repeats to oneself, whether the statement be true or false. If a man repeats a lie over and over, he will eventually accept the lie as truth. Moreover, he will BELIEVE it to be the truth. Every person is what he or she is because of the DOMINATING THOUGHTS which they permit to occupy the mind. Thoughts which a person deliberately places in his or her own mind, and encourages with sympathy, and with which they mix any one or more of the emotions, constitute the motivating forces which direct and control every movement, act, and deed.

A thought "magnetized" with emotion may be compared to a seed which, when planted in fertile soil, germinates, grows, and multiplies itself over and over again, until that which was originally one small seed becomes countless millions of seeds of the SAME BRAND!

Now, let us go back to the starting point, and become informed as to how the original seed of an idea, plan, or purpose may be planted in the mind. The information is easily conveyed: any idea, plan, or purpose may be placed in the mind through repetition of thought. This is why you are asked to write out a statement of your major purpose, or Definite Chief Aim, commit it to memory, and repeat it, in audible words, day after day, until these vibrations of sound have reached your subconscious mind.



Resolve to throw off the influences of any unfortunate environment, and to build your own life to ORDER. Taking inventory of mental assets and liabilities, you may discover that your greatest weakness is lack of self-confidence. This handicap can be surmounted, and timidity translated into courage, through the aid of the principle of auto-suggestion. The application of this principle may be made through a simple arrangement of positive thought impulses stated in writing, memorized, and repeated until they become a part of the working equipment of the subconscious faculty of your mind.

SELF-CONFIDENCE FORMULA

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 render such action.

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

Third. I know, through the principle of auto-suggestion, that any desire I persistently hold in my mind will eventually seek expression through some practical means of attaining the object back of it; 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 sufficient self-confidence for its attainment.

Fifth. I fully realize that no wealth or position can long endure unless built upon truth and justice; therefore, I will engage in no transaction which 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 of my willingness to serve others. I will eliminate 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.

I will sign my name to this formula, commit it to memory, and repeat it aloud once a day, with full FAITH that it will gradually influence my THOUGHTS and ACTIONS so that I will become a self-reliant and successful person.

Back of this formula is a law of Nature which no one has yet been able to explain. The psychologists have named this law "auto-suggestion," and let it go at that. The name by which one calls this law is of little importance. The important fact about it is that it WORKS for the glory and success of mankind IF it is used constructively. On the other hand, if used destructively, it will destroy just as readily. In this statement may be found a very significant truth, namely, that those who go down in defeat, and end their lives in poverty, misery, and distress, do so because of negative application of the principle of auto-suggestion.

The subconscious mind makes no distinction between constructive and destructive thought impulses. It works with the material we feed it, through our thought impulses. The subconscious mind will translate into reality a thought driven by FEAR just as readily as it will translate into reality a thought driven by COURAGE, or FAITH.

Like the wind which carries one ship East, and another West, the law of auto-suggestion will lift you up or pull you down, according to the way you set your sails of THOUGHT. The law of auto-suggestion, through which any person may rise to altitudes of achievement which stagger the imagination, is well described in the following verse:

*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're lost,
For out of the world we find
Success begins with a person'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!*

Somewhere in your makeup (perhaps in the cells of your brain) there lies sleeping the seed of achievement which, if aroused and put into action, would carry you to heights such as you may never have hoped to attain. Just as a master musician may cause the most beautiful strains of music to pour forth from the strings of a violin, so may you arouse the genius which lies asleep in your brain, and cause it to drive you upward to whatever goal you may wish to achieve.

Abraham Lincoln was a failure at everything he tried, until he was well past the age of forty. He was a Mr. Nobody from Nowhere, until a great experience came into his life, aroused the sleeping genius within his heart and brain, and gave the world one of its really great men. That experience was mixed with the emotions of sorrow and LOVE. It came to him through Anne Rutledge, the only woman whom he ever truly loved.

It is a known fact that the emotion of LOVE is closely akin to the state of mind known as FAITH, for the reason that Love comes very near to translating one's thought impulses into their spiritual equivalent. During his work of research, the author discovered, from the analysis of the life-work of hundreds of people of outstanding accomplishment, that there was the influence of love back of nearly every one of them.

If you wish evidence of the power of FAITH, study the achievements of men and women who have employed it. At the head of the list comes the Nazarene. The basis of Christianity is FAITH, no matter how many people may have perverted or misinterpreted the meaning of this great force. The sum and substance of the teachings and the achievements of Christ, which may have been interpreted as "miracles," were nothing more nor less than FAITH.

Let us consider the power of FAITH as it was demonstrated by a man who is well known to all of civilization, Mahatma Gandhi, of India. In this man the world has one of the most astounding examples known to civilization of the possibilities of FAITH. Gandhi wielded more potential power than any man of his time, and this despite the



fact that he had none of the orthodox tools of power, such as money, battleships, soldiers, and materials of warfare. Gandhi had no money, he had no home, he did not own a suit of clothes, but HE DID HAVE POWER. How did he come by that power?

He created it out of his understanding of the principle of FAITH, and through his ability to transplant that faith into the minds of two hundred million people. Gandhi accomplished the astounding feat of INFLUENCING two hundred million minds to COALESCE AND MOVE IN UNISON, AS A SINGLE MIND. What other force on earth except FAITH could do as much?

There will come a day when employees as well as employers will discover the possibilities of FAITH. That day is dawning. The whole world has had ample opportunity to witness what the LACK OF FAITH will do to business. Out of such experience will arise leaders in business and industry who will apply to their work the same principles of faith and cooperation, and who will receive, and give, more than mere daily wages. These leaders will come from the rank and file of the unknown men and women who now labor in obscurity.

Because of the need for faith and cooperation in operating business and industry, it will be both interesting and profitable to analyze an event which provides an excellent understanding of the method by which industrialists and businesspeople accumulate great fortunes, by giving before they try to get.

The event chosen for this illustration dates back to 1900, when the United States Steel Corporation was being formed. As you read the story, keep in mind these fundamental facts, and you will understand how IDEAS have been converted into huge fortunes. First, the huge United States Steel Corporation was born in the mind of Charles M. Schwab, in the form of an IDEA he created through his IMAGINATION. Second, he mixed FAITH with his IDEA. Third, he formulated a PLAN for the transformation of his IDEA into physical and financial reality. Fourth, he put his plan into action with his famous after-dinner speech at the University Club. Fifth, he applied PERSISTENCE and backed his plan with firm DECISION until it had been fully carried out. Sixth, he prepared the way for success by a BURNING DESIRE for success.

On the evening of December 12, 1900, some eighty of the nation's financial leaders gathered at the University Club on Fifth Avenue to honor a young man from out of the



West. Few realized they were about to witness the most significant episode in American industrial history. Charles M. Schwab, then thirty-eight, had been warned to limit himself to a few polite remarks. Instead, he spoke for ninety minutes, and laid out a clear, sweeping vision for the future of steel: reorganization for efficiency, the scrapping of unsuccessful mills, the cheapening of cost to expand the market, and the capture of world trade.

Seated at Schwab's right was J. Pierpont Morgan, who had intended to grace the table only briefly. But before the evening was over, Morgan and the rest had been swept off their feet. Many men had tried to interest Morgan in a steel trust, and failed. Schwab's eloquence took Morgan to the heights from which he could at last visualize the solid results of the boldest financial undertaking ever conceived.

It took Morgan about a week to digest Schwab's vision. When he was satisfied, he sent for the young man. Schwab brought with him, in his own handwriting, the figures representing the physical worth and earning capacity of every steel company he regarded as essential to the new combination. Four men pondered those figures all night. When dawn came, only one question remained. "Do you think you can persuade Andrew Carnegie to sell?" Morgan asked. "I can try," said Schwab.

During a round of golf on a cold January day, and afterward in the warmth of the Carnegie cottage, Schwab poured out the glittering promise of retirement in comfort and untold millions for the old man's social causes. Carnegie capitulated, wrote a figure on a slip of paper, handed it to Schwab, and said, "All right, that's what we'll sell for." The figure was approximately four hundred million dollars. Later, on the deck of a trans-Atlantic liner, Carnegie said ruefully to Morgan, "I wish I had asked you for a hundred million dollars more." "If you had asked for it, you'd have gotten it," Morgan replied cheerfully. The thirty-eight-year-old Schwab was made president of the new corporation, and remained in control until 1930.

The dramatic story of "Big Business" which you have just read was included in this book because it is a perfect illustration of the method by which DESIRE CAN BE TRANSMUTED INTO ITS PHYSICAL EQUIVALENT! That giant organization was created in the mind of one man. His FAITH, his DESIRE, his IMAGINATION, his PERSISTENCE were the real ingredients that went into United States Steel. The steel mills and mechanical equipment acquired by the corporation were incidental, but



careful analysis will disclose that the appraised value of the properties increased by an estimated SIX HUNDRED MILLION DOLLARS by the mere transaction which consolidated them under one management.

In other words, Charles M. Schwab's IDEA, plus the FAITH with which he conveyed it to the minds of J. P. Morgan and the others, was marketed for a profit of approximately six hundred million dollars. Not an insignificant sum for a single IDEA!

RICHERS begin in the form of THOUGHT! The amount is limited only by the person in whose mind the THOUGHT is put into motion. FAITH removes limitations! Remember this when you are ready to bargain with Life for whatever it is that you ask as your price for having passed this way.



Chapter Four

**Auto-Suggestion: The Medium for
Influencing the Subconscious Mind**



The Third Step Toward Riches

AUTO-SUGGESTION is a term which applies to all suggestions and all self-administered stimuli which reach one's mind through the five senses. Stated in another way, auto-suggestion is self-suggestion. It is the agency of communication between that part of the mind where conscious thought takes place and that which serves as the seat of action for the subconscious mind.

Through the dominating thoughts which one permits to remain in the conscious mind (whether these thoughts be negative or positive is immaterial), the principle of auto-suggestion voluntarily reaches the subconscious mind and influences it with these thoughts.

Nature has so built the human being that we have ABSOLUTE CONTROL over the material which reaches the subconscious mind through the five senses, although this is not meant to imply that we always EXERCISE this control. In the great majority of instances, we do NOT exercise it, which explains why so many people go through life in poverty.

Recall what has been said about the subconscious mind resembling a fertile garden spot, in which weeds will grow in abundance if the seeds of more desirable crops are not sown therein. Auto-suggestion is the agency of control through which an individual may voluntarily feed the subconscious mind on thoughts of a creative nature, or, by neglect, permit thoughts of a destructive nature to find their way into this rich garden of the mind.

You were instructed, in the last of the six steps described in the chapter on Desire, to read ALOUD twice daily the written statement of your DESIRE FOR MONEY, and to SEE AND FEEL yourself ALREADY in possession of the money! By following these instructions, you communicate the object of your DESIRE directly to your subconscious mind in a spirit of absolute FAITH. Through repetition of this procedure, you voluntarily create thought habits which are favorable to your efforts to transmute desire into its monetary equivalent.

Remember, when reading aloud the statement of your desire (through which you are endeavoring to develop a "money consciousness"), that the mere reading of the words is of NO CONSEQUENCE unless you mix emotion, or feeling, with your words. Your



subconscious mind recognizes and acts upon ONLY thoughts which have been well mixed with emotion or feeling. Plain, unemotional words do not influence the subconscious mind.

This is a fact of such importance as to warrant repetition in practically every chapter, because the lack of understanding of it is the main reason the majority of people who try to apply the principle of auto-suggestion get no desirable results. You will get no appreciable results until you learn to reach your subconscious mind with thoughts, or spoken words, which have been well emotionalized with BELIEF.

Do not become discouraged if you cannot control and direct your emotions the first time you try to do so. Remember, there is no such possibility as something for nothing. Ability to reach, and influence, your subconscious mind has its price, and you **MUST PAY THAT PRICE**. The price is everlasting PERSISTENCE in applying the principles described here. You cannot develop the desired ability for a lower price.

Your ability to use the principle of auto-suggestion will depend, very largely, upon your capacity to CONCENTRATE upon a given DESIRE until that desire becomes a BURNING OBSESSION. When you begin to carry out the first of the six steps, which instructs you to "fix in your own mind the exact amount of money you desire," hold your thoughts on that amount of money by concentration, with your eyes closed, until you can actually SEE the physical appearance of the money. Do this at least once each day. As you go through these exercises, follow the instructions given in the chapter on Faith, and see yourself actually IN POSSESSION OF THE MONEY!

Here is a most significant fact: the subconscious mind takes any orders given it in a spirit of absolute FAITH, and acts upon those orders, although the orders often have to be presented over and over again, through repetition, before they are interpreted.

Consider the possibility of playing a perfectly legitimate "trick" on your subconscious mind, by making it believe (because you believe it) that you must have the amount of money you are visualizing, that this money is already awaiting your claim, and that the subconscious mind **MUST** hand over to you practical plans for acquiring it.

Hand over the thought to your IMAGINATION, and see what your imagination can, or will, do to create practical plans for the accumulation of money. Do not wait for a definite plan through which you intend to exchange services or merchandise in return



for the money you are visualizing, but begin at once to see yourself in possession of the money, DEMANDING and EXPECTING meanwhile that your subconscious mind will hand over the plan, or plans, that you need. Be on the alert for these plans, and when they appear, put them into ACTION IMMEDIATELY.

When the plans appear, they will probably "flash" into your mind through the sixth sense, in the form of an "inspiration." This inspiration may be considered a direct message from Infinite Intelligence. Treat it with respect, and act upon it as soon as you receive it. Do not trust to your reason alone when creating your plan for accumulating money. Your reasoning faculty may be lazy, and if you depend entirely upon it, it may disappoint you.

When visualizing the money you intend to accumulate, see yourself also rendering the service, or delivering the merchandise, you intend to give in return for this money. This is important!

SUMMARY OF INSTRUCTIONS

The instructions given in connection with the six steps in the chapter on Desire are now summarized and blended with the principles covered by this chapter:

First. Go to some quiet spot (preferably in bed at night) where you will not be disturbed or interrupted, close your eyes, and repeat aloud (so you may hear your own words) the written statement of the amount of money you intend to accumulate, the time limit for its accumulation, and a description of the service or merchandise you intend to give in return. As you carry out these instructions, SEE YOURSELF ALREADY IN POSSESSION OF THE MONEY.

For example: suppose that you intend to accumulate \$50,000 by the first of January five years hence, and that you intend to give personal services in return, in the capacity of a salesperson. Your written statement of your purpose should be similar to the following:



By the first day of January, five years from now, I will have in my possession \$50,000, which will come to me in various amounts from time to time during the interim. In return for this money I will give the most efficient service of which I am capable, rendering the fullest possible quantity, and the best possible quality, of service in the capacity of salesperson of (describe the service or merchandise you intend to sell). I believe that I will have this money in my possession. My faith is so strong that I can now see this money before my eyes. I can touch it with my hands. It is now awaiting transfer to me at the time, and in the proportion, that I deliver the service I intend to render in return for it. I am awaiting a plan by which to accumulate this money, and I will follow that plan when it is received.

Second. Repeat this program night and morning until you can see, in your imagination, the money you intend to accumulate.

Third. Place a written copy of your statement where you can see it night and morning, and read it just before retiring and upon arising, until it has been memorized.

Remember, as you carry out these instructions, that you are applying the principle of auto-suggestion for the purpose of giving orders to your subconscious mind. Remember, also, that your subconscious mind will act ONLY upon instructions which are emotionalized and handed over to it with "feeling." FAITH is the strongest and most productive of the emotions.

These instructions may, at first, seem abstract. Do not let this disturb you. Follow the instructions, no matter how abstract or impractical they may at first appear to be. The time will soon come, if you do as you have been instructed, in spirit as well as in act, when a whole new universe of power will unfold to you.

Skepticism, in connection with all new ideas, is characteristic of all human beings. But if you follow the instructions outlined, your skepticism will soon be replaced by belief, and this, in turn, will soon become crystallized into ABSOLUTE FAITH. Then you will have arrived at the point where you may truly say, "I am the master of my fate, I am the captain of my soul!"

The actual performance of transmuting DESIRE into money involves the use of auto-suggestion as an agency by which one may reach, and influence, the subconscious mind. The other principles are simply tools with which to apply auto-suggestion. Keep



this thought in mind, and you will at all times be conscious of the important part the principle of auto-suggestion is to play in your efforts to accumulate money. Carry out these instructions with the FAITH of a child.



Chapter Five

**Specialized Knowledge: Personal
Experiences or Observations**



The Fourth Step Toward Riches

There are two kinds of knowledge. One is general, the other is specialized. General knowledge, no matter how great in quantity or variety it may be, is of but little use in the accumulation of money. The faculties of the great universities possess, in the aggregate, practically every form of general knowledge known to civilization. Most of the professors have but little or no money. They specialize in teaching knowledge, but they do not specialize in the organization, or the use, of knowledge.

KNOWLEDGE will not attract money, unless it is organized and intelligently directed through practical PLANS OF ACTION, to the DEFINITE END of accumulation of money. Lack of understanding of this fact has been the source of confusion to millions of people who falsely believe that "knowledge is power." It is nothing of the sort! Knowledge is only potential power. It becomes power only when, and if, it is organized into definite plans of action, and directed to a definite end.

This "missing link" in all systems of education known to civilization today may be found in the failure of educational institutions to teach their students HOW TO ORGANIZE AND USE KNOWLEDGE AFTER THEY ACQUIRE IT.

Many people make the mistake of assuming that, because Henry Ford had but little "schooling," he was not a man of "education." Those who make this mistake do not understand the real meaning of the word "educate." That word is derived from the Latin "educio," meaning to educe, to draw out, to DEVELOP FROM WITHIN. An educated person is not, necessarily, one who has an abundance of general or specialized knowledge. An educated person is one who has so developed the faculties of the mind that he or she may acquire anything desired, or its equivalent, without violating the rights of others.

During the World War, a Chicago newspaper published certain editorials in which, among other statements, Henry Ford was called "an ignorant pacifist." Mr. Ford objected, and brought suit against the paper for libeling him. When the suit was tried, the attorneys for the paper placed Mr. Ford on the witness stand for the purpose of proving to the jury that he was ignorant. They asked him a great variety of questions, all intended to prove that, while he might possess considerable specialized knowledge of the manufacture of automobiles, he was in the main ignorant.



Mr. Ford was asked such questions as, "Who was Benedict Arnold?" and "How many soldiers did the British send over to America to put down the Rebellion of 1776?" In answer to the latter, Mr. Ford replied, "I do not know the exact number of soldiers the British sent over, but I have heard that it was a considerably larger number than ever went back."

Finally, Mr. Ford became tired of this line of questioning, and in reply to a particularly offensive question, he leaned over, pointed his finger at the lawyer, and said, "If I should really WANT to answer the foolish question you have just asked, let me remind you that I have a row of electric push-buttons on my desk, and by pushing the right button I can summon to my aid men who can answer ANY question I desire to ask concerning the business to which I am devoting most of my efforts. Now, will you kindly tell me WHY I should clutter up my mind with general knowledge, for the purpose of being able to answer questions, when I have men around me who can supply any knowledge I require?"

There certainly was good logic to that reply. That answer floored the lawyer. Every person in the courtroom realized it was the answer, not of an ignorant man, but of a man of EDUCATION. Any person is educated who knows where to get knowledge when it is needed, and how to organize that knowledge into definite plans of action. Through the assistance of his "Master Mind" group, Henry Ford had at his command all the specialized knowledge he needed to become one of the wealthiest men in America. It was not essential that he carry that knowledge in his own mind. Surely no person who has sufficient inclination and intelligence to read a book of this nature can possibly miss the significance of this illustration.

Today, that row of push-buttons sits in everyone's pocket. The person who knows how to ask the right question of the right source, now including the thinking machines we call AI, commands more specialized knowledge than the wealthiest man of Ford's day. But notice what this does to the value of knowledge itself. When the answer to almost any question can be summoned in an instant, the answer is no longer the prize. The prize is knowing which question is worth asking, recognizing a wrong answer when one is handed to you, and having the judgment to put the answer to work. The machine will never tell you it does not know. That discernment, once the rarest part of education, is now the whole of it.



Before you can be sure of your ability to transmute DESIRE into its monetary equivalent, you will require SPECIALIZED KNOWLEDGE of the service, merchandise, or profession which you intend to offer in return for fortune. Perhaps you may need much more specialized knowledge than you have the ability or the inclination to acquire, and if this should be true, you may bridge your weakness through the aid of your "Master Mind" group.

Andrew Carnegie stated that he, personally, knew nothing about the technical end of the steel business; moreover, he did not particularly care to know anything about it. The specialized knowledge which he required for the manufacture and marketing of steel he found available through the individual units of his MASTER MIND GROUP.

The accumulation of great fortunes calls for POWER, and power is acquired through highly organized and intelligently directed specialized knowledge, but that knowledge does not, necessarily, have to be in the possession of the one who accumulates the fortune. Men and women sometimes go through life suffering from feelings of inferiority because they are not people of "education." The one who can organize and direct a Master Mind group of people who possess knowledge useful in the accumulation of money is just as much a person of education as anyone in the group. REMEMBER THIS, if you suffer from a feeling of inferiority because your schooling has been limited.

Thomas A. Edison had only three months of "schooling" during his entire life. He did not lack education, neither did he die poor. Henry Ford had less than a sixth-grade "schooling," but he managed to do pretty well by himself, financially.

SPECIALIZED KNOWLEDGE is among the most plentiful, and the cheapest, forms of service which may be had! If you doubt this, consult the payroll of any university.

IT PAYS TO KNOW HOW TO PURCHASE KNOWLEDGE

First of all, decide the sort of specialized knowledge you require, and the purpose for which it is needed. To a large extent, your major purpose in life, the goal toward which you are working, will help determine what knowledge you need. With this question settled, your next move requires that you have accurate information concerning dependable sources of knowledge. The more important of these are:



- (a) One's own experience and education*
- (b) Experience and education available through cooperation of others (the Master Mind Alliance)*
- (c) Colleges and universities*
- (d) Public libraries, the internet, and AI (where may be found, or instantly summoned, all the knowledge organized by civilization)*
- (e) Special training courses (through online courses, communities, seminars, and home study programs in particular)*

As knowledge is acquired, it must be organized and put into use, for a definite purpose, through practical plans. Knowledge has no value except that which can be gained from its application toward some worthy end. This is one reason why college degrees are not valued more highly. They represent nothing but miscellaneous knowledge.

If you contemplate taking additional schooling, first determine the purpose for which you want the knowledge, then learn where this particular sort of knowledge can be obtained from reliable sources. Successful men and women, in all callings, never stop acquiring specialized knowledge related to their major purpose, business, or profession. Those who are not successful usually make the mistake of believing that the knowledge-acquiring period ends when one finishes school. The truth is that schooling does but little more than to put one on the road to learning how to acquire practical knowledge.

A word is due here about colleges and universities. For a handful of callings, society still demands the degree, and for those the university remains the gateway through which the required knowledge must be obtained. But for the far greater number of pursuits in which no degree is demanded, the person with a burning DESIRE to learn, and the resourcefulness to know what knowledge to seek and to apply it at once, can now educate himself faster than any campus could school him. There are frontiers of achievement so new that no professor alive has yet mastered them, and on those frontiers the classroom has nothing to teach; the self-directed learner leads the way. What the university still offers, that the self-taught may miss, is not the knowledge but the company of other minds.

With the changed world in which we now live came astounding changes in educational requirements. The order of the day is SPECIALIZATION. Whether one sells services to an employer or a product to a market, the reward goes to the person who has specialized in some field, but who also shows initiative, personality, and the ability to get along with all kinds of people. As a career counselor at Columbia University once observed, the strictly academic "straight-A" student no longer has the automatic edge; the world looks as much to character, intelligence, and resourcefulness as to grades.

One of the most reliable and practical sources of specialized knowledge available today is the online course. Anything that can be taught at a distance can now be reached from wherever you are, on your own schedule. One advantage of self-directed study is its flexibility; another is that most reputable programs carry with them generous privileges of consultation, which can be of priceless value to those needing specialized knowledge. No matter where you live, you can share the benefits.

Anything acquired without effort, and without cost, is generally unappreciated, often discredited. One of the strange things about human beings is that they value only that which has a price. This is why so many people get so little from free opportunities, and why the self-discipline one receives from a definite program of paid, specialized study is worth so much.

I learned this from experience, more than twenty-five years ago. I enrolled in a home study course in advertising. After completing eight or ten lessons, I stopped studying, but the school did not stop sending me bills. Moreover, it insisted upon payment whether I kept up my studies or not. I decided that if I had to pay for the course, I should complete the lessons and get my money's worth. I felt, at the time, that the collection system of the school was too well organized, but I learned later that it had been a valuable part of my training, for it forced upon me the habit of DECISION, PROMPTNESS, ACTION, and FINISHING THAT WHICH ONE BEGINS. Being forced to pay, I went ahead and completed the course, and that reluctant training in advertising later proved worth much in the form of money earned.

The world gives greater consideration to anyone who invests their own time in mastery. Experience has shown that the person with the ambition to give up part of their spare time to learning has in them those qualities which make for leadership. There is one weakness in people for which there is no remedy. It is the universal weakness of LACK



OF AMBITION! Those who schedule their spare time for study seldom remain at the bottom for long. Their action opens the way for the upward climb, removes obstacles from their path, and gains the friendly interest of those who have the power to put them in the way of OPPORTUNITY.

Stuart Austin Wier prepared himself as a construction engineer and followed this line of work until the depression limited his market. He took inventory of himself, decided to change his profession to law, went back to school, and took special courses by which he prepared himself as a corporation lawyer. Despite the fact that the depression had not ended, he completed his training, passed the bar examination, and quickly built a lucrative law practice in Dallas, Texas.

Just to keep the record straight, and to anticipate the alibis of those who will say, "I couldn't go back to school because I have a family to support," or "I'm too old," I will add that Mr. Wier was past forty, and married, when he went back to school. Moreover, by carefully selecting highly specialized courses, he completed in two years the work for which the majority of law students require four. IT PAYS TO KNOW HOW TO PURCHASE KNOWLEDGE!

The person who stops studying merely because he or she has finished school is forever hopelessly doomed to mediocrity, no matter what the calling. The way of success is the way of continuous pursuit of knowledge.

Let us consider a specific instance. During the depression, a salesman in a grocery store found himself without a position. Having had some bookkeeping experience, he took a special course in accounting, familiarized himself with the latest bookkeeping methods, and went into business for himself. Starting with the grocer for whom he had formerly worked, he made contracts with more than a hundred small merchants to keep their books at a very nominal monthly fee. His idea was so practical that he soon outgrew his own hands. He now runs a thriving service with a large staff of assistants, providing small merchants with accounting equal to the best that money can buy, at very nominal cost.

Specialized knowledge, plus imagination, were the ingredients that went into this unique and successful business. The beginning of it was an IDEA. Inasmuch as I had the privilege of supplying the unemployed salesman with that idea, I now assume the



further privilege of suggesting another, which has within it the possibility of even greater income, and of rendering useful service to thousands.

There are thousands of people who need a specialist capable of presenting their personal services to best advantage, and the IDEA that fills this need was born, like the last one, out of necessity.

A woman of keen IMAGINATION prepared, for a son who had just finished college and could not find work, a "plan book" that told the full story of his ability, his schooling, and exactly how he intended to fill the position he wanted. It even included several suggestions for the benefit of the prospective employer. (The company put them to use.)

One may be inclined to ask, "Why go to all this trouble to secure a job?" The answer is straight to the point: **DOING A THING WELL NEVER IS TROUBLE.** The plan helped him land the position he applied for, at the first interview, at a salary fixed by himself. Moreover, and this, too, is important, **THE POSITION DID NOT REQUIRE THE YOUNG MAN TO START AT THE BOTTOM. HE BEGAN AS A JUNIOR EXECUTIVE, AT AN EXECUTIVE'S SALARY.**

"Why go to all this trouble?" do you ask? Because that planned presentation clipped off no less than ten years of the time he would have required had he "started at the bottom and worked his way up."

This idea of starting at the bottom and working one's way up may appear to be sound, but here is the major objection to it: too many of those who begin at the bottom never manage to lift their heads high enough to be seen by OPPORTUNITY, so they remain at the bottom. The view from down there is dreary, and it has a tendency to kill off ambition. We call it "getting into a rut." That is why it pays to start one or two steps above the bottom, where one forms the HABIT of looking around, of observing how others get ahead, of seeing OPPORTUNITY, and of embracing it without hesitation.

There is a lesson in that plan book which reaches far beyond the securing of a job. A man who had built his way to seven figures once stood before an audience holding two pieces of paper, a one-dollar bill in one hand and a hundred-dollar bill in the other, and asked what the difference between them was. They guessed at everything: the paper, the ink, the age of the note. Finally he gave them the answer. The only difference is the



message printed on the page. The paper is the same.

So it is with whatever you have to offer the world. Your marketing is the plan book you prepare for your prospects and your customers, and they are the prospective employer who decides what you are worth. They will pay you according to the message you place before them, and not a penny more. Prepare that message with the imagination that woman brought to her son's plan, and you, too, may name your own figure.

What lifts a person fastest, though, isn't where they start, it's who they've learned to be. Dan Halpin is a splendid example. During his college days, he was manager of the famous 1930 National Championship Notre Dame football team, when it was under the direction of the late Knute Rockne. Perhaps he was inspired by the great coach to aim high, and NOT MISTAKE TEMPORARY DEFEAT FOR FAILURE. Young Halpin finished college at a mighty unfavorable time, when the depression had made jobs scarce, so he took the first opening with a potential future he could find, selling electrical hearing aids on a commission basis. Anyone could start in that sort of job, and Halpin knew it, but it was enough to open the door of opportunity to him.

For almost two years he continued in a job not to his liking, and he would never have risen above it if he had not done something about his dissatisfaction. He aimed, first, at the job of Assistant Sales Manager, and got it. That one step upward placed him high enough above the crowd to enable him to see still greater opportunity, and, just as important, it placed him where OPPORTUNITY COULD SEE HIM.

He made such a fine record selling hearing aids that a competitor, the Dictograph Products Company, wanted to know something about the man who was taking big sales away from them. They sent for Halpin. When the interview was over, Halpin was the new Sales Manager, in charge of the Acousticon Division. Then, to test the young man, the chairman went away to Florida for three months, leaving him to sink or swim. He did not sink! Knute Rockne's spirit of "All the world loves a winner, and has no time for a loser" inspired him to put so much into his job that he was elected Vice-President of the company, a position which most men would be proud to earn through ten years of loyal effort. Halpin turned the trick in little more than six months.

Both success and failure are largely the results of HABIT. I have not the slightest doubt that Dan Halpin's close association with the greatest football coach America ever knew



planted in his mind the same brand of DESIRE to excel which made the Notre Dame team world famous. Truly, there is something to the idea that hero-worship is helpful, provided one worships a WINNER.

My belief that business associations are vital factors in both failure and success was demonstrated when my son Blair was negotiating with Dan Halpin for a position. Mr. Halpin offered him a beginning salary of about half what he could have gotten from a rival company. I brought parental pressure to bear, and induced him to accept the place with Mr. Halpin, because I BELIEVE THAT CLOSE ASSOCIATION WITH ONE WHO REFUSES TO COMPROMISE WITH CIRCUMSTANCES HE DOES NOT LIKE IS AN ASSET THAT CAN NEVER BE MEASURED IN TERMS OF MONEY.

The bottom is a monotonous, dreary, unprofitable place for any person. That is why I have taken the time to describe how lowly beginnings may be circumvented by proper planning.

The woman who prepared that "plan book" for her son now prepares similar plans for clients all over the country, marketing their personal services for far more than the prevailing wage, while looking after the interests of the employer as carefully as those of her client.

There is no fixed price for sound IDEAS! Back of all IDEAS is specialized knowledge. Unfortunately, for those who do not find riches in abundance, specialized knowledge is more abundant, and more easily acquired, than IDEAS. Because of this very truth, there is a universal demand, and an ever-increasing opportunity, for the person capable of helping men and women to sell their personal services advantageously. Capability means IMAGINATION, the one quality needed to combine specialized knowledge with IDEAS, in the form of ORGANIZED PLANS designed to yield riches.

If you have IMAGINATION, this chapter may present you with an idea sufficient to serve as the beginning of the riches you desire. Remember, the IDEA is the main thing. Specialized knowledge may be found just around the corner, any corner!



Chapter Six

Imagination: The Workshop of the Mind



The Fifth Step Toward Riches

The imagination is literally the workshop wherein are fashioned all plans created by mankind. The impulse, the DESIRE, is given shape, form, and ACTION through the aid of the imaginative faculty of the mind.

It has been said that the mind can create anything which can be imagined.

Of all the ages of civilization, this is the most favorable for the development of the imagination, because it is an age of rapid change. On every hand one may contact stimuli which develop the imagination.

Through the aid of his imaginative faculty, mankind has discovered, and harnessed, more of Nature's forces during the past fifty years than during the entire history of the human race, previous to that time. He has conquered the air so completely, that the birds are a poor match for him in flying. He has harnessed the ether, and made it serve as a means of instantaneous communication with any part of the world. He has analyzed, and weighed the sun at a distance of millions of miles, and has determined, through the aid of IMAGINATION, the elements of which it consists. He has discovered that his own brain is both a broadcasting, and a receiving station for the vibration of thought, and he is beginning now to learn how to make practical use of this discovery. He has increased the speed of locomotion, until he may now travel at a speed of more than three hundred miles an hour.

The time will soon come when one may breakfast in New York, and lunch in San Francisco.

THE MIND'S ONLY LIMITATION, within reason, LIES IN THE DEVELOPMENT AND USE OF IMAGINATION. The apex of development in the use of the imaginative faculty has not yet been reached. Mankind has merely discovered that he has an imagination, and has commenced to use it in a very elementary way.

TWO FORMS OF IMAGINATION

The imaginative faculty functions in two forms. One is known as "synthetic imagination," and the other as "creative imagination."

SYNTHETIC IMAGINATION: Through this faculty, one may arrange old concepts, ideas, or plans into new combinations. This faculty creates nothing. It merely works



with the material of experience, education, and observation with which it is fed. It is the faculty used most by the inventor, with the exception of the "genius" who draws upon the creative imagination, when he or she cannot solve a problem through synthetic imagination.

CREATIVE IMAGINATION: Through the faculty of creative imagination, the finite mind of man has direct communication with Infinite Intelligence. It is the faculty through which "hunches" and "inspirations" are received. It is by this faculty that all basic, or new, ideas are handed over to man.

It is through this faculty that thought vibrations from the minds of others are received. It is through this faculty that one individual may "tune in," or communicate with the subconscious minds of other men.

The creative imagination works automatically, in the manner described in subsequent pages. This faculty functions **ONLY** when the conscious mind is vibrating at an exceedingly rapid rate, as for example, when the conscious mind is stimulated through the emotion of a strong desire.

The creative faculty becomes more alert, more receptive to vibrations from the sources mentioned, in proportion to its development through **USE**. This statement is significant! Ponder over it before passing on.

Keep in mind as you follow these principles, that the entire story of how one may convert **DESIRE** into money cannot be told in one statement. The story will be complete, only when one has **MASTERED**, **ASSIMILATED**, and **BEGUN TO MAKE USE** of all the principles.

The great leaders of business, industry, finance, and the great artists, musicians, poets, and writers became great, because they developed the faculty of creative imagination.

Both the synthetic and creative faculties of imagination become more alert with use, just as any muscle or organ of the body develops through use.

Desire is only a thought, an impulse. It is nebulous and ephemeral. It is abstract, and of no value, until it has been transformed into its physical counterpart. While the synthetic imagination is the one which will be used most frequently, in the process of transforming the impulse of **DESIRE** into money, you must keep in mind the fact, that



you may face circumstances and situations which demand use of the creative imagination as well.

Your imaginative faculty may have become weak through inaction. It can be revived and made alert through USE. This faculty does not die, though it may go dormant through lack of use. Center your attention, for the time being, on the development of the synthetic imagination, because this is the faculty which you will use more often in the process of converting desire into money.

Transformation of the intangible impulse, of DESIRE, into the tangible reality, of MONEY, calls for the use of a plan, or plans. These plans must be formed with the aid of the imagination, and mainly, with the synthetic faculty.

Read the entire book through, then come back to this chapter, and begin at once to put your imagination to work on the building of a plan, or plans, for the transformation of your DESIRE into money. Detailed instructions for the building of plans have been given in almost every chapter. Carry out the instructions best suited to your needs, reduce your plan to writing, if you have not already done so. The moment you complete this, you will have DEFINITELY given concrete form to the intangible DESIRE. Read the preceding sentence once more. Read it aloud, very slowly, and as you do so, remember that the moment you reduce the statement of your desire, and a plan for its realization, to writing, you have actually TAKEN THE FIRST of a series of steps, which will enable you to convert the thought into its physical counterpart.

The earth on which you live, you, yourself, and every other material thing are the result of evolutionary change, through which microscopic bits of matter have been organized and arranged in an orderly fashion.

Moreover, and this statement is of stupendous importance, this earth, every one of the billions of individual cells of your body, and every atom of matter, began as an intangible form of energy. DESIRE is thought impulse! Thought impulses are forms of energy. When you begin with the thought impulse, DESIRE, to accumulate money, you are drafting into your service the same "stuff" that Nature used in creating this earth, and every material form in the universe, including the body and brain in which the thought impulses function.



As far as science has been able to determine, the entire universe consists of but two elements, matter and energy. Through the combination of energy and matter, has been created everything perceptible to man, from the largest star which floats in the heavens, down to, and including man, himself.

You are now engaged in the task of trying to profit by Nature's method. You are (sincerely and earnestly, we hope) trying to adapt yourself to Nature's laws, by endeavoring to convert DESIRE into its physical or monetary equivalent. **YOU CAN DO IT! IT HAS BEEN DONE BEFORE!**

You can build a fortune through the aid of laws which are immutable. But, first, you must become familiar with these laws, and learn to **USE** them. Through repetition, and by approaching the description of these principles from every conceivable angle, the author hopes to reveal to you the secret through which every great fortune has been accumulated. Strange and paradoxical as it may seem, the "secret" is **NOT A SECRET**. Nature, herself, advertises it in the earth on which we live, the stars, the planets suspended within our view, in the elements above and around us, in every blade of grass, and every form of life within our vision.

Nature advertises this "secret" in the terms of biology, in the conversion of a tiny cell, so small that it may be lost on the point of a pin, into the **HUMAN BEING** now reading this line. The conversion of desire into its physical equivalent is, certainly, no more miraculous!

Do not become discouraged if you do not fully comprehend all that has been stated. Unless you have long been a student of the mind, it is not to be expected that you will absorb all that is in this chapter upon a first reading.

But you will, in time, make good progress. The principles which follow will open the way for understanding of imagination. Take in what you understand, as you read this philosophy for the first time, then, when you reread and study it, you will discover that something has happened to clarify it, and give you a broader understanding of the whole. Above all, **DO NOT STOP**, nor hesitate in your study of these principles until you have read the book at least **THREE** times, for then, you will not want to stop.



HOW TO MAKE PRACTICAL USE OF IMAGINATION

Ideas are the beginning points of all fortunes. Ideas are products of the imagination. Let us examine a few well-known ideas which have yielded huge fortunes, with the hope that these illustrations will convey definite information concerning the method by which imagination may be used in accumulating riches.

THE ENCHANTED KETTLE

Fifty years ago, an old country doctor drove to town, hitched his horse, quietly slipped into a drug store by the back door, and began "dickering" with the young drug clerk. His mission was destined to yield great wealth to many people. It was destined to bring to the South the most far-flung benefit since the Civil War.

For more than an hour, behind the prescription counter, the old doctor and the clerk talked in low tones. Then the doctor left. He went out to the buggy and brought back a large, old-fashioned kettle, a big wooden paddle (used for stirring the contents of the kettle), and deposited them in the back of the store.

The clerk inspected the kettle, reached into his inside pocket, took out a roll of bills, and handed it over to the doctor. The roll contained exactly \$500 (roughly \$15,000 in today's dollars), the clerk's entire savings! The doctor handed over a small slip of paper on which was written a secret formula. The words on that small slip of paper were worth a King's ransom! But not to the doctor! Those magic words were needed to start the kettle to boil, but neither the doctor nor the young clerk knew what fabulous fortunes were destined to flow from that kettle.

The old doctor was glad to sell the outfit for five hundred dollars. The money would pay off his debts, and give him freedom of mind. The clerk was taking a big chance by staking his entire life's savings on a mere scrap of paper and an old kettle! He never dreamed his investment would start a kettle to overflowing with gold that would surpass the miraculous performance of Aladdin's lamp. What the clerk really purchased was an IDEA! The old kettle and the wooden paddle, and the secret message on a slip of paper were incidental. The strange performance of that kettle began to take place after the new owner mixed with the secret instructions an ingredient of which the doctor knew nothing.



Read this story carefully, give your imagination a test! See if you can discover what it was that the young man added to the secret message, which caused the kettle to overflow with gold. Remember, as you read, that this is not a story from Arabian Nights. Here you have a story of facts, stranger than fiction, facts which began in the form of an IDEA.

Let us take a look at the vast fortunes of gold this idea has produced. It has paid, and still pays huge fortunes to men and women all over the world, who distribute the contents of the kettle to millions of people.

The Old Kettle is now one of the world's largest consumers of sugar, thus providing jobs of a permanent nature to thousands of men and women engaged in growing sugar cane, and in refining and marketing sugar.

The Old Kettle consumes, annually, millions of glass bottles, providing jobs to huge numbers of glass workers. The Old Kettle gives employment to an army of clerks, stenographers, copy writers, and advertising experts throughout the nation. It has brought fame and fortune to scores of artists who have created magnificent pictures describing the product.

The Old Kettle has converted a small Southern city into the business capital of the South, where it now benefits, directly, or indirectly, every business and practically every resident of the city.

The influence of this idea now benefits every civilized country in the world, pouring out a continuous stream of gold to all who touch it. Gold from the kettle built and maintains one of the most prominent colleges of the South, where thousands of young people receive the training essential for success.

The Old Kettle has done other marvelous things. All through the world depression, when factories, banks and business houses were folding up and quitting by the thousands, the owner of this Enchanted Kettle went marching on, giving continuous employment to an army of men and women all over the world, and paying out extra portions of gold to those who, long ago, had faith in the idea. If the product of that old brass kettle could talk, it would tell thrilling tales of romance in every language. Romances of love, romances of business, romances of professional men and women who are daily being stimulated by it.



The author is sure of at least one such romance, for he was a part of it, and it all began not far from the very spot on which the drug clerk purchased the old kettle. It was here that the author met his wife, and it was she who first told him of the Enchanted Kettle.

It was the product of that Kettle they were drinking when he asked her to accept him "for better or worse."

Now that you know the content of the Enchanted Kettle is a world famous drink, it is fitting that the author confess that the home city of the drink supplied him with a wife, also that the drink itself provides him with stimulation of thought without intoxication, and thereby it serves to give the refreshment of mind which an author must have to do his best work.

Whoever you are, wherever you may live, whatever occupation you may be engaged in, just remember in the future, every time you see the words "Coca-Cola," that its vast empire of wealth and influence grew out of a single IDEA, and that the mysterious ingredient the drug clerk – Asa Candler, mixed with the secret formula was...IMAGINATION!

Stop and think of that, for a moment. Remember, also, that the thirteen steps to riches, described in this book, were the media through which the influence of Coca-Cola has been extended to every city, town, village, and cross-roads of the world, and that ANY IDEA you may create has the possibility of duplicating the stupendous record of this world-wide thirst-killer.

Truly, thoughts are things, and their scope of operation is the world, itself.

WHAT I WOULD DO IF I HAD A MILLION DOLLARS

This story proves the truth of that old saying, "where there's a will, there's a way." It was told to me by that beloved educator and clergyman, the late Frank W. Gunsaulus, who began his preaching career in the stockyards region of South Chicago.

While Dr. Gunsaulus was going through college, he observed many defects in our educational system, defects which he believed he could correct, if he were the head of a college. His deepest desire was to become the directing head of an educational institution in which young men and women would be taught to "learn by doing."



He made up his mind to organize a new college in which he could carry out his ideas, without being handicapped by orthodox methods of education.

He needed a million dollars to put the project across! Where was he to lay his hands on so large a sum of money? That was the question that absorbed most of this ambitious young preacher's thought.

But he couldn't seem to make any progress. Every night he took that thought to bed with him. He got up with it in the morning. He took it with him everywhere he went. He turned it over and over in his mind until it became a consuming obsession with him. A million dollars is a lot of money. He recognized that fact, but he also recognized the truth that the only limitation is that which one sets up in one's own mind.

Being a philosopher as well as a preacher, Dr. Gunsaulus recognized, as do all who succeed in life, that DEFINITENESS OF PURPOSE is the starting point from which one must begin. He recognized, too, that definiteness of purpose takes on animation, life, and power when backed by a BURNING DESIRE to translate that purpose into its material equivalent.

He knew all these great truths, yet he did not know where, or how to lay his hands on a million dollars. The natural procedure would have been to give up and quit, by saying, "Ah well, my idea is a good one, but I cannot do anything with it, because I never can procure the necessary million dollars." That is exactly what the majority of people would have said, but it is not what Dr. Gunsaulus said. What he said, and what he did are so important that I now introduce him, and let him speak for himself.

"One Saturday afternoon I sat in my room thinking of ways and means of raising the money to carry out my plans. For nearly two years, I had been thinking, but I had done nothing but think!

"The time had come for ACTION!

"I made up my mind, then and there, that I would get the necessary million dollars within a week. How? I was not concerned about that. The main thing of importance was the decision to get the money within a specified time, and I want to tell you that the moment I reached a definite decision to get the money within a specified time, a strange feeling of assurance came over me, such as I had never before experienced. Something inside me seemed to say, 'Why didn't you reach that decision a long time ago? The



money was waiting for you all the time!'

"Things began to happen in a hurry. I called the newspapers and announced I would preach a sermon the following morning, entitled, 'What I Would Do if I Had a Million Dollars.'

"I went to work on the sermon immediately, but I must tell you, frankly, the task was not difficult, because I had been preparing that sermon for almost two years. The spirit back of it was a part of me!

"Long before midnight I had finished writing the sermon. I went to bed and slept with a feeling of confidence, for I could see myself already in possession of the million dollars.

"Next morning I arose early, went into the bathroom, read the sermon, then knelt on my knees and asked that my sermon might come to the attention of someone who would supply the needed money.

"While I was praying I again had that feeling of assurance that the money would be forthcoming. In my excitement, I walked out without my sermon, and did not discover the oversight until I was in my pulpit and about ready to begin delivering it.

"It was too late to go back for my notes, and what a blessing that I couldn't go back! Instead, my own subconscious mind yielded the material I needed. When I arose to begin my sermon, I closed my eyes, and spoke with all my heart and soul of my dreams. I not only talked to my audience, but I like to think I talked also to God. I told what I would do with a million dollars if that amount were placed in my hands. I described the plan I had in mind for organizing a great educational institution, where young people would learn to do practical things, and at the same time develop their minds.

"When I had finished and sat down, a man slowly arose from his seat, about three rows from the rear, and made his way toward the pulpit. I wondered what he was going to do. He came into the pulpit, extended his hand, and said, 'Reverend, I liked your sermon. I believe you can do everything you said you would, if you had a million dollars. To prove that I believe in you and your sermon, if you will come to my office tomorrow morning, I will give you the million dollars. My name is Philip D. Armour.'"



Young Gunsaulus went to the office of Mr. Armour, who had built one of America's great meatpacking fortunes, and the million dollars was presented to him. With the money, he founded the Armour Institute of Technology.

That is more money than the majority of preachers ever see in an entire lifetime, yet the thought impulse back of the money was created in the young preacher's mind in a fraction of a minute. The necessary million dollars came as a result of an idea. Back of the idea was a DESIRE which young Gunsaulus had been nursing in his mind for almost two years.

Observe this important fact... HE GOT THE MONEY WITHIN THIRTY-SIX HOURS AFTER HE REACHED A DEFINITE DECISION IN HIS OWN MIND TO GET IT, AND DECIDED UPON A DEFINITE PLAN FOR GETTING IT!

There was nothing new or unique about young Gunsaulus' vague thinking about a million dollars, and weakly hoping for it. Others before him, and many since his time, have had similar thoughts. But there was something very unique and different about the decision he reached on that memorable Saturday, when he put vagueness into the background, and definitely said, "I WILL get that money within a week!"

God seems to throw Himself on the side of the one who knows exactly what he or she wants, and is determined to get JUST THAT! Moreover, the principle through which Dr. Gunsaulus got his million dollars is still alive! It is available to you! This universal law is as workable today as it was when the young preacher made use of it so successfully. This book describes, step by step, the thirteen elements of this great law, and suggests how they may be put to use. Observe that Asa Candler and Dr. Frank Gunsaulus had one characteristic in common. Both knew the astounding truth that IDEAS CAN BE TRANSMUTED INTO CASH THROUGH THE POWER OF DEFINITE PURPOSE, PLUS DEFINITE PLANS.

If you are one of those who believe that hard work and honesty, alone, will bring riches, perish the thought! It is not true! Riches, when they come in huge quantities, are never the result of HARD work! Riches come, if they come at all, in response to definite demands, based upon the application of definite principles, and not by chance or luck.

Generally speaking, an idea is an impulse of thought that impels action, by an appeal to the imagination. All master salesmen know that ideas can be sold where merchandise



cannot. Ordinary salesmen do not know this, that is why they are "ordinary."

A publisher of books, which sell for a nickel, made a discovery that should be worth much to publishers generally. He learned that many people buy titles, and not contents of books. By merely changing the name of one book that was not moving, his sales on that book jumped upward more than a million copies. The inside of the book was not changed in any way. He merely ripped off the cover bearing the title that did not sell, and put on a new cover with a title that had "box-office" value.

That, as simple as it may seem, was an IDEA! It was IMAGINATION.

There is no standard price on ideas. The creator of ideas makes his own price, and, if he is smart, gets it. The movie industry created a whole flock of millionaires. Most of them were people who couldn't create ideas – BUT, they had the imagination to recognize ideas when they saw them. The next flock of millionaires came from the radio business, the next from the internet, and the next will rise from those with the imagination to harness the thinking machines we now call AI, a field still so new that it is scarcely crowded at all. The money will be made by those who discover or create new and better content, and have the imagination to recognize what's good, and to give others a chance to profit by it.

If this new field of opportunity intrigues you, consider this: the creators who succeed will give more attention to building an audience of buyers, and less to building an audience of mere spectators. Stated more plainly, the one who wins must find practical ways to turn an audience that merely watches into one that buys.

There is plenty of room for those who can produce or recognize IDEAS. If the foregoing comments on these opportunities have not started your idea factory to work, your opportunity may be in some other field. If the comment intrigued you in the slightest degree, then go further into it, and you may find the one IDEA you need to round out your career.

Never let it discourage you if you have no experience. Andrew Carnegie knew very little about making steel – I have Carnegie's own word for this, but he made practical use of two of the principles described in this book, and made the steel business yield him a fortune.



The story of practically every great fortune starts with the day when a creator of ideas and a seller of ideas got together and worked in harmony. Carnegie surrounded himself with associates who could do all that he could not do. Able leaders who created ideas and who put those ideas into operation, and made himself and the others fabulously rich.

Millions of people go through life hoping for favorable "breaks." Perhaps a favorable break can get one an opportunity, but the safest plan is not to depend upon luck. It was a favorable "break" that gave me the biggest opportunity of my life, but, twenty-five years of determined effort had to be devoted to that opportunity before it became an asset.

The "break" consisted of my good fortune in meeting and gaining the cooperation of Andrew Carnegie. On that occasion Carnegie planted in my mind the idea of organizing the principles of achievement into a philosophy of success. Thousands of people have profited by the discoveries made in the twenty-five years of research, and several fortunes have been accumulated through the application of the philosophy. The beginning was simple. It was an IDEA which anyone might have developed.

The favorable break came through Carnegie, but what about the DETERMINATION, DEFINITENESS OF PURPOSE, and the DESIRE TO ATTAIN THE GOAL, and the PERSISTENT EFFORT OF TWENTY-FIVE YEARS? It was no ordinary DESIRE that survived disappointment, discouragement, temporary defeat, criticism, and the constant reminding of "waste of time." It was a BURNING DESIRE! AN OBSESSION!

When the idea was first planted in my mind by Mr. Carnegie, it was coaxed, nursed, and enticed to remain alive. Gradually, the idea became a giant under its own power, and it coaxed, nursed, and drove me. Ideas are like that. First you give life and action and guidance to ideas, then they take on power of their own and sweep aside all opposition.

Ideas are intangible forces, but they have more power than the physical brains that give birth to them. They have the power to live on, after the brain that creates them has returned to dust. For example, take the power of Christianity. That began with a simple idea, born in the brain of Christ. Its chief tenet was, "do unto others as you would have



others do unto you." Christ has gone back to the source from whence He came, but His IDEA goes marching on.

Someday, it may grow up, and come into its own, then it will have fulfilled Christ's deepest DESIRE. The IDEA has been developing only two thousand years. Give it time!

SUCCESS REQUIRES NO EXPLANATIONS

FAILURE PERMITS NO ALIBIS



Chapter Seven

**Organized Planning: The Crystallization
of Desire Into Action**



The Sixth Step Toward Riches

You have learned that everything man creates or acquires begins in the form of DESIRE, that desire is taken on the first lap of its journey, from the abstract to the concrete, into the workshop of the IMAGINATION, where PLANS for its transition are created and organized.

In Chapter Two, you were instructed to take six definite, practical steps, as your first move in translating the desire for money into its monetary equivalent. One of these steps is the formation of a DEFINITE, practical plan, or plans, through which this transformation may be made. You will now be instructed how to build plans which will be practical, namely:

(a) Ally yourself with a group of as many people as you may need for the creation, and carrying out, of your plan, or plans for the accumulation of money, making use of the "Master Mind" principle described in a later chapter. (Compliance with this instruction is absolutely essential. Do not neglect it.)

(b) Before forming your "Master Mind" alliance, decide what advantages, and benefits, you may offer the individual members of your group, in return for their cooperation. No one will work indefinitely without some form of compensation. No intelligent person will either request or expect another to work without adequate compensation, although this may not always be in the form of money.

(c) Arrange to meet with the members of your "Master Mind" group at least twice a week, and more often if possible, until you have jointly perfected the necessary plan, or plans for the accumulation of money.

(d) Maintain PERFECT HARMONY between yourself and every member of your "Master Mind" group. If you fail to carry out this instruction to the letter, you may expect to meet with failure. The "Master Mind" principle cannot obtain where PERFECT HARMONY does not prevail.

Keep in mind these facts:

First. You are engaged in an undertaking of major importance to you. To be sure of success, you must have plans which are faultless.



Second. You must have the advantage of the experience, education, native ability and imagination of other minds. This is in harmony with the methods followed by every person who has accumulated a great fortune.

No individual has sufficient experience, education, native ability, and knowledge to insure the accumulation of a great fortune, without the cooperation of other people. Every plan you adopt, in your endeavor to accumulate wealth, should be the joint creation of yourself and every other member of your "Master Mind" group. You may originate your own plans, either in whole or in part, but SEE THAT THOSE PLANS ARE CHECKED, AND APPROVED BY THE MEMBERS OF YOUR "MASTER MIND" ALLIANCE.

If the first plan which you adopt does not work successfully, replace it with a new plan; if this new plan fails to work, replace it, in turn, with still another, and so on, until you find a plan which DOES WORK. Right here is the point at which the majority of people meet with failure, because of their lack of PERSISTENCE in creating new plans to take the place of those which fail.

The most intelligent person living cannot succeed in accumulating money, nor in any other undertaking, without plans which are practical and workable. Just keep this fact in mind, and remember when your plans fail, that temporary defeat is not permanent failure. It may only mean that your plans have not been sound. Build other plans. Start all over again.

Thomas A. Edison "failed" ten thousand times before he perfected the light bulb. That is, he met with temporary defeat ten thousand times, before his efforts were crowned with success.

Temporary defeat should mean only one thing, the certain knowledge that there is something wrong with your plan. Millions of people go through life in misery and poverty, because they lack a sound plan through which to accumulate a fortune.

Henry Ford accumulated a fortune, not because of his superior mind, but because he adopted and followed a PLAN which proved to be sound. A thousand people could be pointed out, each with a better education than Ford's, yet each of whom lives in poverty, because he or she does not possess the RIGHT plan for the accumulation of money.



Your achievement can be no greater than your PLANS are sound. That may seem obvious, but it is true. Samuel Insull, who got his start as Thomas Edison's personal assistant and went on to build one of America's great electric-power empires, lost his fortune of over one hundred million dollars. The Insull fortune was built on plans which were sound. The business depression forced Mr. Insull to CHANGE HIS PLANS; and the CHANGE brought "temporary defeat," because his new plans were NOT SOUND. Mr. Insull is now an old man, he may, consequently, accept "failure" instead of "temporary defeat," but if his experience turns out to be FAILURE, it will be for the reason that he lacks the fire of PERSISTENCE to rebuild his plans.

No one is ever whipped, until QUITTING has been embraced, in one's own mind. This fact will be repeated many times, because it is so easy to "take the count" at the first sign of defeat.

James J. Hill met with temporary defeat when he first endeavored to raise the necessary capital to build a railroad from the East to the West, but he, too, turned defeat into victory through new plans.

Henry Ford met with temporary defeat, not only at the beginning of his automobile career, but after he had gone far toward the top. He created new plans, and went marching on to financial victory.

We see those who have accumulated great fortunes, but we often recognize only their triumph, overlooking the temporary defeats which they had to surmount before "arriving."

NO FOLLOWER OF THIS PHILOSOPHY CAN REASONABLY EXPECT TO ACCUMULATE A FORTUNE WITHOUT EXPERIENCING "TEMPORARY DEFEAT." When defeat comes, accept it as a signal that your plans are not sound, rebuild those plans, and set sail once more toward your coveted goal. If you give up before your goal has been reached, you are a "quitter."

A QUITTER NEVER WINS, AND A WINNER NEVER QUILTS.

Lift this sentence out, write it on a piece of paper in letters an inch high, and place it where you will see it every night before you go to sleep, and every morning before you go to work.



When you begin to select members for your "Master Mind" group, endeavor to select those who do not take defeat seriously. Some people foolishly believe that only MONEY can make money. This is not true! DESIRE, transmuted into its monetary equivalent, through the principles laid down here, is the agency through which money is "made." Money, of itself, is nothing but inert matter. It cannot move, think, or talk, but it can "hear" when a man or woman who DESIRES it, calls it to come!

Broadly speaking, there are two types of people in the world. One type is known as LEADERS, and the other as FOLLOWERS. Decide at the outset whether you intend to become a leader in your chosen calling, or remain a follower. The difference in compensation is vast. The follower cannot reasonably expect the compensation to which a leader is entitled, although many followers make the mistake of expecting such pay.

It is no disgrace to be a follower. On the other hand, it is no credit to remain a follower. Most great leaders began in the capacity of followers. They became great leaders because they were INTELLIGENT FOLLOWERS. With few exceptions, the one who cannot follow a leader intelligently, cannot become an efficient leader. The one who can follow a leader most efficiently is usually the one who develops into leadership most rapidly. An intelligent follower has many advantages, among them the OPPORTUNITY TO ACQUIRE KNOWLEDGE FROM HIS LEADER.

THE MAJOR ATTRIBUTES OF LEADERSHIP

The following are important factors of leadership:

1. UNWAVERING COURAGE based upon knowledge of self, and of one's occupation. No follower wishes to be led by a leader who lacks self-confidence and courage. No intelligent follower will be led by such a leader very long.
2. SELF-CONTROL. The man or woman who cannot control himself or herself can never control others. Self-control sets a mighty example for one's followers, which the more intelligent will emulate.
3. A KEEN SENSE OF JUSTICE. Without a sense of fairness and justice, no leader can command and retain the respect of his followers.



4. **DEFINITENESS OF DECISION.** The one who wavers in decisions shows that he or she is not confident. This type of person cannot lead others successfully.
5. **DEFINITENESS OF PLANS.** The successful leader must plan work, and work the plan. A leader who moves by guesswork, without practical, definite plans, is comparable to a ship without a rudder. Sooner or later this ship will land on the rocks.
6. **THE HABIT OF DOING MORE THAN PAID FOR.** One of the penalties of leadership is the necessity of willingness, upon the part of the leader, to do more than is required of followers.
7. **A PLEASING PERSONALITY.** No slovenly, careless person can become a successful leader. Leadership calls for respect. Followers will not respect a leader who does not grade high on all of the factors of a Pleasing Personality.
8. **SYMPATHY AND UNDERSTANDING.** The successful leader must be in sympathy with his or her followers. Moreover, the leader must understand them and their problems.
9. **MASTERY OF DETAIL.** Successful leadership calls for mastery of the details of the leader's position.
10. **WILLINGNESS TO ASSUME FULL RESPONSIBILITY.** The successful leader must be willing to assume responsibility for the mistakes and the shortcomings of followers. If an attempt is made to shift this responsibility, he or she will not remain the leader. If a follower makes a mistake, and proves incompetent, the leader must consider that it is he or she who failed.
11. **COOPERATION.** The successful leader must understand, and apply, the principle of cooperative effort and be able to induce followers to do the same. Leadership calls for **POWER**, and power calls for **COOPERATION**.

There are two forms of Leadership. The first, and by far the most effective, is **LEADERSHIP BY CONSENT** of, and with the sympathy of, the followers. The second is **LEADERSHIP BY FORCE**, without the consent and sympathy of the followers.

History is filled with evidences that Leadership by Force cannot endure. The downfall and disappearance of "Dictators" and kings is significant. It means that people will not follow forced leadership indefinitely.



The world has just entered a new era of relationship between leaders and followers, which very clearly calls for new leaders, and a new brand of leadership in business and industry. Those who belong to the old school of leadership-by-force must acquire an understanding of the new brand of leadership (cooperation) or be relegated to the rank and file of the followers. There is no other way out for them.

The relationship of employer and employee, or of leader and follower, in the future, will be one of mutual cooperation, based upon an equitable division of the profits of business. In the future, the relationship of employer and employee will be more like a partnership than it has been in the past.

Napoleon, Kaiser Wilhelm of Germany, the Czar of Russia, and the King of Spain were examples of leadership by force. Their leadership passed. Without much difficulty, one might point to the prototypes of these ex-leaders, among the business, financial, and labor leaders of America who have been dethroned or slated to go. Leadership-by-consent of the followers is the only brand which can endure!

Men and women may follow forced leadership temporarily, but they will not do so willingly.

The new brand of LEADERSHIP will embrace the eleven factors of leadership described in this chapter, as well as some other factors. The leader who makes these the basis of leadership will find abundant opportunity to lead in any walk of life. The depression was prolonged, largely, because the world lacked LEADERSHIP of the new brand. At the end of the depression, the demand for leaders who are competent to apply the new methods of leadership has greatly exceeded the supply. Some of the old type of leaders will reform and adapt themselves to the new brand of leadership, but, generally speaking, the world will have to look for new timber for its leadership. This necessity may be your OPPORTUNITY!

THE 10 MAJOR CAUSES OF FAILURE IN LEADERSHIP

We come now to the major faults of leaders who fail, because it is just as essential to know WHAT NOT TO DO as it is to know what to do.

1. INABILITY TO ORGANIZE DETAILS. Efficient leadership calls for ability to organize and to master details. No genuine leader is ever "too busy" to do anything



which may be required of him or her in the capacity as leader. When a person, whether a leader or follower, admits that he or she is "too busy" to change plans, or to give attention to any emergency, inefficiency is admitted. The successful leader must be the master of all details connected with the position. That means, of course, that the habit of relegating details to capable lieutenants must be acquired.

2. UNWILLINGNESS TO RENDER HUMBLE SERVICE. Truly great leaders are willing, when occasion demands, to perform any sort of labor which they would ask another to perform. "The greatest among ye shall be the servant of all" is a truth which all able leaders observe and respect.
3. EXPECTATION OF PAY FOR WHAT THEY "KNOW" INSTEAD OF WHAT THEY DO WITH THAT WHICH THEY KNOW. The world does not pay people for that which they "know." It pays them for what they DO, or induce others to do.
4. FEAR OF COMPETITION FROM FOLLOWERS. The leader who fears that a follower may take his or her position is practically sure to realize that fear sooner or later. The able leader trains understudies to whom he or she may delegate, at will, any of the details of the position. Only in this way may a leader multiply himself or herself and prepare to be at many places, and give attention to many things at one time. It is an eternal truth that leaders receive more pay for their ABILITY TO GET OTHERS TO PERFORM, than they could possibly earn by their own efforts. An efficient leader may, through knowledge of the position and the magnetism of personality, greatly increase the efficiency of others, and induce them to render more service and better service than they could render without his or her influence.
5. LACK OF IMAGINATION. Without imagination, the leader is incapable of meeting emergencies, and of creating plans by which to guide followers efficiently.
6. SELFISHNESS. The leader who claims all the honor for the work of followers is sure to be met by resentment. The really great leader CLAIMS NONE OF THE HONORS. He or she is contented to see the honors, when there are any, go to the followers, because it is known that most people will work harder for commendation and recognition than they will for money alone.



7. **INTemperance.** Followers do not respect an intemperate leader. Moreover, intemperance in any of its various forms destroys the endurance and the vitality of all who indulge in it.
8. **DISLOYALTY.** Perhaps this should have come at the head of the list. The leader who is not loyal to his or her trust, and to associates, those above and those below, cannot long maintain leadership. Disloyalty marks one as being less than the dust of the earth, and brings down on one's head the contempt deserved. Lack of loyalty is one of the major causes of failure in every walk of life.
9. **EMPHASIS OF THE "AUTHORITY" OF LEADERSHIP.** The efficient leader leads by encouraging, and not by trying to instill fear in the hearts of followers. The leader who tries to impress followers with "authority" comes within the category of leadership through FORCE. If a leader is a REAL LEADER, there will be no need to advertise that fact except by conduct, sympathy, understanding, fairness, and a demonstration that he or she knows the job.
10. **EMPHASIS OF TITLE.** The competent leader requires no "title" to gain the respect of followers. The one who makes too much over title generally has little else to emphasize.

These are among the more common of the causes of failure in leadership. Any one of these faults is sufficient to induce failure. Study the list carefully if you aspire to leadership, and make sure that you are free of these faults.

SOME FERTILE FIELDS IN WHICH "NEW LEADERSHIP" WILL BE REQUIRED

Before leaving this chapter, your attention is called to a simple truth. In every age there are fields in which the old leadership has failed or grown stale, whether in politics, in finance, in industry, in religion, in education, or in the media that shape public opinion, and it is precisely there that the new type of leader finds an abundance of OPPORTUNITY. The world is always undergoing rapid change, and change is the perpetual call for leaders of a new and better brand. This necessity may be yours to answer.



WHAT IS YOUR "QQS" RATING

Every person must be his or her own salesperson of personal services. The QUALITY and the QUANTITY of service rendered, and the SPIRIT in which it is rendered, determine to a large extent the price, and the duration, of prosperous service. To market personal services effectively (which means a permanent market, at a satisfactory price, under pleasant conditions), one must adopt and follow the "QQS" formula, which means that QUALITY, plus QUANTITY, plus the proper SPIRIT of cooperation, equals perfect salesmanship of service. Remember the "QQS" formula, but do more – APPLY IT AS A HABIT!

Let us analyze the formula to make sure we understand exactly what it means.

1. QUALITY of service shall be construed to mean the performance of every detail, in connection with your work, in the most efficient manner possible, with the object of greater efficiency always in mind.
2. QUANTITY of service shall be understood to mean the HABIT of rendering all the service of which you are capable, at all times, with the purpose of increasing the amount of service rendered as greater skill is developed through practice and experience. Emphasis is again placed on the word HABIT.
3. SPIRIT of service shall be construed to mean the HABIT of agreeable, harmonious conduct which will induce cooperation from associates and everyone you work with.

Adequacy of QUALITY and QUANTITY of service is not sufficient to maintain a permanent market for your services. The conduct, or the SPIRIT in which you deliver service, is a strong determining factor in connection with both the price you receive, and the duration of the demand for your services.

Andrew Carnegie stressed this point more than others in connection with his description of the factors which lead to success in the marketing of personal services. He emphasized again, and again, the necessity for HARMONIOUS CONDUCT. He stressed the fact that he would not retain any person, no matter how great a QUANTITY, or how efficient the QUALITY of his work, unless that person worked in a spirit of HARMONY. Mr. Carnegie insisted upon people being AGREEABLE.



To prove that he placed a high value upon this quality, he permitted many who conformed to his standards to become very wealthy. Those who did not conform had to make room for others.

The importance of a pleasing personality has been stressed, because it is a factor which enables one to render service in the proper SPIRIT. If one has a personality which PLEASES, and renders service in a spirit of HARMONY, these assets often make up for deficiencies in both the QUALITY, and the QUANTITY of service one renders. Nothing, however, can be SUCCESSFULLY SUBSTITUTED FOR PLEASING CONDUCT.

THE CAPITAL VALUE OF YOUR SERVICES

The person whose income is derived entirely from the sale of personal services is no less a merchant than the one who sells commodities, and it might well be added, such a person is subject to EXACTLY THE SAME RULES of conduct as the merchant who sells merchandise.

This has been emphasized, because the majority of people who live by the sale of personal services make the mistake of considering themselves free from the rules of conduct, and the responsibilities attached to those who are engaged in marketing commodities.

The new way of marketing services has practically forced both those who buy services and those who render them into partnership alliances, through which both take into consideration the rights of the third party, THE PUBLIC THEY SERVE.

The day of the "go-getter" has passed. He has been supplanted by the "go-giver." High-pressure methods in business finally blew the lid off. There will never be the need to put the lid back on, because, in the future, business will be conducted by methods that will require no pressure.

Money is worth no more than brains. It is often worth much less. Competent "brains," if effectively marketed, represent a much more desirable form of capital than that which is required to conduct a business dealing in commodities, because "brains" are a form of capital which cannot be permanently depreciated through depressions, nor can this form of capital be stolen or spent. Moreover, the money which is essential for the



conduct of business is as worthless as a sand dune, until it has been mixed with efficient "brains."

THE THIRTY MAJOR CAUSES OF FAILURE: HOW MANY OF THESE ARE HOLDING YOU BACK?

Life's greatest tragedy consists of men and women who earnestly try, and fail! The tragedy lies in the overwhelmingly large majority of people who fail, as compared to the few who succeed. I have had the privilege of analyzing several thousand men and women, 98% of whom were classed as "failures." There is something radically wrong with a civilization, and a system of education, which permit 98% of the people to go through life as failures. But I did not write this book for the purpose of moralizing on the rights and wrongs of the world; that would require a book a hundred times the size of this one.

My analysis work proved that there are thirty major reasons for failure, and thirteen major principles through which people accumulate fortunes. In this chapter, a description of the thirty major causes of failure will be given. As you go over the list, check yourself by it, point by point, for the purpose of discovering how many of these causes-of-failure stand between you and success.

1. **UNFAVORABLE HEREDITARY BACKGROUND.** People are born with differing levels of natural mental ability (IQ). No one can simply wish their starting point higher, but that starting point is not destiny. General ability mostly governs how broadly and how quickly a person can master many fields at once; it does not close off every path. Drive, determination, and relentless focus in a single direction can carry a person far beyond what raw ability alone would predict, and the Master Mind principle multiplies that further still, by letting anyone draw on the knowledge and brainpower of others. Observe with profit that while this is the **ONLY** one of the thirty causes of failure tied to something a person is born with, even it yields to focus, effort, and the power of allied minds.
2. **LACK OF A WELL-DEFINED PURPOSE IN LIFE.** There is no hope of success for the person who does not have a central purpose, or definite goal at which to aim. Ninety-eight out of every hundred of those whom I have analyzed had no such aim.



3. LACK OF AMBITION TO AIM ABOVE MEDIOCRITY. We offer no hope for the person who is so indifferent as not to want to get ahead in life, and who is not willing to pay the price.
4. INSUFFICIENT EDUCATION. This is a handicap which may be overcome with comparative ease. Experience has proven that the best-educated people are often those who are known as "self-made," or self-educated. It takes more than a college degree to make one a person of education. Any person who is educated is one who has learned to get whatever he or she wants in life without violating the rights of others. Education consists, not so much of knowledge, but of knowledge effectively and persistently APPLIED. Men and women are paid, not merely for what they know, but more particularly for WHAT THEY DO WITH THAT WHICH THEY KNOW.
5. LACK OF SELF-DISCIPLINE. Discipline comes through self-control. This means that one must control all negative qualities. Before you can control conditions, you must first control yourself. Self-mastery is the hardest job you will ever tackle. If you do not conquer self, you will be conquered by self. You may see at one and the same time both your best friend and your greatest enemy, by stepping in front of a mirror.
6. ILL HEALTH. No person may enjoy outstanding success without good health. Many of the causes of ill health are subject to mastery and control. These, in the main, are:
 - a. Overeating of foods not conducive to health.
 - b. Wrong habits of thought; giving expression to negatives.
 - c. Wrong use of, and over-indulgence in, physical intimacy.
 - d. Lack of proper physical exercise.
 - e. An inadequate supply of fresh air, due to improper breathing.
7. UNFAVORABLE ENVIRONMENTAL INFLUENCES DURING CHILDHOOD.

"As the twig is bent, so shall the tree grow." Most people who have criminal tendencies acquire them as the result of bad environment, and improper associates during childhood.



8. **PROCRASTINATION.** This is one of the most common causes of failure. "Old Man Procrastination" stands within the shadow of every human being, waiting his opportunity to spoil one's chances of success. Most of us go through life as failures, because we are waiting for the "time to be right" to start doing something worthwhile. Do not wait. The time will never be "just right." Start where you stand, and work with whatever tools you may have at your command, and better tools will be found as you go along.
9. **LACK OF PERSISTENCE.** Most of us are good "starters" but poor "finishers" of everything we begin. Moreover, people are prone to give up at the first signs of defeat. There is no substitute for PERSISTENCE. The person who makes PERSISTENCE his or her watch-word discovers that "Old Man Failure" finally becomes tired, and makes his departure. Failure cannot cope with PERSISTENCE.
10. **NEGATIVE PERSONALITY.** There is no hope of success for the person who repels people through a negative personality. Success comes through the application of POWER, and power is attained through the cooperative efforts of other people. A negative personality will not induce cooperation.
11. **LACK OF CONTROLLED PHYSICAL DESIRE.** Physical desire is the most powerful of all the stimuli which move people into ACTION. Because it is the most powerful of the emotions, it must be controlled, through transmutation, and converted into other channels.
12. **UNCONTROLLED DESIRE FOR "SOMETHING FOR NOTHING."** The gambling instinct drives millions of people to failure. Evidence of this may be found in the Wall Street crash of 1929, when millions tried to get rich by gambling on stock margins. The same instinct has fueled every speculative mania since: the dot-com crash, the 2008 housing collapse, the frenzies around cryptocurrencies, and the Ponzi schemes that still ensnare people with the promise of easy riches and deliver ruin.
13. **LACK OF A WELL-DEFINED POWER OF DECISION.** Those who succeed reach decisions promptly, and change them, if at all, very slowly. Those who fail reach decisions, if at all, very slowly, and change them frequently, and quickly. Indecision and procrastination are twin brothers. Where one is found, the other may usually be found also. Kill off this pair before they completely "hog-tie" you



to the treadmill of FAILURE.

14. ONE OR MORE OF THE SIX BASIC FEARS. These fears have been analyzed for you in a later chapter. They must be mastered before you can market your services effectively.
15. WRONG SELECTION OF A MARRIAGE PARTNER. This is a most common cause of failure. The relationship of marriage brings people intimately into contact. Unless this relationship is harmonious, failure is likely to follow. Moreover, it will be a form of failure that is marked by misery and unhappiness, destroying all signs of AMBITION.
16. OVER-CAUTION. The person who takes no chances generally has to take whatever is left when others are through choosing. Over-caution is as bad as under-caution. Both are extremes to be guarded against. Life itself is filled with the element of chance.
17. WRONG SELECTION OF ASSOCIATES IN BUSINESS. This is one of the most common causes of failure in business. One should use great care to select associates and mentors who will be an inspiration, and who are, themselves, intelligent and successful. We emulate those with whom we associate most closely. Choose associates worth emulating.
18. SUPERSTITION AND PREJUDICE. Superstition is a form of fear. It is also a sign of ignorance. Those who succeed keep open minds and are afraid of nothing.
19. WRONG SELECTION OF A VOCATION. No one can succeed in a line of endeavor which is not enjoyed. The most essential step is selecting an occupation into which you can throw yourself wholeheartedly.
20. LACK OF CONCENTRATION OF EFFORT. The "jack-of-all-trades" seldom is good at any. Concentrate all of your efforts on one DEFINITE CHIEF AIM.
21. THE HABIT OF INDISCRIMINATE SPENDING. The spendthrift cannot succeed, mainly because he or she stands eternally in FEAR OF POVERTY. Form the habit of systematic saving by putting aside a definite percentage of your income. Money in the bank gives one a very safe foundation of COURAGE when bargaining for the sale of personal services. Without money, one must take what one is offered, and be glad to get it.



22. **LACK OF ENTHUSIASM.** Without enthusiasm one cannot be convincing. Moreover, enthusiasm is contagious, and the person who has it, under control, is generally welcome in any group of people.
23. **INTOLERANCE.** The person with a "closed" mind on any subject seldom gets ahead. Intolerance means that one has stopped acquiring knowledge. The most damaging forms of intolerance are those connected with religious, racial, and political differences of opinion.
24. **INTEMPERANCE.** The most damaging forms of intemperance are connected with eating, strong drink, and sexual activities. Overindulgence in any of these is fatal to success.
25. **INABILITY TO COOPERATE WITH OTHERS.** More people lose their positions and their big opportunities in life, because of this fault, than for all other reasons combined. It is a fault which no well-informed business person, or leader, will tolerate.
26. **POSSESSION OF POWER THAT WAS NOT ACQUIRED THROUGH SELF EFFORT.** (Sons and daughters of the wealthy, and others who inherit money which they did not earn.) Power in the hands of one who did not acquire it gradually is often fatal to success. **QUICK RICHES** are more dangerous than poverty.
27. **INTENTIONAL DISHONESTY.** There is no substitute for honesty. One may be temporarily dishonest by force of circumstances over which one has no control, without permanent damage. But there is **NO HOPE** for the person who is dishonest by choice. Sooner or later, his or her deeds will catch up, and bring loss of reputation, and perhaps even loss of liberty.
28. **EGOTISM AND VANITY.** These qualities serve as red lights which warn others to keep away. **THEY ARE FATAL TO SUCCESS.**
29. **GUESSING INSTEAD OF THINKING.** Most people are too indifferent or lazy to acquire **FACTS** with which to **THINK ACCURATELY.** They prefer to act on "opinions" created by guesswork or snap-judgments.
30. **LACK OF CAPITAL.** This is a common cause of failure among those who start out in business for the first time, without sufficient reserve of capital to absorb the



shock of their mistakes, and to carry them over until they have established a REPUTATION.

31. Under this, name any particular cause of failure from which you have suffered that has not been included in the foregoing list.

In these thirty major causes of failure is found a description of the tragedy of life, which obtains for practically every person who tries and fails. It will be helpful if you can induce someone who knows you well to go over this list with you, and help to analyze you by the thirty causes of failure. It may be beneficial if you try this alone. Most people cannot see themselves as others see them. You may be one who cannot.

The oldest of admonitions is "Man, know thyself!" If you market merchandise successfully, you must know the merchandise. The same is true in marketing personal services. You should know all of your weaknesses in order that you may either bridge them or eliminate them entirely. You should know your strengths in order that you may call attention to them when selling your services. You can know yourself only through accurate analysis.

The folly of ignorance in connection with self was displayed by a young man who applied to the manager of a well-known business for a position. He made a very good impression until the manager asked him what salary he expected. He replied that he had no fixed sum in mind (lack of a definite aim). The manager then said, "We will pay you all you are worth, after we try you out for a week."

"I will not accept it," the applicant replied, "because I AM GETTING MORE THAN THAT WHERE I AM NOW EMPLOYED."

Before you even start to negotiate for more, whether a raise in your present position, a better price for your services, or a new market for them – BE SURE THAT YOU ARE WORTH MORE THAN YOU NOW RECEIVE.

It is one thing to WANT money, everyone wants more, but it is something entirely different to be WORTH MORE! Many people mistake their WANTS for their JUST DUES. Your financial requirements or wants have nothing whatever to do with your WORTH. Your value is established entirely by your ability to render useful service or your capacity to induce others to render such service.



TAKE INVENTORY OF YOURSELF: 28 QUESTIONS YOU SHOULD ANSWER

Annual self-analysis is an essential in the effective marketing of personal services, as is annual inventory in merchandising. Moreover, the yearly analysis should disclose a DECREASE IN FAULTS, and an increase in VIRTUES. One goes ahead, stands still, or goes backward in life. One's object should be, of course, to go ahead. Annual self-analysis will disclose whether advancement has been made, and if so, how much. It will also disclose any backward steps one may have made. Success requires one to move forward even if the progress is slow.

Your annual self-analysis should be made at the end of each year, so you can include in your New Year's Resolutions any improvements which the analysis indicates should be made. Take this inventory by asking yourself the following questions, and by checking your answers with the aid of someone who will not permit you to deceive yourself as to their accuracy.

SELF-ANALYSIS QUESTIONNAIRE FOR PERSONAL INVENTORY

1. Have I attained the goal which I established as my objective for this year? (You should work with a definite yearly objective to be attained as a part of your major life objective.)
2. Have I delivered service of the best possible QUALITY of which I was capable, or could I have improved any part of this service?
3. Have I delivered service in the greatest possible QUANTITY of which I was capable?
4. Has the spirit of my conduct been harmonious, and cooperative at all times?
5. Have I permitted the habit of PROCRASTINATION to decrease my efficiency, and if so, to what extent?
6. Have I improved my PERSONALITY, and if so, in what ways?
7. Have I been PERSISTENT in following my plans through to completion?
8. Have I reached DECISIONS PROMPTLY AND DEFINITELY on all occasions?
9. Have I permitted any one or more of the six basic fears to decrease my efficiency?



10. Have I been either "over-cautious," or "under-cautious?"
11. Has my relationship with my associates in work been pleasant, or unpleasant? If it has been unpleasant, has the fault been partly, or wholly, mine?
12. Have I dissipated any of my energy through lack of CONCENTRATION of effort?
13. Have I been open-minded and tolerant in connection with all subjects?
14. In what way have I improved my ability to render service?
15. Have I been intemperate in any of my habits?
16. Have I expressed, either openly or secretly, any form of EGOTISM?
17. Has my conduct toward my associates been such that it has induced them to RESPECT me?
18. Have my opinions and DECISIONS been based upon guesswork, or accuracy of analysis and THOUGHT?
19. Have I followed the habit of budgeting my time, my expenses, and my income, and have I been conservative in these budgets?
20. How much time have I devoted to UNPROFITABLE effort which I might have used to better advantage?
21. How may I RE-BUDGET my time, and change my habits, so I will be more efficient during the coming year?
22. Have I been guilty of any conduct which was not approved by my conscience?
23. In what ways have I rendered MORE SERVICE AND BETTER SERVICE than I was paid to render?
24. Have I been unfair to anyone, and if so, in what way?
25. If I had been the purchaser of my own services for the year, would I be satisfied with my purchase?
26. Am I in the right business or career, and if not, why not?
27. Has the purchaser of my services been satisfied with the service I have rendered, and if not, why not?
28. What is my present rating on the fundamental principles of success? (Make this rating fairly, and frankly, and have it checked by someone who is courageous



enough to do it accurately.)

Having read and absorbed the information conveyed through this chapter, you are now ready to create a practical plan for marketing your personal services. In this chapter will be found an adequate description of every principle essential in planning the sale of personal services, including the major attributes of leadership; the most common causes of failure in leadership; a description of the fields of opportunity for leadership; the main causes of failure in all walks of life, and the important questions which should be used in self-analysis. This extensive and detailed presentation of accurate information has been included, because it will be needed by all who must begin the accumulation of riches by marketing personal services.

The information contained in this chapter will be of great value to all who aspire to attain leadership in any calling.

Complete assimilation and understanding of the information here conveyed will be helpful in marketing one's own services, and it will also help one to become more analytical and capable of judging people.

WHERE AND HOW ONE MAY FIND OPPORTUNITIES TO ACCUMULATE RICHES

Now that we have analyzed the principles by which riches may be accumulated, we naturally ask, "Where may one find favorable opportunities to apply these principles?" Let us take inventory.

We live in a time and place of extraordinary freedom: freedom of thought, of religion, of education, freedom to choose our work, to own what we accumulate, and to aim for any station in life for which we have prepared ourselves. That freedom is opportunity of the highest order, and most of us have never paused to count it.

Behind the abundance we enjoy stands something most people never stop to analyze. Call it CAPITAL: not money alone, but highly organized groups of men and women, the builders and inventors and people of specialized knowledge in every field, who plan ways of using money efficiently, for the good of the public and profitably to themselves. Because they RENDER SERVICE WITHOUT WHICH THERE WOULD BE NO CIVILIZATION, they put themselves in the way of great riches. Money,



without brains, is always dangerous; properly organized, it is the most important essential of progress.

Consider how this works in an ordinary life. A person of modest means today wakes in a home kept warm through the coldest night, touches a switch and the room fills with light, and sits down to coffee grown on a far-off mountainside, fruit picked in another hemisphere, and bread from grain raised a thousand miles away. A small device in their pocket carries their voice across oceans in an instant, and answers nearly any question ever asked. None of it requires wealth; all of it lies within reach of the humblest worker. We take these things for granted, yet every one of them is a small miracle, gathered from the four corners of the earth and laid at our door by the unseen machinery of organized capital: the ships and roads and networks, and the armies of skilled people who run them. Strip that machinery away, and you would have to fetch each of these things yourself, from the ends of the earth, with your own two hands.

And yet these same builders are the ones most often attacked. They are the "billionaires," the "big business," the "rich" denounced by soap-box orators, by demagogues, and by self-seeking politicians who find it convenient to paint organized capital as something poisonous. I am not pleading the case of any group, nor do I give every capitalist a clean bill of health. I am simply showing the other side of the picture, the side the demagogues leave out: that neither the riches nor the opportunity we prize would be within our reach at all if organized capital had not provided them.

You are free, of course, to ignore all this, and many do. Some organize themselves into groups and demand more pay for less work. Others demand a government check, and grumble when it comes. There was once a group who lodged an angry complaint because the mail carrier woke them at half past seven in the morning to deliver their relief checks; they demanded that delivery be moved to ten o'clock. You may live this way if you wish, and no one will stop you, for in a free society everyone may think and act as they please, and many manage to live well without doing any work at all.

But you should know the full truth about this freedom, which so many boast of and so few understand. As far as it reaches, as many privileges as it provides, it cannot, and does not, bring riches without effort. There is but one dependable method of accumulating and legally holding riches, and that is by rendering useful service. No system has ever been devised by which people can acquire riches by mere force of



numbers, or without giving, in return, an equivalent value.

There is a principle behind this, and it has a name: the LAW OF ECONOMICS. Mark it well, for it is more than a theory; it is a law no one can beat. It is mightier than all the politicians and political machines, and it cannot be swayed, bribed, or intimidated by any self-appointed leader. It has an all-seeing eye and a perfect system of bookkeeping, in which it keeps an exact account of every human being engaged in the business of trying to get without giving; sooner or later its auditors come around and demand a reckoning. The very people the demagogues attack, the builders of big business, prosper for one reason above all: they understand this law, respect it, and adapt themselves to it. The law was passed by Nature herself. There is no higher court to which its violators may appeal, and no power on earth can repeal it; it is as fixed as the stars, and part of the same order that governs them.

Those who dislike this arrangement are free to reject it, and to seek their fortune by some other rule. That, too, is their privilege. But let them look honestly at the alternatives before they choose, for the systems that promise to hand out riches by force have a way of collecting a far heavier price than the one they replace.

For freedom itself has a limit. Nothing happens while only a few choose to take without giving. But let large numbers join forces to seize what they want by force, and something else rises to take freedom's place: the dictator, with his firing squads and machine guns. We have not reached that point, and most of us, knowing the alternative, would far rather keep our freedom of speech, freedom of action, and freedom to render useful service in return for riches.

And the reckoning always comes. When officials buy votes by handing out the right to raid the public treasury, it may win them an election, but as surely as night follows day, the payoff arrives. Every dollar wrongfully taken is a debt, and it must be repaid, with interest compounded upon interest. If those who seize it are not made to repay, the burden falls upon their children, and their children's children. People may, and sometimes do, band together to force wages up and working hours down, but there is a point beyond which they cannot go, the point at which the Law of Economics steps in and the sheriff takes both the employer and the employees. The world has seen such reckonings before, in the great collapses when fear was in the saddle and faith was on the ground, and the law exacted its toll from rich and poor, strong and weak, young and



old alike.

So there you are. OPPORTUNITY has spread its wares before you. Step up to the front, select what you want, create your plan, put the plan into action, and follow through with PERSISTENCE. The world will do the rest. It insures every person the opportunity to render useful service, and to collect riches in proportion to the value of that service. It denies no one this right, but it cannot promise SOMETHING FOR NOTHING.



Chapter Eight

Decision: The Mastery of Procrastination



The Seventh Step Toward Riches

ACCURATE analysis of over 25,000 men and women who had experienced failure disclosed the fact that LACK OF DECISION was near the head of the list of the 30 major causes of FAILURE. This is no mere statement of a theory, it is a fact. PROCRASTINATION, the opposite of DECISION, is a common enemy which practically everyone must conquer.

You will have an opportunity to test your capacity to reach quick and definite DECISIONS when you finish reading this book, and are ready to begin putting into ACTION the principles which it describes.

Analysis of several hundred people who had accumulated fortunes well beyond the million-dollar mark disclosed the fact that every one of them had the habit of REACHING DECISIONS PROMPTLY, and of changing these decisions SLOWLY, if, and when, they were changed. People who fail to accumulate money, without exception, have the habit of reaching decisions, IF AT ALL, very slowly, and of changing these decisions quickly and often.

One of Henry Ford's most outstanding qualities is his habit of reaching decisions quickly and definitely, and changing them slowly. This quality was so pronounced in Mr. Ford that it gave him the reputation of being obstinate. It was this quality which prompted Mr. Ford to continue to manufacture his famous Model "T" (the world's ugliest car) when all of his advisors, and many of the purchasers of the car, were urging him to change it.

Perhaps Mr. Ford delayed too long in making the change, but the other side of the story is that Mr. Ford's firmness of decision yielded a huge fortune before the change in model became necessary. There is but little doubt that Mr. Ford's habit of definiteness of decision assumes the proportion of obstinacy, but this quality is preferable to slowness in reaching decisions and quickness in changing them.

The majority of people who fail to accumulate money sufficient for their needs are, generally, easily influenced by the "opinions" of others. They permit the newspapers and the "gossiping" neighbors to do their "thinking" for them. "Opinions" are the cheapest commodities on earth. Everyone has a flock of opinions ready to be wished upon anyone who will accept them. If you are influenced by "opinions" when you reach



DECISIONS, you will not succeed in any undertaking, much less in that of transmuting YOUR OWN DESIRE into money.

If you are influenced by the opinions of others, you will have no DESIRE of your own. Keep your own counsel, when you begin to put into practice the principles described here, by reaching your own decisions and following them. Take no one into your confidence, EXCEPT the members of your "Master Mind" group, and be very sure in your selection of this group, that you choose ONLY those who will be in COMPLETE SYMPATHY AND HARMONY WITH YOUR PURPOSE.

Close friends and relatives, while not meaning to do so, often handicap one through "opinions" and sometimes through ridicule, which is meant to be humorous. Thousands of men and women carry inferiority complexes with them all through life, because some well-meaning, but ignorant, person destroyed their confidence through "opinions" or ridicule.

You have a brain and mind of your own. USE IT, and reach your own decisions. If you need facts or information from other people to enable you to reach decisions, as you probably will in many instances, acquire these facts or secure the information you need quietly, without disclosing your purpose.

It is characteristic of people who have but a smattering or a veneer of knowledge to try to give the impression that they have much knowledge. Such people generally do TOO MUCH talking, and TOO LITTLE listening. Keep your eyes and ears wide open, and your mouth CLOSED, if you wish to acquire the habit of prompt DECISION. Those who talk too much do little else. If you talk more than you listen, you not only deprive yourself of many opportunities to accumulate useful knowledge, but you also disclose your PLANS and PURPOSES to people who will take great delight in defeating you, because they envy you.

Remember, also, that every time you open your mouth in the presence of a person who has an abundance of knowledge, you display to that person your exact stock of knowledge, or your LACK of it! Genuine wisdom is usually conspicuous through modesty and silence.

Keep in mind the fact that every person with whom you associate is, like yourself, seeking the opportunity to accumulate money. If you talk about your plans too freely,



you may be surprised when you learn that some other person has beaten you to your goal by PUTTING INTO ACTION AHEAD OF YOU the plans of which you talked unwisely.

Let one of your first decisions be to KEEP A CLOSED MOUTH AND OPEN EARS AND EYES. As a reminder to yourself to follow this advice, it will be helpful if you copy the following epigram in large letters and place it where you will see it daily.

"TELL THE WORLD WHAT YOU INTEND TO DO, BUT FIRST SHOW IT."

This is the equivalent of saying that "deeds, and not words, are what count most."

FREEDOM OR DEATH ON A DECISION

The value of decisions depends upon the courage required to render them. The great decisions, which served as the foundation of civilization, were reached by assuming great risks, which often meant the possibility of death.

Lincoln's decision to issue his famous Proclamation of Emancipation, which gave freedom to all Americans, was rendered with full understanding that his act would turn thousands of friends and political supporters against him. He knew, too, that the carrying out of that proclamation would mean death to thousands of men on the battlefield. In the end, it cost Lincoln his life. That required courage.

Socrates' decision to drink the cup of poison, rather than compromise in his personal belief, was a decision of courage. It turned Time ahead a thousand years, and gave to people then unborn the right to freedom of thought and of speech.

The decision of Gen. Robert E. Lee, when he came to the parting of the way with the Union, and took up the cause of the South, was a decision of courage, for he well knew that it might cost him his own life, that it would surely cost the lives of others.

But the greatest decision of all time, as far as any American citizen is concerned, was reached in Philadelphia, July 4, 1776, when fifty-six men signed their names to a document which they well knew would bring freedom to all Americans, or leave every one of the fifty-six hanging from a gallows!

You have heard of this famous document, but you may not have drawn from it the great lesson in personal achievement it so plainly taught.



We all remember the date of this momentous decision, but few of us realize what courage that decision required. We remember our history, as it was taught; we remember dates, and the names of the men who fought; we remember Valley Forge, and Yorktown; we remember George Washington, and Lord Cornwallis. But we know little of the real forces back of these names, dates, and places. We know still less of that intangible POWER which insured us freedom long before Washington's armies reached Yorktown.

We read the history of the Revolution, and falsely imagine that George Washington was the Father of our Country, that it was he who won our freedom, while the truth is – Washington was only an accessory after the fact, because victory for his armies had been insured long before Lord Cornwallis surrendered. This is not intended to rob Washington of any of the glory he so richly merited. Its purpose, rather, is to give greater attention to the astounding POWER that was the real cause of his victory. It is nothing short of tragedy that the writers of history have missed, entirely, even the slightest reference to the irresistible POWER which gave birth and freedom to the nation destined to set up new standards of independence for all the peoples of the earth. I say it is a tragedy, because it is the self-same POWER which must be used by every individual who surmounts the difficulties of Life, and forces Life to pay the price asked.

Let us briefly review the events which gave birth to this POWER. The story begins with an incident in Boston, March 5, 1770. British soldiers were patrolling the streets, by their presence openly threatening the citizens. The colonists resented armed men marching in their midst. They began to express their resentment openly, hurling stones as well as insults at the marching soldiers, until the commanding officer gave orders, "Fix bayonets... Charge!"

The battle was on. It resulted in the death and injury of many. The incident aroused such resentment that the Provincial Assembly (made up of prominent colonists) called a meeting for the purpose of taking definite action. Two of the members of that Assembly were John Hancock and Samuel Adams – LONG LIVE THEIR NAMES! They spoke up courageously, and declared that a move must be made to eject all British soldiers from Boston.



Remember this, a DECISION, in the minds of two men, might properly be called the beginning of the freedom which we, of the United States, now enjoy. Remember, too, that the DECISION of these two men called for FAITH and COURAGE, because it was dangerous.

Before the Assembly adjourned, Samuel Adams was appointed to call on the Governor of the Province, Hutchinson, and demand the withdrawal of the British troops. The request was granted, the troops were removed from Boston, but the incident was not closed. It had caused a situation destined to change the entire trend of civilization. Strange, is it not, how the great changes, such as the American Revolution, and the World War, often have their beginnings in circumstances which seem unimportant? It is interesting, also, to observe that these important changes usually begin in the form of a DEFINITE DECISION in the minds of a relatively small number of people. Few of us know the history of our country well enough to realize that John Hancock, Samuel Adams, and Richard Henry Lee (of the Province of Virginia) were the real Fathers of our Country.

Richard Henry Lee became an important factor in this story by reason of the fact that he and Samuel Adams communicated frequently (by correspondence), sharing freely their fears and their hopes concerning the welfare of the people of their Provinces. From this practice, Adams conceived the idea that a mutual exchange of letters between the thirteen Colonies might help to bring about the coordination of effort so badly needed in connection with the solution of their problems. Two years after the clash with the soldiers in Boston (March 1772), Adams presented this idea to the Assembly, in the form of a motion that a Correspondence Committee be established among the Colonies, with definitely appointed correspondents in each Colony, "for the purpose of friendly cooperation for the betterment of the Colonies of British America."

Mark well this incident! It was the beginning of the organization of the far-flung POWER destined to give freedom to you, and to me. The Master Mind had already been organized. It consisted of Adams, Lee, and Hancock. "I tell you further, that if two of you agree upon the earth concerning anything for which you ask, it will come to you from My Father, who is in Heaven."

The Committee of Correspondence was organized. Observe that this move provided the way for increasing the power of the Master Mind by adding to it men from all the



Colonies. Take notice that this procedure constituted the first ORGANIZED PLANNING of the disgruntled Colonists.

In union there is strength! The citizens of the Colonies had been waging disorganized warfare against the British soldiers, through incidents similar to the Boston riot, but nothing of benefit had been accomplished. Their individual grievances had not been consolidated under one Master Mind. No group of individuals had put their hearts, minds, souls, and bodies together in one definite DECISION to settle their difficulty with the British once and for all, until Adams, Hancock, and Lee got together.

Meanwhile, the British were not idle. They, too, were doing some PLANNING and "Master-Minding" on their own account, with the advantage of having back of them money, and organized soldiery. The Crown appointed Gage to supplant Hutchinson as the Governor of Massachusetts. One of the new Governor's first acts was to send a messenger to call on Samuel Adams, for the purpose of endeavoring to stop his opposition, by FEAR.

We can best understand the spirit of what happened by quoting the conversation between Col. Fenton (the messenger sent by Gage) and Adams.

Col. Fenton: "I have been authorized by Governor Gage to assure you, Mr. Adams, that the Governor has been empowered to confer upon you such benefits as would be satisfactory, upon the condition that you engage to cease in your opposition to the measures of the government. It is the Governor's advice to you, Sir, not to incur the further displeasure of his majesty. Your conduct has been such as makes you liable to penalties of an Act of Henry VIII, by which persons can be sent to England for trial for treason, at the discretion of a governor of a province. But, BY CHANGING YOUR POLITICAL COURSE, you will not only receive great personal advantages, but you will make your peace with the King."

Samuel Adams had the choice of two DECISIONS. He could cease his opposition and receive personal bribes, or he could CONTINUE, AND RUN THE RISK OF BEING HANGED!

Clearly, the time had come when Adams was forced to reach, instantly, a DECISION which could have cost his life. The majority of men would have found it difficult to reach such a decision. The majority would have sent back an evasive reply, but not



Adams! He insisted upon Col. Fenton's word of honor that the Colonel would deliver to the Governor the answer exactly as Adams would give it to him. Adams' answer: "Then you may tell Governor Gage that I trust I have long since made my peace with the King of Kings. No personal consideration shall induce me to abandon the righteous cause of my Country. And, TELL GOVERNOR GAGE IT IS THE ADVICE OF SAMUEL ADAMS TO HIM, no longer to insult the feelings of an exasperated people."

Comment as to the character of this man seems unnecessary. It must be obvious to all who read this astounding message that its sender possessed loyalty of the highest order. This is important. (Racketeers and dishonest politicians have prostituted the honor for which such men as Adams died.)

When Governor Gage received Adams' caustic reply, he flew into a rage, and issued a proclamation which read, "I do, hereby, in his majesty's name, offer and promise his most gracious pardon to all persons who shall forthwith lay down their arms, and return to the duties of peaceable subjects, excepting only from the benefit of such pardon, SAMUEL ADAMS AND JOHN HANCOCK, whose offences are of too serious a nature to admit of any other consideration but that of deserved punishment."

As one might say, in modern slang, Adams and Hancock were "on the spot!" The threat of the irate Governor forced the two men to reach another DECISION, equally as dangerous. They hurriedly called a secret meeting of their staunchest followers. (Here the Master Mind began to take on momentum.) After the meeting had been called to order, Adams locked the door, placed the key in his pocket, and informed all present that it was imperative that a Congress of the Colonists be organized, and that NO MAN SHOULD LEAVE THE ROOM UNTIL THE DECISION FOR SUCH A CONGRESS HAD BEEN REACHED.

Great excitement followed. Some weighed the possible consequences of such radicalism. (Old Man Fear.) Some expressed grave doubt as to the wisdom of so definite a decision in defiance of the Crown. Locked in that room were TWO MEN immune to Fear, blind to the possibility of Failure: Hancock and Adams. Through the influence of their minds, the others were induced to agree that, through the Correspondence Committee, arrangements should be made for a meeting of the First Continental Congress, to be held in Philadelphia, September 5, 1774. Remember this date. It is more important than July 4, 1776. If there had been no DECISION to hold a



Continental Congress, there could have been no signing of the Declaration of Independence.

Before the first meeting of the new Congress, another leader, in a different section of the country, was deep in the throes of publishing a "Summary View of the Rights of British America." He was Thomas Jefferson, of the Province of Virginia, whose relationship to Lord Dunmore (representative of the Crown in Virginia) was as strained as that of Hancock and Adams with their Governor.

Shortly after his famous Summary of Rights was published, Jefferson was informed that he was subject to prosecution for high treason against his majesty's government. Inspired by the threat, one of Jefferson's colleagues, Patrick Henry, boldly spoke his mind, concluding his remarks with a sentence which shall remain forever a classic: "If this be treason, then make the most of it."

It was such men as these who, without power, without authority, without military strength, without money, sat in solemn consideration of the destiny of the colonies, beginning at the opening of the First Continental Congress, and continuing at intervals for two years, until on June 7, 1776, Richard Henry Lee arose, addressed the Chair, and to the startled Assembly made this motion:

"Gentlemen, I make the motion that these United Colonies are, and of right ought to be, free and independent states, that they be absolved from all allegiance to the British Crown, and that all political connection between them and the state of Great Britain is, and ought to be, totally dissolved."

Lee's astounding motion was discussed fervently, and at such length that he began to lose patience. Finally, after days of argument, he again took the floor, and declared, in a clear, firm voice, "Mr. President, we have discussed this issue for days. It is the only course for us to follow. Why, then, Sir, do we longer delay? Why still deliberate? Let this happy day give birth to an American Republic. Let her arise, not to devastate and to conquer, but to reestablish the reign of peace, and of law. The eyes of Europe are fixed upon us. She demands of us a living example of freedom, that may exhibit a contrast, in the felicity of the citizen, to the ever-increasing tyranny."

Before his motion was finally voted upon, Lee was called back to Virginia, because of serious family illness, but before leaving, he placed his cause in the hands of his friend,



Thomas Jefferson, who promised to fight until favorable action was taken. Shortly thereafter the President of the Congress (Hancock) appointed Jefferson as Chairman of a Committee to draw up a Declaration of Independence.

Long and hard the Committee labored, on a document which would mean, when accepted by the Congress, that EVERY MAN WHO SIGNED IT WOULD BE SIGNING HIS OWN DEATH WARRANT, should the Colonies lose in the fight with Great Britain, which was sure to follow.

The document was drawn, and on June 28 the original draft was read before the Congress. For several days it was discussed, altered, and made ready. On July 4, 1776, Thomas Jefferson stood before the Assembly, and fearlessly read the most momentous DECISION ever placed upon paper:

"When in the course of human events it is necessary for one people to dissolve the political bands which have connected them with another, and to assume, among the powers of the earth, the separate and equal station to which the laws of Nature, and of Nature's God, entitle them, a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation..."

When Jefferson finished, the document was voted upon, accepted, and signed by the fifty-six men, every one staking his own life upon his DECISION to write his name. By that DECISION came into existence a nation destined to bring to mankind forever the privilege of making DECISIONS.

By decisions made in a similar spirit of Faith, and only by such decisions, can men and women solve their personal problems, and win for themselves high estates of material and spiritual wealth. Let us not forget this!

Analyze the events which led to the Declaration of Independence, and be convinced that this nation, which now holds a position of commanding respect and power among all nations of the world, was born of a DECISION created by a Master Mind, consisting of fifty-six men. Note well the fact that it was their DECISION which insured the success of Washington's armies, because the spirit of that decision was in the heart of every soldier who fought with him, and served as a spiritual power which recognizes no such thing as FAILURE.



Note, also (with great personal benefit), that the POWER which gave this nation its freedom is the self-same power that must be used by every individual who becomes self-determining.

This POWER is made up of the principles described in this book. It will not be difficult to detect, in the story of the Declaration of Independence, at least six of these principles: DESIRE, DECISION, FAITH, PERSISTENCE, THE MASTER MIND, and ORGANIZED PLANNING.

Throughout this philosophy will be found the suggestion that thought, backed by strong DESIRE, has a tendency to transmute itself into its physical equivalent. Before passing on, I wish to leave with you the suggestion that one may find in this story, and in the story of the organization of the United States Steel Corporation, a perfect description of the method by which thought makes this astounding transformation.

In your search for the secret of the method, do not look for a miracle, because you will not find it. You will find only the eternal laws of Nature. These laws are available to every person who has the FAITH and the COURAGE to use them. They may be used to bring freedom to a nation, or to accumulate riches. There is no charge save the time necessary to understand and appropriate them. Those who reach DECISIONS promptly and definitely know what they want, and generally get it. The leaders in every walk of life DECIDE quickly, and firmly. That is the major reason why they are leaders. The world has the habit of making room for the one whose words and actions show that he or she knows where he or she is going.

INDECISION is a habit which usually begins in youth. The habit takes on permanency as the youth goes through graded school, high school, and even through college, without DEFINITENESS OF PURPOSE. The major weakness of all educational systems is that they neither teach nor encourage the habit of DEFINITE DECISION.

It would be beneficial if no college would permit the enrollment of any student, unless and until the student declared his or her major purpose for being there. It would be of still greater benefit if every student who enters the graded schools were compelled to accept training in the HABIT OF DECISION, and required to pass a satisfactory examination on this subject before being permitted to advance in the grades.



The habit of INDECISION, acquired because of the deficiencies of our school systems, goes with the student into the occupation he or she chooses... IF, in fact, an occupation is chosen. Generally, the youth just out of school seeks any job that can be found. He or she takes the first place found, because of the habit of INDECISION. Ninety-eight out of every hundred people working for wages today are in the positions they hold because they lacked the DEFINITENESS OF DECISION to plan a definite place for themselves, and the knowledge of how to choose it.

DEFINITENESS OF DECISION always requires courage, sometimes very great courage. The fifty-six men who signed the Declaration of Independence staked their lives on the DECISION to affix their signatures to that document. The person who reaches a DEFINITE DECISION to procure the particular position, or build the particular venture, and make life pay the price demanded, does not stake life on that decision; he or she stakes his or her ECONOMIC FREEDOM. Financial independence, riches, desirable business and professional positions are not within reach of the person who neglects or refuses to EXPECT, PLAN, and DEMAND these things. The person who desires riches in the same spirit that Samuel Adams desired freedom for the Colonies is sure to accumulate wealth.

In the chapter on Organized Planning, you will find complete instructions for marketing every type of personal service. You will find also detailed information on how to plan and secure the particular work, or build the particular business, you desire. These instructions will be of no value to you UNLESS YOU DEFINITELY DECIDE to organize them into a plan of action.

Chapter Nine

**Persistence: The Sustained Effort
Necessary to Induce Faith**



The Eighth Step Toward Riches

PERSISTENCE is an essential factor in the procedure of transmuting DESIRE into its monetary equivalent. The basis of persistence is the POWER OF WILL.

Will-power and desire, when properly combined, make an irresistible pair. Those who accumulate great fortunes are sometimes perceived as cold-blooded or ruthless, but they are usually misunderstood. What they have is will-power, which they mix with persistence, and place back of their desires to insure the attainment of their objectives.

Henry Ford has been generally misunderstood to be ruthless and cold-blooded. This misconception grew out of Ford's habit of following through in all of his plans with PERSISTENCE.

The majority of people are ready to throw their aims and purposes overboard, and give up at the first sign of opposition or misfortune. A few carry on DESPITE all opposition, until they attain their goal. These few are the Fords, Carnegies, Rockefellers, and Edisons.

There may be no heroic connotation to the word "persistence," but the quality is to the character of man what carbon is to steel. The building of a fortune, generally, involves the application of the entire thirteen factors of this philosophy. These principles must be understood, they must be applied with PERSISTENCE by all who accumulate money.

If you are following this book with the intention of applying the knowledge it conveys, your first test as to your PERSISTENCE will come when you begin to follow the six steps described in the second chapter. Unless you are one of the two out of every hundred who already have a DEFINITE GOAL at which you are aiming, and a DEFINITE PLAN for its attainment, you may read the instructions, and then pass on with your daily routine, and never comply with those instructions.

The author is checking you up at this point, because lack of persistence is one of the major causes of failure. Moreover, experience with thousands of people has proved that lack of persistence is a weakness common to the majority of men and women. It is a weakness which may be overcome by effort. The ease with which lack of persistence may be conquered will depend entirely upon the INTENSITY OF ONE'S DESIRE.



The starting point of all achievement is DESIRE. Keep this constantly in mind. Weak desires bring weak results, just as a small amount of fire makes a small amount of heat. If you find yourself lacking in persistence, this weakness may be remedied by building a stronger fire under your desires.

Continue to read through to the end, then go back to Chapter Two, and start immediately to carry out the instructions given in connection with the six steps. The eagerness with which you follow these instructions will indicate clearly how much, or how little, you really DESIRE to accumulate money. If you find that you are indifferent, you may be sure that you have not yet acquired the "money consciousness" which you must possess before you can be sure of accumulating a fortune.

Fortunes gravitate to those whose minds have been prepared to "attract" them, just as surely as water gravitates to the ocean. In this book may be found all the stimuli necessary to "attune" any normal mind to the vibrations which will attract the object of one's desires.

If you find you are weak in PERSISTENCE, center your attention upon the instructions contained in the chapter on "Power"; surround yourself with a "MASTER MIND" group, and through the cooperative efforts of the members of this group, you can develop persistence. You will find additional instructions for the development of persistence in the chapters on auto-suggestion, and the subconscious mind. Follow the instructions outlined in these chapters until your habit nature hands over to your subconscious mind a clear picture of the object of your DESIRE. From that point on, you will not be handicapped by lack of persistence.

Your subconscious mind works continuously, while you are awake, and while you are asleep. Spasmodic, or occasional, effort to apply the rules will be of no value to you. To get RESULTS, you must apply all of the rules until their application becomes a fixed habit with you. In no other way can you develop the necessary "money consciousness."

POVERTY is attracted to the one whose mind is favorable to it, as money is attracted to the one whose mind has been deliberately prepared to attract it, and through the same laws. POVERTY CONSCIOUSNESS WILL VOLUNTARILY SEIZE THE MIND WHICH IS NOT OCCUPIED WITH THE MONEY CONSCIOUSNESS. A poverty consciousness develops without conscious application of habits favorable to it. The



money consciousness must be created to order, unless one is born with such a consciousness.

Catch the full significance of the statements in the preceding paragraph, and you will understand the importance of PERSISTENCE in the accumulation of a fortune. Without PERSISTENCE, you will be defeated, even before you start. With PERSISTENCE you will win.

If you have ever experienced a nightmare, you will realize the value of persistence. You are lying in bed, half awake, with a feeling that you are about to smother. You are unable to turn over, or to move a muscle. You realize that you **MUST BEGIN** to regain control over your muscles. Through persistent effort of will-power, you finally manage to move the fingers of one hand. By continuing to move your fingers, you extend your control to the muscles of one arm, until you can lift it. Then you gain control of the other arm in the same manner. You finally gain control over the muscles of one leg, and then extend it to the other leg. **THEN – WITH ONE SUPREME EFFORT OF WILL,** you regain complete control over your muscular system, and "snap" out of your nightmare. The trick has been turned step by step.

You may find it necessary to "snap" out of your mental inertia, through a similar procedure, moving slowly at first, then increasing your speed, until you gain complete control over your will. Be PERSISTENT no matter how slowly you may, at first, have to move.

WITH PERSISTENCE WILL COME SUCCESS.

If you select your "Master Mind" group with care, you will have in it at least one person who will aid you in the development of PERSISTENCE. Some who have accumulated great fortunes did so because of NECESSITY. They developed the habit of PERSISTENCE, because they were so closely driven by circumstances that they had to become persistent.

THERE IS NO SUBSTITUTE FOR PERSISTENCE! It cannot be supplanted by any other quality! Remember this, and it will hearten you, in the beginning, when the going may seem difficult and slow. Those who have cultivated the HABIT of persistence seem to enjoy insurance against failure. No matter how many times they are defeated, they finally arrive up toward the top of the ladder.



Sometimes it appears that there is a hidden Guide whose duty is to test men and women through all sorts of discouraging experiences. Those who pick themselves up after defeat and keep on trying, arrive; and the world cries, "Bravo! I knew you could do it!" The hidden Guide lets no one enjoy great achievement without passing the PERSISTENCE TEST. Those who can't take it simply do not make the grade.

Those who can "take it" are bountifully rewarded for their PERSISTENCE. They receive, as their compensation, whatever goal they are pursuing. That is not all! They receive something infinitely more important than material compensation, the knowledge that "EVERY FAILURE BRINGS WITH IT THE SEED OF AN EQUIVALENT ADVANTAGE."

There are exceptions to this rule; a few people know from experience the soundness of persistence. They are the ones who have not accepted defeat as being anything more than temporary. They are the ones whose DESIRES are so PERSISTENTLY APPLIED that defeat is finally changed into victory. We who stand on the side-lines of Life see the overwhelmingly large number who go down in defeat, never to rise again. We see the few who take the punishment of defeat as an urge to greater effort. These, fortunately, never learn to accept Life's reverse gear. But what we DO NOT SEE, what most of us never suspect of existing, is the silent but irresistible POWER which comes to the rescue of those who fight on in the face of discouragement. If we speak of this power at all, we call it PERSISTENCE, and let it go at that. One thing we all know: if one does not possess PERSISTENCE, one does not achieve noteworthy success in any calling.

As these lines are being written, I look up from my work, and see before me, less than a block away, the great mysterious "Broadway," the "Graveyard of Dead Hopes," and the "Front Porch of Opportunity." From all over the world people have come to Broadway, seeking fame, fortune, power, love, or whatever it is that human beings call success. Once in a great while someone steps out from the long procession of seekers, and the world hears that another person has mastered Broadway. But Broadway is not easily nor quickly conquered. She acknowledges talent, recognizes genius, pays off in money, only after one has refused to QUIT.

Then we know that one has discovered the secret of how to conquer Broadway. The secret is always inseparably attached to one word, PERSISTENCE!



The secret is told in the struggle of Fannie Hurst, the novelist whose PERSISTENCE conquered Broadway. She came to New York in 1915, to convert writing into riches. The conversion did not come quickly, BUT IT CAME. For four years Miss Hurst learned about "The Sidewalks of New York" from firsthand experience. She spent her days laboring, and her nights HOPING. When hope grew dim, she did not say, "Alright Broadway, you win!" She said, "Very well, Broadway, you may whip some, but not me. I'm going to force you to give up."

One publisher (The Saturday Evening Post) sent her thirty-six rejection slips before she "broke the ice" and got a story across. The average writer, like the "average" in other walks of life, would have given up the job when the first rejection slip came. She pounded the pavements for four years to the tune of the publisher's "NO," because she was determined to win.

Then came the "payoff." The spell had been broken, the unseen Guide had tested Fannie Hurst, and she could take it. From that time on publishers made a beaten path to her door. Money came so fast she hardly had time to count it. Then the movie studios discovered her, and money came not in small change, but in floods. The movie rights to her latest novel, "Great Laughter," brought \$100,000 (more than \$2 million in today's dollars), said to be the highest price ever paid for a story before publication. Her royalties from the sale of the book probably will run much more.

Briefly, you have a description of what PERSISTENCE is capable of achieving. Fannie Hurst is no exception. Wherever men and women accumulate great riches, you may be sure they first acquired PERSISTENCE. Broadway will give any beggar a cup of coffee and a sandwich, but it demands PERSISTENCE of those who go after the big stakes.

Kate Smith, the powerhouse vocalist who would soon make Irving Berlin's "God Bless America" a national institution, will say "amen" when she reads this. For years she sang, without money, and without price, before any microphone she could reach. Broadway said to her, "Come and get it, if you can take it." She did take it until one happy day Broadway got tired and said, "Aw, what's the use? You don't know when you're whipped, so name your price, and go to work in earnest." Miss Smith named her price! It was plenty. Away up in figures so high that one week's salary is far more than most people make in a whole year.



Verily it pays to be PERSISTENT!

And here is an encouraging statement which carries with it a suggestion of great significance – THOUSANDS OF SINGERS WHO EXCEL KATE SMITH ARE WALKING UP AND DOWN BROADWAY LOOKING FOR A "BREAK" – WITHOUT SUCCESS. Countless others have come and gone, many of them sang well enough, but they failed to make the grade because they lacked the courage to keep on keeping on, until Broadway became tired of turning them away. Persistence is a state of mind, therefore it can be cultivated.

Like all states of mind, persistence is based upon definite causes, among them these:

- a. DEFINITENESS OF PURPOSE. Knowing what one wants is the first and, perhaps, the most important step toward the development of persistence. A strong motive forces one to surmount many difficulties.
- b. DESIRE. It is comparatively easy to acquire and to maintain persistence in pursuing the object of intense desire.
- c. SELF-RELIANCE. Belief in one's ability to carry out a plan encourages one to follow the plan through with persistence. (Self-reliance can be developed through the principle described in the chapter on auto-suggestion.)
- d. DEFINITENESS OF PLANS. Organized plans, even though they may be weak and entirely impractical, encourage persistence.
- e. ACCURATE KNOWLEDGE. Knowing that one's plans are sound, based upon experience or observation, encourages persistence; "guessing" instead of "knowing" destroys persistence.
- f. CO-OPERATION. Sympathy, understanding, and harmonious cooperation with others tend to develop persistence.
- g. WILL-POWER. The habit of concentrating one's thoughts upon the building of plans for the attainment of a definite purpose leads to persistence.
- h. HABIT. Persistence is the direct result of habit. The mind absorbs and becomes a part of the daily experiences upon which it feeds. Fear, the worst of all enemies, can be effectively cured by forced repetition of acts of courage. Everyone who has seen active



service in war knows this.

Before leaving the subject of PERSISTENCE, take inventory of yourself, and determine in what particular, if any, you are lacking in this essential quality. Measure yourself courageously, point by point, and see how many of the eight factors of persistence you lack. The analysis may lead to discoveries that will give you a new grip on yourself.

SYMPTOMS OF LACK OF PERSISTENCE

Here you will find the real enemies which stand between you and noteworthy achievement. Here you will find not only the "symptoms" indicating weakness of PERSISTENCE, but also the deeply seated subconscious causes of this weakness. Study the list carefully, and face yourself squarely IF YOU REALLY WISH TO KNOW WHO YOU ARE, AND WHAT YOU ARE CAPABLE OF DOING. These are the weaknesses which must be mastered by all who accumulate riches.

1. Failure to recognize and to clearly define exactly what one wants.
2. Procrastination, with or without cause. (Usually backed up with a formidable array of alibis and excuses.)
3. Lack of interest in acquiring specialized knowledge.
4. Indecision, the habit of "passing the buck" on all occasions, instead of facing issues squarely. (Also backed by alibis.)
5. The habit of relying upon alibis instead of creating definite plans for the solution of problems.
6. Self-satisfaction. There is but little remedy for this affliction, and no hope for those who suffer from it.
7. Indifference, usually reflected in one's readiness to compromise on all occasions, rather than meet opposition and fight it.
8. The habit of blaming others for one's mistakes, and accepting unfavorable circumstances as being unavoidable.
9. WEAKNESS OF DESIRE, due to neglect in the choice of MOTIVES that impel action.



10. Willingness, even eagerness, to quit at the first sign of defeat. (Based upon one or more of the 6 basic fears.)
11. Lack of ORGANIZED PLANS, placed in writing where they may be analyzed.
12. The habit of neglecting to move on ideas, or to grasp opportunity when it presents itself.
13. WISHING instead of WILLING.
14. The habit of compromising with POVERTY instead of aiming at riches. General absence of ambition to be, to do, and to own.
15. Searching for all the short-cuts to riches, trying to GET without GIVING a fair equivalent, usually reflected in the habit of gambling, endeavoring to drive "sharp" bargains.
16. FEAR OF CRITICISM, failure to create plans and to put them into action, because of what other people will think, do, or say. This enemy belongs at the head of the list, because it generally exists in one's subconscious mind, where its presence is not recognized. (See the Six Basic Fears in a later chapter.)

Let us examine some of the symptoms of the Fear of Criticism. The majority of people permit relatives, friends, and the public at large to so influence them that they cannot live their own lives, because they fear criticism.

Huge numbers of people make mistakes in marriage, stand by the bargain, and go through life miserable and unhappy, because they fear criticism which may follow if they correct the mistake. (Anyone who has submitted to this form of fear knows the irreparable damage it does, by destroying ambition, self-reliance, and the desire to achieve.)

Millions of people neglect to acquire belated educations, after having left school, because they fear criticism. Countless numbers of men and women, both young and old, permit relatives to wreck their lives in the name of DUTY, because they fear criticism. (Duty does not require any person to submit to the destruction of personal ambitions and the right to live life in his or her own way.)

People refuse to take chances in business, because they fear the criticism which may follow if they fail. The fear of criticism, in such cases, is stronger than the DESIRE for



success.

Too many people refuse to set high goals for themselves, or even neglect selecting a career, because they fear the criticism of relatives and "friends" who may say, "Don't aim so high, people will think you are crazy."

When Andrew Carnegie suggested that I devote twenty years to the organization of a philosophy of individual achievement, my first impulse of thought was fear of what people might say. The suggestion set up a goal for me far out of proportion to any I had ever conceived. As quick as a flash, my mind began to create alibis and excuses, all of them traceable to the inherent FEAR OF CRITICISM. Something inside of me said, "You can't do it, the job is too big, and requires too much time, what will your relatives think of you?, how will you earn a living?, no one has ever organized a philosophy of success, what right have you to believe you can do it?, who are you, anyway, to aim so high?, remember your humble birth, what do you know about philosophy, people will think you are crazy (and they did), why hasn't some other person done this before now?"

These, and many other questions, flashed into my mind, and demanded attention. It seemed as if the whole world had suddenly turned its attention to me with the purpose of ridiculing me into giving up all desire to carry out Mr. Carnegie's suggestion.

I had a fine opportunity, then and there, to kill off ambition before it gained control of me. Later in life, after having analyzed thousands of people, I discovered that MOST IDEAS ARE STILL-BORN, AND NEED THE BREATH OF LIFE INJECTED INTO THEM THROUGH DEFINITE PLANS OF IMMEDIATE ACTION. The time to nurse an idea is at the time of its birth. Every minute it lives gives it a better chance of surviving. The FEAR OF CRITICISM is at the bottom of the destruction of most ideas which never reach the PLANNING and ACTION stage.

Many people believe that material success is the result of favorable "breaks." There is an element of ground for the belief, but those depending entirely upon luck are nearly always disappointed, because they overlook another important factor which must be present before one can be sure of success. It is the knowledge with which favorable "breaks" can be made to order.



During the depression, W. C. Fields, the comedian, lost all his money, and found himself without income, without a job, and his means of earning a living no longer existed. Moreover, he was past sixty, when many men consider themselves "old." He was so eager to stage a comeback that he offered to work without pay, in a new field (movies). In addition to his other troubles, he fell and injured his neck. To many that would have been the place to give up and QUIT. But Fields was PERSISTENT. He knew that if he carried on he would get the "breaks" sooner or later, and he did get them, but not by chance.

Marie Dressler, the stage-and-screen comedian, found herself down and out, with her money gone, with no job, when she was about sixty. She, too, went after the "breaks," and got them. Her PERSISTENCE brought an astounding triumph late in life: an Academy Award, and a run as Hollywood's top box-office star in her sixties, long beyond the age when most men and women are done with ambition to achieve.

Eddie Cantor, the popular singer and comedian, lost his money in the 1929 stock crash, but he still had his PERSISTENCE and his courage. With these, he promoted himself back into an income of \$10,000 a week (more than \$200,000 a week in today's dollars)! Verily, if one has PERSISTENCE, one can get along very well without many other qualities. The only "break" anyone can afford to rely upon is a self-made "break." These come through the application of PERSISTENCE. The starting point is DEFINITENESS OF PURPOSE.

Examine the first hundred people you meet, ask them what they want most in life, and ninety-eight of them will not be able to tell you. If you press them for an answer, some will say – SECURITY, many will say – MONEY, a few will say – HAPPINESS, others will say – FAME AND POWER, and still others will say – SOCIAL RECOGNITION, EASE IN LIVING, ABILITY TO SING, DANCE, or WRITE, but none of them will be able to define these terms, or give the slightest indication of a PLAN by which they hope to attain these vaguely expressed wishes. Riches do not respond to wishes. They respond only to definite plans, backed by definite desires, through constant PERSISTENCE.



HOW TO DEVELOP PERSISTENCE

There are four simple steps which lead to the habit of PERSISTENCE. They call for no great amount of intelligence, no particular amount of education, and but little time or effort. The necessary steps are:

1. A DEFINITE PURPOSE BACKED BY BURNING DESIRE FOR ITS FULFILLMENT.
2. A DEFINITE PLAN, EXPRESSED IN CONTINUOUS ACTION.
3. A MIND CLOSED TIGHTLY AGAINST ALL NEGATIVE AND DISCOURAGING INFLUENCES, including negative suggestions of relatives, friends, and acquaintances.
4. A FRIENDLY ALLIANCE WITH ONE OR MORE PERSONS WHO WILL ENCOURAGE ONE TO FOLLOW THROUGH WITH BOTH PLAN AND PURPOSE.

These four steps are essential for success in all walks of life. The entire purpose of the thirteen principles of this philosophy is to enable one to take these four steps as a matter of habit. These are the steps by which one may control one's economic destiny. They are the steps that lead to freedom and independence of thought. They are the steps that lead to riches, in small or great quantities. They lead the way to power, fame, and worldly recognition. They are the four steps which guarantee favorable "breaks." They are the steps that convert dreams into physical realities.

They lead, also, to the mastery of FEAR, DISCOURAGEMENT, INDIFFERENCE.

There is a magnificent reward for all who learn to take these four steps. It is the privilege of writing one's own ticket, and of making Life yield whatever price is asked.

As I write these lines, the whole world is absorbed in a drama that may be remembered for generations. Edward VIII, King of the British Empire, has fallen in love with an American woman, Mrs. Wallis Simpson, whom the Crown will not accept as its queen. Rather than surrender her, he has surrendered his throne. Set aside, for a moment, whatever opinion you may hold of the two of them, and look only at the principles their story lays bare, for they are the very principles of this book.



I have no way of knowing the facts, but I venture to conjecture that Mrs. Wallis Simpson's great love for a man was not accidental, nor the result of favorable "breaks" alone. There was a burning desire, and careful searching at every step of the way. Her first duty was to love. What is the greatest thing on earth? The Master called it love, not man-made rules, criticism, bitterness, slander, or political "marriages," but love.

She knew what she wanted, not after she met the Prince of Wales, but long before that. Twice when she had failed to find it, she had the courage to continue her search. "To thine own self be true, and it must follow, as the night the day, thou canst not then be false to any man."

Her rise from obscurity was of the slow, progressive, PERSISTENT order, but it was SURE! She triumphed over unbelievably long odds; and, no matter who you are, or what you may think of Wallis Simpson, or the king who gave up his Crown for her love, she is an astounding example of applied PERSISTENCE, an instructor on the rules of self-determination, from whom the entire world might profitably take lessons.

When you think of Wallis Simpson, think of one who knew what she wanted, and shook the greatest empire on earth to get it. Anyone who believes the odds are hopelessly stacked against them owes it to themselves to study carefully the life of this unusual woman, who, at an age when most people consider their best chances behind them, won the affection of the most sought-after bachelor in the entire world.

And what of King Edward? What lesson may we learn from his part in the world's greatest drama of recent times? Did he pay too high a price for the affections of the woman of his choice?

Surely no one but he can give the correct answer. The rest of us can only conjecture. This much we know: the king came into the world without his own consent. He was born to great riches, without requesting them. He was persistently sought in marriage; politicians and statesmen throughout Europe tossed dowagers and princesses at his feet. Because he was the first born of his parents, he inherited a crown, which he did not seek, and perhaps did not desire. For more than forty years he was not a free agent, could not live his life in his own way, had but little privacy, and finally assumed duties inflicted upon him when he ascended the throne.



Some will say, "With all these blessings, King Edward should have found peace of mind, contentment, and joy of living." The truth is that back of all the privileges of a crown, all the money, the fame, and the power inherited by King Edward, there was an emptiness which could be filled only by love.

His greatest DESIRE was for love. Long before he met Wallis Simpson, he doubtless felt this great universal emotion tugging at the strings of his heart, beating upon the door of his soul, and crying out for expression. And when he met a kindred spirit, crying out for this same Holy privilege of expression, he recognized it, and without fear or apology, opened his heart and bade it enter. All the scandal-mongers in the world cannot destroy the beauty of this international drama, through which two people found love, and had the courage to face open criticism, renounce ALL ELSE to give it holy expression.

King Edward's DECISION to give up the crown of the world's most powerful empire, for the privilege of going the remainder of the way through life with the woman of his choice, was a decision that required courage. The decision also had a price, but who has the right to say the price was too great? Surely not He who said, "He among you who is without sin, let him cast the first stone."

As a suggestion to any evil-minded person who chooses to find fault with the Duke of Windsor, because his DESIRE was for LOVE, and for openly declaring his love for Wallis Simpson, and giving up his throne for her, let it be remembered that the OPEN DECLARATION was not essential. He could have followed the custom of clandestine liaison which has prevailed in Europe for centuries, without giving up either his throne, or the woman of his choice, and there would have been NO COMPLAINT FROM EITHER CHURCH OR LAITY. But this unusual man was built of sterner stuff. His love was clean. It was deep and sincere. It represented the one thing which, above ALL ELSE, he truly DESIRED; therefore, he took what he wanted, and paid the price demanded.

If Europe had been blessed with more rulers with the human heart and the traits of honesty of ex-king Edward, for the past century, that unfortunate hemisphere now seething with greed, hate, lust, political connivance, and threats of war, would have a DIFFERENT AND A BETTER STORY TO TELL. A story in which Love and not Hate would rule.



In the words of Stuart Austin Wier we raise our cup and drink this toast to ex-king Edward and Wallis Simpson: "Blessed is the man who has come to know that our muted thoughts are our sweetest thoughts. Blessed is the man who, from the blackest depths, can see the luminous figure of LOVE, and seeing, sing; and singing, say: 'Sweeter far than angelic song are the thoughts I have of you.'"

In these words would we pay tribute to the two people who, more than all others of modern times, have been the victims of criticism and the recipients of abuse, because they found Life's greatest treasure, and claimed it.

*Mrs. Simpson read and approved this analysis.

Most of the world will applaud the Duke of Windsor and Wallis Simpson, because of their PERSISTENCE in searching until they found life's greatest reward. ALL OF US CAN PROFIT by following their example in our own search for that which we demand of life.

What mystical power gives to men of PERSISTENCE the capacity to master difficulties? Does the quality of PERSISTENCE set up in one's mind some form of spiritual, mental, or chemical activity which gives one access to supernatural forces? Does Infinite Intelligence throw itself on the side of the person who still fights on, after the battle has been lost, with the whole world on the opposing side?

These and many other similar questions have arisen in my mind as I have observed men like Henry Ford, who started at scratch, and built an Industrial Empire of huge proportions, with little else in the way of a beginning but PERSISTENCE. Or Thomas A. Edison, who, with less than three months of schooling, became the world's leading inventor and converted PERSISTENCE into the talking machine, the moving picture machine, and the electric light, to say nothing of half a hundred other useful inventions.

I had the happy privilege of analyzing both Mr. Edison and Mr. Ford, year by year, over a long period of years, and therefore the opportunity to study them at close range, so I speak from actual knowledge when I say that I found no quality save PERSISTENCE, in either of them, that even remotely suggested the major source of their stupendous achievements.

As one makes an impartial study of the prophets, philosophers, "miracle" men, and religious leaders of the past, one is drawn to the inevitable conclusion that



PERSISTENCE, concentration of effort, and DEFINITENESS OF PURPOSE were the major sources of their achievements.

Consider, for example, the strange and fascinating story of Muhammad; analyze his life, compare him with men of achievement in this modern age of industry and finance, and observe how they have one outstanding trait in common, PERSISTENCE!

If you are keenly interested in studying the strange power which gives potency to PERSISTENCE, read a biography of Muhammad, especially the one by Essad Bey. This brief review of that book, by Thomas Sugrue, in the Herald-Tribune, will provide a preview of the rare treat in store for those who take the time to read the entire story of one of the most astounding examples of the power of PERSISTENCE known to civilization.

THE LAST GREAT PROPHET

Reviewed by Thomas Sugrue

"Muhammad was a prophet, but he never performed a miracle. He was not a mystic; he had no formal schooling; he did not begin his mission until he was forty. When he announced that he was the Messenger of God, bringing word of the true religion, he was ridiculed and labeled a lunatic. Children tripped him and women threw filth upon him. He was banished from his native city, Mecca, and his followers were stripped of their worldly goods and sent into the desert after him. When he had been preaching ten years he had nothing to show for it but banishment, poverty, and ridicule. Yet before another ten years had passed, he was dictator of all Arabia, ruler of Mecca, and the head of a New World religion which was to sweep to the Danube and the Pyrenees before exhausting the impetus he gave it. That impetus was three-fold: the power of words, the efficacy of prayer, and man's kinship with God.

"His career never made sense. Muhammad was born to impoverished members of a leading family of Mecca. Because Mecca, the crossroads of the world, home of the magic stone called the Kaaba, great city of trade and the center of trade routes, was unsanitary, its children were sent to be raised in the desert by Bedouins. Muhammad was thus nurtured, drawing strength and health from the milk of nomad, vicarious mothers. He tended sheep and soon hired out to a rich widow as leader of her caravans. He traveled to all parts of the Eastern World, talked with many men of diverse beliefs,



and observed the decline of Christianity into warring sects. When he was twenty-eight, Khadija, the widow, looked upon him with favor, and married him. For the next twelve years Muhammad lived as a rich and respected and very shrewd trader. Then he took to wandering in the desert, and one day he returned with the first verse of the Koran and told Khadija that the archangel Gabriel had appeared to him and said that he was to be the Messenger of God.

"The Koran, the revealed word of God, was the closest thing to a miracle in Muhammad's life. He had not been a poet; he had no gift of words. Yet the verses of the Koran, as he received them and recited them to the faithful, were better than any verses which the professional poets of the tribes could produce. This, to the Arabs, was a miracle. To them the gift of words was the greatest gift, the poet was all-powerful. In addition the Koran said that all men were equal before God, that the world should be a democratic state – Islam. It was this political heresy, plus Muhammad's desire to destroy all the 360 idols in the courtyard of the Kaaba, which brought about his banishment. The idols brought the desert tribes to Mecca, and that meant trade. So the business men of Mecca, the capitalists, of which he had been one, set upon Muhammad. Then he retreated to the desert and demanded sovereignty over the world.

"The rise of Islam began. Out of the desert came a flame which would not be extinguished, a democratic army fighting as a unit and prepared to die without wincing. Muhammad had invited the Jews and Christians to join him; for he was not building a new religion. He was calling all who believed in one God to join in a single faith. If the Jews and Christians had accepted his invitation Islam would have conquered the world. They didn't. They would not even accept Muhammad's innovation of humane warfare. When the armies of the prophet entered Jerusalem not a single person was killed because of his faith. When the crusaders entered the city, centuries later, not a Muslim man, woman, or child was spared. But the Christians did accept one Muslim idea, the place of learning, the university."

Chapter Ten

Power of the Master Mind: The Driving Force



The Ninth Step Toward Riches

POWER is essential for success in the accumulation of money. PLANS are inert and useless, without sufficient POWER to translate them into ACTION. This chapter will describe the method by which an individual may attain and apply POWER.

POWER may be defined as "organized and intelligently directed KNOWLEDGE." Power, as the term is here used, refers to ORGANIZED effort, sufficient to enable an individual to transmute DESIRE into its monetary equivalent. ORGANIZED effort is produced through the coordination of effort of two or more people, who work toward a DEFINITE end, in a spirit of harmony.

POWER IS REQUIRED FOR THE ACCUMULATION OF MONEY!

POWER IS NECESSARY FOR THE RETENTION OF MONEY AFTER IT HAS BEEN ACCUMULATED!

Let us ascertain how power may be acquired. If power is "organized knowledge," let us examine the sources of knowledge:

- a. INFINITE INTELLIGENCE. This source of knowledge may be contacted through the procedure described in another chapter, with the aid of Creative Imagination.
- b. ACCUMULATED EXPERIENCE. The accumulated experience of mankind (or that portion of it which has been organized and recorded) may be found in any well-equipped public library, at one's fingertips via the internet, or instantly summoned through the thinking machines we call AI.
- c. EXPERIMENT AND RESEARCH. In the field of science, and in practically every other walk of life, men and women are gathering, classifying, and organizing new facts daily. This is the source to which one must turn when knowledge is not available through "accumulated experience." Here, too, the Creative Imagination must often be used.

Knowledge may be acquired from any of the foregoing sources. It may be converted into POWER by organizing it into definite PLANS and by expressing those plans in terms of ACTION. Examination of the three major sources of knowledge will readily disclose the difficulty an individual would have, if he or she depended upon personal efforts alone, in assembling knowledge and expressing it through definite plans in



terms of ACTION. If one's plans are comprehensive, and if they contemplate large proportions, others must generally be induced to cooperate, before he or she can inject into them the necessary element of POWER.

GAINING POWER THROUGH THE "MASTER MIND"

The "Master Mind" may be defined as: "Coordination of knowledge and effort, in a spirit of harmony, between two or more people, for the attainment of a definite purpose."

No individual may have great power without availing himself or herself of the "Master Mind." In a preceding chapter, instructions were given for the creation of PLANS for the purpose of translating DESIRE into its monetary equivalent. If you carry out these instructions with PERSISTENCE and intelligence, and use discrimination in the selection of your "Master Mind" group, your objective will have been half-way reached, even before you begin to recognize it.

So you may better understand the "intangible" potentialities of power available to you through a properly chosen "Master Mind" group, we will here explain the two characteristics of the Master Mind principle, one of which is economic in nature, and the other psychic. The economic feature is obvious. Economic advantages may be created by any person who is surrounded with the advice, counsel, and personal cooperation of a group of people who are willing to lend wholehearted aid, in a spirit of PERFECT HARMONY. This form of cooperative alliance has been the basis of nearly every great fortune. Your understanding of this great truth may definitely determine your financial status.

The psychic phase of the Master Mind principle is much more abstract, much more difficult to comprehend, because it has reference to the spiritual forces with which the human race, as a whole, is not well acquainted. You may catch a significant suggestion from this statement: "No two minds ever come together without, thereby, creating a third, invisible, intangible force which may be likened to a third mind."

Keep in mind the fact that there are only two known elements in the whole universe, energy and matter. It is a well-known fact that matter may be broken down into units of molecules, atoms, and subatomic particles. There are units of matter which may be isolated, separated, and analyzed.



Likewise, there are units of energy. The human mind is a form of energy, a part of it being spiritual in nature. When the minds of two people are coordinated in a SPIRIT OF HARMONY, the spiritual units of energy of each mind form an affinity, which constitutes the "psychic" phase of the Master Mind.

The Master Mind principle, or rather the economic feature of it, was first called to my attention by Andrew Carnegie, over twenty-five years ago. Discovery of this principle was responsible for the choice of my life's work.

Mr. Carnegie's Master Mind group consisted of a staff of approximately fifty men, with whom he surrounded himself, for the DEFINITE PURPOSE of manufacturing and marketing steel. He attributed his entire fortune to the POWER he accumulated through this "Master Mind."

Analyze the record of anyone who has accumulated a great fortune, and many of those who have accumulated modest fortunes, and you will find that they have either consciously, or unconsciously, employed the "Master Mind" principle.

GREAT POWER CAN BE ACCUMULATED THROUGH NO OTHER PRINCIPLE!

ENERGY is Nature's universal set of building blocks, out of which she constructs every material thing in the universe, including man, and every form of animal and vegetable life. Through a process which only Nature completely understands, she translates energy into matter. Nature's building blocks are available to man, in the energy involved in THINKING! Man's brain may be compared to an electric battery. It absorbs energy from the ether, which permeates every atom of matter, and fills the entire universe.

It is a well-known fact that a group of electric batteries will provide more energy than a single battery. It is also a well-known fact that an individual battery will provide energy in proportion to the number and capacity of the cells it contains.

The brain functions in a similar fashion. This accounts for the fact that some brains are more efficient than others, and leads to this significant statement, a group of brains coordinated (or connected) in a spirit of harmony will provide more thought-energy than a single brain, just as a group of electric batteries will provide more energy than a single battery.



Through this metaphor it becomes immediately obvious that the Master Mind principle holds the secret of the POWER wielded by those who surround themselves with other men and women of brains. There follows, now, another statement which will lead still nearer to an understanding of the psychic phase of the Master Mind principle: When a group of individual brains are coordinated and function in Harmony, the increased energy created through that alliance becomes available to every individual brain in the group.

It is a well-known fact that Henry Ford began his business career under the handicap of poverty, illiteracy, and ignorance. It is an equally well-known fact that, within the inconceivably short period of ten years, Mr. Ford mastered these three handicaps, and that within twenty-five years he made himself one of the richest men in America. Connect with this fact the additional knowledge that Mr. Ford's most rapid strides became noticeable from the time he became a personal friend of Thomas A. Edison, and you will begin to understand what the influence of one mind upon another can accomplish. Go a step farther, and consider the fact that Mr. Ford's most outstanding achievements began from the time that he formed the acquaintances of Harvey Firestone, John Burroughs, and Luther Burbank (each a man of great brain capacity), and you will have further evidence that POWER may be produced through friendly alliance of minds.

There is little if any doubt that Henry Ford is one of the best-informed men in the business and industrial world. The question of his wealth needs no discussion. Analyze Mr. Ford's intimate personal friends, some of whom have already been mentioned, and you will be prepared to understand the following statement: "Men and women take on the nature and the habits and the POWER OF THOUGHT of those with whom they associate in a spirit of sympathy and harmony."

Henry Ford whipped poverty, illiteracy, and ignorance by allying himself with great minds, whose vibrations of thought he absorbed into his own mind. Through his association with Edison, Burbank, Burroughs, and Firestone, Mr. Ford added to his own brain power the sum and substance of the intelligence, experience, knowledge, and spiritual forces of these four men. Moreover, he appropriated, and made use of, the Master Mind principle through the methods of procedure described in this book.



This principle is available to you! We have already mentioned Mahatma Gandhi. Perhaps the majority of those who have heard of Gandhi look upon him as merely an eccentric little man, who goes around without formal clothing, and makes trouble for the British Government.

In reality, Gandhi was not eccentric. In his time, he was the most powerful man living (estimated by the number of his followers and their faith in their leader). His power was passive, but it was real.

Let us study the method by which he attained his stupendous POWER. It may be explained in a few words. He came by POWER through inducing over two hundred million people to coordinate, with mind and body, in a spirit of HARMONY, for a DEFINITE PURPOSE.

In brief, Gandhi has accomplished a MIRACLE, for it is a miracle when two hundred million people can be induced, not forced, to cooperate in a spirit of HARMONY, for a limitless time. If you doubt that this is a miracle, try to induce ANY TWO PEOPLE to cooperate in a spirit of harmony for any length of time.

Every person who manages a business knows what a difficult matter it is to get employees to work together in a spirit even remotely resembling HARMONY.

The list of the chief sources from which POWER may be attained is, as you have seen, headed by INFINITE INTELLIGENCE. When two or more people coordinate in a spirit of HARMONY, and work toward a definite objective, they place themselves in position, through that alliance, to absorb power directly from the great universal storehouse of Infinite Intelligence. This is the greatest of all sources of POWER. It is the source to which the genius turns. It is the source to which every great leader turns (whether he or she may be conscious of the fact or not).

The other two major sources from which the knowledge necessary for the accumulation of POWER may be obtained are no more reliable than the five senses of man. The senses are not always reliable. Infinite Intelligence DOES NOT ERR.

In subsequent chapters, the methods by which Infinite Intelligence may be most readily contacted will be adequately described. This is not a course on religion. No fundamental principle described in this book should be interpreted as being intended to interfere either directly, or indirectly, with anyone's religious habits. This book has



been confined, exclusively, to instructing the reader how to transmute the DEFINITE PURPOSE OF DESIRE FOR MONEY into its monetary equivalent.

Read, THINK, and meditate as you read. Soon, the entire subject will unfold, and you will see it in perspective. You are now seeing the detail of the individual chapters.

Money is shy and elusive. It must be wooed and won by methods not unlike those used by a determined lover in pursuit of the one they love. And, coincidental as it is, the POWER used in the "wooing" of money is not greatly different from that used in wooing a sweetheart. That power, when successfully used in the pursuit of money, must be mixed with FAITH. It must be mixed with DESIRE. It must be mixed with PERSISTENCE. It must be applied through a plan, and that plan must be set into ACTION.

When money comes in quantities known as "the big money," it flows to the one who accumulates it as easily as water flows downhill. There exists a great unseen stream of POWER, which may be compared to a river; except that one side flows in one direction, carrying all who get into that side of the stream, onward and upward to WEALTH, and the other side flows in the opposite direction, carrying all who are unfortunate enough to get into it (and not able to extricate themselves from it), downward to misery and POVERTY.

Every person who has accumulated a great fortune has recognized the existence of this stream of life. It consists of one's THINKING PROCESS. The positive emotions of thought form the side of the stream which carries one to fortune. The negative emotions form the side which carries one down to poverty. This carries a thought of stupendous importance to the person who is following this book with the object of accumulating a fortune.

If you are in the side of the stream of POWER which leads to poverty, this may serve as an oar, by which you may propel yourself over into the other side of the stream. It can serve you ONLY through application and use. Merely reading, and passing judgment on it, either one way or another, will in no way benefit you.

Some people undergo the experience of alternating between the positive and negative sides of the stream, being at times on the positive side, and at times on the negative side. The Wall Street crash of 1929, and other like economic downturns since, have



swept millions of people from the positive to the negative side of the stream. These millions are struggling, some of them in desperation and fear, to get back to the positive side of the stream. This book was written especially for those millions.

Poverty and riches often change places. The Crash taught the world this truth, although the world will not long remember the lesson. Poverty may, and generally does, voluntarily take the place of riches. When riches take the place of poverty, the change is usually brought about through well-conceived and carefully executed PLANS. Poverty needs no plan. It needs no one to aid it, because it is bold and ruthless. Riches are shy and timid. They have to be "attracted."

ANYBODY can WISH for riches, and most people do, but only a few know that a definite plan, plus a BURNING DESIRE for wealth, are the only dependable means of accumulating wealth.



Chapter Eleven

Transmutation: Channeling Your Creative Fire



The Tenth Step Toward Riches

The meaning of the word "transmute" is, in simple language, "the changing, or transferring, of one element, or form of energy, into another."

The emotion of sex brings into being a state of mind. Because of ignorance on the subject, this state of mind is generally associated with the physical, and because of improper influences to which most people have been subjected in acquiring knowledge in this area, things essentially physical have highly biased the mind.

At its root, this emotion is the raw energy of physical desire, and it carries back of it the possibility of three constructive potentialities. They are:

1. The perpetuation of the human race.
2. The maintenance of health.
3. The transformation of mediocrity into genius through transmutation.

Transmutation is simple and easily explained. It means the switching of the mind from thoughts of physical expression to thoughts of some other nature.

This is the most powerful of human desires. When driven by it, people develop keenness of imagination, courage, will-power, persistence, and creative ability unknown to them at other times. So strong and impelling is this drive that men and women freely run the risk of life and reputation to indulge it. When harnessed, and redirected along other lines, this motivating force maintains all of its attributes of keenness of imagination, courage, and the rest, which may be used as powerful creative forces in literature, art, or in any other profession or calling, including, of course, the accumulation of riches.

The transmutation of this energy calls for the exercise of will-power, to be sure, but the reward is worth the effort. The desire for physical expression is inborn and natural. It cannot, and should not, be submerged or eliminated. But it should be given an outlet through forms of expression which enrich the body, mind, and spirit. If not given this form of outlet, through transmutation, it will seek outlets through purely physical channels.

A river may be dammed, and its water controlled for a time, but eventually it will force an outlet. The same is true of this emotion. It may be submerged and controlled for a



time, but its very nature causes it to be ever seeking means of expression. If it is not transmuted into some creative effort, it will find a less worthy outlet.

Fortunate, indeed, is the person who has discovered how to give this emotion an outlet through some form of creative effort, for that person has, by the discovery, been lifted to the status of a genius.

Years of studying the lives of high achievers have suggested two significant patterns:

1. Those of greatest achievement are those of powerful physical drive; people who have learned the art of transmutation.
2. The men and women who have accumulated great fortunes and achieved outstanding recognition in literature, art, industry, architecture, and the professions were often motivated by the influence of a beloved partner.

These observations reach back through the pages of biography and history for more than two thousand years. Wherever evidence was available concerning the lives of men and women of great achievement, it pointed, again and again, to an unusually powerful physical drive.

This emotion is an "irresistible force," against which there can be no such opposition as an "immovable body." When driven by it, people become gifted with a super power for action. Understand this truth, and you will catch the significance of the statement that its transmutation will lift one to the status of a genius.

This emotion contains the secret of creative ability. So fundamental is this energy to vitality that when its source is removed, in man or beast, a major spring of action is removed with it; an animal that has been altered loses much of the fight that was once in it.

THE TEN MIND STIMULI

The human mind responds to stimuli, through which it may be "keyed up" to high rates of vibration, known as enthusiasm, creative imagination, intense desire, and the like. The stimuli to which the mind responds most freely are:

1. The desire for physical expression
2. Love



3. A burning desire for fame, power, or financial gain; MONEY
4. Music
5. Friendship
6. A Master Mind alliance, based upon the harmony of two or more people who ally themselves for spiritual or temporal advancement
7. Mutual suffering, such as that experienced by people who are persecuted
8. Auto-suggestion
9. Fear
10. Narcotics and alcohol

The desire for physical expression comes at the head of the list of stimuli which most effectively "step up" the vibrations of the mind and start the "wheels" of physical action. Eight of these stimuli are natural and constructive. Two are destructive. The list is here presented for the purpose of enabling you to make a comparative study of the major sources of mind stimulation. From this study, it will be readily seen that this emotion is, by great odds, the most intense and powerful of all mind stimuli.

This comparison is necessary as a foundation for proof of the statement that transmutation of this energy may lift one to the status of a genius. Let us find out what constitutes a genius. It has been said, in jest, that a genius is a person who "wears long hair, eats strange food, lives alone, and serves as a target for the joke makers." A better definition of a genius is "one who has discovered how to increase the vibrations of thought to the point where he or she can freely communicate with sources of knowledge not available through the ordinary rate of vibration of thought."

The person who thinks will want to ask some questions concerning this definition of genius. The first question will be, "How may one communicate with sources of knowledge which are not available through the ORDINARY rate of vibration of thought?" The next question will be, "Are there known sources of knowledge which are available only to geniuses, and if so, WHAT ARE THESE SOURCES, and exactly how may they be reached?"

We shall offer proof of the soundness of some of the more important statements made in this book, or at least we shall offer evidence through which you may secure your



own proof through experimentation, and in doing so, we shall answer both of these questions.

"GENIUS" IS DEVELOPED THROUGH THE SIXTH SENSE

The reality of a "sixth sense" has been fairly well established. This sixth sense is "Creative Imagination." The faculty of creative imagination is one which the majority of people never use during an entire lifetime, and if used at all, it usually happens by mere accident. A relatively small number of people use, **WITH DELIBERATION AND PURPOSE AFORETHOUGHT**, the faculty of creative imagination. Those who use this faculty voluntarily, and with understanding of its functions, are **GENIUSES**.

The faculty of creative imagination is the direct link between the finite mind of man and Infinite Intelligence. All so-called revelations, referred to in the realm of religion, and all discoveries of basic or new principles in the field of invention, take place through the faculty of creative imagination.

When ideas or concepts flash into one's mind, through what is popularly called a "hunch," they come from one or more of the following sources:

1. Infinite Intelligence.
2. One's subconscious mind, wherein is stored every sense impression and thought impulse which ever reached the brain through any of the five senses.
3. From the mind of some other person who has just released the thought, or picture of the idea or concept, through conscious thought; or
4. From the other person's subconscious storehouse.

There are no other **KNOWN** sources from which "inspired" ideas or "hunches" may be received.

The creative imagination functions best when the mind is vibrating (due to some form of mind stimulation) at an exceedingly high rate. That is, when the mind is functioning at a rate of vibration higher than that of ordinary, normal thought.

When brain action has been stimulated, through one or more of the ten mind stimulants, it has the effect of lifting the individual far above the horizon of ordinary thought, and permits him or her to envision distance, scope, and quality of **THOUGHTS** not



available on the lower plane, such as that occupied while one is engaged in the solution of the problems of business and professional routine.

When lifted to this higher level of thought, through any form of mind stimulation, an individual occupies, relatively, the same position as one who has ascended in an airplane to a height from which he or she may see over and beyond the horizon line which limits vision while on the ground. Moreover, while on this higher level of thought, the individual is not hampered or bound by any of the stimuli which circumscribe and limit vision while wrestling with the problems of gaining the three basic necessities of food, clothing, and shelter. He or she is in a world of thought in which the ORDINARY, everyday thoughts have been as effectively removed as are the hills and valleys and other limitations of physical vision, when risen in an airplane.

While on this exalted plane of THOUGHT, the creative faculty of the mind is given freedom for action. The way has been cleared for the sixth sense to function; it becomes receptive to ideas which could not reach the individual under any other circumstances. The "sixth sense" is the faculty which marks the difference between a genius and an ordinary individual.

The creative faculty becomes more alert and receptive to vibrations originating outside the individual's subconscious mind, the more this faculty is used, and the more the individual relies upon it, and makes demands upon it for thought impulses. This faculty can be cultivated and developed only through use.

That which is known as one's conscience operates entirely through the faculty of the sixth sense. The great artists, writers, musicians, and poets become great because they acquire the habit of relying upon the "still small voice" which speaks from within, through the faculty of creative imagination. It is a fact well known to people who have "keen" imaginations that their best ideas come through so-called "hunches."

There is a great speaker who does not attain to greatness until he closes his eyes and begins to rely entirely upon the faculty of Creative Imagination. When asked why he closed his eyes just before the climaxes of his speeches, he replied, "I do it because, then, I speak through ideas which come to me from within."

One of America's most successful and best known financiers followed the habit of closing his eyes for two or three minutes before making a decision. When asked why he



did this, he replied, "With my eyes closed, I am able to draw upon a source of superior intelligence."

The late Dr. Elmer R. Gates, of Chevy Chase, Maryland, created more than 200 useful patents, many of them basic, through the process of cultivating and using the creative faculty. His method is both significant and interesting to one interested in attaining to the status of genius, in which category Dr. Gates unquestionably belonged. Dr. Gates was one of the really great, though less publicized, scientists of the world.

In his laboratory, he had what he called his "personal communication room." It was practically soundproof, and so arranged that all light could be shut out. It was equipped with a small table, on which he kept a pad of writing paper. In front of the table, on the wall, was an electric pushbutton, which controlled the lights. When Dr. Gates desired to draw upon the forces available to him through his Creative Imagination, he would go into this room, seat himself at the table, shut off the lights, and CONCENTRATE upon the KNOWN factors of the invention on which he was working, remaining in that position until ideas began to "flash" into his mind in connection with the UNKNOWN factors of the invention.

On one occasion, ideas came through so fast that he was forced to write for almost three hours. When the thoughts stopped flowing, and he examined his notes, he found they contained a minute description of principles which had not a parallel among the known data of the scientific world. Moreover, the answer to his problem was intelligently presented in those notes. In this manner Dr. Gates completed over 200 patents which had been begun, but not completed, by "half-baked" brains. Evidence of the truth of this statement is in the United States Patent Office.

Dr. Gates earned his living by "sitting for ideas" for individuals and corporations. Some of the largest corporations in America paid him substantial fees, by the hour, for "sitting for ideas."

The reasoning faculty is often faulty, because it is largely guided by one's accumulated experience. Not all knowledge which one accumulates through "experience" is accurate. Ideas received through the creative faculty are much more reliable, for the reason that they come from sources more reliable than any which are available to the reasoning faculty of the mind.



The major difference between the genius and the amateur inventor may be found in the fact that the genius works through the faculty of creative imagination, while the amateur knows nothing of this faculty. The scientific inventor (such as Mr. Edison, and Dr. Gates) makes use of both the synthetic and the creative faculties of imagination.

For example, the scientific inventor, or "genius," begins an invention by organizing and combining the known ideas, or principles, accumulated through experience, through the synthetic faculty (the reasoning faculty). If this accumulated knowledge is found to be insufficient for the completion of the invention, he or she then draws upon the sources of knowledge available through the creative faculty. The method by which this is done varies with the individual, but this is the sum and substance of the procedure:

1. HE OR SHE STIMULATES THE MIND SO THAT IT VIBRATES ON A HIGHER-THAN-AVERAGE PLANE, using one or more of the ten mind stimulants, or some other stimulant of choice.
2. HE OR SHE CONCENTRATES upon the known factors (the finished part) of the invention, and creates in the mind a perfect picture of the unknown factors (the unfinished part) of the invention. He or she holds this picture in mind until it has been taken over by the subconscious mind, then relaxes by clearing the mind of ALL thought, and waits for the answer to "flash" into the mind.

Sometimes the results are both definite and immediate. At other times, the results are negative, depending upon the state of development of the "sixth sense," or creative faculty. Mr. Edison tried out more than 10,000 different combinations of ideas through the synthetic faculty of his imagination before he "tuned in" through the creative faculty, and got the answer which perfected the light bulb. His experience was similar when he produced the talking machine known as the phonograph.

There is plenty of reliable evidence that the faculty of creative imagination exists. This evidence is available through accurate analysis of men and women who have become leaders in their respective callings, without having had extensive educations. Lincoln was a notable example of a great leader who achieved greatness through the discovery, and use, of his faculty of creative imagination. He discovered, and began to use, this faculty as the result of the stimulation of love which he experienced after he met Anne Rutledge, a statement of the highest significance in connection with the study of the source of genius.



The pages of history are filled with the records of great achievers whose accomplishments may be traced directly to the influence of a beloved partner who aroused the creative faculties of their minds, through the stimulation of physical desire. Napoleon Bonaparte was one of these. When inspired by his first wife, Josephine, he was irresistible and invincible. When he put Josephine aside, he began to decline. His defeat was not far distant.

If good taste would permit, we might easily mention scores of people, well known to the public, who climbed to great heights of achievement under the stimulating influence of a devoted partner, only to drop back to destruction after money and power went to their heads, and they put aside the one who had helped them rise.

Napoleon was not the only one to discover that this influence, from the right source, is more powerful than any substitute of expediency which may be created by mere reason.

The human mind responds to stimulation! Among the greatest and most powerful of these stimuli is the urge of physical desire. When harnessed and transmuted, this driving force is capable of lifting souls into that higher sphere of thought which enables them to master the sources of worry and petty annoyance which beset their pathway on the lower plane.

Unfortunately, only the geniuses have made the discovery. Others have accepted the experience of this urge without discovering one of its major potentialities, a fact which accounts for the great number of "others" as compared to the limited number of geniuses.

One attains to the status of a genius ONLY when, and IF, he or she stimulates the mind so that it draws upon the forces available through the creative faculty of the imagination. Chief among the stimuli with which this "stepping up" of the vibrations may be produced is this physical energy. The mere possession of it is not sufficient to produce a genius. The energy must be transmuted, from the desire for physical contact into some other form of desire and action, before it will lift one to the status of a genius.



WHY PEOPLE SELDOM SUCCEED BEFORE FORTY

Seldom does an individual enter upon highly creative effort in any field of endeavor before the age of forty. The average person reaches the period of greatest capacity to create in the years beyond forty. These statements are based upon analysis of thousands of men and women who have been carefully observed. They should be encouraging to those who fail to arrive before the age of forty, and to those who become frightened at the approach of "old age," around the forty-year mark. The years beyond forty can be the most fruitful. One should approach this age, not with fear and trembling, but with hope and eager anticipation.

If you want evidence that most people do not begin to do their best work before the age of forty, study the records of the most successful individuals known to the American people, and you will find it. Henry Ford had not "hit his pace" of achievement until he had passed the age of forty. Andrew Carnegie was well past forty before he began to reap the reward of his efforts. James J. Hill, who built a great railroad empire across the American West, was still running a telegraph key at the age of forty. His stupendous achievements took place after that age. Biographies of successful entrepreneurs and business leaders are filled with evidence that the period beyond forty is the most productive age.

Why is this so? The reason is not the one most people assume. The years before forty are seldom lost to idleness; they are lost to scattering. The energy is there, and in abundance, but it is spread thin: poured into too many aims at once, chased from one venture to the next, never held to a single definite purpose long enough to bear fruit. What is missing is not effort, but direction. The finer and more powerful drives are sown wildly to the four winds.

There is a second reason as well, quieter than the first. Between the ages of thirty and forty, a person begins to learn (if he or she ever learns) the art of transmutation. This discovery is generally accidental, and more often than otherwise, the one who makes it is totally unconscious of the discovery. He or she may observe that powers of achievement have increased around the age of thirty-five to forty, but in most cases the cause of this change is not consciously known: that Nature begins to harmonize the emotions of love and physical desire in the individual, between the ages of thirty and forty, so that these great forces may be drawn upon, and applied jointly, to drive action.



Physical desire, alone, is a mighty urge to action, but its forces are like a cyclone, they are often uncontrollable. When the emotion of love begins to mix itself with this desire, the result is calmness of purpose, poise, accuracy of judgment, and balance.

When driven by the desire to please another, based solely upon physical desire, a person may be, and usually is, capable of great achievement, but the actions may be disorganized, distorted, and even destructive. Driven by that motive alone, a person may steal, cheat, and even commit murder. But when the emotion of LOVE is mixed with it, that same person will guide their actions with more sanity, balance, and reason.

So if you have not yet "arrived," take heart. Your most fruitful years may still be ahead of you. The task is not to find more energy, but to stop scattering the energy you already have, and to pour it, undivided, into the one thing you have decided to do.

LOVE, ROMANCE, AND THE FINER EMOTIONS

Criminologists have discovered that the most hardened criminals can be reformed through the influence of love. There is no record of a criminal having been reformed solely through physical desire. These facts are well known, but their cause is not. Reformation comes, if at all, through the heart, or the emotional side of a person, not through the head, or reasoning side. Reformation means "a change of heart." It does not mean a "change of head." A person may, because of reason, make certain changes in personal conduct to avoid the consequences of undesirable effects, but GENUINE REFORMATION comes only through a change of heart, through a DESIRE to change.

Love, Romance, and physical desire are all emotions capable of driving men and women to heights of super achievement. Love is the emotion which serves as a safety valve, and insures balance, poise, and constructive effort. When combined, these three emotions may lift one to the altitude of a genius. There are geniuses, however, who know but little of the emotion of love. Most of them may be found engaged in some form of action which is destructive, or at least not based upon justice and fairness toward others. If good taste would permit, a dozen geniuses could be named in the field of industry and finance who ride ruthlessly over the rights of their fellow beings. They seem totally lacking in conscience. The reader can easily supply his or her own list of such people.



The emotions are states of mind. Nature has provided us with a "chemistry of the mind" which operates in a manner similar to the principles of chemistry of matter. It is a well-known fact that, through the aid of chemistry of matter, a chemist may create a deadly poison by mixing certain elements, none of which are, in themselves, harmful in the right proportions. The emotions may, likewise, be combined so as to create a deadly poison. The emotions of physical desire and jealousy, when mixed, may turn a person into an insane beast.

The presence of any one or more of the destructive emotions in the human mind, through the chemistry of the mind, sets up a poison which may destroy one's sense of justice and fairness. In extreme cases, the presence of any combination of these emotions in the mind may destroy one's reason.

The road to genius consists of the development, control, and use of physical desire, love, and romance. Briefly, the process may be stated as follows: Encourage the presence of these emotions as the dominating thoughts in one's mind, and discourage the presence of all the destructive emotions. The mind is a creature of habit. It thrives upon the dominating thoughts fed it. Through the faculty of will-power, one may discourage the presence of any emotion, and encourage the presence of any other. Control of the mind, through the power of will, is not difficult. Control comes from persistence, and habit. The secret of control lies in understanding the process of transmutation. When any negative emotion presents itself in one's mind, it can be transmuted into a positive, or constructive, emotion by the simple procedure of changing one's thoughts.

THERE IS NO OTHER ROAD TO GENIUS THAN THROUGH VOLUNTARY SELF-EFFORT! One may attain to great heights of financial or business achievement solely by the driving force of this energy, but history is filled with evidence that he or she may, and usually does, carry along certain traits of character which rob them of the ability to either hold, or enjoy, a fortune. This is worthy of analysis, thought, and meditation, for it states a truth the knowledge of which may be helpful to women as well as men. Ignorance of this has cost thousands of people their privilege of HAPPINESS, even though they possessed riches.

The emotions of love and physical desire leave their unmistakable marks upon the features. Moreover, these signs are so visible that all who wish may read them. The



person who is driven by the storm of passion, based upon physical desire alone, plainly advertises that fact to the entire world, by the expression of the eyes, and the lines of the face. The emotion of love, when mixed with physical desire, softens, modifies, and beautifies the facial expression. No character analyst is needed to tell you this, you may observe it for yourself.

The emotion of love brings out, and develops, the artistic and the aesthetic nature of a person. It leaves its impress upon one's very soul, even after the fire has been subdued by time and circumstance. Memories of love never pass. They linger, guide, and influence long after the source of stimulation has faded. There is nothing new in this. Every person who has been moved by GENUINE LOVE knows that it leaves enduring traces upon the human heart. The effect of love endures, because love is spiritual in nature. The person who cannot be stimulated to great heights of achievement by love is hopeless, he or she is dead, though seeming to live.

Even the memories of love are sufficient to lift one to a higher plane of creative effort. The major force of love may spend itself and pass away, like a fire which has burned itself out, but it leaves behind indelible marks as evidence that it passed that way. Its departure often prepares the human heart for a still greater love. Go back into your yesterdays, at times, and bathe your mind in the beautiful memories of past love. It will soften the influence of the present worries and annoyances. It will give you a source of escape from the unpleasant realities of life, and maybe, who knows?, your mind will yield to you, during this temporary retreat into the world of fantasy, ideas, or plans which may change the entire financial or spiritual status of your life.

If you believe yourself unfortunate because you have "loved and lost," perish the thought. One who has loved truly can never lose entirely. Love is whimsical and temperamental. Its nature is ephemeral, and transitory. It comes when it pleases, and goes away without warning. Accept and enjoy it while it remains, but spend no time worrying about its departure. Worry will never bring it back.

Dismiss, also, the thought that love never comes but once. Love may come and go, times without number, but there are no two love experiences which affect one in just the same way. There may be, and there usually is, one love experience which leaves a deeper imprint on the heart than all the others, but all love experiences are beneficial, except to the person who becomes resentful and cynical when love makes its departure.



There should be no disappointment over love, and there would be none if people understood the difference between the emotions of love and physical desire. The major difference is that love is spiritual, while physical desire is biological. No experience which touches the human heart with a spiritual force can possibly be harmful, except through ignorance, or jealousy.

Love is, without question, life's greatest experience. It brings one into communion with Infinite Intelligence. When mixed with the emotions of romance and physical desire, it may lead one far up the ladder of creative effort. The emotions of love, physical desire, and romance are sides of the eternal triangle of achievement-building genius. Nature creates geniuses through no other force.

Love is an emotion with many sides, shades, and colors. The love which one feels for parents, or children, is quite different from that which one feels for one's sweetheart. The one is mixed with physical desire, while the other is not. The love which one feels in true friendship is not the same as that felt for one's sweetheart, parents, or children, but it, too, is a form of love.

Then, there is the emotion of love for things inanimate, such as the love of Nature's handiwork. But the most intense and burning of all these various kinds of love is that experienced in the blending of love and physical desire. Marriages not blessed with the eternal affinity of love, properly balanced and proportioned with physical desire, cannot be happy ones, and seldom endure. Love, alone, will not bring happiness in marriage, nor will physical desire alone. When these two beautiful emotions are blended, marriage may bring about a state of mind closest to the spiritual that one may ever know on this earthly plane.

When the emotion of romance is added to those of love and physical desire, the obstructions between the finite mind and Infinite Intelligence are removed. Then a genius has been born!

What a different story is this than those usually associated with physical desire. Here is an interpretation of the emotion which lifts it out of the commonplace, and makes of it potter's clay in the hands of God, from which is fashioned all that is beautiful and inspiring. It is an interpretation which would, when properly understood, bring harmony out of the chaos which exists in too many marriages. Where love, romance,



and the proper understanding of physical desire abide, there is no disharmony between partners.

Fortunate are the partners who understand the true relationship between the emotions of love, physical desire, and romance. When motivated by this holy triumvirate, no form of labor is burdensome, because even the most lowly form of effort takes on the nature of a labor of love.

THE STEADYING INFLUENCE OF THE RIGHT PARTNER

It is a very old saying that a devoted partner "may either make you or break you," but the reason is not always understood. The "making" and "breaking" is the result of the partner's understanding, or lack of understanding, of the emotions of love, physical desire, and romance. Few influences in a person's life are as great as that of the one they have chosen to share it with, and when the interest between two people is allowed to die, it is usually because of indifference toward, or ignorance of, the subjects of physical desire, love, and romance. This presupposes, of course, that genuine love once existed between them.

Couples often argue over a multitude of trivialities. If these are analyzed accurately, the real cause of the trouble will often be found to be indifference, or ignorance, on these subjects.

One of the oldest and strongest of human motives is the desire to be admired by the one we love. The hunter who excelled in prehistoric days, before the dawn of civilization, did so in part from the desire to appear great in the eyes of a mate. Human nature has not changed in this respect. The "hunter" of today brings home no skins of wild animals, but signals the same desire through achievement, provision, and the building of a life worth sharing. Much of the wealth, power, and fame that people pursue is pursued, at bottom, to win and keep the regard of those they love. Take love out of a life, and great wealth becomes strangely useless to most people. It is this deep desire to be cherished by, and to cherish, another that gives a partner such power to make or break the one they love.

The partner who understands this, and meets it with warmth rather than rivalry, need have no fear of losing the bond. People who are formidable and strong-willed in the rest of their affairs are often most tender, and most easily moved, with the ones they have



chosen to love. Many are slow to admit how deeply they are influenced by their partners, but the truth, well known to all who have lived it, is this: FEW FORCES IN LIFE MATCH THE STEADYING INFLUENCE OF THE RIGHT PARTNER. Those who find such a bond, and honor it, draw upon a power which has done more to help people achieve success than almost any other force.



Chapter Twelve

The Subconscious Mind: The Connecting Link



The Eleventh Step Toward Riches

THE SUBCONSCIOUS MIND consists of a field of consciousness in which every impulse of thought that reaches the objective mind through any of the five senses is classified and recorded, and from which thoughts may be recalled or withdrawn as letters may be taken from a filing cabinet.

It receives, and files, sense impressions or thoughts, regardless of their nature. You may VOLUNTARILY plant in your subconscious mind any plan, thought, or purpose which you desire to translate into its physical or monetary equivalent. The subconscious acts first on the dominating desires which have been mixed with emotional feeling, such as faith.

Consider this in connection with the instructions given in the chapter on DESIRE, for taking the six steps there outlined, and the instructions given in the chapter on the building and execution of plans, and you will understand the importance of the thought conveyed.

THE SUBCONSCIOUS MIND WORKS DAY AND NIGHT

Through a method of procedure unknown to man, the subconscious mind draws upon the forces of Infinite Intelligence for the power with which it voluntarily transmutes one's desires into their physical equivalent, making use, always, of the most practical media by which this end may be accomplished.

You cannot entirely control your subconscious mind, but you can voluntarily hand over to it any plan, desire, or purpose which you wish transformed into concrete form. Read, again, the instructions for using the subconscious mind, in the chapter on autosuggestion.

There is plenty of evidence to support the belief that the subconscious mind is the connecting link between the finite mind of man and Infinite Intelligence. It is the intermediary through which one may draw upon the forces of Infinite Intelligence at will. It, alone, contains the secret process by which mental impulses are modified and changed into their spiritual equivalent. It, alone, is the medium through which prayer may be transmitted to the source capable of answering prayer.



The possibilities of creative effort connected with the subconscious mind are stupendous and imponderable. They inspire one with awe.

I never approach the discussion of the subconscious mind without a feeling of littleness and inferiority due, perhaps, to the fact that man's entire stock of knowledge on this subject is so pitifully limited. The very fact that the subconscious mind is the medium of communication between the thinking mind of man and Infinite Intelligence is, of itself, a thought which almost paralyzes one's reason.

After you have accepted, as a reality, the existence of the subconscious mind, and understand its possibilities as a medium for transmuting your DESIRES into their physical or monetary equivalent, you will comprehend the full significance of the instructions given in the chapter on DESIRE. You will also understand why you have been repeatedly admonished to MAKE YOUR DESIRES CLEAR, AND TO REDUCE THEM TO WRITING. You will also understand the necessity of PERSISTENCE in carrying out instructions.

The thirteen principles are the stimuli with which you acquire the ability to reach, and to influence, your subconscious mind. Do not become discouraged if you cannot do this upon the first attempt. Remember that the subconscious mind may be voluntarily directed only through habit, under the directions given in the chapter on FAITH. You have not yet had time to master faith. Be patient. Be persistent.

A good many statements in the chapters on faith and auto-suggestion will be repeated here, for the benefit of YOUR subconscious mind. Remember, your subconscious mind functions voluntarily, whether you make any effort to influence it or not. This, naturally, suggests to you that thoughts of fear and poverty, and all negative thoughts, serve as stimuli to your subconscious mind, unless you master these impulses and give it more desirable food upon which it may feed.

The subconscious mind will not remain idle! If you fail to plant DESIRES in your subconscious mind, it will feed upon the thoughts which reach it as the result of your neglect. We have already explained that thought impulses, both negative and positive, are reaching the subconscious mind continuously, from the four sources which were mentioned in the chapter on transmutation.



For the present, it is sufficient if you remember that you are living daily in the midst of all manner of thought impulses which are reaching your subconscious mind without your knowledge. Some of these impulses are negative, some are positive. You are now engaged in trying to help shut off the flow of negative impulses, and to aid in voluntarily influencing your subconscious mind through positive impulses of DESIRE.

When you achieve this, you will possess the key which unlocks the door to your subconscious mind. Moreover, you will control that door so completely that no undesirable thought may influence your subconscious mind.

Everything which man creates BEGINS in the form of a thought impulse. Man can create nothing which he does not first conceive in THOUGHT. Through the aid of the imagination, thought impulses may be assembled into plans. The imagination, when under control, may be used for the creation of plans or purposes that lead to success in one's chosen occupation.

All thought impulses intended for transmutation into their physical equivalent, voluntarily planted in the subconscious mind, must pass through the imagination, and be mixed with faith. The "mixing" of faith with a plan, or purpose, intended for submission to the subconscious mind, may be done ONLY through the imagination.

From these statements, you will readily observe that voluntary use of the subconscious mind calls for coordination and application of all the principles.

Ella Wheeler Wilcox gave evidence of her understanding of the power of the subconscious mind when she wrote:

*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 carrier doves.
They follow the law of the universe,
Each thing creates its kind,
And they speed o'er the track to bring you back
Whatever went out from your mind.*

Mrs. Wilcox understood the truth that thoughts which go out from one's mind also imbed themselves deeply in one's subconscious mind, where they serve as a magnet,



pattern, or blueprint by which the subconscious mind is influenced while translating them into their physical equivalent. Thoughts are truly things, for the reason that every material thing begins in the form of thought-energy.

The subconscious mind is more susceptible to influence by impulses of thought mixed with "feeling" or emotion than by those originating solely in the reasoning portion of the mind. In fact, there is much evidence to support the theory that **ONLY** emotionalized thoughts have any **ACTION** influence upon the subconscious mind.

It is a well-known fact that emotion, or feeling, rules the majority of people. If it is true that the subconscious mind responds more quickly to, and is influenced more readily by, thought impulses which are well mixed with emotion, it is essential to become familiar with the more important of the emotions. There are seven major positive emotions, and seven major negative emotions. The negatives voluntarily inject themselves into the thought impulses which insure passage into the subconscious mind. The positives must be injected, through the principle of auto-suggestion, into the thought impulses which an individual wishes to pass on to the subconscious mind. (Instructions have been given in the chapter on auto-suggestion.)

These emotions, or feeling impulses, may be likened to yeast in a loaf of bread, because they constitute the **ACTION** element which transforms thought impulses from the passive to the active state. Thus may one understand why thought impulses which have been well mixed with emotion are acted upon more readily than thought impulses originating in "cold reason."

You are preparing yourself to influence and control the "inner audience" of your subconscious mind, in order to hand over to it the **DESIRE** for money, which you wish transmuted into its monetary equivalent. It is essential, therefore, that you understand the method of approach to this "inner audience." You must speak its language, or it will not heed your call. It understands best the language of emotion or feeling. Let us, therefore, describe here the seven major positive emotions, and the seven major negative emotions, so that you may draw upon the positives, and avoid the negatives, when giving instructions to your subconscious mind.

THE SEVEN MAJOR POSITIVE EMOTIONS

The emotion of **DESIRE**



The emotion of FAITH

The emotion of LOVE

The emotion of PHYSICAL INTIMACY

The emotion of ENTHUSIASM

The emotion of ROMANCE

The emotion of HOPE

There are other positive emotions, but these are the seven most powerful, and the ones most commonly used in creative effort. Master these seven emotions (they can be mastered only by USE), and the other positive emotions will be at your command when you need them. Remember, in this connection, that you are studying a book which is intended to help you develop a "money consciousness" by filling your mind with positive emotions. One does not become money conscious by filling one's mind with negative emotions.

THE SEVEN MAJOR NEGATIVE EMOTIONS (To be avoided)

The emotion of FEAR

The emotion of JEALOUSY

The emotion of HATRED

The emotion of REVENGE

The emotion of GREED

The emotion of SUPERSTITION

The emotion of ANGER

Positive and negative emotions cannot occupy the mind at the same time. One or the other must dominate. It is your responsibility to make sure that positive emotions constitute the dominating influence of your mind. Here the law of HABIT will come to your aid.



Form the habit of applying and using the positive emotions! Eventually, they will dominate your mind so completely that the negatives cannot enter it.

Only by following these instructions literally, and continuously, can you gain control over your subconscious mind. The presence of a single negative in your conscious mind is sufficient to destroy all chances of constructive aid from your subconscious mind.

If you are an observing person, you must have noticed that most people resort to prayer **ONLY** after everything else has **FAILED!** Or else they pray by a ritual of meaningless words. And, because it is a fact that most people who pray do so **ONLY AFTER EVERYTHING ELSE HAS FAILED**, they go to prayer with their minds filled with **FEAR** and **DOUBT**, which are the emotions the subconscious mind acts upon, and passes on to Infinite Intelligence. Likewise, that is the emotion which Infinite Intelligence receives, and **ACTS UPON**.

If you pray for a thing, but have fear as you pray that you may not receive it, or that your prayer will not be acted upon by Infinite Intelligence, your prayer will have been in vain.

Prayer does, sometimes, result in the realization of that for which one prays. If you have ever had the experience of receiving that for which **YOU** prayed, go back in your memory and recall your actual **STATE OF MIND** while you were praying, and you will know, for sure, that the theory here described is more than a theory.

Remember this: if you want to get **RESULTS** from prayer, you must condition your mind so that your whole life is a prayer.

The time may come when the schools and educational institutions of the country will teach the "science of prayer." Then prayer may be reduced to a science. If that time comes, no one will approach the Universal Mind in a state of fear, for the very good reason that there will be no such emotion as fear. Ignorance, superstition, and false teaching will have disappeared, and mankind will have attained its true status as a child of Infinite Intelligence. A few have already attained this blessing.

If you believe this prophecy is far-fetched, take a look at the human race in retrospect. Less than a hundred years ago, humanity believed the lightning to be evidence of the wrath of God, and feared it. Now, thanks to the power of **FAITH**, we have harnessed the lightning and made it turn the wheels of industry. Much less than a hundred years



ago, the space between the planets was believed to be nothing but a great void, a stretch of dead nothingness. Now, thanks to this same power of FAITH, we know that, far from being either dead or a void, the space between the planets is very much alive, that it is the highest form of vibration known, excepting, perhaps, the vibration of THOUGHT. Moreover, we know that this living, pulsating, vibratory energy which permeates every atom of matter, and fills every niche of space, connects every human brain with every other human brain.

What reason have we to believe that this same energy does not connect every human brain with Infinite Intelligence? There are no toll-gates between the finite mind of humankind and Infinite Intelligence. The communication costs nothing except Patience, Faith, Persistence, Understanding, and a SINCERE DESIRE to communicate. Moreover, the approach can be made only by the individual. Paid prayers are worthless. Infinite Intelligence does no business by proxy. You either go direct, or you do not communicate.

You may buy prayer books and repeat them until the day of your doom, without avail. Thoughts which you wish to communicate to Infinite Intelligence must undergo transformation, such as can be given only through your own subconscious mind. The method by which you may communicate with Infinite Intelligence is very similar to that through which the vibration of sound is communicated by radio. If you understand the working principle of radio, you of course know that sound cannot be communicated through the ether until it has been "stepped up," or changed into a rate of vibration which the human ear cannot detect.

The radio sending station picks up the sound of the human voice, and "scrambles," or modifies it, by stepping up the vibration millions of times. Only in this way can the vibration of sound be communicated through the ether. After this transformation has taken place, the ether "picks up" the energy (which originally was in the form of vibrations of sound), carries that energy to radio receiving stations, and these receiving sets "step" that energy back down to its original rate of vibration so it is recognized as sound.

The subconscious mind is the intermediary which translates one's prayers into terms which Infinite Intelligence can recognize, presents the message, and brings back the answer in the form of a definite plan or idea for procuring the object of the prayer.



Understand this principle, and you will know why mere words read from a prayer book cannot, and will never, serve as an agency of communication between the mind of man and Infinite Intelligence.

Before your prayer will reach Infinite Intelligence (a statement of the author's theory only), it probably is transformed from its original thought vibration into terms of spiritual vibration. Faith is the only known agency which will give your thoughts a spiritual nature. FAITH and FEAR make poor bedfellows. Where one is found, the other cannot exist.



Chapter Thirteen

**The Brain: A Broadcasting and
Receiving Station for Thought**



The Twelfth Step Toward Riches

MORE than twenty years ago, the author, working in conjunction with the late Dr. Alexander Graham Bell, and Dr. Elmer R. Gates, observed that every human brain is both a broadcasting and receiving station for the vibration of thought.

Through the medium of the ether, in a fashion similar to that employed by the radio broadcasting principle, every human brain is capable of picking up vibrations of thought which are being released by other brains.

In connection with the statement in the preceding paragraph, compare, and consider, the description of the Creative Imagination as outlined in the chapter on Imagination. The Creative Imagination is the "receiving set" of the brain, which receives thoughts released by the brains of others. It is the agency of communication between one's conscious, or reasoning, mind and the four sources from which one may receive thought stimuli.

When stimulated, or "stepped up" to a high rate of vibration, the mind becomes more receptive to the vibration of thought which reaches it through the ether from outside sources. This "stepping up" process takes place through the positive emotions, or the negative emotions. Through the emotions, the vibrations of thought may be increased.

Vibrations of an exceedingly high rate are the only vibrations picked up and carried, by the ether, from one brain to another. Thought is energy travelling at an exceedingly high rate of vibration. Thought which has been modified or "stepped up" by any of the major emotions vibrates at a much higher rate than ordinary thought, and it is this type of thought which passes from one brain to another, through the broadcasting machinery of the human brain.

Physical desire stands at the head of the list of human emotions, as far as intensity and driving force are concerned. The brain which has been stimulated by physical desire vibrates at a much more rapid rate than it does when that emotion is dormant or absent.

The result of transmutation is the increase of the rate of vibration of thoughts to such a pitch that the Creative Imagination becomes highly receptive to ideas which it picks up from the ether.



On the other hand, when the brain is vibrating at a rapid rate, it not only attracts thoughts and ideas released by other brains through the medium of the ether, but it gives to one's own thoughts that "feeling" which is essential before those thoughts will be picked up and acted upon by one's subconscious mind.

Thus, you will see that the broadcasting principle is the factor through which you mix feeling, or emotion, with your thoughts and pass them on to your subconscious mind.

The subconscious mind is the "sending station" of the brain, through which vibrations of thought are broadcast. The Creative Imagination is the "receiving set," through which the vibrations of thought are picked up from the ether.

Along with the important factors of the subconscious mind, and the faculty of the Creative Imagination, which constitute the sending and receiving sets of your mental broadcasting machinery, consider now the principle of auto-suggestion, which is the medium by which you may put into operation your "broadcasting" station.

Through the instructions described in the chapter on auto-suggestion, you were definitely informed of the method by which DESIRE may be transmuted into its monetary equivalent.

Operation of your mental "broadcasting" station is a comparatively simple procedure. You have but three principles to bear in mind, and to apply, when you wish to use your broadcasting station, the SUBCONSCIOUS MIND, CREATIVE IMAGINATION, and AUTO-SUGGESTION. The stimuli through which you put these three principles into action have been described, the procedure begins with DESIRE.

THE GREATEST FORCES ARE "INTANGIBLE"

The depression brought the world to the very borderline of understanding of the forces which are intangible and unseen. Through the ages which have passed, we have depended too much upon our physical senses, and have limited our knowledge to physical things which we could see, touch, weigh, and measure.

We are now entering the most marvelous of all ages, an age which will teach us something of the intangible forces of the world about us. Perhaps we shall learn, as we pass through this age, that the "other self" is more powerful than the physical self we see when we look into a mirror.



Sometimes people speak lightly of the intangibles, the things which they cannot perceive through any of their five senses, and when we hear them, it should remind us that all of us are controlled by forces which are unseen and intangible.

The whole of mankind has not the power to cope with, nor to control, the intangible force wrapped up in the rolling waves of the oceans. We have not the capacity to understand the intangible force of gravity, which keeps this little earth suspended in mid-air, and keeps us from falling from it, much less the power to control that force. We are entirely subservient to the intangible force which comes with a thunderstorm, and just as helpless in the presence of the intangible force of electricity, nay, we do not even know what electricity is, where it comes from, or what is its purpose!

Nor is this by any means the end of our ignorance in connection with things unseen and intangible. We do not understand the intangible force (and intelligence) wrapped up in the soil of the earth, the force which provides us with every morsel of food we eat, every article of clothing we wear, every dollar we carry in our pockets.

Last, but not least, humankind, with all of its boasted culture and education, understands little or nothing of the intangible force (the greatest of all the intangibles) of thought. We know but little concerning the physical brain, and its vast network of intricate machinery through which the power of thought is translated into its material equivalent, but we are now entering an age which shall yield enlightenment on the subject. Already men and women of science have begun to turn their attention to the study of this stupendous thing called a brain, and, while they are still in the kindergarten stage of their studies, they have uncovered enough knowledge to know that the number of possible connections among the cells of the human brain equals the number one followed by fifteen million zeros.

"The figure is so stupendous," said Dr. C. Judson Herrick, of the University of Chicago, "that astronomical figures dealing with hundreds of millions of light years become insignificant by comparison. It has been determined that there are from ten billion to fourteen billion nerve cells in the human cerebral cortex, and we know that these are arranged in definite patterns. These arrangements are not haphazard. They are orderly. Recently developed methods of electro-physiology draw off action currents from very precisely located cells, or fibers, with micro-electrodes, amplify them with radio tubes, and record potential differences to a millionth of a volt."



It is inconceivable that such a network of intricate machinery should be in existence for the sole purpose of carrying on the physical functions incidental to growth and maintenance of the physical body. Is it not likely that the same system which gives billions of brain cells the media for communication one with another provides, also, the means of communication with other intangible forces?

Consider the scale of it. Within your skull are some eighty-six billion neurons, roughly as many as there are stars in the Milky Way, and the connections among them outnumber those stars many times over. You carry a galaxy behind your eyes.

After this book had been written, just before the manuscript went to the publisher, there appeared in the New York Times an editorial showing that at least one great University, and one intelligent investigator in the field of mental phenomena, are carrying on an organized research through which conclusions have been reached that parallel many of those described in this and the following chapter. The editorial briefly analyzed the work carried on by Dr. Rhine, and his associates at Duke University, as follows:

"What is 'Telepathy'?"

"A month ago we cited on this page some of the remarkable results achieved by Professor Rhine and his associates in Duke University from more than a hundred thousand tests to determine the existence of 'telepathy' and 'clairvoyance.' These results were summarized in the first two articles in Harper's Magazine. In the second, which has now appeared, the author, E. H. Wright, attempts to summarize what has been learned, or what it seems reasonable to infer, regarding the exact nature of these 'extra-sensory' modes of perception.

"The actual existence of telepathy and clairvoyance now seems to some scientists enormously probable as the result of Rhine's experiments. Various percipients were asked to name as many cards in a special pack as they could without looking at them and without other sensory access to them. About a score of men and women were discovered who could regularly name so many of the cards correctly that 'there was not one chance in many a million million of their having done their feats by luck or accident.'

"But how did they do them? These powers, assuming that they exist, do not seem to be sensory. There is no known organ for them. The experiments



worked just as well at distances of several hundred miles as they did in the same room. These facts also dispose, in Mr. Wright's opinion, of the attempt to explain telepathy or clairvoyance through any physical theory of radiation. All known forms of radiant energy decline inversely as the square of the distance traversed. Telepathy and clairvoyance do not. But they do vary through physical causes as our other mental powers do.

"Contrary to widespread opinion, they do not improve when the percipient is asleep or half-asleep, but, on the contrary, when he is most wide-awake and alert. Rhine discovered that a narcotic will invariably lower a percipient's score, while a stimulant will always send it higher. The most reliable performer apparently cannot make a good score unless he tries to do his best.

"One conclusion that Wright draws with some confidence is that telepathy and clairvoyance are really one and the same gift. That is, the faculty that 'sees' a card face down on a table seems to be exactly the same one that 'reads' a thought residing only in another mind. There are several grounds for believing this. So far, for example, the two gifts have been found in every person who enjoys either of them. In every one so far the two have been of equal vigor, almost exactly. Screens, walls, distances, have no effect at all on either. Wright advances from this conclusion to express what he puts forward as no more than the mere 'hunch' that other extra-sensory experiences, prophetic dreams, premonitions of disaster, and the like, may also prove to be part of the same faculty. The reader is not asked to accept any of these conclusions unless he finds it necessary, but the evidence that Rhine has piled up must remain impressive."

In view of Dr. Rhine's announcement in connection with the conditions under which the mind responds to what he terms "extra-sensory modes of perception," I now feel privileged to add to his testimony by stating that my associates and I have discovered what we believe to be the ideal conditions under which the mind can be stimulated so that the sixth sense described in the next chapter can be made to function in a practical way.

The conditions to which I refer consist of a close working alliance between myself and two members of my staff. Through experimentation and practice, we have discovered how to stimulate our minds (by applying the principle used in connection with the



"Invisible Counselors" described in the next chapter) so that we can, by a process of blending our three minds into one, find the solution to a great variety of personal problems which are submitted by my clients.

The procedure is very simple. We sit down at a conference table, clearly state the nature of the problem we have under consideration, then begin discussing it. Each contributes whatever thoughts may occur. The strange thing about this method of mind stimulation is that it places each participant in communication with unknown sources of knowledge definitely outside his or her own experience.

If you understand the principle described in the chapter on the Master Mind, you of course recognize the round-table procedure here described as being a practical application of the Master Mind. This method of mind stimulation, through harmonious discussion of definite subjects between three people, illustrates the simplest and most practical use of the Master Mind.

By adopting and following a similar plan, any student of this philosophy may come into possession of the famous Carnegie formula briefly described in the introduction. If it means nothing to you at this time, mark this page and read it again after you have finished the last chapter.

THE "depression" was a blessing in disguise. It reduced the whole world to a new starting point that gives everyone a new opportunity.

Chapter Fourteen

**The Sixth Sense: The Door to the Temple
of Wisdom**



The Thirteenth Step Toward Riches

THE "thirteenth" principle is known as the SIXTH SENSE, through which Infinite Intelligence may, and will, communicate voluntarily, without any effort from, or demands by, the individual.

This principle is the apex of the philosophy. It can be assimilated, understood, and applied ONLY by first mastering the other twelve principles.

The SIXTH SENSE is that portion of the subconscious mind which has been referred to as the Creative Imagination. It has also been referred to as the "receiving set" through which ideas, plans, and thoughts flash into the mind. The "flashes" are sometimes called "hunches" or "inspirations."

The sixth sense defies description! It cannot be described to a person who has not mastered the other principles of this philosophy, because such a person has no knowledge, and no experience, with which the sixth sense may be compared. Understanding of the sixth sense comes only by meditation through mind development from within. The sixth sense probably is the medium of contact between the finite mind of man and Infinite Intelligence, and for this reason it is a mixture of both the mental and the spiritual. It is believed to be the point at which the mind of man contacts the Universal Mind.

After you have mastered the principles described in this book, you will be prepared to accept as truth a statement which may, otherwise, be incredible to you, namely: Through the aid of the sixth sense, you will be warned of impending dangers in time to avoid them, and notified of opportunities in time to embrace them.

There comes to your aid, and to do your bidding, with the development of the sixth sense, a "guardian angel" who will open to you at all times the door to the Temple of Wisdom.

Whether or not this is a statement of truth, you will never know, except by following the instructions described in the pages of this book, or some similar method of procedure.

The author is not a believer in, nor an advocate of, "miracles," for the reason that he has enough knowledge of Nature to understand that Nature never deviates from her



established laws. Some of her laws are so incomprehensible that they produce what appear to be "miracles." The sixth sense comes as near to being a miracle as anything I have ever experienced, and it appears so only because I do not understand the method by which this principle is operated.

This much the author does know, that there is a power, or a First Cause, or an Intelligence, which permeates every atom of matter, and embraces every unit of energy perceptible to man, that this Infinite Intelligence converts acorns into oak trees, causes water to flow downhill in response to the law of gravity, follows night with day, and winter with summer, each maintaining its proper place and relationship to the other. This Intelligence may, through the principles of this philosophy, be induced to aid in transmuting DESIRES into concrete, or material, form. The author has this knowledge, because he has experimented with it, and has EXPERIENCED IT.

Step by step, through the preceding chapters, you have been led to this, the last principle. If you have mastered each of the preceding principles, you are now prepared to accept, without being skeptical, the stupendous claims made here. If you have not mastered the other principles, you must do so before you may determine, definitely, whether or not the claims made in this chapter are fact or fiction.

While I was passing through the age of "hero-worship" I found myself trying to imitate those whom I most admired. Moreover, I discovered that the element of FAITH, with which I endeavored to imitate my idols, gave me great capacity to do so quite successfully.

I have never entirely divested myself of this habit of hero-worship, although I have passed the age commonly given over to such. My experience has taught me that the next best thing to being truly great is to emulate the great, by feeling and action, as nearly as possible.

Long before I had ever written a line for publication, or endeavored to deliver a speech in public, I followed the habit of reshaping my own character by trying to imitate the nine men whose lives and life-works had been most impressive to me. These nine men were Emerson, Paine, Edison, Darwin, Lincoln, Burbank, Napoleon, Ford, and Carnegie.



Every night, over a long period of years, I held an imaginary Council meeting with this group whom I called my "Invisible Counselors."

The procedure was this. Just before going to sleep at night, I would shut my eyes, and see, in my imagination, this group of men seated with me around my Council Table. Here I had not only an opportunity to sit among those whom I considered to be great, but I actually dominated the group, by serving as the Chairman.

I had a very DEFINITE PURPOSE in indulging my imagination through these nightly meetings. My purpose was to rebuild my own character so it would represent a composite of the characters of my imaginary counselors. Realizing, as I did, early in life, that I had to overcome the handicap of birth in an environment of ignorance and superstition, I deliberately assigned myself the task of voluntary rebirth through the method here described.

Being an earnest student of psychology, I knew, of course, that all people have become what they are because of their DOMINATING THOUGHTS AND DESIRES. I knew that every deeply seated desire has the effect of causing one to seek outward expression through which that desire may be transmuted into reality. I knew that self-suggestion is a powerful factor in building character, that it is, in fact, the sole principle through which character is builded.

With this knowledge of the principles of mind operation, I was fairly well armed with the equipment needed in rebuilding my character. In these imaginary Council meetings I called on my Cabinet members for the knowledge I wished each to contribute, addressing myself to each member in audible words, as follows:

"Mr. Emerson, I desire to acquire from you the marvelous understanding of Nature which distinguished your life. I ask that you make an impress upon my subconscious mind of whatever qualities you possessed which enabled you to understand and adapt yourself to the laws of Nature. I ask that you assist me in reaching and drawing upon whatever sources of knowledge are available to this end.

"Mr. Burbank, I request that you pass on to me the knowledge which enabled you to so harmonize the laws of Nature that you caused the cactus to shed its thorns, and become an edible food. Give me access to the knowledge which enabled you to make two blades of grass grow where but one grew before, and helped you to blend the coloring



of the flowers with more splendor and harmony, for you, alone, have successfully gilded the lily.

"Napoleon, I desire to acquire from you, by emulation, the marvelous ability you possessed to inspire people, and to arouse them to greater and more determined spirit of action. Also to acquire the spirit of enduring FAITH, which enabled you to turn defeat into victory, and to surmount staggering obstacles. Emperor of Fate, King of Chance, Man of Destiny, I salute you!

"Mr. Paine, I desire to acquire from you the freedom of thought and the courage and clarity with which to express convictions, which so distinguished you!

"Mr. Darwin, I wish to acquire from you the marvelous patience, and ability to study cause and effect, without bias or prejudice, so exemplified by you in the field of natural science.

"Mr. Lincoln, I desire to build into my own character the keen sense of justice, the untiring spirit of patience, the sense of humor, the human understanding, and the tolerance, which were your distinguishing characteristics.

"Mr. Carnegie, I am already indebted to you for my choice of a life-work, which has brought me great happiness and peace of mind. I wish to acquire a thorough understanding of the principles of organized effort, which you used so effectively in the building of a great industrial enterprise.

"Mr. Ford, you have been among the most helpful of the men who have supplied much of the material essential to my work. I wish to acquire your spirit of persistence, the determination, poise, and self-confidence which have enabled you to master poverty, organize, unify, and simplify human effort, so I may help others to follow in your footsteps.

"Mr. Edison, I have seated you nearest to me, at my right, because of the personal cooperation you have given me during my research into the causes of success and failure. I wish to acquire from you the marvelous spirit of FAITH, with which you have uncovered so many of Nature's secrets, the spirit of unrelenting toil with which you have so often wrested victory from defeat."



My method of addressing the members of the imaginary Cabinet would vary, according to the traits of character in which I was, for the moment, most interested in acquiring. I studied the records of their lives with painstaking care. After some months of this nightly procedure, I was astounded by the discovery that these imaginary figures became, apparently, real.

Each of these nine men developed individual characteristics, which surprised me. For example, Lincoln developed the habit of always being late, then walking around in solemn parade. When he came, he walked very slowly, with his hands clasped behind him, and once in a while he would stop as he passed, and rest his hand, momentarily, upon my shoulder. He always wore an expression of seriousness upon his face. Rarely did I see him smile. The cares of a sundered nation made him grave.

That was not true of the others. Burbank and Paine often indulged in witty exchanges which seemed, at times, to shock the other members of the cabinet. One night Paine suggested that I prepare a lecture on "The Age of Reason," and deliver it from the pulpit of a church which I formerly attended. Many around the table laughed heartily at the suggestion. Not Napoleon! He drew his mouth down at the corners and groaned so loudly that all turned and looked at him with amazement. To him the church was but a pawn of the State, not to be reformed, but to be used as a convenient inciter to mass activity by the people.

On one occasion Burbank was late. When he came, he was excited with enthusiasm, and explained that he had been late because of an experiment he was making, through which he hoped to be able to grow apples on any sort of tree. Paine chided him by reminding him that it was an apple which started all the trouble between man and woman. Darwin chuckled heartily as he suggested that Paine should watch out for little serpents when he went into the forest to gather apples, as they had the habit of growing into big snakes. Emerson observed, "No serpents, no apples," and Napoleon remarked, "No apples, no state!"

Lincoln developed the habit of always being the last one to leave the table after each meeting. On one occasion, he leaned across the end of the table, his arms folded, and remained in that position for many minutes. I made no attempt to disturb him. Finally, he lifted his head slowly, got up and walked to the door, then turned around, came back, and laid his hand on my shoulder and said, "My boy, you will need much courage if



you remain steadfast in carrying out your purpose in life. But remember, when difficulties overtake you, have faith in the people. They carry more good sense than they are given credit for, and hard times only sharpen it."

One evening Edison arrived ahead of all the others. He walked over and seated himself at my left, where Emerson was accustomed to sit, and said, "You are destined to witness the discovery of the secret of life. When the time comes, you will observe that life consists of great swarms of energy, or entities, each as intelligent as human beings think themselves to be. These units of life group together like hives of bees, and remain together until they disintegrate, through lack of harmony.

"These units have differences of opinion, the same as human beings, and often fight among themselves. These meetings which you are conducting will be very helpful to you. They will bring to your rescue some of the same units of life which served the members of your Cabinet during their lives. These units are eternal. THEY NEVER DIE! Your own thoughts and DESIRES serve as the magnet which attracts units of life, from the great ocean of life out there. Only the friendly units are attracted, the ones which harmonize with the nature of your DESIRES."

The other members of the Cabinet began to enter the room. Edison got up, and slowly walked around to his own seat. Edison was still living when this happened. It impressed me so greatly that I went to see him, and told him about the experience. He smiled broadly, and said, "Your dream was more a reality than you may imagine it to have been." He added no further explanation to his statement.

These meetings became so realistic that I became fearful of their consequences, and discontinued them for several months. The experiences were so uncanny, I was afraid if I continued them I would lose sight of the fact that the meetings were purely experiences of my imagination.

Some six months after I had discontinued the practice I was awakened one night, or thought I was, when I saw Lincoln standing at my bedside. He said, "The world will soon need your services. It is about to undergo a period of chaos which will cause men and women to lose faith, and become panic-stricken. Go ahead with your work and complete your philosophy. That is your mission in life. If you neglect it, the world will be the poorer for it, and you will have failed the very purpose for which you were given



your gifts."

I was unable to tell, the following morning, whether I had dreamed this, or had actually been awake, and I have never since found out which it was, but I do know that the dream, if it were a dream, was so vivid in my mind the next day that I resumed my meetings the following night.

At our next meeting, the members of my Cabinet all filed into the room together, and stood at their accustomed places at the Council Table, while Lincoln raised a glass and said, "Gentlemen, let us drink a toast to a friend who has returned to the fold."

After that, I began to add new members to my Cabinet, until now it consists of more than fifty, among them Christ, St. Paul, Galileo, Copernicus, Aristotle, Plato, Socrates, Homer, Voltaire, Bruno, Spinoza, Drummond, Kant, Schopenhauer, Newton, Confucius, Elbert Hubbard, Brann, Ingersoll, Wilson, and William James.

This is the first time that I have had the courage to mention this. Heretofore, I have remained quiet on the subject, because I knew, from my own attitude in connection with such matters, that I would be misunderstood if I described my unusual experience. I have been emboldened now to reduce my experience to the printed page, because I am now less concerned about what "they say" than I was in the years that have passed. One of the blessings of maturity is that it sometimes brings one greater courage to be truthful, regardless of what those who do not understand may think or say.

Lest I be misunderstood, I wish here to state most emphatically that I still regard my Cabinet meetings as being purely imaginary, but I feel entitled to suggest that, while the members of my Cabinet may be purely fictional, and the meetings existent only in my own imagination, they have led me into glorious paths of adventure, rekindled an appreciation of true greatness, encouraged creative endeavor, and emboldened the expression of honest thought.

Somewhere in the cell-structure of the brain is located an organ which receives vibrations of thought ordinarily called "hunches." So far, science has not discovered where this organ of the sixth sense is located, but this is not important. The fact remains that human beings do receive accurate knowledge through sources other than the physical senses. Such knowledge, generally, is received when the mind is under the influence of extraordinary stimulation. Any emergency which arouses the emotions,



and causes the heart to beat more rapidly than normal, may, and generally does, bring the sixth sense into action. Anyone who has experienced a near accident while driving knows that on such occasions the sixth sense often comes to one's rescue, and aids, by split seconds, in avoiding the accident.

These facts are mentioned preliminary to a statement of fact which I shall now make, namely, that during my meetings with the "Invisible Counselors" I find my mind most receptive to ideas, thoughts, and knowledge which reach me through the sixth sense. I can truthfully say that I owe entirely to my "Invisible Counselors" full credit for such ideas, facts, or knowledge as I received through "inspiration."

On scores of occasions, when I have faced emergencies, some of them so grave that my life was in jeopardy, I have been miraculously guided past these difficulties through the influence of my "Invisible Counselors."

My original purpose in conducting Council meetings with imaginary beings was solely that of impressing my own subconscious mind, through the principle of auto-suggestion, with certain characteristics which I desired to acquire. In more recent years, my experimentation has taken on an entirely different trend. I now go to my imaginary counselors with every difficult problem which confronts me and my clients. The results are often astonishing, although I do not depend entirely on this form of Counsel.

You, of course, have recognized that this chapter covers a subject with which a majority of people are not familiar. The Sixth Sense is a subject that will be of great interest and benefit to the person whose aim is to accumulate vast wealth, but it need not claim the attention of those whose desires are more modest.

Henry Ford undoubtedly understands and makes practical use of the sixth sense. His vast business and financial operations make it necessary for him to understand and use this principle. The late Thomas A. Edison understood and used the sixth sense in connection with the development of inventions, especially those involving basic patents, in connection with which he had no human experience and no accumulated knowledge to guide him, as was the case while he was working on the talking machine, and the moving picture machine.

Nearly all great leaders, such as Napoleon, Bismarck, Joan of Arc, Christ, Buddha, Confucius, and Muhammad, understood, and probably made use of, the sixth sense almost continuously. The major portion of their greatness consisted of their knowledge of this principle.

The sixth sense is not something that one can take off and put on at will. Ability to use this great power comes slowly, through application of the other principles outlined in this book. Seldom does any individual come into workable knowledge of the sixth sense before the age of forty. More often the knowledge is not available until one is well past fifty, and this for the reason that the spiritual forces with which the sixth sense is so closely related do not mature and become usable except through years of meditation, self-examination, and serious thought.

No matter who you are, or what may have been your purpose in reading this book, you can profit by it without understanding the principle described in this chapter. This is especially true if your major purpose is that of accumulation of money or other material things.

The chapter on the sixth sense was included because the book is designed for the purpose of presenting a complete philosophy by which individuals may unerringly guide themselves in attaining whatever they ask of life. The starting point of all achievement is DESIRE. The finishing point is that brand of KNOWLEDGE which leads to understanding, understanding of self, understanding of others, understanding of the laws of Nature, recognition and understanding of HAPPINESS.

This sort of understanding comes in its fullness only through familiarity with, and use of, the principle of the sixth sense, hence that principle had to be included as a part of this philosophy, for the benefit of those who demand more than money.

Having read the chapter, you must have observed that while reading it you were lifted to a high level of mental stimulation. Splendid! Come back to this again a month from now, read it once more, and observe that your mind will soar to a still higher level of stimulation. Repeat this experience from time to time, giving no concern as to how much or how little you learn at the time, and eventually you will find yourself in possession of a power that will enable you to throw off discouragement, master fear, overcome procrastination, and draw freely upon your imagination. Then you will have



felt the touch of that unknown "something" which has been the moving spirit of every truly great thinker, leader, artist, musician, writer, statesman. Then you will be in position to transmute your DESIRES into their physical or financial counterpart as easily as you may now lie down and quit at the first sign of opposition.

FAITH VS. FEAR!

Previous chapters have described how to develop FAITH, through Auto-suggestion, Desire, and the Subconscious. The next chapter presents detailed instructions for the mastery of FEAR.

Here will be found a full description of the six fears which are the cause of all discouragement, timidity, procrastination, indifference, indecision, and the lack of ambition, self-reliance, initiative, self-control, and enthusiasm.

Search yourself carefully as you study these six enemies, as they may exist only in your subconscious mind, where their presence will be hard to detect.

Remember, too, as you analyze the "Six Ghosts of Fear," that they are nothing but ghosts because they exist only in one's mind.

Remember, also, that ghosts, creations of uncontrolled imagination, have caused most of the damage people have done to their own minds; therefore, ghosts can be as dangerous as if they lived and walked on the earth in physical bodies.

The Ghost of the Fear of Poverty, which seized the minds of millions of people in 1929, was so real that it caused the worst business depression this country has ever known. Moreover, this particular ghost still frightens some of us out of our wits.



Chapter Fifteen

How to Outwit the Six Ghosts of Fear



Take inventory of yourself, as you read this closing chapter, and find out how many of the "ghosts" are standing in your way.

BEFORE you can put any portion of this philosophy into successful use, your mind must be prepared to receive it. The preparation is not difficult. It begins with study, analysis, and understanding of three enemies which you shall have to clear out.

These are INDECISION, DOUBT, and FEAR!

The Sixth Sense will never function while these three negatives, or any of them, remain in your mind. The members of this unholy trio are closely related; where one is found, the other two are close at hand.

INDECISION is the seedling of FEAR! Remember this, as you read. Indecision crystallizes into DOUBT, the two blend and become FEAR! The "blending" process often is slow. This is one reason why these three enemies are so dangerous. They germinate and grow without their presence being observed.

The remainder of this chapter describes an end which must be attained before the philosophy, as a whole, can be put into practical use. It also analyzes a condition which has, but lately, reduced huge numbers of people to poverty, and it states a truth which must be understood by all who accumulate riches, whether measured in terms of money or a state of mind of far greater value than money. The purpose of this chapter is to turn the spotlight of attention upon the cause and the cure of the six basic fears. Before we can master an enemy, we must know its name, its habits, and its place of abode. As you read, analyze yourself carefully, and determine which, if any, of the six common fears have attached themselves to you.

Do not be deceived by the habits of these subtle enemies. Sometimes they remain hidden in the subconscious mind, where they are difficult to locate, and still more difficult to eliminate.

THE SIX BASIC FEARS

There are six basic fears, with some combination of which every human suffers at one time or another. Most people are fortunate if they do not suffer from the entire six. Named in the order of their most common appearance, they are:



The fear of POVERTY

The fear of CRITICISM

The fear of ILL HEALTH

The fear of LOSS OF LOVE OF SOMEONE

The fear of OLD AGE

The fear of DEATH

All other fears are of minor importance; they can be grouped under these six headings.

The prevalence of these fears, as a curse to the world, runs in cycles. For almost six years, while the depression was on, we floundered in the cycle of FEAR OF POVERTY. During the world-war, we were in the cycle of FEAR OF DEATH. Just following the war, we were in the cycle of FEAR OF ILL HEALTH, as evidenced by the epidemic of disease which spread itself all over the world.

Fears are nothing more than states of mind. One's state of mind is subject to control and direction. Physicians, as everyone knows, are less subject to attack by disease than ordinary laymen, for the reason that physicians DO NOT FEAR DISEASE. Physicians, without fear or hesitation, have been known to physically contact hundreds of people, daily, who were suffering from such contagious diseases as smallpox, without becoming infected. Their immunity against the disease consisted, largely, if not solely, in their absolute lack of FEAR.

Nothing can be created which is not first conceived in the form of an impulse of thought. Following this statement comes another of still greater importance, namely, ONE'S THOUGHT IMPULSES BEGIN IMMEDIATELY TO TRANSLATE THEMSELVES INTO THEIR PHYSICAL EQUIVALENT, WHETHER THOSE THOUGHTS ARE VOLUNTARY OR INVOLUNTARY. Thought impulses which are picked up through the ether, by mere chance (thoughts which have been released by other minds), may determine one's financial, business, professional, or social destiny just as surely as do the thought impulses which one creates by intent and design.

We are here laying the foundation for the presentation of a fact of great importance to the person who does not understand why some people appear to be "lucky" while others



of equal or greater ability, training, experience, and brain capacity seem destined to ride with misfortune. This fact may be explained by the statement that every human being has the ability to completely control his or her own mind, and with this control, obviously, every person may open the mind to the tramp thought impulses which are being released by other brains, or close the doors tightly and admit only thought impulses of one's own choosing.

Nature has endowed mankind with absolute control over but one thing, and that is THOUGHT. This fact, coupled with the additional fact that everything which one creates begins in the form of a thought, leads one very near to the principle by which FEAR may be mastered.

If it is true that ALL THOUGHT HAS A TENDENCY TO CLOTHE ITSELF IN ITS PHYSICAL EQUIVALENT (and this is true, beyond any reasonable room for doubt), it is equally true that thought impulses of fear and poverty cannot be translated into terms of courage and financial gain.

The people of America began to think of poverty, following the Wall Street crash of 1929. Slowly but surely that mass thought was crystallized into its physical equivalent, which was known as a "depression." This had to happen; it is in conformity with the laws of Nature.

THE FEAR OF POVERTY

There can be no compromise between POVERTY and RICHES! The two roads that lead to poverty and riches travel in opposite directions. If you want riches, you must refuse to accept any circumstance that leads toward poverty. (The word "riches" is here used in its broadest sense, meaning financial, spiritual, mental, and material estates.) The starting point of the path that leads to riches is DESIRE. In chapter one, you received full instructions for the proper use of DESIRE. In this chapter, on FEAR, you have complete instructions for preparing your mind to make practical use of DESIRE.

Here, then, is the place to give yourself a challenge which will definitely determine how much of this philosophy you have absorbed. Here is the point at which you can turn prophet and foretell, accurately, what the future holds in store for you. If, after reading this chapter, you are willing to accept poverty, you may as well make up your mind to receive poverty. This is one decision you cannot avoid.



If you demand riches, determine what form, and how much, will be required to satisfy you. You know the road that leads to riches. You have been given a road map which, if followed, will keep you on that road. If you neglect to make the start, or stop before you arrive, no one will be to blame but YOU. This responsibility is yours. No alibi will save you from accepting the responsibility if you now fail or refuse to demand riches of Life, because the acceptance calls for but one thing, incidentally, the only thing you can control, and that is a STATE OF MIND. A state of mind is something that one assumes. It cannot be purchased; it must be created.

Fear of poverty is a state of mind, nothing else! But it is sufficient to destroy one's chances of achievement in any undertaking, a truth which became painfully evident during the depression.

This fear paralyzes the faculty of reason, destroys the faculty of imagination, kills off self-reliance, undermines enthusiasm, discourages initiative, leads to uncertainty of purpose, encourages procrastination, wipes out enthusiasm and makes self-control an impossibility. It takes the charm from one's personality, destroys the possibility of accurate thinking, diverts concentration of effort; it masters persistence, turns the will-power into nothingness, destroys ambition, beclouds the memory and invites failure in every conceivable form; it kills love and assassinates the finer emotions of the heart, discourages friendship and invites disaster in a hundred forms, leads to sleeplessness, misery and unhappiness, and all this despite the obvious truth that we live in a world of over-abundance of everything the heart could desire, with nothing standing between us and our desires, excepting lack of a definite purpose.

The Fear of Poverty is, without doubt, the most destructive of the six basic fears. It has been placed at the head of the list because it is the most difficult to master. Considerable courage is required to state the truth about the origin of this fear, and still greater courage to accept the truth after it has been stated. The fear of poverty grew out of the inherited tendency to PREY UPON ONE'S FELLOW HUMAN BEINGS ECONOMICALLY. Nearly all animals lower than the human are motivated by instinct, but their capacity to "think" is limited, and therefore they prey upon one another physically. The human being, with a superior sense of intuition, with the capacity to think and to reason, does not eat its fellow being bodily; it gets more satisfaction out of "eating" them FINANCIALLY. So greedy are we that every conceivable law has been



passed to safeguard us from one another.

Of all the ages of the world of which we know anything, the age in which we live seems to be one that is outstanding because of its money-madness. A person is considered less than the dust of the earth unless he or she can display a fat bank account; but with money in hand – NEVER MIND HOW IT WAS ACQUIRED, one is a "king" or a "big shot," above the law, ruling in politics, dominating in business, and the whole world about bows in respect.

Nothing brings so much suffering and humility as POVERTY! Only those who have experienced poverty understand the full meaning of this.

It is no wonder that people fear poverty. Through a long line of inherited experiences, we have learned, for sure, that some cannot be trusted where matters of money and earthly possessions are concerned. This is a rather stinging indictment, the worst part of it being that it is TRUE.

Many marriages are motivated by the wealth possessed by one, or both, of the contracting parties. It is no wonder, therefore, that the divorce courts are busy.

So eager are people to possess wealth that they will acquire it in whatever manner they can, through legal methods if possible, through other methods if necessary or expedient.

Self-analysis may disclose weaknesses which one does not like to acknowledge. This form of examination is essential to all who demand of Life more than mediocrity and poverty. Remember, as you check yourself point by point, that you are both the court and the jury, the prosecuting attorney and the attorney for the defense, and that you are the plaintiff and the defendant, also that you are on trial. Face the facts squarely. Ask yourself definite questions and demand direct replies. When the examination is over, you will know more about yourself. If you do not feel that you can be an impartial judge in this self-examination, call upon someone who knows you well to serve as judge while you cross-examine yourself. You are after the truth. Get it, no matter at what cost, even though it may temporarily embarrass you!

The majority of people, if asked what they fear most, would reply, "I fear nothing." The reply would be inaccurate, because few people realize that they are bound, handicapped, whipped spiritually and physically through some form of fear. So subtle



and deeply seated is the emotion of fear that one may go through life burdened with it, never recognizing its presence. Only a courageous analysis will disclose the presence of this universal enemy. When you begin such an analysis, search deeply into your character. Here is a list of the symptoms for which you should look:

SYMPTOMS OF THE FEAR OF POVERTY

INDIFFERENCE. Commonly expressed through lack of ambition; willingness to tolerate poverty; acceptance of whatever compensation life may offer without protest; mental and physical laziness; lack of initiative, imagination, enthusiasm, and self-control.

INDECISION. The habit of permitting others to do one's thinking. Staying "on the fence."

DOUBT. Generally expressed through alibis and excuses designed to cover up, explain away, or apologize for one's failures, sometimes expressed in the form of envy of those who are successful, or by criticizing them.

WORRY. Usually expressed by finding fault with others, a tendency to spend beyond one's income, neglect of personal appearance, scowling and frowning; intemperance in the use of alcoholic drink, sometimes through the use of narcotics; nervousness, lack of poise, self-consciousness, and lack of self-reliance.

OVER-CAUTION. The habit of looking for the negative side of every circumstance, thinking and talking of possible failure instead of concentrating upon the means of succeeding. Knowing all the roads to disaster, but never searching for the plans to avoid failure. Waiting for "the right time" to begin putting ideas and plans into action, until the waiting becomes a permanent habit. Remembering those who have failed, and forgetting those who have succeeded. Seeing the hole in the doughnut, but overlooking the doughnut.

PROCRASTINATION. The habit of putting off until tomorrow that which should have been done last year. Spending enough time in creating alibis and excuses to have done the job. This symptom is closely related to over-caution, doubt, and worry. Refusal to accept responsibility when it can be avoided. Willingness to compromise rather than put up a stiff fight. Compromising with difficulties instead of harnessing and using them as stepping stones to advancement. Bargaining with Life for a penny, instead of



demanding prosperity, opulence, riches, contentment, and happiness. Planning what to do IF AND WHEN OVERTAKEN BY FAILURE, INSTEAD OF BURNING ALL BRIDGES AND MAKING RETREAT IMPOSSIBLE. Weakness of, and often total lack of, self-confidence, definiteness of purpose, self-control, initiative, enthusiasm, ambition, thrift, and sound reasoning ability.

EXPECTING POVERTY INSTEAD OF DEMANDING RICHES. Association with those who accept poverty instead of seeking the company of those who demand and receive riches.

MONEY TALKS!

Some will ask, "Why did you write a book about money? Why measure riches in dollars, alone?" Some will believe, and rightly so, that there are other forms of riches more desirable than money.

Yes, there are riches which cannot be measured in terms of dollars, but there are millions of people who will say, "Give me all the money I need, and I will find everything else I want."

The major reason why I wrote this book on how to get money is the fact that the world has but lately passed through an experience that left millions of men and women paralyzed with the FEAR OF POVERTY. What this sort of fear does to one was well described by Westbrook Pegler, in the New York World-Telegram:

"Money is only clam shells or metal discs or scraps of paper, and there are treasures of the heart and soul which money cannot buy, but most people, being broke, are unable to keep this in mind and sustain their spirits. When a man is down and out and on the street, unable to get any job at all, something happens to his spirit which can be observed in the droop of his shoulders, the set of his hat, his walk and his gaze. He cannot escape a feeling of inferiority among people with regular employment, even though he knows they are definitely not his equals in character, intelligence or ability.

"These people, even his friends, feel, on the other hand, a sense of superiority and regard him, perhaps unconsciously, as a casualty. He may borrow for a time, but not enough to carry on in his accustomed way, and he cannot continue to borrow very long. But borrowing in itself, when a man is



borrowing merely to live, is a depressing experience, and the money lacks the power of earned money to revive his spirits.

"When a man is down and out he has time on his hands for brooding. He may travel miles to see someone about a job and discover that the job is filled or that it is one of those jobs with no base pay but only a commission on the sale of some useless knick-knack which nobody would buy, except out of pity. Turning that down, he finds himself back on the street with nowhere to go but just anywhere. So he walks and walks. He gazes into store windows at luxuries which are not for him, and feels inferior and gives way to people who stop to look with an active interest. He wanders into the railroad station or puts himself down in the library to ease his legs and soak up a little heat, but that isn't looking for a job, so he gets going again. He may not know it, but his aimlessness would give him away even if the very lines of his figure did not. He may be well dressed in the clothes left over from the days when he had a steady job, but the clothes cannot disguise the droop.

"He sees thousands of other people, bookkeepers or clerks or chemists or wagon hands, busy at their work and envies them from the bottom of his soul. They have their independence, their self-respect and manhood, and he simply cannot convince himself that he is a good man, too, though he argue it out and arrive at a favorable verdict hour after hour. It is just money which makes this difference in him. With a little money he would be himself again.

"Some employers take the most shocking advantage of people who are down and out. The agencies hang out little colored cards offering miserable wages to busted men, \$12 a week, \$15 a week. An \$18 a week job is a plum, and anyone with \$25 a week to offer does not hang the job in front of an agency on a colored card. I have a want ad clipped from a local paper demanding a clerk, a good, clean penman, to take telephone orders for a sandwich shop from 11 A.M. to 2 P.M. for \$8 a month, not \$8 a week but \$8 a month. The ad says also, 'State religion.' Can you imagine the brutal effrontery of anyone who demands a good, clean penman for 11 cents an hour inquiring into the victim's religion? But that is what busted people are offered."

THE FEAR OF CRITICISM

Just how the human being originally came by this fear, no one can state definitely, but one thing is certain, we have it in a highly developed form. Some believe that this fear made its appearance about the time that politics became a "profession." Others believe it can be traced to the age when people first began to concern themselves with "styles" in clothing.

This author, being neither a humorist nor a prophet, is inclined to attribute the basic fear of criticism to that part of our inherited nature which prompts us not only to take away a fellow being's goods and wares, but to justify the action by CRITICISM of that fellow being's character. It is a well-known fact that a thief will criticize the one from whom he steals, that politicians seek office, not by displaying their own virtues and qualifications, but by attempting to besmirch their opponents.

The fear of criticism takes on many forms, the majority of which are petty and trivial. Many choose to do one thing or another mainly because "Everyone else is doing it." The individual falls into line and does likewise, lest some other individual CRITICIZE him or her.

The astute manufacturers of clothing have not been slow to capitalize on this basic fear of criticism, with which all humanity has been cursed. Every season the styles in many articles of clothing change. Who establishes the styles? Certainly not the purchaser of clothing, but the manufacturer. Why are the styles changed so often? The answer is obvious. The styles are changed in order to sell more clothes.

For the same reason the manufacturers of automobiles (with a few rare and very sensible exceptions) change styles of models every season. No one wants to drive an automobile which is not of the latest style, although the older model may actually be the better car. We have been describing the manner in which people behave under the influence of fear of criticism as applied to the small and petty things of life. Let us now examine human behavior when this fear affects people in connection with the more important events of human relationship.

Take, for example, practically any person who has reached the age of "mental maturity" (from thirty-five to forty years of age, as a general average), and if you could read the secret thoughts of the mind, you would find serious questions and quiet doubts about



many of the teachings they accepted without question in their youth. Not often, however, will you find a person who has the courage to openly examine those beliefs aloud. Most people will, if pressed far enough, keep silent rather than admit that they have come to question some of what they were taught before the age of free inquiry and education. Why does the average person, even in this day of enlightenment, shy away from honestly questioning the beliefs handed down to them? The answer is, "because of the fear of criticism." Men and women have been burned at the stake for daring to think for themselves. It is no wonder we have inherited a consciousness which makes us fear criticism. The time was, and not so far in the past, when criticism carried severe punishments, it still does in some countries.

The fear of criticism robs people of initiative, destroys the power of imagination, limits individuality, takes away self-reliance, and does damage in a hundred other ways. Parents often do their children irreparable injury by criticizing them. The mother of one of my boyhood friends used to punish him with a switch almost daily, always completing the job with the statement, "You'll land in the penitentiary before you are twenty." He was sent to a Reformatory at the age of seventeen. Criticism is the one form of service of which everyone has too much. Everyone has a stock of it which is handed out, free of charge, whether called for or not. One's nearest relatives often are the worst offenders. It should be recognized as a crime (in reality it is a crime of the worst nature) for any parent to build inferiority complexes in the mind of a child through unnecessary criticism. Employers who understand human nature get the best there is in people, not by criticism, but by constructive suggestion. Parents may accomplish the same results with their children. Criticism will plant FEAR in the human heart, or resentment, but it will not build love or affection.

SYMPTOMS OF THE FEAR OF CRITICISM

This fear is almost as universal as the fear of poverty, and its effects are just as fatal to personal achievement, mainly because this fear destroys initiative and discourages the use of imagination. The major symptoms of the fear are:

SELF-CONSCIOUSNESS. Generally expressed through nervousness, timidity in conversation and in meeting strangers, awkward movement of the hands and limbs, shifting of the eyes.



LACK OF POISE. Expressed through lack of voice control, nervousness in the presence of others, poor posture of body, poor memory.

PERSONALITY. Lacking in firmness of decision, personal charm, and ability to express opinions definitely. The habit of side-stepping issues instead of meeting them squarely. Agreeing with others without careful examination of their opinions.

INFERIORITY COMPLEX. The habit of expressing self-approval by word of mouth and by actions, as a means of covering up a feeling of inferiority. Using "big words" to impress others (often without knowing the real meaning of the words). Imitating others in dress, speech, and manners. Boasting of imaginary achievements. This sometimes gives a surface appearance of a feeling of superiority.

EXTRAVAGANCE. The habit of trying to "keep up with the Joneses," spending beyond one's income.

LACK OF INITIATIVE. Failure to embrace opportunities for self-advancement, fear to express opinions, lack of confidence in one's own ideas, giving evasive answers to questions asked by superiors, hesitancy of manner and speech, deceit in both words and deeds.

LACK OF AMBITION. Mental and physical laziness, lack of self-assertion, slowness in reaching decisions, easily influenced by others, the habit of criticizing others behind their backs and flattering them to their faces, the habit of accepting defeat without protest, quitting an undertaking when opposed by others, suspicious of other people without cause, lacking in tactfulness of manner and speech, unwillingness to accept the blame for mistakes.

THE FEAR OF ILL HEALTH

This fear may be traced to both physical and social heredity. It is closely associated, as to its origin, with the causes of the fear of Old Age and the fear of Death, because it leads one closely to the border of "terrible worlds" of which we know not, but concerning which we have been taught some discomfoting stories. The opinion is somewhat general, also, that certain unethical people engaged in the business of "selling health" have had not a little to do with keeping alive the fear of ill health.



In the main, people fear ill health because of the terrible pictures which have been planted in the mind of what may happen if death should overtake them. They also fear it because of the economic toll which it may claim.

A reputable physician estimated that 75% of all people who visit physicians for professional service are suffering with hypochondria (imaginary illness). It has been shown most convincingly that the fear of disease, even where there is not the slightest cause for fear, often produces the physical symptoms of the disease feared.

Powerful and mighty is the human mind! It builds or it destroys. Playing upon this common weakness of fear of ill health, dispensers of quack remedies have reaped fortunes. This form of imposition upon trusting humanity became so prevalent some twenty years ago that Collier's Weekly Magazine conducted a bitter campaign against some of the worst offenders in the quack-remedy business.

During the "flu" epidemic which broke out during the world war, the mayor of New York City took drastic steps to check the damage which people were doing themselves through their inherent fear of ill health. He called in the newspaper men and said to them, "Gentlemen, I feel it necessary to ask you not to publish any scare headlines concerning the 'flu' epidemic. Unless you cooperate with me, we will have a situation which we cannot control." The newspapers quit publishing stories about the "flu," and within one month the epidemic had been successfully checked.

Through a series of experiments conducted some years ago, it was proved that people may be made ill by suggestion. We conducted this experiment by causing three acquaintances to visit the "victims," each of whom asked the question, "What ails you? You look terribly ill." The first questioner usually provoked a grin, and a nonchalant "Oh, nothing, I'm alright," from the victim. The second questioner usually was answered with the statement, "I don't know exactly, but I do feel badly." The third questioner was usually met with the frank admission that the victim was actually feeling ill. Try this on an acquaintance if you doubt that it will make him or her uncomfortable, but do not carry the experiment too far.

There is overwhelming evidence that disease sometimes begins in the form of a negative thought impulse. Such an impulse may be passed from one mind to another, by suggestion, or created by an individual in his or her own mind.



A man who was blessed with more wisdom than this incident might indicate once said, "When anyone asks me how I feel, I always want to answer by knocking him down."

Doctors send patients into new climates for their health, because a change of "mental attitude" is necessary. The seed of fear of ill health lives in every human mind. Worry, fear, discouragement, disappointment in love and business affairs cause this seed to germinate and grow. The recent business depression kept the doctors on the run, because every form of negative thinking may cause ill health.

Disappointments in business and in love stand at the head of the list of causes of fear of ill health. A young man suffered a disappointment in love which sent him to a hospital. For months he hovered between life and death. A specialist in suggestive therapeutics was called in. The specialist changed nurses, placing him in charge of a very charming young woman who began (by pre-arrangement with the doctor) to show love to him the first day of her arrival on the job. Within three weeks the patient was discharged from the hospital, still suffering, but with an entirely different malady. HE WAS IN LOVE AGAIN. The remedy was a hoax, but the patient and the nurse were later married. Both are in good health at the time of this writing.

SYMPTOMS OF THE FEAR OF ILL HEALTH

The symptoms of this almost universal fear are:

AUTO-SUGGESTION. The habit of negative use of self-suggestion by looking for, and expecting to find, the symptoms of all kinds of disease. "Enjoying" imaginary illness and speaking of it as being real. The habit of trying all "fads" and "isms" recommended by others as having therapeutic value. Talking to others of operations, accidents, and other forms of illness.

HYPOCHONDRIA. The habit of talking of illness, concentrating the mind upon disease, and expecting its appearance until a nervous break occurs. Nothing that comes in bottles can cure this condition. It is brought on by negative thinking, and nothing but positive thought can affect a cure. Hypochondria (a medical term for imaginary disease) is said to do as much damage, on occasion, as the disease one fears might do. Most so-called cases of "nerves" come from imaginary illness.

EXERCISE. Fear of ill health often interferes with proper physical exercise, and results in excess body weight, by causing one to avoid outdoor life.



SUSCEPTIBILITY. Fear of ill health breaks down Nature's body resistance, and creates a favorable condition for any form of disease one may contact. The fear of ill health often is related to the fear of Poverty, especially in the case of the hypochondriac, who constantly worries about the possibility of having to pay doctor's bills, hospital bills, etc. This type of person spends much time preparing for sickness, talking about death, saving money for cemetery lots and burial expenses.

SELF-CODDLING. The habit of making a bid for sympathy, using imaginary illness as the lure. (People often resort to this trick to avoid work.) The habit of feigning illness to cover plain laziness, or to serve as an alibi for lack of ambition.

INTEMPERANCE. The habit of using alcohol or narcotics to destroy pains such as headaches and neuralgia instead of eliminating the cause. The habit of reading about illness and worrying over the possibility of being stricken by it.

THE FEAR OF LOSS OF LOVE

Jealousy, and other similar forms of mental madness, grow out of the inherited fear of the loss of love of someone. This fear is the most painful of all the six basic fears. It probably plays more havoc with the body and mind than any of the other basic fears, as it often leads to permanent insanity.

SYMPTOMS OF THE FEAR OF LOSS OF LOVE

The distinguishing symptoms of this fear are:

JEALOUSY. The habit of being suspicious of friends and loved ones without any reasonable evidence of sufficient grounds. (Jealousy is a form of madness which sometimes becomes violent without the slightest cause.) The habit of accusing one's partner of infidelity without grounds. General suspicion of everyone, absolute faith in no one.

FAULT FINDING. The habit of finding fault with friends, relatives, business associates, and loved ones upon the slightest provocation, or without any cause whatsoever.

GAMBLING. The habit of gambling, stealing, cheating, and otherwise taking hazardous chances to provide money for loved ones, with the belief that love can be bought. The habit of spending beyond one's means, or incurring debts, to provide gifts



for loved ones, with the object of making a favorable showing. Insomnia, nervousness, lack of persistence, weakness of will, lack of self-control, lack of self-reliance, bad temper.

THE FEAR OF OLD AGE

In the main, this fear grows out of two sources. First, the thought that old age may bring with it POVERTY. Secondly, and by far the most common source, from the fearful teachings of the past, too often mixed with "fire and brimstone" imagery that preyed upon our natural dread of what we do not understand.

In the basic fear of old age, one has two reasons for apprehension, one growing out of distrust of one's fellow human beings, who may seize whatever worldly goods one possesses, and the other arising from the fearful pictures of the world beyond, planted in the mind through social heredity before one came into full possession of one's reasoning.

The possibility of ill health, which is more common as people grow older, is also a contributing cause of this common fear of old age.

The most common cause of fear of old age is associated with the possibility of poverty. "Poorhouse" is not a pretty word. It throws a chill into the mind of every person who faces the possibility of having to spend his or her declining years in want.

Another contributing cause of the fear of old age is the possibility of loss of freedom and independence, as old age may bring with it the loss of both physical and economic freedom.

SYMPTOMS OF THE FEAR OF OLD AGE

The commonest symptoms of this fear are:

The tendency to slow down and develop an inferiority complex at the age of mental maturity, around the age of forty, falsely believing oneself to be "slipping" because of age. (The truth is that one's most useful years, mentally and spiritually, are those beyond the age of forty.)

The habit of speaking apologetically of oneself as "being old" merely because one has reached a certain age, instead of reversing the rule and expressing gratitude for having



reached the age of wisdom and understanding.

The habit of killing off initiative, imagination, and self-reliance by falsely believing oneself too old to exercise these qualities.

THE FEAR OF DEATH

To some this is the cruelest of all the basic fears. The reason is obvious. The terrible pangs of fear associated with the thought of death, in the majority of cases, may be charged directly to fear-based teachings about what waits beyond it. Cultures untouched by such teachings are often far less afraid of death than those steeped in them. For countless years the human being has been asking the still unanswered questions, "whence" and "whither", where did I come from, and where am I going?

In ages past, those who traded on fear were not slow to offer answers to these questions, often for a price, binding people with the promise of reward for belief and the threat of unending punishment for doubt. Witness, here, a major source of the FEAR OF DEATH.

ETERNITY is a long time. FIRE is a terrible thing. The thought of eternal punishment, with fire, not only causes people to fear death, it often causes them to lose their reason. It destroys interest in life and makes happiness impossible.

During my research, I reviewed a book entitled "A Catalogue of the Gods," in which were listed the 30,000 gods which man has worshiped. Think of it! Thirty thousand of them, represented by everything from a crawfish to a man. It is little wonder that men have become frightened at the approach of death.

While the religious leader may not be able to provide safe conduct into heaven, nor, by lack of such provision, allow the unfortunate to descend into hell, the possibility of the latter seems so terrible that the very thought of it lays hold of the imagination in such a realistic way that it paralyzes reason, and sets up the fear of death.

In truth, no one can claim certain, provable knowledge of what lies beyond death. This very uncertainty opens the door of the human mind to the charlatan, so he may enter and control that mind.



The fear of DEATH is far less common now than in ages past. As human understanding has grown, the light of knowledge has freed many men and women from this terrible fear. People today are not so easily ruled by images of torment. Through the aid of biology, astronomy, geology, and other sciences, much of the dread that once gripped the human mind and clouded its reason has been lifted.

Insane asylums are filled with men and women who have gone mad because of the FEAR OF DEATH.

This fear is useless. Death will come, no matter what anyone may think about it. Accept it as a necessity, and pass the thought out of your mind. It must be a necessity, or it would not come to all. Perhaps it is not as bad as it has been pictured.

The entire world is made up of only two things, ENERGY and MATTER. In elementary physics we learn that neither matter nor energy (the only two realities known to man) can be created nor destroyed. Both matter and energy can be transformed, but neither can be destroyed.

Life is energy, if it is anything. If neither energy nor matter can be destroyed, of course life cannot be destroyed. Life, like other forms of energy, may be passed through various processes of transition, or change, but it cannot be destroyed. Death is mere transition.

If death is not mere change, or transition, then nothing comes after death except a long, eternal, peaceful sleep, and sleep is nothing to be feared. Thus you may wipe out, forever, the fear of Death.

SYMPTOMS OF THE FEAR OF DEATH

The general symptoms of this fear are:

The habit of THINKING about dying instead of making the most of LIFE, due, generally, to lack of purpose, or lack of a suitable occupation. This fear is more prevalent among the aged, but sometimes the more youthful are victims of it. The greatest of all remedies for the fear of death is a BURNING DESIRE FOR ACHIEVEMENT, backed by useful service to others. A busy person seldom has time to think about dying. He or she finds life too thrilling to worry about death. Sometimes the fear of death is closely associated with the Fear of Poverty, where one's death would



leave loved ones poverty-stricken. In other cases, the fear of death is caused by illness and the consequent breaking down of physical body resistance. The commonest causes of the fear of death are: ill health, poverty, lack of appropriate occupation, disappointment over love, insanity, and fear-based teachings about the hereafter.

OLD MAN WORRY

Worry is a state of mind based upon fear. It works slowly, but persistently. It is insidious and subtle. Step by step it "digs itself in" until it paralyzes one's reasoning faculty, destroys self-confidence and initiative. Worry is a form of sustained fear caused by indecision; therefore it is a state of mind which can be controlled.

An unsettled mind is helpless. Indecision makes an unsettled mind. Most individuals lack the will-power to reach decisions promptly, and to stand by them after they have been made, even during normal business conditions. During periods of economic unrest, the individual is handicapped, not alone by an inherent nature to be slow at reaching decisions, but by being influenced by the indecision of others around who have created a state of "mass indecision."

During the depression the whole atmosphere, all over the world, was filled with "Fearenza" and "Worryitis," the two mental disease germs which began to spread themselves after the Wall Street frenzy in 1929. There is only one known antidote for these germs; it is the habit of prompt and firm DECISION. Moreover, it is an antidote which every individual must apply for himself or herself.

We do not worry over conditions, once we have reached a decision to follow a definite line of action.

I once interviewed a man who was to be electrocuted two hours later. The condemned man was the calmest of some eight men who were in the death-cell with him. His calmness prompted me to ask him how it felt to know that he was going into eternity in a short while. With a smile of confidence on his face, he said, "It feels fine. Just think, brother, my troubles will soon be over. I have had nothing but trouble all my life. It has been a hardship to get food and clothing. Soon I will not need these things. I have felt fine ever since I learned FOR CERTAIN that I must die. I made up my mind then to accept my fate in good spirit."



As he spoke he devoured a dinner of proportions sufficient for three men, eating every mouthful of the food brought to him, and apparently enjoying it as much as if no disaster awaited him.

DECISION gave this man resignation to his fate! Decision can also prevent one's acceptance of undesired circumstances. The six basic fears become translated into a state of worry, through indecision.

Relieve yourself, forever, of the fear of death by reaching a decision to accept death as an inescapable event. Whip the fear of poverty by reaching a decision to get along with whatever wealth you can accumulate WITHOUT WORRY. Put your foot upon the neck of the fear of criticism by reaching a decision NOT TO WORRY about what other people think, do, or say. Eliminate the fear of old age by reaching a decision to accept it, not as a handicap, but as a great blessing which carries with it wisdom, self-control, and understanding not known to youth. Acquit yourself of the fear of ill health by the decision to forget symptoms. Master the fear of loss of love by reaching a decision to get along without love, if that is necessary.

Kill the habit of worry, in all its forms, by reaching a general, blanket decision that nothing which life has to offer is worth the price of worry. With this decision will come poise, peace of mind, and calmness of thought which will bring happiness.

One whose mind is filled with fear not only destroys his or her own chances of intelligent action, but also transmits these destructive vibrations to the minds of others, and destroys their chances as well.

Even a dog or a horse knows when its master lacks courage; moreover, a dog or a horse will pick up the vibrations of fear thrown off by its master, and behave accordingly. Lower down the line of intelligence in the animal kingdom, one finds this same capacity to pick up the vibrations of fear. A honey-bee immediately senses fear in the mind of a person; for reasons unknown, a bee will sting the person whose mind is releasing vibrations of fear much more readily than it will bother the person whose mind registers no fear.

The vibrations of fear pass from one mind to another just as quickly and as surely as the sound of the human voice passes from the broadcasting station to the receiving set of a radio, and BY THE SELF-SAME MEDIUM.



Mental telepathy is a reality. Thoughts pass from one mind to another, voluntarily, whether or not this fact is recognized by either the person releasing the thoughts or the persons who pick up those thoughts.

The person who gives expression, by word of mouth, to negative or destructive thoughts is practically certain to experience the results of those words in the form of a destructive "kick-back." The release of destructive thought impulses, alone, without the aid of words, produces also a "kickback" in more ways than one. First of all, and perhaps most important to be remembered, the person who releases thoughts of a destructive nature must suffer damage through the breaking down of the faculty of creative imagination.

Secondly, the presence in the mind of any destructive emotion develops a negative personality which repels people, and often converts them into antagonists. The third source of damage to the person who entertains or releases negative thoughts lies in this significant fact, these thought-impulses are not only damaging to others, but they IMBED THEMSELVES IN THE SUBCONSCIOUS MIND OF THE PERSON RELEASING THEM, and there become a part of that person's character.

One is never through with a thought merely by releasing it. When a thought is released, it spreads in every direction, through the medium of the ether, but it also plants itself permanently in the subconscious mind of the person releasing it.

Your business in life is, presumably, to achieve success. To be successful, you must find peace of mind, acquire the material needs of life, and, above all, attain HAPPINESS. All of these evidences of success begin in the form of thought impulses.

You may control your own mind; you have the power to feed it whatever thought impulses you choose. With this privilege goes also the responsibility of using it constructively. You are the master of your own earthly destiny just as surely as you have the power to control your own thoughts. You may influence, direct, and eventually control your own environment, making your life what you want it to be, or you may neglect to exercise the privilege which is yours, to make your life to order, thus casting yourself upon the broad sea of "Circumstance" where you will be tossed hither and yon, like a chip on the waves of the ocean.



THE DEVIL'S WORKSHOP: THE SEVENTH BASIC EVIL

In addition to the Six Basic Fears, there is another evil by which people suffer. It constitutes a rich soil in which the seeds of failure grow abundantly. It is so subtle that its presence often is not detected. This affliction cannot properly be classed as a fear. IT IS MORE DEEPLY SEATED AND MORE OFTEN FATAL THAN ALL OF THE SIX FEARS. For want of a better name, let us call this evil SUSCEPTIBILITY TO NEGATIVE INFLUENCES.

Men and women who accumulate great riches always protect themselves against this evil! The poverty-stricken never do! Those who succeed in any calling must prepare their minds to resist the evil. If you are reading this philosophy for the purpose of accumulating riches, you should examine yourself very carefully to determine whether you are susceptible to negative influences. If you neglect this self-analysis, you will forfeit your right to attain the object of your desires.

Make the analysis searching. After you read the questions prepared for this self-analysis, hold yourself to a strict accounting in your answers. Go at the task as carefully as you would search for any other enemy you knew to be awaiting you in ambush, and deal with your own faults as you would with a more tangible enemy. You can easily protect yourself against highway robbers, because the law provides organized cooperation for your benefit, but the "seventh basic evil" is more difficult to master, because it strikes when you are not aware of its presence, when you are asleep, and while you are awake. Moreover, its weapon is intangible, because it consists of merely a STATE OF MIND. This evil is also dangerous because it strikes in as many different forms as there are human experiences. Sometimes it enters the mind through the well-meant words of one's own relatives. At other times, it bores from within, through one's own mental attitude. Always it is as deadly as poison, even though it may not kill as quickly.

HOW TO PROTECT YOURSELF AGAINST NEGATIVE INFLUENCES

To protect yourself against negative influences, whether of your own making or the result of the activities of negative people around you, recognize that you have a WILL-POWER, and put it into constant use until it builds a wall of immunity against negative influences in your own mind.

Recognize the fact that you, and every other human being, are, by nature, inclined to be lazy, indifferent, and susceptible to all suggestions which harmonize with your weaknesses.

Recognize that you are, by nature, susceptible to all the six basic fears, and set up habits for the purpose of counteracting all these fears.

Recognize that negative influences often work on you through your subconscious mind, and are therefore difficult to detect, and keep your mind closed against all people who depress or discourage you in any way.

Stop pandering to colds, aches, pains, and imaginary illness.

Deliberately seek the company of people who influence you to THINK AND ACT FOR YOURSELF.

Do not EXPECT troubles, as they have a tendency not to disappoint.

Without doubt, the most common weakness of all human beings is the habit of leaving their minds open to the negative influence of other people. This weakness is all the more damaging because most people do not recognize that they are cursed by it, and many who acknowledge it neglect or refuse to correct the evil until it becomes an uncontrollable part of their daily habits.

To aid those who wish to see themselves as they really are, the following list of questions has been prepared. Read the questions and state your answers aloud, so you can hear your own voice. This will make it easier for you to be truthful with yourself.

Do you complain often of "not feeling well," and if so, what is the cause?

Do you find fault with other people at the slightest provocation?



Do you frequently make mistakes in your work, and if so, why?

Are you sarcastic and offensive in your conversation?

Do you deliberately avoid the association of anyone, and if so, why?

Does life seem futile and the future hopeless to you? If so, why?

Do you like your business or occupation? If not, why?

Do you often feel self-pity, and if so, why?

Are you envious of those who excel you?

To which do you devote most time: thinking of SUCCESS, or of FAILURE?

Are you gaining or losing self-confidence as you grow older?

Do you learn something of value from all mistakes?

Are you permitting some relative or acquaintance to worry you? If so, why?

Are you sometimes "on top of the world" and at other times in the depths of despair?

Who has the most inspiring influence upon you? What is the cause?

Do you tolerate negative or discouraging influences which you can avoid?

Are you careless of your personal appearance? If so, when and why?

Have you learned how to "drown your troubles" by being too busy to be annoyed by them?

Do you allow others to do your thinking for you, rather than thinking for yourself?

How many preventable disturbances annoy you, and why do you tolerate them?

Do you resort to liquor, narcotics, or other chemical aids to "quiet your nerves"? If so, why do you not try will-power instead?

Does anyone constantly criticize you, and if so, for what reason?

Do you have a DEFINITE MAJOR PURPOSE, and if so, what is it, and what plan have you for achieving it?



Do you suffer from any of the Six Basic Fears? If so, which ones?

Have you a method by which you can shield yourself against the negative influence of others?

Do you make deliberate use of auto-suggestion to make your mind positive?

Which do you value most, your material possessions, or your privilege of controlling your own thoughts?

Are you easily influenced by others, against your own judgment?

Has today added anything of value to your stock of knowledge or state of mind?

Do you face squarely the circumstances which make you unhappy, or sidestep the responsibility?

Do you analyze all mistakes and failures and try to profit by them, or do you take the attitude that this is not your duty?

Can you name three of your most damaging weaknesses? What are you doing to correct them?

Do you encourage other people to bring their worries to you for sympathy?

Do you choose, from your daily experiences, lessons or influences which aid in your personal advancement?

Does your presence have a negative influence on other people as a rule?

What habits of other people annoy you most?

Do you form your own opinions, or permit yourself to be influenced by other people?

Have you learned how to create a mental state of mind with which you can shield yourself against all discouraging influences?

Does your occupation inspire you with faith and hope?

Are you conscious of possessing spiritual forces of sufficient power to enable you to keep your mind free from all forms of FEAR?

Does your religion help you to keep your own mind positive?



Do you feel it your duty to share other people's worries? If so, why?

If you believe that "birds of a feather flock together," what have you learned about yourself by studying the friends whom you attract?

What connection, if any, do you see between the people with whom you associate most closely and any unhappiness you may experience?

Could it be possible that some person whom you consider to be a friend is, in reality, your worst enemy, because of his or her negative influence on your mind?

By what rules do you judge who is helpful and who is damaging to you?

Are your intimate associates mentally superior or inferior to you?

How much time out of every 24 hours do you devote to: (a) your occupation; (b) sleep; (c) play and relaxation; (d) acquiring useful knowledge; (e) plain waste?

Who among your acquaintances (a) encourages you most; (b) cautions you most; (c) discourages you most; (d) helps you most in other ways?

What is your greatest worry? Why do you tolerate it?

When others offer you free, unsolicited advice, do you accept it without question, or analyze their motive?

What, above all else, do you most DESIRE? Do you intend to acquire it? Are you willing to subordinate all other desires for this one? How much time daily do you devote to acquiring it?

Do you change your mind often? If so, why?

Do you usually finish everything you begin?

Are you easily impressed by other people's business or professional titles, college degrees, or wealth?

Are you easily influenced by what other people think or say of you?

Do you cater to people because of their social or financial status?

Whom do you believe to be the greatest person living? In what respect is this person superior to yourself?



How much time have you devoted to studying and answering these questions? (At least one day is necessary for the analysis and the answering of the entire list.)

If you have answered all these questions truthfully, you know more about yourself than the majority of people. Study the questions carefully, come back to them regularly for several months, and be astounded at the amount of additional knowledge of great value to yourself you will have gained by the simple method of answering the questions truthfully. If you are not certain concerning the answers to some of the questions, seek the counsel of those who know you well, especially those who have no motive in flattering you, and see yourself through their eyes. The experience will be astonishing.

You have ABSOLUTE CONTROL over but one thing, and that is your thoughts. This is the most significant and inspiring of all facts known to man! It reflects man's Divine nature. This Divine prerogative is the sole means by which you may control your own destiny. If you fail to control your own mind, you may be sure you will control nothing else.

If you must be careless with your possessions, let it be in connection with material things. Your mind is your spiritual estate! Protect and use it with the care to which Divine Royalty is entitled. You were given a WILL-POWER for this purpose.

Unfortunately, there is no legal protection against those who, either by design or ignorance, poison the minds of others by negative suggestion. This form of harm is no less real for going unpunished, because it may, and often does, destroy one's chances of acquiring the very material things the law works so hard to protect.

Men with negative minds tried to convince Thomas A. Edison that he could not build a machine that would record and reproduce the human voice, "because," they said, "no one else had ever produced such a machine." Edison did not believe them. He knew that the mind could produce ANYTHING THE MIND COULD CONCEIVE AND BELIEVE, and that knowledge was the thing that lifted the great Edison above the common herd.

Men with negative minds told F. W. Woolworth he would go "broke" trying to run a store on five- and ten-cent sales. He did not believe them. He knew that he could do anything, within reason, if he backed his plans with faith. Exercising his right to keep other people's negative suggestions out of his mind, he piled up a fortune of more than a



hundred million dollars.

Men with negative minds told George Washington he could not hope to win against the vastly superior forces of the British, but he exercised his Divine right to BELIEVE, and therefore this book was published under the protection of the Stars and Stripes, while the name of Lord Cornwallis has been all but forgotten.

Doubting Thomases scoffed scornfully when Henry Ford tried out his first crudely built automobile on the streets of Detroit. Some said the thing would never become practical. Others said no one would pay money for such a contraption.

FORD SAID, "I'LL BELT THE EARTH WITH DEPENDABLE MOTOR CARS," AND HE DID!

His decision to trust his own judgment has already piled up a fortune far greater than the next five generations of his descendants can squander. For the benefit of those seeking vast riches, let it be remembered that practically the sole difference between Henry Ford and a majority of the more than one hundred thousand people who work for him is this – FORD HAS A MIND AND CONTROLS IT; THE OTHERS HAVE MINDS WHICH THEY DO NOT TRY TO CONTROL.

Henry Ford has been repeatedly mentioned because he is an astounding example of what a person with a mind of his own, and a will to control it, can accomplish. His record knocks the foundation from under that time-worn alibi, "I never had a chance." Ford never had a chance either, but he CREATED AN OPPORTUNITY AND BACKED IT WITH PERSISTENCE UNTIL IT MADE HIM FABULOUSLY RICH.

Mind control is the result of self-discipline and habit. You either control your mind or it controls you. There is no half-way compromise. The most practical of all methods for controlling the mind is the habit of keeping it busy with a definite purpose, backed by a definite plan. Study the record of anyone who achieves noteworthy success, and you will observe that he or she has control over his or her own mind; moreover, that he or she exercises that control and directs it toward the attainment of definite objectives. Without this control, success is not possible.



Famous Alibis by Old Man IF

People who do not succeed have one distinguishing trait in common. They know all the reasons for failure, and have what they believe to be air-tight alibis to explain away their own lack of achievement.

Some of these alibis are clever, and a few of them are justifiable by the facts. But alibis cannot be used for money. The world wants to know only one thing – HAVE YOU ACHIEVED SUCCESS?

A character analyst compiled a list of the most commonly used alibis. As you read the list, examine yourself carefully and determine how many of these alibis, if any, are your own property. Remember, too, the philosophy presented in this book makes every one of these alibis obsolete.

IF I didn't have a spouse and family...

IF I had more influence...

IF I had money...

IF I had a good education...

IF I didn't have a job...

IF I had good health...

IF I only had time...

IF times were better...

IF people supported me...

IF conditions around me were only different...

IF the market weren't so saturated...

IF I could live my life over again...

IF I did not fear what "THEY" would say...

IF I had been given a chance...

IF I now had a chance...



IF other people didn't "have it in for me"...

IF nothing happens to stop me...

IF I were only younger...

IF I could only do what I want...

IF I had been born rich...

IF I could meet "the right people"...

IF I had the talent that some people have...

IF I dared assert myself...

IF I had only embraced past opportunities...

IF people didn't get on my nerves...

IF I could save some money...

IF the boss only appreciated me...

IF I only had somebody to help me...

IF I only had a mentor...

IF I could just get started...

IF I were only free...

IF I had the personality of some people...

IF I were in better shape...

IF my talents were known...

IF I could just get a "break"...

IF I wasn't in debt...

IF I hadn't failed...

IF I only knew how...

IF I didn't have so many worries...



IF I could marry the right person...

IF I were better at sales...

IF I weren't so bad with technology...

IF I were sure of myself...

IF I weren't so afraid of rejection...

IF luck were not against me...

IF I were a better speaker...

IF I had gotten started sooner...

IF I did not have to work so hard...

IF I hadn't lost my money...

IF I were a better writer...

IF I only had a business of my own...

IF other people would only listen to me...

IF... IF... IF... and on, and on, and on...

IF, and this is the greatest of them all – I had the courage to see myself as I really am, I would find out what is wrong with me, and correct it; then I might have a chance to profit by my mistakes and learn something from the experience of others, for I know that there is something **WRONG** with me, or I would now be where I **WOULD HAVE BEEN** IF I had spent more time analyzing my weaknesses, and less time building alibis (AKA - EXCUSES) to cover them.

Building alibis with which to explain away failure is a national pastime. The habit is as old as the human race, and is fatal to success! Why do people cling to their pet alibis? The answer is obvious. They defend their alibis because **THEY CREATE** them! An alibi is the child of one's own imagination. It is human nature to defend one's own brain-child.

Building alibis is a deeply rooted habit. Habits are difficult to break, especially when they provide justification for something we do. Plato had this truth in mind when he



said, "The first and best victory is to conquer self. To be conquered by self is, of all things, the most shameful and vile."

Another philosopher had the same thought in mind when he said, "It was a great surprise to me when I discovered that most of the ugliness I saw in others was but a reflection of my own nature."

"It has always been a mystery to me," said Elbert Hubbard, "why people spend so much time deliberately fooling themselves by creating alibis to cover their weaknesses. If used differently, this same time would be sufficient to cure the weakness, then no alibis would be needed."

You stand now before a single DECISION. Make it but once, and you may strike the word "alibi" from your vocabulary for all time. Fix these lines upon the walls of your mind, where you cannot fail to see them, and let them rise to confront you the moment you reach for an excuse to delay your march toward your Definite Chief Aim:

*Excuses are monuments of nothingness.
They build bridges to nowhere.
Those who use these tools of incompetence
Are masters of nothingness.
Therefore, there are no excuses.*

In parting, I would remind you that "Life is a checkerboard, and the player opposite you is TIME. If you hesitate before moving, or neglect to move promptly, your men will be wiped off the board by TIME. You are playing against a partner who will not tolerate INDECISION!"

Previously you may have had a logical excuse for not having forced Life to come through with whatever you asked, but that alibi is now obsolete, because you are in possession of the Master Key that unlocks the door to Life's bountiful riches.

The Master Key is intangible, but it is powerful! It is the privilege of creating, in your own mind, a BURNING DESIRE for a definite form of riches. There is no penalty for the use of the Key, but there is a price you must pay if you do not use it. The price is FAILURE. There is a reward of stupendous proportions if you put the Key to use. It is the satisfaction that comes to all who conquer self and force Life to pay whatever is asked.



The reward is worthy of your effort. Will you make the start and be convinced?

"If we are related," said the immortal Emerson, "we shall meet." In closing, may I borrow his thought and say, "If we are related, we have, through these pages, met."

THE END

