

# STUDY GUIDE

*based on the book*

# THINK & GROW RICH

*by Napoleon Hill*

*Companion text (with line numbers) for the guided  
study program taught by Paul Martinelli*



The Masters Series

**THINK AND  
GROW RICH**

**Napoleon Hill**

Based on the 1936 Edition Public Domain Book

Paul Martinelli



Napoleon Hill

# **Think and Grow Rich**

## **Companion Text**

---

Stickman Productions  
725 N. Hwy A1A  
Jupiter  
FL 33469  
Phone: 561-833-4404  
Email: [info@paulmartinelli.net](mailto:info@paulmartinelli.net)  
2016

[www.paulmartinelli.net](http://www.paulmartinelli.net)



## Contents

	<b>Author's Preface</b>	<b>9</b>
1	<b>Introduction</b>	<b>17</b>
2	<b>Desire: The Starting Point of All Achievement</b>	<b>33</b>
	The First Step toward Riches	
3	<b>Faith Visualization of, and Belief in Attainment of Desire</b>	<b>55</b>
	The Second Step toward Riches	
4	<b>Auto-Suggestion: The Medium for Influencing the Subconscious Mind</b>	<b>77</b>
	The Third Step toward Riches	
5	<b>Specialized Knowledge, Personal Experience or Observations</b>	<b>85</b>
	The Fourth Step toward Riches	
6	<b>Imagination: The Workshop of the Mind</b>	<b>101</b>
	The Fifth Step toward Riches	
7	<b>Organized Planning: The Crystallization of Desire into Action</b>	<b>117</b>
	The Sixth Step toward Riches	
8	<b>Decision: The Mastery of Procrastination</b>	<b>163</b>
	The Seventh Step toward Riches	
9	<b>Persistence: The Sustained Effort Necessary to Induce Faith</b>	<b>177</b>
	The Eighth Step toward Riches	
10	<b>Power of the Master Mind: The Driving Force</b>	<b>195</b>
	The Ninth Step toward Riches	
11	<b>The Mystery of Sex: Transmutation</b>	<b>203</b>
	The Tenth Step toward Riches	
12	<b>The Subconscious Mind: The Connecting Link</b>	<b>227</b>
	The Eleventh Step toward Riches	
13	<b>The Brain: A Broadcasting and Receiving Station for Thought</b>	<b>237</b>
	The Twelfth Step toward Riches	
14	<b>The Sixth Sense: The Door to the Temple of Wisdom</b>	<b>245</b>
	The Thirteenth Step toward Riches	
	<b>Epilogue</b>	<b>257</b>
	How to Outwit the Six Ghosts of Fear	



### Author's Preface

1 IN EVERY chapter of this book, mention has been made of the money-making  
2 secret which has made fortunes for more than five hundred exceedingly wealthy  
3 men whom I have carefully analyzed over a long period of years.

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

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

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

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

23 His experience with Charles M. Schwab, and other young men of Mr. Schwab's  
24 type, convinced Mr. Carnegie that much of that which is taught in the schools is  
25 of no value whatsoever in connection with the business of earning a living or  
26 accumulating riches. He had arrived at this decision, because he had taken into  
27 his business one young man after another, many of them with but little  
28 schooling, and by coaching them in the use of this formula, developed in them

29 rare leadership. Moreover, his coaching made fortunes for every one of them  
30 who followed his instructions. In the chapter on Faith, you will read the  
31 astounding story of the organization of the giant United States Steel Corporation,  
32 as it was conceived and carried out by one of the young men through whom Mr.  
33 Carnegie proved that his formula will work for all who are ready for it.

34 This single application of the secret, by that young man – Charles M. Schwab –  
35 made him a huge fortune in both money and OPPORTUNITY. Roughly  
36 speaking, this particular application of the formula was worth six hundred  
37 million dollars. These facts-and they are facts well known to almost everyone  
38 who knew Mr. Carnegie-give you a fair idea of what the reading of this book may  
39 bring to you, provided you KNOW WHAT IT IS THAT YOU WANT.

40 Even before it had undergone twenty years of practical testing, the secret was  
41 passed on to more than one hundred thousand men and women who have used  
42 it for their personal benefit, as Mr. Carnegie planned that they should. Some  
43 have made fortunes with it. Others have used it successfully in creating harmony  
44 in their homes. A clergyman used it so effectively that it brought him an income  
45 of upwards of \$75,000.00 a year.

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

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

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

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

62 The secret to which I refer has been mentioned no fewer than a hundred times,  
63 throughout this book. It has not been directly named, for it seems to work more  
64 successfully when it is merely uncovered and left in sight, where THOSE WHO  
65 ARE READY, and SEARCHING FOR IT, may pick it up. That is why Mr.  
66 Carnegie tossed it to me so quietly, without giving me its specific name.

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

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

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

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

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

95 There is no such thing as SOMETHING FOR NOTHING!

96 The secret to which I refer cannot be had without a price, although the price is  
97 far less than its value. It cannot be had at any price by those who are not  
98 intentionally searching for it. It cannot be given away, it cannot be purchased for  
99 money, for the reason that it comes in two parts. One part is already in  
100 possession of those who are ready for it. The secret serves equally well, all who  
101 are ready for it.

102 Education has nothing to do with it. Long before I was born, the secret had  
103 found its way into the possession of Thomas A. Edison, and he used it so  
104 intelligently that he became the world's leading inventor, although he had but  
105 three months of schooling. The secret was passed on to a business associate of  
106 Mr. Edison. He used it so effectively that, although he was then making only  
107 \$12,000 a year, he accumulated a great fortune, and retired from active business  
108 while still a young man. You will find his story at the beginning of the first  
109 chapter. It should convince you that riches are not beyond your reach, that you  
110 can still be what you wish to be, that money, fame, recognition and happiness  
111 can be had by all who are ready and determined to have these blessings.

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

114 While I was performing the twenty year task of research, which I had undertaken  
115 at Mr. Carnegie's request, I analyzed hundreds of well-known men, many of

116 whom admitted that they had accumulated their vast fortunes through the aid of  
117 the Carnegie secret; among these men were:

118 HENRY FORD WILLIAM WRIGLEY JR. JOHN WANAMAKER  
119 JAMES J. HILL GEORGE S. PARKER E. M. STATLER HENRY  
120 L.DOHERTY CYRUS H. K. CURTIS GEORGE EASTMAN  
121 THEODORE ROOSEVELT JOHN W. DAVIS ELBERT HUBBARD  
122 WILBUR WRIGHT WILLIAM JENNINGS BRYAN DR. DMTID  
123 STARR JORDAN J. ODGEN ARMOUR CHARLES M. SCHWAB  
124 HARRIS F. WILLIAMS DR. FRANK GUNSAULUS DANIEL  
125 WILLARD KING GILLETTE RALPH A. WEEKS JUDGE DANIEL  
126 T. WRIGHT JOHN D. ROCKEFELLER THOMAS A. EDISON  
127 FRANK A. VANDERLIP F. W. WOOLWORTH COL. ROBERTA.  
128 DOLLAR EDWARD A. FILENE EDWIN C. BARNES ARTHUR  
129 BRISBANE WOODROW WILSON WM. HOWARD TAFT LUTHER  
130 BURBANK EDWARD W. BOK FRANK A. MUNSEY ELBERT H.  
131 GARY DR. ALEXANDER GRAHAM BELL JOHN H. PATTERSON  
132 JULIUS ROSENWALD STUART AUSTIN WIER DR. FRANK  
133 CRANE GEORGE M. ALEXANDER J. G. CHAPPLINE HON.  
134 JENNINGS RANDOLPH ARTHUR NASH CLARENCE DARROW

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

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

145 What is EDUCATION, anyway? This has been answered in full detail. As far as  
146 schooling is concerned, many of these men had very little. John Wanamaker  
147 once told me that what little schooling he had, he acquired in very much the  
148 same manner as a modern locomotive takes on water, by "scooping it up as it  
149 runs."

150 Henry Ford never reached high school, let alone college. I am not attempting to  
151 minimize the value of schooling, but I am trying to express my earnest belief that  
152 those who master and apply the secret will reach high stations, accumulate riches,  
153 and bargain with life on their own terms, even if their schooling has been  
154 meager.

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

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

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

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

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

THE AUTHOR



## Introduction

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

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

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

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

17 But his was no ordinary desire! He was so determined to find a way to carry out  
18 his desire that he finally decided to travel by "blind baggage," rather than be  
19 defeated. (To the uninitiated, this means that he went to East Orange on a  
20 freight train). He presented himself at Mr. Edison's laboratory, and announced  
21 he had come to go into business with the inventor. In speaking of the first  
22 meeting between Barnes and Edison, years later, Mr. Edison said, "He stood  
23 there before me, looking like an ordinary tramp, but there was something in the  
24 expression of his face which conveyed the impression that he was determined to  
25 get what he had come after. I had learned, from years of experience with men,  
26 that when a man really DESIRES a thing so deeply that he is willing to stake his

27 entire future on a single turn of the wheel in order to get it, he is sure to win. I  
28 gave him the opportunity he asked for, because I saw he had made up his mind  
29 to stand by until he succeeded. Subsequent events proved that no mistake was  
30 made."

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

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

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

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

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

58 When the opportunity came, it appeared in a different form, and from a different  
59 direction than Barnes had expected. That is one of the tricks of opportunity. It  
60 has a sly habit of slipping in by the back door, and often it comes disguised in  
61 the form of misfortune, or temporary defeat. Perhaps this is why so many fail to  
62 recognize opportunity. Mr. Edison had just perfected a new office device, known  
63 at that time, as the Edison Dictating Machine (now the Ediphone). His salesmen  
64 were not enthusiastic over the machine. They did not believe it could be sold  
65 without great effort. Barnes saw his opportunity. It had crawled in quietly,  
66 hidden in a queer looking machine which interested no one but Barnes and the  
67 inventor.

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

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

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

82 Barnes literally thought himself into a partnership with the great Edison! He  
83 thought himself into a fortune. He had nothing to start with, except the capacity  
84 to KNOW WHAT HE WANTED, AND THE DETERMINATION TO

85 STAND BY THAT DESIRE UNTIL HE REALIZED IT. He had no money to  
86 begin with. He had but little education. He had no influence. But he did have  
87 initiative, faith, and the will to win. With these intangible forces he made himself  
88 number one man with the greatest inventor who ever lived.

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

\*

### THREE FEET FROM GOLD

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

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

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

108 Down went the drills! Up went the hopes of Darby and Uncle! Then something  
109 happened! The vein of gold ore disappeared! They had come to the end of the

110 rainbow, and the pot of gold was no longer there! They drilled on, desperately  
111 trying to pick up the vein again-all to no avail.

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

119 The "Junk" man took millions of dollars in ore from the mine, because he knew  
120 enough to seek expert counsel before giving up. Most of the money which went  
121 into the machinery was procured through the efforts of R. U. Darby, who was  
122 then a very young man. The money came from his relatives and neighbors, be-  
123 cause of their faith in him. He paid back every dollar of it, although he was years  
124 in doing so.

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

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

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

135 Before success comes in any man's life, he is sure to meet with much temporary  
136 defeat, and, perhaps, some failure. When defeat overtakes a man, the easiest and  
137 most logical thing to do is to QUIT. That is exactly what the majority of men do.

138 More than five hundred of the most successful men this country has ever  
139 known, told the author their greatest success came just one step beyond the  
140 point at which defeat had overtaken them. Failure is a trickster with a keen sense  
141 of irony and cunning.

142 It takes great delight in tripping one when success is almost within reach.

\*

### A FIFTY-CENT LESSON IN PERSISTENCE

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

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

151 The uncle looked up, saw the child, and barked at her roughly, "what do you  
152 want?" Meekly, the child replied, "My mammy say send her fifty cents." "I'll not  
153 do it," the uncle retorted, "Now you run on home." "Yas-sah," the child replied.  
154 But she did not move. The uncle went ahead with his work, so busily engaged  
155 that he did not pay enough attention to the child to observe that she did not  
156 leave. When he looked up and saw her still standing there, he yelled at her, "I  
157 told you to go on home! Now go, or I'll take a switch to you." The little girl said  
158 "yas-sah," but she did not budge an inch. The uncle dropped a sack of grain he  
159 was about to pour into the mill hopper, picked up a barrel stave, and started  
160 toward the child with an expression on his face that indicated trouble.

161 Darby held his breath. He was certain he was about to witness a murder. He  
162 knew his uncle had a fierce temper. He knew that colored children were not  
163 supposed to defy white people in that part of the country.

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

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

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

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

184 As we stood there in that musty old mill, Mr. Darby repeated the story of the  
185 unusual conquest, and finished by asking, "What can you make of it? What  
186 strange power did that child use, that so completely whipped my uncle?"

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

191 Keep your mind alert, and you will observe exactly what strange power came to  
192 the rescue of the child, you will catch a glimpse of this power in the next chapter.

193 Somewhere in the book you will find an idea that will quicken your receptive  
194 powers, and place at your command, for your own benefit, this same irresistible  
195 power. The awareness of this power may come to you in the first chapter, or it  
196 may flash into your mind in some subsequent chapter. It may come in the form  
197 of a single idea. Or, it may come in the nature of a plan, or a purpose. Again, it  
198 may cause you to go back into your past experiences of failure or defeat, and  
199 bring to the surface some lesson by which you can regain all that you lost  
200 through defeat.

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

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

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

213 This story of Mr. Darby and his uncle, the colored child and the gold mine,  
214 doubt- less will be read by hundreds of men who make their living by selling life  
215 insurance, and to all of these, the author wishes to offer the suggestion that  
216 Darby owes to these two experiences his ability to sell more than a million  
217 dollars of life insurance every year.

218 Life is strange, and often imponderable! Both the successes and the failures have  
219 their roots in simple experiences. Mr. Darby's experiences were commonplace  
220 and simple enough, yet they held the answer to his destiny in life, therefore they  
221 were as important (to him) as life itself. He profited by these two dramatic  
222 experiences, because he analyzed them, and found the lesson they taught. But

223 what of the man who has neither the time, nor the inclination to study failure in  
224 search of knowledge that may lead to success?

225 Where, and how is he to learn the art of converting defeat into stepping stones  
226 to opportunity?

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

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

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

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

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

249 Without that research, this book could not have been written. Here take notice  
250 of a very significant truth:

251 The Business Depression started in 1929, and continued on to an all-time record  
252 of economic destruction, until sometime after President Roosevelt entered  
253 office. Then the Depression began to fade into nothingness. Just as an Usher in a  
254 theatre raises the lights so gradually that darkness is transmuted into light before  
255 you realize it, so did the spell of fear in the minds of the people gradually fade  
256 away and become faith.

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

261 One of the main weaknesses of mankind is the average man's familiarity with the  
262 word "impossible." He knows all the rules which will NOT work. He knows all  
263 the things which CANNOT be done. This book was written for those who seek  
264 the rules which have made others successful, and are willing to stake everything  
265 on those rules.

266 A great many years ago I purchased a fine dictionary. The first thing I did with it  
267 was to turn to the word "impossible," and neatly clip it out of the book. That  
268 would not be an unwise thing for you to do. Success comes to those who  
269 become SUCCESS CONSCIOUS.

270 Failure comes to those who indifferently allow themselves to become FAILURE  
271 CONSCIOUS.

272 The object of this book is to help all who seek it, to learn the art of changing  
273 their minds from FAILURE CONSCIOUSNESS to SUCCESS  
274 CONSCIOUSNESS.

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

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

285 "Why," the student exclaimed, "your eyes!" What do we say about the Asians?  
286 We refuse to believe that which we do not understand. We foolishly believe that  
287 our own limitations are the proper measure of limitations. Sure, the other  
288 fellow's eyes are "different," BECAUSE THEY ARE NOT THE SAME AS  
289 OUR OWN.

290 Millions of people look at the achievements of Henry Ford, after he has arrived,  
291 and envy him, because of his good fortune, or luck, or genius, or whatever it is  
292 that they credit for Ford's fortune. Perhaps one person in every hundred  
293 thousand knows the secret of Ford's success, and those who do know are too  
294 modest, or too reluctant, to speak of it, because of its simplicity. A single  
295 transaction will illustrate the "secret" perfectly.

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

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

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

309 At the end of the year Ford checked with his engineers, and again they informed  
310 him they had found no way to carry out his orders.

311 "Go right ahead," said Ford, "I want it, and I'll have it." They went ahead, and  
312 then, as if by a stroke of magic, the secret was discovered.

313 The Ford DETERMINATION had won once more!

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

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

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

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

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

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

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

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

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

357 We are now ready to examine the first of these principles. Maintain a spirit of  
358 open-mindedness, and remember as you read, they are the invention of no one  
359 man. The principles were gathered from the life experiences of more than 500  
360 men who actually accumulated riches in huge amounts; men who began in  
361 poverty, with but little education, without influence. The principles worked for  
362 these men. You can put them to work for your own enduring benefit.

363 You will find it easy, not hard, to do.

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

367 I want you to know, also, that the relationship between these two men and  
368 myself, is such that I could have taken no liberties with the facts, even if I had  
369 wished to do so. One of them has been my closest personal friend for almost  
370 twenty-five years, the other is my own son. The unusual success of these two  
371 men, success which they generously accredit to the principle described in the  
372 next chapter, more than justifies this personal reference as a means of  
373 emphasizing the far- flung power of this principle.

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

383 "My dear Napoleon:

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

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

390 "In 1922, you delivered the Commencement address at Salem College, when I  
391 was a member' of the graduating class. In that address, you planted in my mind  
392 an idea which has been responsible for the opportunity I now have to serve the

393 people of my State, and will be responsible, in a very large measure, for whatever  
394 success I may have in the future.

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

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

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

410 "If there is any possible way that you can afford to render so great a service, may  
411 I offer the suggestion that you include with every book, one of your Personal  
412 Analysis Charts, in order that the purchaser of the book may have the benefit of  
413 a complete self-inventory, indicating, as you indicated to me years ago, exactly  
414 what is standing in the way of success.

415 "Such a service as this, providing the readers of your book with a complete,  
416 unbiased picture of their faults and their virtues, would mean to them the  
417 difference between success and failure. The service would be priceless.

418 "Millions of people are now facing the problem of staging a come-back, because  
419 of the depression, and I speak from personal experience when I say, I know  
420 these earnest people would welcome the opportunity to tell you their problems,  
421 and to receive your suggestions for the solution.

422 "You know the problems of those who face the necessity of beginning all over  
423 again. There are thousands of people in America today who would like to know  
424 how they can convert ideas into money, people who must start at scratch,  
425 without finances, and recoup their losses. If anyone can help them, you can.

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

428 With best wishes, believe me,

429 "Cordially yours,

430 "JENNINGS RANDOLPH"

## Chapter 2

### Desire: The Starting Point of All Achievement

#### The First Step toward Riches

1 WHEN Edwin C. Barnes climbed down from the freight train in Orange, N. J.,  
2 more than thirty years ago, he may have resembled a tramp, but his thoughts  
3 were those of a king!

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

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

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

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

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

22 Barnes succeeded because he chose a definite goal, placed all his energy, all his  
23 will power, all his effort, everything back of that goal. He did not become the  
24 partner of Edison the day he arrived. He was content to start in the most menial

25 work, as long as it provided an opportunity to take even one step toward his  
26 cherished goal. Five years passed before the chance he had been seeking made its  
27 appearance. During all those years not one ray of hope, not one promise of  
28 attainment of his DESIRE had been held out to him. To everyone, except  
29 himself, he appeared only another cog in the Edison business wheel, but in his  
30 own mind, HE WAS THE PARTNER OF EDISON EVERY MINUTE OF  
31 THE TIME, from the very day that he first went to work there.

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

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

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

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

49 He left himself no possible way of retreat. He had to win or perish!

50 That is all there is to the Barnes story of success!

51 A long while ago, a great warrior faced a situation which made it necessary for  
52 him to make a decision which insured his success on the battlefield. He was

53 about to send his armies against a powerful foe, whose men outnumbered his  
54 own. He loaded his soldiers into boats, sailed to the enemy's country, unloaded  
55 soldiers and equipment, then gave the order to burn the ships that had carried  
56 them. Addressing his men before the first battle, he said, "You see the boats  
57 going up in smoke. That means that we cannot leave these shores alive unless we  
58 win! We now have no choice, we win or we perish!

59 They won.

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

63 The morning after the great Chicago fire, a group of merchants stood on State  
64 Street, looking at the smoking remains of what had been their stores. They went  
65 into a conference to decide if they would try to rebuild, or leave Chicago and  
66 start over in a more promising section of the country. They reached a decision,  
67 all except one, to leave Chicago.

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

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

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

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

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

88 Fix in your mind the exact amount of money you desire. It is not sufficient  
89 merely to say "I want plenty of money."

90 **First.** Be definite as to the amount. (There is a psychological reason for  
91 definiteness which will be described in a subsequent chapter).

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

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

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

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

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

106 It is important that you follow the instructions described in these six steps. It is  
107 especially important that you observe, and follow the instructions in the sixth

108 paragraph. You may complain that it is impossible for you to "see yourself in  
109 possession of money" before you actually have it. Here is where a BURNING  
110 DESIRE will come to your aid. If you truly DESIRE money so keenly that your  
111 desire is an obsession, you will have no difficulty in convincing yourself that you  
112 will acquire it. The object is to want money, and to become so determined to  
113 have it that you CONVINCED yourself you will have it.

114 Only those who become "money conscious" ever accumulate great riches.  
115 "Money consciousness" means that the mind has become so thoroughly  
116 saturated with the DESIRE for money, that one can see one's self already in  
117 possession of it.

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

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

129 The steps call for no "hard labor." They call for no "sacrifice." They do not  
130 require one to become ridiculous, or unthinking. To apply them calls for no great  
131 amount of education. But the successful application of these six steps does call  
132 for sufficient imagination to enable one to see, and to understand, that  
133 accumulation of money cannot be left to chance, good fortune, and luck. One  
134 must realize that all who have accumulated great fortunes, first did a certain  
135 amount of dreaming, hoping, wishing, DESIRING, and PLANNING before  
136 they acquired money.

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

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

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

147 Never, in the history of America has there been so great an opportunity for  
148 practical dreamers as now exists. The six year economic collapse has reduced all  
149 men, substantially, to the same level. A new race is about to be run. The stakes  
150 represent huge fortunes which will be accumulated within the next ten years. The  
151 rules of the race have changed, because we now live in a CHANGED WORLD  
152 that definitely favors the masses, those who had but little or no opportunity to  
153 win under the conditions existing during the depression, when fear paralyzed  
154 growth and development.

155 We who are in this race for riches, should be encouraged to know that this  
156 changed world in which we live is demanding new ideas, new ways of doing  
157 things, new leaders, new inventions, new methods of teaching, new methods of  
158 marketing, new books, new literature, new features for the radio, new ideas for  
159 moving pictures. Back of all this demand for new and better things, there is one  
160 quality which one must possess to win, and that is DEFINITENESS OF  
161 PURPOSE, the knowledge of what one wants, and a burning DESIRE to  
162 possess it.

163 The business depression marked the death of one age, and the birth of another.  
164 This changed world requires practical dreamers who can, and will put their  
165 dreams into action. The practical dreamers have always been, and always will be  
166 the pattern-makers of civilization.

167 We who desire to accumulate riches, should remember the real leaders of the  
168 world always have been men who harnessed, and put into practical use, the  
169 intangible, unseen forces of unborn opportunity, and have converted those  
170 forces, [or impulses of thought], into sky-scrappers, cities, factories, airplanes,  
171 automobiles, and every form of convenience that makes life more pleasant.

172 Tolerance, and an open mind are practical necessities of the dreamer of today.  
173 Those who are afraid of new ideas are doomed before they start. Never has there  
174 been a time more favorable to pioneers than the present. True, there is no Wild  
175 and Woolly West to be conquered, as in the days of the Covered Wagon; but  
176 there is a vast business, financial, and industrial world to be remoulded and  
177 redirected along new and better lines.

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

183 Let us not forget, Columbus dreamed of an Unknown world, staked his life on  
184 the existence of such a world, and discovered it!

185 Copernicus, the great astronomer, dreamed of a multiplicity of worlds, and  
186 revealed them! No one denounced him as "impractical" after he had triumphed.  
187 Instead, the world worshipped at his shrine, thus proving once more that  
188 "SUCCESS REQUIRES NO APOLOGIES, FAILURE PERMITS NO  
189 ALIBIS."

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

194 Henry Ford, poor and uneducated, dreamed of a horseless carriage, went to work  
195 with what tools he possessed, without waiting for opportunity to favor him, and

196 now evidence of his dream belts the entire earth. He has put more wheels into  
197 operation than any man who ever lived, because he was not afraid to back his  
198 dreams.

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

203 Whelan dreamed of a chain of cigar stores, transformed his dream into action,  
204 and now the United Cigar Stores occupy the best corners in America.

205 Lincoln dreamed of freedom for the black slaves, put his dream into action, and  
206 barely missed living to see a united North and South translate his dream into  
207 reality.

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

210 Marconi dreamed of a system for harnessing the intangible forces of the ether.  
211 Evidence that he did not dream in vain, may be found in every wireless and radio  
212 in the world. Moreover, Marconi's dream brought the humblest cabin, and the  
213 most stately manor house side by side. It made the people of every nation on  
214 earth back-door neighbors. It gave the President of the United States a medium  
215 by which he may talk to all the people of America at one time, and on short  
216 notice. It may interest you to know that Marconi's "friends" had him taken into  
217 custody, and examined in a psychopathic hospital, when he announced he had  
218 discovered a principle through which he could send messages through the air,  
219 without the aid of wires, or other direct physical means of communication. The  
220 dreamers of today fare better.

221 The world has become accustomed to new discoveries. Nay, it has shown a  
222 willingness to reward the dreamer who gives the world a new idea.

223 "The greatest achievement was, at first, and for a time, but a dream. The oak  
224 sleeps in the acorn. The bird waits in the egg, and in the highest vision of the  
225 soul, a waking angel stirs. DREAMS ARE THE SEEDLINGS OF REALITY."

226 Awake, arise, and assert yourself, you dreamers of the world. Your star is now in  
227 the ascendancy. The world depression brought the opportunity you have been  
228 waiting for. It taught people humility, tolerance, and open-mindedness.

229 The world is filled with an abundance of OPPORTUNITY which the dreamers  
230 of the past never knew.

231 A BURNING DESIRE TO BE, AND TO DO is the starting point from which  
232 the dreamer must take off. Dreams are not born of indifference, laziness, or lack  
233 of ambition.

234 The world no longer scoffs at the dreamer, nor calls him impractical. If you think  
235 it does, take a trip to Tennessee, and witness what a dreamer President has done  
236 in the way of harnessing, and using the great water power of America. A score of  
237 years ago, such a dream would have seemed like madness.

238 You have been disappointed, you have undergone defeat during the depression,  
239 you have felt the great heart within you crushed until it bled. Take courage, for  
240 these experiences have tempered the spiritual metal of which you are made –  
241 they are assets of incomparable value.

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

246 John Bunyan wrote the Pilgrim's Progress, which is among the finest of all  
247 English literature, after he had been confined in prison and sorely punished,  
248 because of his views on the subject of religion.

249 Henry discovered the genius which slept within his brain, after he had met with  
250 great misfortune, and was confined in a prison cell, in Columbus, Ohio. Being

251 FORCED, through misfortune, to become acquainted with his "other self," and  
252 to use his IMAGINATION, he discovered himself to be a great author instead  
253 of a miserable criminal and outcast.

254 Strange and varied are the ways of life, and stranger still are the ways of Infinite  
255 Intelligence, through which men are sometimes forced to undergo all sorts of  
256 punishment before discovering their own brains, and their own capacity to create  
257 useful ideas through imagination.

258 Edison, the world's greatest inventor and scientist, was a "tramp" telegraph  
259 operator, he failed innumerable times before he was driven, finally, to the  
260 discovery of the genius which slept within his brain.

261 Charles Dickens began by pasting labels on blacking pots. The tragedy of his first  
262 love penetrated the depths of his soul, and converted him into one of the world's  
263 truly great authors. That tragedy produced, first, David Copperfield, then a  
264 succession of other works that made this a richer and better world for all who  
265 read his books. Disappointment over love affairs, generally has the effect of  
266 driving men to drink, and women to ruin; and this, because most people never  
267 learn the art of transmuting their strongest emotions into dreams of a  
268 constructive nature.

269 Helen Keller became deaf, dumb, and blind shortly after birth. Despite her  
270 greatest misfortune, she has written her name indelibly in the pages of the history  
271 of the great. Her entire life has served as evidence that no one ever is defeated  
272 until defeat has been accepted as a reality.

273 Robert Burns was an illiterate country lad, he was cursed by poverty, and grew  
274 up to be a drunkard in the bargain. The world was made better for his having  
275 lived, because he clothed beautiful thoughts in poetry, and thereby plucked a  
276 thorn and planted a rose in its place.

277 Booker T. Washington was born in slavery, handicapped by race and color. Be-  
278 cause he was tolerant, had an open mind at all times, on all subjects, and was a  
279 DREAMER, he left his impress for good on an entire race.

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

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

---

287 *"Every proverb, every book, every byword that belongs to thee for aid and*  
 288 *comfort shall surely come home through open or winding passages. Every friend*  
 289 *whom not thy fantastic will, but the great and tender soul in thee craveth, shall*  
 290 *lock thee in his embrace."*

---

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

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

---

298 *"I bargained with Life for a penny, And Life would pay no more, However I*  
 299 *begged at evening When I counted my scanty store.*

300 *"For Life is a just employer, He gives you what you ask, But once you have*  
 301 *set the wages, Why, you must bear the task.*

302 *"I worked for a menial's hire, Only to learn, dismayed, That any wage I had*  
 303 *asked of Life, Life would have willingly paid."*

---

\*

**DESIRE OUTWITS MOTHER NATURE**

304 As a fitting climax to this chapter, I wish to introduce one of the most unusual  
305 persons I have ever known. I first saw him twenty-four years ago, a few minutes  
306 after he was born. He came into the world without any physical sign of ears, and  
307 the doctor admitted, when pressed for an opinion, that the child might be deaf,  
308 and mute for life.

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

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

319 The right word? DESIRE! More than anything else, I DESIRED that my son  
320 should not be a deaf mute. From that desire I never receded, not for a second.

321 Many years previously, I had written, "Our only limitations are those we set up in  
322 our own minds." For the first time, I wondered if that statement were true. Lying  
323 on the bed in front of me was a newly born child, without the natural equipment  
324 of hearing. Even though he might hear and speak, he was obviously disfigured  
325 for life. Surely, this was a limitation which that child had not set up in his own  
326 mind.

327 What could I do about it? Somehow I would find a way to transplant into that  
328 child's mind my own BURNING DESIRE for ways and means of conveying  
329 sound to his brain without the aid of ears. As soon as the child was old enough

330 to cooperate, I would fill his mind so completely with a BURNING DESIRE to  
331 hear, that Nature would, by methods of her own, translate it into physical reality.

332 All this thinking took place in my own mind, but I spoke of it to no one. Every  
333 day I renewed the pledge I had made to myself, not to accept a deaf mute for a  
334 son.

335 As he grew older, and began to take notice of things around him, we observed  
336 that he had a slight degree of hearing. When he reached the age when children  
337 usually begin talking, he made no attempt to speak, but we could tell by his  
338 actions that he could hear certain sounds slightly. That was all I wanted to know!  
339 I was convinced that if he could hear, even slightly, he might develop still greater  
340 hearing capacity. Then something happened which gave me hope. It came from  
341 an entirely unexpected source.

342 We bought a Victrola. When the child heard the music for the first time, he went  
343 into ecstasies, and promptly appropriated the machine. He soon showed a  
344 preference for certain records, among them, "It's a Long Way to Tipperary." On  
345 one occasion, he played that piece over and over, for almost two hours, standing  
346 in front of the Victrola, with his teeth clamped on the edge of the case. The  
347 significance of this self-formed habit of his did not become clear to us until  
348 years afterward, for we had never heard of the principle of "bone conduction" of  
349 sound at that time.

350 Shortly after he appropriated the Victrola, I discovered that he could hear me  
351 quite clearly when I spoke with my lips touching his mastoid bone, or at the base  
352 of the brain. These discoveries placed in my possession the necessary media by  
353 which I began to translate into reality my Burning Desire to help my son develop  
354 hearing and speech. By that time he was making stabs at speaking certain words.  
355 The outlook was far from encouraging, but DESIRE BACKED BY FAITH  
356 knows no such word as impossible.

357 Having determined that he could hear the sound of my voice plainly, I began,  
358 immediately, to transfer to his mind the desire to hear and speak. I soon  
359 discovered that the child enjoyed bedtime stories, so I went to work, creating

360 stories designed to develop in him self-reliance, imagination, and a keen desire to  
361 hear.

362 There was one story in particular, which I emphasized by giving it some new and  
363 dramatic coloring each time it was told. It was designed to plant in his mind the  
364 thought that his affliction was not a liability, but an asset of great value. Despite  
365 the fact that all the philosophy I had examined clearly indicated that EVERY  
366 ADVERSITY BRINGS WITH IT THE SEED OF AN EQUIVALENT  
367 ADVANTAGE, I must confess that I had not the slightest idea how this  
368 affliction could ever be- come an asset. However, I continued my practice of  
369 wrapping that philosophy in bedtime stories, hoping the time would come when  
370 he would find some plan by which his handicap could be made to serve some  
371 useful purpose.

372 Reason told me plainly, that there was no adequate compensation for the lack of  
373 ears and natural hearing equipment.

374 DESIRE backed by FAITH, pushed reason aside, and inspired me to carry on.

375 As I analyze the experience in retrospect, I can see now, that my son's faith in  
376 me had much to do with the astounding results. He did not question anything I  
377 told him. I sold him the idea that he had a distinct advantage over his older  
378 brother, and that this advantage would reflect itself in many ways.

379 For example, the teachers in school would observe that he had no ears, and,  
380 because of this, they would show him special attention and treat him with  
381 extraordinary kindness. They always did. His mother saw to that, by visiting the  
382 teachers and arranging with them to give the child the extra attention necessary. I  
383 sold him the idea, too, that when he became old enough to sell newspapers, (his  
384 older brother had already become a newspaper merchant), he would have a big  
385 advantage over his brother, for the reason that people would pay him extra  
386 money for his wares, because they could see that he was a bright, industrious  
387 boy, despite the fact he had no ears.

388 We could notice that, gradually, the child's hearing was improving. Moreover, he  
389 had not the slightest tendency to be self-conscious, because of his affliction.  
390 When he was about seven, he showed the first evidence that our method of  
391 servicing his mind was bearing fruit. For several months he begged for the  
392 privilege of selling newspapers, but his mother would not give her consent. She  
393 was afraid that his deafness made it unsafe for him to go on the street alone.

394 Finally, he took matters in his own hands. One afternoon, when he was left at  
395 home with the servants, he climbed through the kitchen window, shinnied to the  
396 ground, and set out on his own. He borrowed six cents in capital from the  
397 neighborhood shoemaker, invested it in papers, sold out, reinvested, and kept  
398 repeating until late in the evening. After balancing his accounts, and paying back  
399 the six cents he had borrowed from his banker, he had a net profit of forty-two  
400 cents. When we got home that night, we found him in bed asleep, with the  
401 money tightly clenched in his hand.

402 His mother opened his hand, removed the coins, and cried. Of all things! Crying  
403 over her son's first victory seemed so inappropriate. My reaction was the reverse.  
404 I laughed heartily, for I knew that my endeavor to plant in the child's mind an  
405 attitude of faith in himself had been successful.

406 His mother saw, in his first business venture, a little deaf boy who had gone out  
407 in the streets and risked his life to earn money. I saw a brave, ambitious, self-  
408 reliant little business man whose stock in himself had been increased a hundred  
409 percent, because he had gone into business on his own initiative, and had won.  
410 The transaction pleased me, because I knew that he had given evidence of a trait  
411 of resourcefulness that would go with him all through life.

412 Later events proved this to be true. When his older brother wanted something,  
413 he would lie down on the floor, kick his feet in the air, cry for it – and get it.  
414 When the "little deaf boy" wanted something, he would plan a way to earn the  
415 money, then buy it for himself. He still follows that plan!

416 Truly, my own son has taught me that handicaps can be converted into stepping  
417 stones on which one may climb toward some worthy goal, unless they are  
418 accepted as obstacles, and used as alibis.

419 The little deaf boy went through the grades, high school, and college without  
420 being able to hear his teachers, excepting when they shouted loudly, at close  
421 range. He did not go to a school for the deaf. WE WOULD NOT PERMIT  
422 HIM TO LEARN THE SIGN LANGUAGE. We were determined that he  
423 should live a normal life, and associate with normal children, and we stood by  
424 that decision, although it cost us many heated debates with school officials.

425 While he was in high school, he tried an electrical hearing aid, but it was of no  
426 value to him; due, we believed, to a condition that was disclosed when the child  
427 was six, by Dr. J. Gordon Wilson, of Chicago, when he operated on one side of  
428 the boy's head, and discovered that there was no sign of natural hearing  
429 equipment. During his last week in college, (eighteen years after the operation),  
430 something happened which marked the most important turning-point of his life.

431 Through what seemed to be mere chance, he came into possession of another  
432 electrical hearing device, which was sent to him on trial. He was slow about  
433 testing it, due to his disappointment with a similar device. Finally he picked the  
434 instrument up, and more or less carelessly, placed it on his head, hooked up the  
435 battery, and lo! as if by a stroke of magic, his lifelong DESIRE FOR NORMAL  
436 HEARING BECAME A REALITY! For the first time in his life he heard  
437 practically as well as any person with normal hearing. "God moves in mysterious  
438 ways, His wonders to perform."

439 Overjoyed because of the Changed World which had been brought to him  
440 through his hearing device, he rushed to the telephone, called his mother, and  
441 heard her voice perfectly. The next day he plainly heard the voices of his  
442 professors in class, for the first time in his life! Previously he could hear them  
443 only when they shouted, at short range. He heard the radio. He heard the talking  
444 pictures. For the first time in his life, he could converse freely with other people,  
445 without the necessity of their having to speak loudly. Truly, he had come into

446 possession of a Changed World. We had refused to accept Nature's error, and,  
447 by PERSISTENT DESIRE, we had induced Nature to correct that error,  
448 through the only practical means available.

449 DESIRE had commenced to pay dividends, but the victory was not yet  
450 complete. The boy still had to find a definite and practical way to convert his  
451 handicap into an equivalent asset.

452 Hardly realizing the significance of what had already been accomplished, but  
453 intoxicated with the joy of his newly discovered world of sound, he wrote a letter  
454 to the manufacturer of the hearing-aid, enthusiastically describing his experience.  
455 Something in his letter; something, perhaps which was not written on the lines,  
456 but back of them; caused the company to invite him to New York. When he  
457 arrived, he was escorted through the factory, and while talking with the Chief  
458 Engineer, telling him about his changed world, a hunch, an idea, or an  
459 inspiration-call it what you wish-flashed into his mind. It was this impulse of  
460 thought which converted his affliction into an asset, destined to pay dividends in  
461 both money and happiness to thousands for all time to come.

462 The sum and substance of that impulse of thought was this: It occurred to him  
463 that he might be of help to the millions of deafened people who go through life  
464 without the benefit of hearing devices, if he could find a way to tell them the  
465 story of his Changed World.

466 Then and there, he reached a decision to devote the remainder of his life to  
467 rendering useful service to the hard of hearing.

468 For an entire month, he carried on an intensive research, during which he  
469 analyzed the entire marketing system of the manufacturer of the hearing device,  
470 and created ways and means of communicating with the hard of hearing all over  
471 the world for the purpose of sharing with them his newly discovered "Changed  
472 World." When this was done, he put in writing a two-year plan, based upon his  
473 findings. When he presented the plan to the company, he was instantly given a  
474 position, for the purpose of carrying out his ambition.

475 Little did he dream, when he went to work, that he was destined to bring hope  
476 and practical relief to thousands of deafened people who, without his help,  
477 would have been doomed forever to deaf mutism.

478 Shortly after he became associated with the manufacturer of his hearing aid, he  
479 invited me to attend a class conducted by his company, for the purpose of  
480 teaching deaf mutes to hear, and to speak. I had never heard of such a form of  
481 education, therefore I visited the class, skeptical but hopeful that my time would  
482 not be entirely wasted. Here I saw a demonstration which gave me a greatly  
483 enlarged vision of what I had done to arouse and keep alive in my son's mind the  
484 DESIRE for normal hearing. I saw deaf mutes actually being taught to hear and  
485 to speak, through application of the self-same principle I had used, more than  
486 twenty years previously, in saving my son from deaf mutism.

487 Thus, through some strange turn of the Wheel of Fate, my son, Blair, and I have  
488 been destined to aid in correcting deaf mutism for those as yet unborn, because  
489 we are the only living human beings, as far as I know, who have established  
490 definitely the fact that deaf mutism can be corrected to the extent of restoring to  
491 normal life those who suffer with this affliction. It has been done for one; it will  
492 be done for others.

493 There is no doubt in my mind that Blair would have been a deaf mute all his life,  
494 if his mother and I had not managed to shape his mind as we did. The doctor  
495 who attended at his birth told us, confidentially, the child might never hear or  
496 speak. A few weeks ago, Dr. Irving Voorhees, a noted specialist on such cases,  
497 examined Blair very thoroughly. He was astounded when he learned how well  
498 my son now hears, and speaks, and said his examination indicated that  
499 "theoretically, the boy should not be able to hear at all." But the lad does hear,  
500 despite the fact that X-ray pictures show there is no opening in the skull,  
501 whatsoever, from where his ears should be to the brain.

502 When I planted in his mind the DESIRE to hear and talk, and live as a normal  
503 person, there went with that impulse some strange influence which caused  
504 Nature to become bridge-builder, and span the gulf of silence between his brain

505 and the outer world, by some means which the keenest medical specialists have  
506 not been able to interpret. It would be sacrilege for me to even conjecture as to  
507 how Nature performed this miracle. It would be unforgivable if I neglected to  
508 tell the world as much as I know of the humble part I assumed in the strange  
509 experience. It is my duty, and a privilege to say I believe, and not without reason,  
510 that nothing is impossible to the person who backs DESIRE with enduring  
511 FAITH.

512 Verily, a BURNING DESIRE has devious ways of transmuting itself into its  
513 physical equivalent. Blair DESIRED normal hearing; now he has it! He was born  
514 with a handicap which might easily have sent one with a less defined DESIRE to  
515 the street with a bundle of pencils and a tin cup. That handicap now promises to  
516 serve as the medium by which he will render useful service to many millions of  
517 hard of hearing, also, to give him useful employment at adequate financial  
518 compensation the remainder of his life.

519 The little "white lies" I planted in his mind when he was a child, by leading him  
520 to BELIEVE his affliction would become a great asset, which he could  
521 capitalize, has justified itself. Verily, there is nothing, right or wrong, which  
522 BELIEF, plus BURNING DESIRE, cannot make real. These qualities are free  
523 to everyone. In all my experience in dealing with men and women who had  
524 personal problems, I never handled a single case which more definitely  
525 demonstrates the power of DESIRE. Authors sometimes make the mistake of  
526 writing of subjects of which they have but superficial, or very elementary  
527 knowledge. It has been my good fortune to have had the privilege of testing the  
528 soundness of the POWER OF DESIRE, through the affliction of my own son.  
529 Perhaps it was providential that the experience came as it did, for surely no one  
530 is better prepared than he, to serve as an example of what happens when  
531 DESIRE is put to the test. If Mother Nature bends to the will of desire, is it  
532 logical that mere men can defeat a burning desire?

533 Strange and imponderable is the power of the human mind! We do not under-  
534 stand the method by which it uses every circumstance, every individual, every  
535 physical thing within its reach, as a means of transmuting DESIRE into its

536 physical counterpart. Perhaps science will uncover this secret. I planted in my  
537 son's mind the DESIRE to hear and to speak as any normal person hears and  
538 speaks. That DESIRE has now become a reality. I planted in his mind the  
539 DESIRE to convert his greatest handicap into his greatest asset. That DESIRE  
540 has been realized. The modus operandi by which this astounding result was  
541 achieved is not hard to describe. It consisted of three very definite facts; first, I  
542 MIXED FAITH with the DESIRE for normal hearing, which I passed on to my  
543 son. Second, I communicated my desire to him in every conceivable way  
544 available, through persistent, continuous effort, over a period of years. Third,  
545 HE BELIEVED ME!

546 As this chapter was being completed, news came of the death of Mme.  
547 Schuman-Heink. One short paragraph in the news dispatch gives the clue to this  
548 unusual woman's stupendous success as a singer. I quote the paragraph, because  
549 the clue it contains is none other than DESIRE.

550 Early in her career, Mme. Schuman-Heink visited the director of the Vienna  
551 Court Opera, to have him test her voice. But, he did not test it. After taking one  
552 look at the awkward and poorly dressed girl, he exclaimed, none too gently,  
553 "With such a face, and with no personality at all, how can you ever expect to  
554 succeed in opera? My good child, give up the idea. Buy a sewing machine, and go  
555 to work. YOU CAN NEVER BE A SINGER."

556 Never is a long time! The director of the Vienna Court Opera knew much about  
557 the technique of singing. He knew little about the power of desire, when it  
558 assumes the proportion of an obsession. If he had known more of that power,  
559 he would not have made the mistake of condemning genius without giving it an  
560 opportunity. Several years ago, one of my business associates became ill. He  
561 became worse as time went on, and finally was taken to the hospital for an  
562 operation. Just before he was wheeled into the operating room, I took a look at  
563 him, and wondered how anyone as thin and emaciated as he, could possibly go  
564 through a major operation successfully. The doctor warned me that there was  
565 little if any chance of my ever seeing him alive again. But that was the  
566 DOCTOR'S OPINION. It was not the opinion of the patient. Just before he

567 was wheeled away, he whispered feebly, "Do not be disturbed, Chief, I will be  
568 out of here in a few days." The attending nurse looked at me with pity. But the  
569 patient did come through safely. After it was all over, his physician said,  
570 "Nothing but his own desire to live saved him. He never would have pulled  
571 through if he had not refused to accept the possibility of death."

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

578 How can one harness and use the power of DESIRE? This has been answered  
579 through this, and the subsequent chapters of this book. This message is going  
580 out to the world at the end of the longest, and perhaps, the most devastating  
581 depression America has ever known. It is reasonable to presume that the  
582 message may come to the attention of many who have been wounded by the  
583 depression, those who have lost their fortunes, others who have lost their  
584 positions, and great numbers who must reorganize their plans and stage a  
585 comeback. To all these I wish to convey the thought that all achievement, no  
586 matter what may be its nature, or its purpose, must begin with an intense,  
587 BURNING DESIRE for something definite.

588 Through some strange and powerful principle of "mental chemistry" which she  
589 has never divulged, Nature wraps up in the impulse of STRONG DESIRE "that  
590 something" which recognizes no such word as impossible, and accepts no such  
591 reality as failure.



## Chapter 3

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

#### The Second Step toward Riches

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

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

10 Love and faith are psychic; related to the spiritual side of man. Sex is purely bio-  
11 logical, and related only to the physical. The mixing, or blending, of these three  
12 emotions has the effect of opening a direct line of communication between the  
13 finite, thinking mind of man, and Infinite Intelligence.

#### How to Develop Faith

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

19 As an illustration, consider the purpose for which you are, presumably, reading  
20 this book. The object is, naturally, to acquire the ability to transmute the  
21 intangible thought impulse of DESIRE into its physical counterpart, money. By  
22 following the instructions laid down in the chapters on auto-suggestion, and the  
23 subconscious mind, as summarized in the chapter on auto-suggestion, you may

24 CONVINCED the subconscious mind that you believe you will receive that for  
25 which you ask, and it will act upon that belief, which your subconscious mind  
26 passes back to you in the form of "FAITH," followed by definite plans for  
27 procuring that which you desire.

28 The method by which one develops FAITH, where it does not already exist, is  
29 extremely difficult to describe, almost as difficult, in fact, as it would be to  
30 describe the color of red to a blind man who has never seen color, and has  
31 nothing with which to compare what you describe to him. Faith is a state of  
32 mind which you may develop at will, after you have mastered the thirteen  
33 principles, because it is a state of mind which develops voluntarily, through  
34 application and use of these principles.

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

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

47 In connection with this, consider again the statement, ALL THOUGHTS  
48 WHICH HAVE BEEN EMOTIONALIZED, (given feeling) AND MIXED  
49 WITH FAITH, begin immediately to translate themselves into their physical  
50 equivalent or counterpart.

51 The emotions, or the "feeling" portion of thoughts, are the factors which give  
52 thoughts vitality, life, and action. The emotions of Faith, Love, and Sex, when

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

55 Not only thought impulses which have been mixed with FAITH, but those  
56 which have been mixed with any of the positive emotions, or any of the negative  
57 emotions, may reach, and influence the subconscious mind.

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

68 This is an appropriate place at which to suggest again that you may benefit, by  
69 passing on to your subconscious mind, any DESIRE which you wish translated  
70 into its physical, or monetary equivalent, in a state of expectancy or BELIEF that  
71 the transmutation will actually take place. Your BELIEF, or FAITH, is the  
72 element which determines the action of your subconscious mind. There is  
73 nothing to hinder you from "deceiving" your subconscious mind when giving it  
74 instructions through autosuggestion, as I deceived my son's subconscious mind.

75 To make this "deceit" more realistic, conduct yourself just as you would, if you  
76 were ALREADY IN POSSESSION OF THE MATERIAL THING WHICH  
77 YOU ARE DEMANDING, when you call upon your subconscious mind.

78 The subconscious mind will transmute into its physical equivalent, by the most  
79 direct and practical media available, any order which is given to it in a state of  
80 BELIEF, or FAITH that the order will be carried out.

81 Surely, enough has been stated to give a starting point from which one may,  
82 through experiment and practice, acquire the ability to mix FAITH with any  
83 order given to the subconscious mind.

84 Perfection will come through practice. It cannot come by merely reading  
85 instructions.

86 If it be true that one may become a criminal by association with crime, (and this  
87 is a known fact), it is equally true that one may develop faith by voluntarily  
88 suggesting to the subconscious mind that one has faith. The mind comes, finally,  
89 to take on the nature of the influences which dominate it. Understand this truth,  
90 and you will know why it is essential for you to encourage the positive emotions  
91 as dominating forces of your mind, and discourage and eliminate negative  
92 emotions.

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

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

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

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

103 Before we begin, you should be reminded again that: FAITH is the "eternal  
104 elixir" which gives life, power, and action to the impulse of thought!

105 The foregoing sentence is worth reading a second time, and a third, and a fourth.  
106 It is worth reading aloud!

- 107 FAITH is the starting point of all accumulation of riches!
- 108 FAITH is the basis of all "miracles," and all mysteries which cannot be analyzed  
109 by the rules of science!
- 110 FAITH is the only known antidote for FAILURE!
- 111 FAITH is the element, the "chemical" which, when mixed with prayer, gives one  
112 direct communication with Infinite Intelligence.
- 113 FAITH is the element which transforms the ordinary "vibration of thought"  
114 created by the finite mind of man, into the spiritual equivalent.
- 115 FAITH is the only agency through which the cosmic force of Infinite  
116 Intelligence can be harnessed and used by man.

**EVERY ONE OF THE FOREGOING STATEMENTS IS CAPABLE  
OF PROOF!**

- 117 The proof is simple and easily demonstrated. It is wrapped up in the principle of  
118 auto-suggestion. Let us center our attention, therefore, upon the subject of self-  
119 suggestion, and find out what it is, and what it is capable of achieving.
- 120 It is a well-known fact that one comes, finally, to BELIEVE whatever one  
121 repeats to one's self, whether the statement be true or false. If a man repeats a lie  
122 over and over, he will eventually accept the lie as truth. Moreover, he will  
123 BELIEVE it to be the truth. Every man is what he is, because of the  
124 DOMINATING THOUGHTS which he permits to occupy his mind. Thoughts  
125 which a man deliberately places in his own mind, and encourages with sympathy,  
126 and with which he mixes any one or more of the emotions, constitute the  
127 motivating forces, which direct and control his every movement, act, and deed!
- 128 Comes, now, a very significant statement of truth:
- 129 THOUGHTS WHICH ARE MIXED WITH ANY OF THE FEELINGS OF  
130 EMOTIONS, CONSTITUTE A "MAGNETIC" FORCE WHICH

131 ATTRACTS, FROM THE VIBRATIONS OF THE ETHER, OTHER  
132 SIMILAR, OR RELATED THOUGHTS.

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

137 The ether is a great cosmic mass of eternal forces of vibration. It is made up of  
138 both destructive vibrations and constructive vibrations. It carries, at all times,  
139 vibrations of fear, poverty, disease, failure, misery; and vibrations of prosperity,  
140 health, success, and happiness, just as surely as it carries the sound of hundreds  
141 of orchestrations of music, and hundreds of human voices, all of which maintain  
142 their own individuality, and means of identification, through the medium of  
143 radio.

144 From the great storehouse of the ether, the human mind is constantly attracting  
145 vibrations which harmonize with that which DOMINATES the human mind.  
146 Any thought, idea, plan, or purpose which one holds in one's mind attracts, from  
147 the vibrations of the ether, a host of its relatives, adds these "relatives" to its own  
148 force, and grows until it becomes the dominating, MOTIVATING MASTER of  
149 the individual in whose mind it has been housed.

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

157 We are what we are, because of the vibrations of thought which we pick up and  
158 register, through the stimuli of our daily environment.

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

### SELF-CONFIDENCE FORMULA

167 **First.** I know that I have the ability to achieve the object of my Definite Purpose  
168 in life, therefore, I DEMAND of myself persistent, continuous action toward its  
169 attainment, and I here and now promise to render such action.

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

175 **Third.** I know through the principle of auto-suggestion, any desire that I  
176 persistently hold in my mind will eventually seek expression through some  
177 practical means of attaining the object back of it, therefore, I will devote ten  
178 minutes daily to demanding of myself the development of SELF-  
179 CONFIDENCE.

180 **Fourth.** I have clearly written down a description of my DEFINITE CHIEF  
181 AIM in life, and I will never stop trying, until I shall have developed sufficient  
182 self-confidence for its attainment.

183 **Fifth.** I fully realize that no wealth or position can long endure, unless built upon  
184 truth and justice, therefore, I will engage in no transaction which does not  
185 benefit all whom it affects. I will succeed by attracting to myself the forces I wish  
186 to use, and the cooperation of other people. I will induce others to serve me,

187 because of my willingness to serve others. I will eliminate hatred, envy, jealousy,  
188 selfishness, and cynicism, by developing love for all humanity, because I know  
189 that a negative attitude toward others can never bring me success. I will cause  
190 others to believe in me, because I will believe in them, and in myself.

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

194 Back of this formula is a law of Nature which no man has yet been able to  
195 explain. It has baffled the scientists of all ages. The psychologists have named  
196 this law "auto-suggestion," and let it go at that.

197 The name by which one calls this law is of little importance. The important fact  
198 about it is – it WORKS for the glory and success of mankind, IF it is used  
199 constructively. On the other hand, if used destructively, it will destroy just as  
200 readily. In this statement may be found a very significant truth, namely; that  
201 those who go down in defeat, and end their lives in poverty, misery, and distress,  
202 do so because of negative application of the principle of auto-suggestion.

203 The cause may be found in the fact that ALL IMPULSES OF THOUGHT  
204 HAVE A TENDENCY TO CLOTHE THEMSELVES IN THEIR  
205 PHYSICAL EQUIVALENT.

206 The subconscious mind, (the chemical laboratory in which all thought impulses  
207 are combined, and made ready for translation into physical reality), makes no  
208 distinction between constructive and destructive thought impulses. It works with  
209 the material we feed it, through our thought impulses. The subconscious mind  
210 will translate into reality a thought driven by FEAR just as readily as it will trans-  
211 late into reality a thought driven by COURAGE, or FAITH.

212 The pages of medical history are rich with illustrations of cases of "suggestive  
213 suicide." A man may commit suicide through negative suggestion, just as  
214 effectively as by any other means. In a Midwestern city, a man by the name of  
215 Joseph Grant, a bank official, "borrowed" a large sum of the bank's money,

216 without the consent of the directors. He lost the money through gambling. One  
 217 afternoon, the Bank Examiner came and began to check the accounts. Grant left  
 218 the bank, took a room in a local hotel, and when they found him, three days  
 219 later, he was lying in bed, wailing and moaning, repeating over and over these  
 220 words, "My God, this will kill me! I cannot stand the disgrace." In a short time  
 221 he was dead. The doctors pronounced the case one of "mental suicide."

222 Just as electricity will turn the wheels of industry, and render useful service if  
 223 used constructively; or snuff out life if wrongly used, so will the law of auto-  
 224 suggestion lead you to peace and prosperity, or down into the valley of misery,  
 225 failure, and death, according to your degree of understanding and application of  
 226 it.

227 If you fill your mind with FEAR, doubt and unbelief in your ability to connect  
 228 with, and use the forces of Infinite Intelligence, the law of auto-suggestion will  
 229 take this spirit of unbelief and use it as a pattern by which your subconscious  
 230 mind will translate it into its physical equivalent.

231 THIS STATEMENT IS AS TRUE AS THE STATEMENT THAT TWO  
 232 AND TWO ARE FOUR!

233 Like the wind which carries one ship East, and another West, the law of auto-  
 234 suggestion will lift you up or pull you down, according to the way you set your  
 235 sails of THOUGHT.

236 The law of auto-suggestion, through which any person may rise to altitudes of  
 237 achievement which stagger the imagination, is well described in the following  
 238 verse:

---

239 *"If you think you are beaten, you are,*  
 240 *If you think you dare not, you don't*  
 241 *If you like to win, but you think you can't,*  
 242 *It is almost certain you won't.*  
 243 *"If you think you'll lose, you're lost*

244           *For out of the world we find,*  
245           *Success begins with a fellow's will-*  
246           *It's all in the state of mind.*  
247           *"If you think you are outclassed, you are,*  
248           *You've got to think high to rise,*  
249           *You've got to be sure of yourself before*  
250           *You can ever win a prize.*  
251           *"Life's battles don't always go*  
252           *To the stronger or faster man,*  
253           *But soon or late the man who wins*  
254           *Is the man WHO THINKS HE CAN!"*

---

255    Observe the words which have been emphasized, and you will catch the deep  
256    meaning which the poet had in mind.

257    Somewhere in your make-up (perhaps in the cells of your brain) there lies  
258    sleeping, the seed of achievement which, if aroused and put into action, would  
259    carry you to heights, such as you may never have hoped to attain.

260    Just as a master musician may cause the most beautiful strains of music to pour  
261    forth from the strings of a violin, so may you arouse the genius which lies asleep  
262    in your brain, and cause it to drive you upward to whatever goal you may wish to  
263    achieve.

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

270 It is a known fact that the emotion of LOVE is closely akin to the state of mind  
271 known as FAITH, and this for the reason that Love comes very near to  
272 translating one's thought impulses into their spiritual equivalent. During his work  
273 of research, the author discovered, from the analysis of the life-work and  
274 achievements of hundreds of men of outstanding accomplishment, that there  
275 was the influence of a woman's love back of nearly EVERY ONE OF THEM.  
276 The emotion of love, in the human heart and brain, creates a favorable field of  
277 magnetic attraction, which causes an influx of the higher and finer vibrations  
278 which are afloat in the ether.

279 If you wish evidence of the power of FAITH, study the achievements of men  
280 and women who have employed it. At the head of the list comes the Nazarene.  
281 Christianity is the greatest single force which influences the minds of men. The  
282 basis of Christianity is FAITH, no matter how many people may have perverted,  
283 or misinterpreted the meaning of this great force, and no matter how many  
284 dogmas and creeds have been created in its name, which do not reflect its tenets.

285 The sum and substance of the teachings and the achievements of Christ, which  
286 may have been interpreted as "miracles," were nothing more nor less than  
287 FAITH. If there are any such phenomena as "miracles" they are produced only  
288 through the state of mind known as FAITH! Some teachers of religion, and  
289 many who call themselves Christians, neither understand nor practice FAITH.

290 Let us consider the power of FAITH, as it is now being demonstrated, by a man  
291 who is well known to all of civilization, Mahatma Gandhi, of India. In this man  
292 the world has one of the most astounding examples known to civilization, of the  
293 possibilities of FAITH. Gandhi wields more potential power than any man living  
294 at this time, and this, despite the fact that he has none of the orthodox tools of  
295 power, such as money, battle ships, soldiers, and materials of warfare. Gandhi  
296 has no money, he has no home, he does not own a suit of clothes, but HE  
297 DOES HAVE POWER. How does he come by that power?

298 HE CREATED IT OUT OF HIS UNDERSTANDING OF THE  
299 PRINCIPLE OF FAITH, AND THROUGH HIS ABILITY TO

300 TRANSPLANT THAT FAITH INTO THE MINDS OF TWO HUNDRED  
301 MILLION PEOPLE.

302 Gandhi has accomplished, through the influence of FAITH, that which the  
303 strongest military power on earth could not, and never will accomplish through  
304 soldiers and military equipment. He has accomplished the astounding feat of  
305 INFLUENCING two hundred million minds to COALESCE AND MOVE IN  
306 UNISON, AS A SINGLE MIND.

307 What other force on earth, except FAITH could do as much? There will come a  
308 day when employees as well as employers will discover the possibilities of  
309 FAITH. That day is dawning. The whole world has had ample opportunity,  
310 during the recent business depression, to witness what the LACK OF FAITH  
311 will do to business.

312 Surely, civilization has produced a sufficient number of intelligent human beings  
313 to make use of this great lesson which the depression has taught the world.  
314 During this depression, the world had evidence in abundance that widespread  
315 FEAR will paralyze the wheels of industry and business. Out of this experience  
316 will arise leaders in business and industry who will profit by the example which  
317 Gandhi has set for the world, and they will apply to business the same tactics  
318 which he has used in building the greatest following known in the history of the  
319 world. These leaders will come from the rank and file of the unknown men, who  
320 now labor in the steel plants, the coal mines, the automobile factories, and in the  
321 small towns and cities of America.

322 Business is due for a reform, make no mistake about this! The methods of the  
323 past, based upon economic combinations of FORCE and FEAR, will be  
324 supplanted by the better principles of FAITH and cooperation. Men who labor  
325 will receive more than daily wages; they will receive dividends from the business,  
326 the same as those who supply the capital for business; but, first they must GIVE  
327 MORE TO THEIR EMPLOYERS, and stop this bickering and bargaining by  
328 force, at the expense of the public. They must earn the right to dividends!

329 Moreover, and this is the most important thing of all – THEY WILL BE LED  
330 BY LEADERS WHO WILL UNDERSTAND AND APPLY THE  
331 PRINCIPLES EMPLOYED BY MAHATMA GANDHI. Only in this way may  
332 leaders get from their followers the spirit of FULL cooperation which constitutes  
333 power in its highest and most enduring form.

334 This stupendous machine age in which we live, and from which we are just  
335 emerging, has taken the soul out of men. Its leaders have driven men as though  
336 they were pieces of cold machinery; they were forced to do so by the employees  
337 who have bargained, at the expense of all concerned, to get and not to give.

338 The watchword of the future will be HUMAN HAPPINESS AND  
339 CONTENTMENT, and when this state of mind shall have been attained, the  
340 production will take care of itself, more effectively than anything that has ever  
341 been accomplished where men did not, and could not mix FAITH and individual  
342 interest with their labor.

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

347 The event chosen for this illustration dates back to 1900, when the United States  
348 Steel Corporation was being formed. As you read the story, keep in mind these  
349 fundamental facts and you will understand how IDEAS have been converted  
350 into huge fortunes.

351 First, the huge United States Steel Corporation was born in the mind of Charles  
352 M. Schwab, in the form of an IDEA he created through his IMAGINATION!

353 Second, he mixed FAITH with his IDEA.

354 Third, he formulated a PLAN for the transformation of his IDEA into physical  
355 and financial reality.

356 Fourth, he put his plan into action with his famous speech at the University  
357 Club.

358 Fifth, he applied, and followed-through on his PLAN with PERSISTENCE, and  
359 backed it with firm DECISION until it had been fully carried out.

360 Sixth, he prepared the way for success by a BURNING DESIRE for success.

361 If you are one of those who have often wondered how great fortunes are  
362 accumulated, this story of the creation of the United States Steel Corporation will  
363 be enlightening. If you have any doubt that men can THINK AND GROW  
364 RICH, this story should dispel that doubt, because you can plainly see in the  
365 story of the United States Steel, the application of a major portion of the thirteen  
366 principles described in this book.

367 This astounding description of the power of an IDEA was dramatically told by  
368 John Lowell, in the New York World-Telegram, with whose courtesy it is here  
369 reprinted.

\*

### **A PRETTY AFTER-DINNER SPEECH FOR A BILLION DOLLARS**

370 "When, on the evening of December 12, 1900, some eighty of the nation's  
371 financial nobility gathered in the banquet hall of the University Club on Fifth  
372 Avenue to do honor to a young man from out of the West, not half a dozen of  
373 the guests realized they were to witness the most significant episode in American  
374 industrial history.

375 "J. Edward Simmons and Charles Stewart Smith, their hearts full of gratitude for  
376 the lavish hospitality bestowed on them by Charles M. Schwab during a recent  
377 visit to Pittsburgh, had arranged the dinner to introduce the thirty-eight -year-old  
378 steel man to eastern banking society. But they didn't expect him to stampede the  
379 convention. They warned him, in fact, that the bosoms within New York's  
380 stuffed shirts would not be responsive to oratory, and that, if he didn't want to

381 bore the Stillhnans and Harrimans and Vanderbilts, he had better limit himself to  
382 fifteen or twenty minutes of polite vaporings and let it go at that.

383 "Even John Pierpont Morgan, sitting on the right hand of Schwab as became his  
384 imperial dignity, intended to grace the banquet table with his presence only  
385 briefly. And so far as the press and public were concerned, the whole affair was  
386 of so little moment that no mention of it found its way into print the next day.

387 "So the two hosts and their distinguished guests ate their way through the usual  
388 seven or eight courses. There was little conversation and what there was of it was  
389 restrained. Few of the bankers and brokers had met Schwab, whose career had  
390 flowered along the banks of the Monongahela, and none knew him well. But be-  
391 fore the evening was over, they-and with them Money Master Morgan - were to  
392 be swept off their feet, and a billion dollar baby, the United States Steel  
393 Corporation, was to be conceived.

394 "It is perhaps unfortunate, for the sake of history, that no record of Charlie  
395 Schwab's speech at the dinner ever was made. He repeated some parts of it at a  
396 later date during a similar meeting of Chicago bankers. And still later, when the  
397 Government brought suit to dissolve the Steel Trust, he gave his own version,  
398 from the witness stand, of the remarks that stimulated Morgan into a frenzy of  
399 financial activity.

400 "It is probable, however, that it was a 'homely' speech, somewhat ungrammatical  
401 (for the niceties of language never bothered Schwab), full of epigram and  
402 threaded with wit. But aside from that it had a galvanic force and effect upon the  
403 five billions of estimated capital that was represented by the diners. After it was  
404 over and the gathering was still under its spell, although Schwab had talked for  
405 ninety minutes, Morgan led the orator to a recessed window where, dangling  
406 their legs from the high, uncomfortable seat, they talked for an hour more.

407 "The magic of the Schwab personality had been turned on, full force, but what  
408 was more important and lasting was the full-fledged, clear-cut program he laid  
409 down for the aggrandizement of Steel. Many other men had tried to interest  
410 Morgan in slapping together a steel trust after the pattern of the biscuit, wire and

411 hoop, sugar, rubber, whisky, oil or chewing gum combinations. John W. Gates,  
412 the gambler, had urged it, but Morgan distrusted him. The Moore boys, Bill and  
413 Jim, Chicago stock jobbers who had glued together a match trust and a cracker  
414 corporation, had urged it and failed. Elbert H. Gary, the sanctimonious country  
415 lawyer, wanted to foster it, but he wasn't big enough to be impressive. Until  
416 Schwab's eloquence took J. P. Morgan to the heights from which he could  
417 visualize the solid results of the most daring financial undertaking ever  
418 conceived, the project was regarded as a delirious dream of easy-money  
419 crackpots.

420 "The financial magnetism that began, a generation ago, to attract thousands of  
421 small and sometimes inefficiently managed companies into large and  
422 competition-crushing combinations, had become operative in the steel world  
423 through the devices of that jovial business pirate, John W. Gates. Gates already  
424 had formed the American Steel and Wire Company out of a chain of small  
425 concerns, and together with Morgan had created the Federal Steel Company.

426 "The National Tube and American Bridge companies were two more Morgan  
427 concerns, and the Moore Brothers had forsaken the match and cookie business  
428 to form the American group- Tin Plate, Steel Hoop, Sheet Steel-and the National  
429 Steel Company.

430 "But by the side of Andrew Carnegie's gigantic vertical trust, a trust owned and  
431 operated by fifty-three partners, those other combinations were picayune. They  
432 might combine to their heart's content but the whole lot of them couldn't make a  
433 dent in the Carnegie organization, and Morgan knew it.

434 "The eccentric old Scot knew it, too. From the magnificent heights of Skibo  
435 Castle he had viewed, first with amusement and then with resentment, the  
436 attempts of Morgan's smaller companies to cut into his business. When the  
437 attempts became too bold, Carnegie's temper was translated into anger and  
438 retaliation. He decided to duplicate every mill owned by his rivals. Hitherto, he  
439 hadn't been interested in wire, pipe, hoops, or sheet. Instead, he was content to  
440 sell such companies the raw steel and let them work it into whatever shape they

441 wanted. Now, with Schwab as his chief and able lieutenant, he planned to drive  
442 his enemies to the wall.

443 "So it was that in the speech of Charles M. Schwab, Morgan saw the answer to  
444 his problem of combination. A trust without Carnegie-giant of them all – would  
445 be no trust at all, a plum pudding, as one writer said, without the plums.

446 "Schwab's speech on the night of December 12, 1900, undoubtedly carried the  
447 inference, though not the pledge that the vast Carnegie enterprise could be  
448 brought under the Morgan tent.

449 He talked of the world future for steel, of reorganization for efficiency, of  
450 specialization, of the scrapping of unsuccessful mills and concentration of effort  
451 on the flourishing properties, of economies in the ore traffic, of economies in  
452 overhead and administrative departments, of capturing foreign markets.

453 "More than that, he told the buccaneers among them wherein lay the errors of  
454 their customary piracy. Their purposes, he inferred, had been to create  
455 monopolies, raise prices, and pay themselves fat dividends out of privilege.  
456 Schwab condemned the system in his heartiest manner. The shortsightedness of  
457 such a policy, he told his hearers, lay in the fact that it restricted the market in an  
458 era when everything cried for expansion. By cheapening the cost of steel, he  
459 argued, an ever-expanding market would be created; more uses for steel would  
460 be devised, and a goodly portion of the world trade could be captured. Actually,  
461 though he did not know it, Schwab was an apostle of modern mass production.

462 "So the dinner at the University Club came to an end. Morgan went home, to  
463 think about Schwab's rosy predictions. Schwab went back to Pittsburgh to run  
464 the steel business for "Wee Andra Carnegie,' while Gary and the rest went back  
465 to their stock tickers, to fiddle around in anticipation of the next move.

466 "It was not long coming. It took Morgan about one week to digest the feast of  
467 reason Schwab had placed before him. When he had assured himself that no  
468 financial indigestion was to result, he sent for Schwab-and found that young man  
469 rather coy. Mr. Carnegie, Schwab indicated, might not like it if he found his

470 trusted company president had been flirting with the Emperor of Wall Street, the  
471 Street upon which Carnegie was resolved never to tread.

472 Then it was suggested by John W. Gates the go-between, that if Schwab  
473 "happened" to be in the Bellevue Hotel in Philadelphia, J. P. Morgan might also  
474 "happen" to be there. When Schwab arrived, however, Morgan was  
475 inconveniently ill at his New York home, and so, on the elder man's pressing  
476 invitation, Schwab went to New York and presented himself at the door of the  
477 financier's library.

478 "Now certain economic historians have professed the belief that from the  
479 beginning to the end of the drama, the stage was set by Andrew Carnegie-that  
480 the dinner to Schwab, the famous speech, the Sunday night conference between  
481 Schwab and the Money King, were events arranged by the canny Scot. The truth  
482 is exactly the opposite. When Schwab was called in to consummate the deal, he  
483 didn't even know whether v the little boss,' as Andrew was called, would so  
484 much as listen to an offer to sell, particularly to a group of men whom Andrew  
485 regarded as being endowed with something less than holiness. But Schwab did  
486 take into the conference with him, in his own handwriting, six sheets of copper-  
487 plate figures, representing to his mind the physical worth and the potential  
488 earning capacity of every steel company he regarded as an essential star in the  
489 new metal firmament.

490 "Four men pondered over these figures all night. The chief, of course, was  
491 Morgan, steadfast in his belief in the Divine Right of Money. With him was his  
492 aristocratic partner, Robert Bacon, a scholar and a gentleman. The third was  
493 John W. Gates whom Morgan scorned as a gambler and used as a tool. The  
494 fourth was Schwab, who knew more about the processes of making and selling  
495 steel than any whole group of men then living. Throughout that conference, the  
496 Pittsburgher's figures were never questioned. If he said a company was worth so  
497 much, then it was worth that much and no more. He was insistent, too, upon  
498 including in the combination only those concerns he nominated. He had  
499 conceived a corporation in which there would be no duplication, not even to  
500 satisfy the greed of friends who wanted to unload their companies upon the

501 broad Morgan shoulders. Thus he left out, by design, a number of the larger  
502 concerns upon which the Walruses and Carpenters of Wall Street had cast  
503 hungry eyes.

504 "When dawn came, Morgan rose and straightened his back. Only one question  
505 remained. "Do you think you can persuade Andrew Carnegie to sell?' he asked.

506 "I can try," said Schwab.

507 "If you can get him to sell, I will undertake the matter,' said Morgan.

508 "So far so good. But would Carnegie sell? How much would he demand?  
509 (Schwab thought about \$320,000,000). What would he take payment in?  
510 Common or preferred stocks? Bonds? Cash? No-body could raise a third of a  
511 billion dollars in cash.

512 "There was a golf game in January on the frost-cracking heath of the St. Andrews  
513 links in Westchester, with Andrew bundled up in sweaters against the cold, and  
514 Charlie talking volubly, as usual, to keep his spirits up. But no word of business  
515 was mentioned until the pair sat down in the cozy warmth of the Carnegie  
516 cottage hard by. Then, with the same persuasiveness that had hypnotized eighty  
517 millionaires at the University Club, Schwab poured out the glittering promises of  
518 retirement in comfort, of untold millions to satisfy the old man's social caprices.  
519 Carnegie capitulated, wrote a figure on a slip of paper, handed it to Schwab and  
520 said, all right, that's what we'll sell for.'

521 "The figure was approximately \$400,000,000, and was reached by taking the  
522 \$320,000,000 mentioned by Schwab as a basic figure, and adding to it  
523 \$80,000,000 to represent the increased capital value over the previous two years.

524 "Later, on the deck of a trans-Atlantic liner, the Scotsman said ruefully to  
525 Morgan, I wish I had asked you for \$100,000,000 more.'

526 "If you had asked for it, you'd have gotten it,' Morgan told him cheerfully.

\*\*\*\*\*

527 There was an uproar, of course. A British correspondent cabled that the foreign  
 528 steel world was 'appalled' by the gigantic combination. President Hadley, of Yale,  
 529 declared that unless trusts were regulated the country might expect an emperor  
 530 in Washington within the next twenty-five years. But that able stock  
 531 manipulator, Keene, went at his work of shoving the new stock at the public so  
 532 vigorously that all the excess water – estimated by some at nearly \$600,000,000  
 533 – was absorbed in a twinkling. So Carnegie had his millions, and the Morgan  
 534 syndicate had \$62,000,000 for all its trouble, 'and all the boys,' from Gates to  
 535 Gary, had their millions.

\*\*\*\*\*

536 "The thirty-eight-year-old Schwab had his reward. He was made president of the  
 537 new corporation and remained in control until 1930."

538 The dramatic story of "Big Business" which you have just finished, was included  
 539 in this book, because it is a perfect illustration of the method by which DESIRE  
 540 CAN BE TRANSMUTED INTO ITS PHYSICAL EQUIVALENT!

541 I imagine some readers will question the statement that a mere, intangible  
 542 DESIRE can be converted into its physical equivalent. Doubtless some will say,  
 543 "You cannot convert NOTHING into SOMETHING!" The answer is in the  
 544 story of United States Steel. That giant organization was created in the mind of  
 545 one man. The plan by which the organization was provided with the steel mills  
 546 that gave it financial stability was created in the mind of the same man. His  
 547 FAITH, his DESIRE, his IMAGINATION, his PERSISTENCE were the real  
 548 ingredients that went into United States Steel. The steel mills and mechanical  
 549 equipment acquired by the corporation, AFTER IT HAD BEEN BROUGHT  
 550 INTO LEGAL EXISTENCE, were incidental, but careful analysis will disclose  
 551 the fact that the appraised value of the properties acquired by the corporation  
 552 increased in value by an estimated SIX HUNDRED MILLION DOLLARS, by  
 553 the mere transaction which consolidated them under one management.

554 In other words, Charles M. Schwab's IDEA, plus the FAITH with which he  
 555 conveyed it to the minds of J. P. Morgan and the others, was marketed for a

556 profit of approximately \$600,000,000. Not an insignificant sum for a single  
557 IDEA!

558 What happened to some of the men who took their share of the millions of  
559 dollars of profit made by this transaction, is a matter with which we are not now  
560 concerned. The important feature of the astounding achievement is that it serves  
561 as unquestionable evidence of the soundness of the philosophy described in this  
562 book, because this philosophy was the warp and the woof of the entire  
563 transaction. Moreover, the practicability of the philosophy has been established  
564 by the fact that the United States Steel Corporation prospered, and became one  
565 of the richest and most powerful corporations in America, employing thousands  
566 of people, developing new uses for steel, and opening new markets; thus proving  
567 that the \$600,000,000 in profit which the Schwab IDEA produced was earned.

568 RICHES begin in the form of THOUGHT! The amount is limited only by the  
569 person in whose mind the THOUGHT is put into motion. FAITH removes  
570 limitations!

571 Remember this when you are ready to bargain with Life for whatever it is that  
572 you ask as your price for having passed this way. Remember, also, that the man  
573 who created the United States Steel Corporation was practically unknown at the  
574 time. He was merely Andrew Carnegie's "Man Friday" until he gave birth to his  
575 famous IDEA. After that he quickly rose to a position of power, fame, and  
576 riches.

577 THERE ARE NO LIMITATIONS TO THE MIND EXCEPT THOSE WE  
578 ACKNOWLEDGE

579 BOTH POVERTY AND RICHES ARE THE OFFSPRING OF THOUGHT



## Chapter 4

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

#### **The Third Step toward Riches**

1 AUTO-SUGGESTION is a term which applies to all suggestions and all self-  
2 administered stimuli which reach one's mind through the five senses. Stated in  
3 another way, auto-suggestion is self-suggestion. It is the agency of  
4 communication between that part of the mind where conscious thought takes  
5 place, and that which serves as the seat of action for the subconscious mind.  
6 Through the dominating thoughts which one permits to remain in the conscious  
7 mind, (whether these thoughts be negative or positive, is immaterial), the  
8 principle of auto-suggestion voluntarily reaches the subconscious mind and  
9 influences it with these thoughts.

10 NO THOUGHT, whether it be negative or positive, CAN ENTER THE  
11 SUBCONSCIOUS MIND WITHOUT THE AID OF THE PRINCIPLE OF  
12 AUTO-SUGGESTION, with the exception of thoughts picked up from the  
13 ether. Stated differently, all sense impressions which are perceived through the  
14 five senses, are stopped by the CONSCIOUS thinking mind, and maybe either  
15 passed on to the subconscious mind, or rejected, at will. The conscious faculty  
16 serves, therefore, as an outer- guard to the approach of the subconscious.

17 Nature has so built man that he has ABSOLUTE CONTROL over the material  
18 which reaches his subconscious mind, through his five senses, although this is  
19 not meant to be construed as a statement that man always EXERCISES this  
20 control. In the great majority of instances, he does NOT exercise it, which  
21 explains why so many people go through life in poverty.

22 Recall what has been said about the subconscious mind resembling a fertile gar-  
23 den spot, in which weeds will grow in abundance, if the seeds of more desirable  
24 crops are not sown therein. AUTO-SUGGESTION is the agency of control  
25 through which an individual may voluntarily feed his subconscious mind on  
26 thoughts of a creative nature, or, by neglect, permit thoughts of a destructive

27 nature to find their way into this rich garden of the mind. You were instructed, in  
28 the last of the six steps described in the chapter on Desire, to read ALOUD  
29 twice daily the WRITTEN statement of your DESIRE FOR MONEY, and to  
30 SEE AND FEEL yourself ALREADY in possession of the money! By following  
31 these instructions, you communicate the object of your DESIRE directly to your  
32 SUBCONSCIOUS mind in a spirit of absolute FAITH.

33 Through repetition of this procedure, you voluntarily create thought habits  
34 which are favorable to your efforts to transmute desire into its monetary  
35 equivalent.

36 Go back to these six steps described in chapter two, and read them again, very  
37 carefully, before you proceed further. Then (when you come to it), read very  
38 care- fully the four instructions for the organization of your "Master Mind"  
39 group, de- scribed in the chapter on Organized Planning. By comparing these  
40 two sets of instructions with that which has been stated on auto-suggestion, you,  
41 of course, will see that the instructions involve the application of the principle of  
42 auto-suggestion.

43 Remember, therefore, when reading aloud the statement of your desire (through  
44 which you are endeavoring to develop a "money consciousness"), that the mere  
45 reading of the words is of NO CONSEQUENCE-UNLESS you mix emotion,  
46 or feeling with your words. If you repeat a million times the famous Emil Coue  
47 formula, "Day by day, in every way, I am getting better and better," without  
48 mixing emotion and FAITH with your words, you will experience no desirable  
49 results. Your subconscious mind recognizes and acts upon ONLY thoughts  
50 which have been well-mixed with emotion or feeling.

51 This is a fact of such importance as to warrant repetition in practically every  
52 chapter, because the lack of understanding of this is the main reason the majority  
53 of people who try to apply the principle of auto-suggestion get no desirable  
54 results.

55 Plain, unemotional words do not influence the subconscious mind. You will get  
56 no appreciable results until you learn to reach your subconscious mind with  
57 thoughts, or spoken words which have been well emotionalized with BELIEF.

58 Do not become discouraged, if you cannot control and direct your emotions the  
59 first time you try to do so. Remember, there is no such possibility as  
60 SOMETHING FOR NOTHING. Ability to reach, and influence your  
61 subconscious mind has its price, and you MUST PAY THAT PRICE. You  
62 cannot cheat, even if you desire to do so. The price of ability to influence your  
63 subconscious mind is everlasting PERSISTENCE in applying the principles  
64 described here. You cannot develop the desired ability for a lower price. You,  
65 and YOU ALONE, must decide whether or not the reward for which you are  
66 striving (the "money consciousness"), is worth the price you must pay for it in  
67 effort.

68 Wisdom and "cleverness" alone, will not attract and retain money except in a few  
69 very rare instances, where the law of averages favors the attraction of money  
70 through these sources. The method of attracting money described here, does not  
71 depend upon the law of averages. Moreover, the method plays no favorites. It  
72 will work for one person as effectively as it will for another. Where failure is  
73 experienced, it is the individual, not the method, which has failed. If you try and  
74 fail, make another effort, and still another, until you succeed.

75 Your ability to use the principle of auto-suggestion will depend, very largely,  
76 upon your capacity to CONCENTRATE upon a given DESIRE until that desire  
77 becomes a BURNING OBSESSION.

78 When you begin to carry out the instructions in connection with the six steps  
79 described in the second chapter, it will be necessary for you to make use of the  
80 principle of CONCENTRATION.

81 Let us here offer suggestions for the effective use of concentration. When you  
82 begin to carry out the first of the six steps, which instructs you to "fix in your  
83 own mind the EXACT amount of money you desire," hold your thoughts on  
84 that amount of money by CONCENTRATION, or fixation of attention, with

85 your eyes closed, until you can ACTUALLY SEE the physical appearance of the  
86 money. Do this at least once each day. As you go through these exercises, follow  
87 the instructions given in the chapter on FAITH, and see yourself actually IN  
88 POSSESSION OF THE MONEY!

89 Here is a most significant fact-the subconscious mind takes any orders given it in  
90 a spirit of absolute FAITH, and acts upon those orders, although the orders  
91 often have to be presented over and over again, through repetition, before they  
92 are interpreted by the subconscious mind. Following the preceding statement,  
93 consider the possibility of playing a perfectly legitimate "trick" on your  
94 subconscious mind, by making it believe, because you believe it, that you must  
95 have the amount of money you are visualizing, that this money is already  
96 awaiting your claim, that the subconscious mind MUST hand over to you  
97 practical plans for acquiring the money which is yours.

98 Hand over the thought suggested in the preceding paragraph to your  
99 IMAGINATION, and see what your imagination can, or will do, to create  
100 practical plans for the accumulation of money through transmutation of your  
101 desire.

102 DO NOT WAIT for a definite plan, through which you intend to exchange  
103 services or merchandise in return for the money you are visualizing, but begin at  
104 once to see yourself in possession of the money, DEMANDING and  
105 EXPECTING meanwhile, that your subconscious mind will hand over the plan,  
106 or plans you need. Be on the alert for these plans, and when they appear, put  
107 them into ACTION IMMEDIATELY. When the plans appear, they will  
108 probably "flash" into your mind through the sixth sense, in the form of an  
109 "inspiration." This inspiration may be considered a direct "telegram," or message  
110 from Infinite Intelligence. Treat it with respect, and act upon it as soon as you  
111 receive it. Failure to do this will be FATAL to your success.

112 In the fourth of the six steps, you were instructed to "Create a definite plan for  
113 carrying out your desire, and begin at once to put this plan into action." You  
114 should follow this instruction in the manner described in the preceding

115 paragraph. Do not trust to your "reason when creating your plan for  
116 accumulating money through the transmutation of desire. Your reason is faulty.  
117 Moreover, your reasoning faculty maybe lazy, and, if you depend entirely upon it  
118 to serve you, it may disappoint you.

119 When visualizing the money you intend to accumulate, (with closed eyes), see  
120 yourself rendering the service, or delivering the merchandise you intend to give  
121 in return for this money. This is important!

### SUMMARY OF INSTRUCTIONS

122 The fact that you are reading this book is an indication that you earnestly seek  
123 knowledge. It is also an indication that you are a student of this subject. If you  
124 are only a student, there is a chance that you may learn much that you did not  
125 know, but you will learn only by assuming an attitude of humility. If you choose  
126 to follow some of the instructions but neglect, or refuse to follow others-you will  
127 fail! To get satisfactory results, you must follow ALL instructions in a spirit of  
128 FAITH.

129 The instructions given in connection with the six steps in the second chapter will  
130 now be summarized, and blended with the principles covered by this chapter, as  
131 follows:

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

139 For example: Suppose that you intend to accumulate \$50,000 by the first of  
140 January, five years hence, that you intend to give personal services in return for  
141 the money, in the Capacity of a salesman. Your written statement of your  
142 purpose should be similar to the following:

143 "By the first day of January, 19.., I will have in my possession \$50,000, which will  
144 come to me in various amounts from time to time during the interim.

145 "In return for this money I will give the most efficient service of which I am  
146 capable, rendering the fullest possible quantity, and the best possible quality of  
147 service in the capacity of salesman of (describe the service or merchandise you  
148 intend to sell).

149 "I believe that I will have this money in my possession. My faith is so strong that  
150 I can now see this money before my eyes. I can touch it with my hands. It is now  
151 awaiting transfer to me at the time, and in the proportion that I deliver the  
152 service I intend to render in return for it. I am awaiting a plan by which to  
153 accumulate this money, and I will follow that plan, when it is received."

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

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

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

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

169 Skepticism, in connection with ALL new ideas, is characteristic of all human  
170 beings. But if you follow the instructions outlined, your skepticism will soon be

171 replaced by belief, and this, in turn, will soon become crystallized into  
172 ABSOLUTE FAITH. Then you will have arrived at the point where you may  
173 truly say, "I am the master of my fate, I am the captain of my soul!"

174 Many philosophers have made the statement that man is the master of his own  
175 earthly destiny, but most of them have failed to say why he is the master. The  
176 reason that man may be the master of his own earthly status, and especially his  
177 financial status, is thoroughly explained in this chapter. Man may become the  
178 master of himself, and of his environment, because he has the POWER TO  
179 INFLUENCE HIS OWN SUBCONSCIOUS MIND, and through it, gain the  
180 cooperation of Infinite Intelligence.

181 You are now reading the chapter which represents the keystone to the arch of  
182 this philosophy. The instructions contained in this chapter must be understood  
183 and APPLIED WITH PERSISTENCE, if you succeed in transmuting desire  
184 into money.

185 The actual performance of transmuting DESIRE into money, involves the use of  
186 auto-suggestion as an agency by which one may reach, and influence, the sub-  
187 conscious mind. The other principles are simply tools with which to apply auto-  
188 suggestion. Keep this thought in mind, and you will, at all times, be conscious of  
189 the important part the principle of auto-suggestion is to play in your efforts to  
190 accumulate money through the methods described in this book. Carry out these  
191 instructions as though you were a small child.

192 Inject into your efforts something of the FAITH of a child. The author has been  
193 most careful, to see that no impractical instructions were included, because of his  
194 sincere desire to be helpful.

195 After you have read the entire book, come back to this chapter, and follow in  
196 spirit, and in action, this instruction:

197 READ THE ENTIRE CHAPTER ALOUD ONCE EVERY NIGHT, UNTIL  
198 YOU BE- COME THOROUGHLY CONVINCED THAT THE PRINCIPLE

199 OF AUTO-SUGGESTION IS SOUND, THAT IT WILL ACCOMPLISH  
200 FOR YOU ALL THAT HAS BEEN CLAIMED FOR IT.

201 AS YOU READ, UNDERSCORE WITH A PENCIL EVERY SENTENCE  
202 WHICH IMPRESSES YOU FAVORABLY.

203 Follow the foregoing instruction to the letter, and it will open the way for a  
204 complete understanding, and mastery of the principles of success.

## Chapter 5

### Specialized Knowledge, Personal Experience or Observations

#### The Fourth Step toward Riches

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

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

15 This "missing link" in all systems of education known to civilization today,  
16 maybe found in the failure of educational institutions to teach their students  
17 HOW TO organize and use knowledge after they acquire it.

18 Many people make the mistake of assuming that, because Henry Ford had but  
19 little "schooling," he is not a man of "education." Those who make this mistake  
20 do not know Henry Ford, nor do they understand the real meaning of the word  
21 "educate."

22 That word is derived from the Latin word "educō," meaning to educe, to draw  
23 out, to DEVELOP FROM WITHIN. An educated man is not, necessarily, one  
24 who has an abundance of general or specialized knowledge. An educated man is  
25 one who has so developed the faculties of his mind that he may acquire anything

26 he wants, or its equivalent, without violating the rights of others. Henry Ford  
27 comes well within the meaning of this definition.

28 During the world war, a Chicago newspaper published certain editorials in which,  
29 among other statements, Henry Ford was called "an ignorant pacifist." Mr. Ford  
30 objected to the statements, and brought suit against the paper for libeling him.  
31 When the suit was tried in the Courts, the attorneys for the paper pleaded  
32 justification, and placed Mr. Ford, himself, on the witness stand, for the purpose  
33 of proving to the jury that he was ignorant. The attorneys asked Mr. Ford a great  
34 variety of questions, all of them intended to prove, by his own evidence, that,  
35 while he might possess considerable specialized knowledge pertaining to the  
36 manufacture of automobiles, he was, in the main, ignorant.

37 Mr. Ford was plied with such questions as the following:

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

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

54 There certainly was good logic to that reply. That answer floored the lawyer.  
55 Every person in the courtroom realized it was the answer, not of an ignorant

56 man, but of a man of EDUCATION. Any man is educated who knows where to  
57 get knowledge when he needs it, and how to organize that knowledge into  
58 definite plans of action. Through the assistance of his "Master Mind" group,  
59 Henry Ford had at his command all the specialized knowledge he needed to  
60 enable him to become one of the wealthiest men in America. It was not essential  
61 that he have this knowledge in his own mind. Surely no person who has  
62 sufficient inclination and intelligence to read a book of this nature can possibly  
63 miss the significance of this illustration.

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

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

75 The accumulation of great fortunes calls for POWER, and power is acquired  
76 through highly organized and intelligently directed specialized knowledge, but  
77 that knowledge does not, necessarily, have to be in the possession of the man  
78 who accumulates the fortune.

79 The preceding paragraph should give hope and encouragement to the man with  
80 ambition to accumulate a fortune, who has not possessed himself of the  
81 necessary "education" to supply such specialized knowledge as he may require.  
82 Men sometimes go through life suffering from "inferiority complexes," because  
83 they are not men of "education." The man who can organize and direct a  
84 "Master Mind" group of men who possess knowledge useful in the accumulation  
85 of money, is just as much a man of education as any man in the group.

86 REMEMBER THIS, if you suffer from a feeling of inferiority, because your  
87 schooling has been limited.

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

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

### **IT PAYS TO KNOW HOW TO PURCHASE KNOWLEDGE**

95 First of all, decide the sort of specialized knowledge you require, and the purpose  
96 for which it is needed. To a large extent your major purpose in life, the goal to-  
97 ward which you are working, will help determine what knowledge you need.

98 With this question settled, your next move requires that you have accurate  
99 information concerning dependable sources of knowledge. The more important  
100 of these are:

101 (a) One's own experience and education

102 (b) Experience and education available through cooperation of others  
103 (Master Mind Alliance)

104 (c) Colleges and Universities

105 (d) Public Libraries (Through books and periodicals in which may be  
106 found all the knowledge organized by civilization)

107 (e) Special Training Courses (Through night schools and home study  
108 schools in particular.)

109 As knowledge is acquired it must be organized and put into use, for a definite  
110 purpose, through practical plans. Knowledge has no value except that which can

111 be gained from its application toward some worthy end. This is one reason why  
112 college degrees are not valued more highly. They represent nothing but  
113 miscellaneous knowledge.

114 If you contemplate taking additional schooling, first determine the purpose for  
115 which you want the knowledge you are seeking, then learn where this particular  
116 sort of knowledge can be obtained, from reliable sources.

117 Successful men, in all callings, never stop acquiring specialized knowledge related  
118 to their major purpose, business, or profession. Those who are not successful  
119 usually make the mistake of believing that the knowledge acquiring period ends  
120 when one finishes school. The truth is that schooling does but little more than to  
121 put one in the way of learning how to acquire practical knowledge.

122 With this Changed World which began at the end of the economic collapse,  
123 came also astounding changes in educational requirements. The order of the day  
124 is SPECIALIZATION! This truth was emphasized by Robert P. Moore,  
125 secretary of appointments of Columbia University.

### **"SPECIALISTS MOST SOUGHT AFTER"**

126 "Particularly sought after by employing companies are candidates who have  
127 specialized in some field-business-school graduates with training in accounting  
128 and statistics, engineers of all varieties, journalists, architects, chemists, and also  
129 outstanding leaders and activity men of the senior class.

130 "The man who has been active on the campus, whose personality is such that he  
131 gets along with all kinds of people and who has done an adequate job with his  
132 studies has a most decided edge over the strictly academic student. Some of  
133 these, because of their all-around qualifications, have received several offers of  
134 positions, a few of them as many as six.

135 "In departing from the conception that the "straight A" student was invariably  
136 the one to get the choice of the better jobs, Mr. Moore said that most companies

137 look not only to academic records but to activity records and personalities of the  
138 students.

139 "One of the largest industrial companies, the leader in its field, in writing to Mr.  
140 Moore concerning prospective seniors at the college, said:

141 "We are interested primarily in finding men who can make exceptional progress  
142 in management work. For this reason we emphasize qualities of character,  
143 intelligence and personality far more than specific educational background."

### "APPRENTICESHIP" PROPOSED

144 Proposing a system of apprenticing students in offices, stores and industrial  
145 occupations during the summer vacation, Mr. Moore asserts that after the first  
146 two or three years of college, every student should be asked "to choose a definite  
147 future course and to call a halt if he has been merely pleasantly drifting without  
148 purpose through an unspecialized academic curriculum."

149 "Colleges and universities must face the practical consideration that all  
150 professions and occupations now demand specialists," he said, urging that  
151 educational institutions accept more direct responsibility for vocational guidance.  
152 One of the most reliable and practical sources of knowledge available to those  
153 who need specialized schooling, is the night schools operated in most large cities.  
154 The correspondence schools give specialized training anywhere the U. S. mails  
155 go, on all subjects that can be taught by the extension method. One advantage of  
156 home study training is the flexibility of the study programme which permits one  
157 to study during spare time. Another stupendous advantage of home study  
158 training (if the school is carefully chosen), is the fact that most courses offered  
159 by home study schools carry with them generous privileges of consultation  
160 which can be of priceless value to those needing specialized knowledge. No  
161 matter where you live, you can share the benefits.

162 Anything acquired without effort, and without cost is generally unappreciated,  
163 often discredited; perhaps this is why we get so little from our marvelous  
164 opportunity in public schools. The SELF-DISCIPLINE one receives from a

165 definite programme of specialized study makes up to some extent, for the wasted  
166 opportunity when knowledge was available without cost. Correspondence  
167 schools are highly organized business institutions. Their tuition fees are so low  
168 that they are forced to insist upon prompt payments. Being asked to pay,  
169 whether the student makes good grades or poor, has the effect of causing one to  
170 follow through with the course when he would otherwise drop it. The  
171 correspondence schools have not stressed this point sufficiently, for the truth is  
172 that their collection departments constitute the very finest sort of training on  
173 DECISION, PROMPTNESS, ACTION and THE HABIT OF FINISHING  
174 THAT WHICH ONE BEGINS.

175 I learned this from experience, more than twenty-five years ago. I enrolled for a  
176 home study course in Advertising. After completing eight or ten lessons I  
177 stopped studying, but the school did not stop sending me bills. Moreover, it  
178 insisted upon payment, whether I kept up my studies or not. I decided that if I  
179 had to pay for the course (which I had legally obligated myself to do), I should  
180 complete the lessons and get my money's worth. I felt, at the time, that the  
181 collection system of the school was somewhat too well organized, but I learned  
182 later in life that it was a valuable part of my training for which no charge had  
183 been made. Being forced to pay, I went ahead and completed the course. Later in  
184 life I discovered that the efficient collection system of that school had been  
185 worth much in the form of money earned, because of the training in advertising I  
186 had so reluctantly taken.

187 We have in this country what is said to be the greatest public school system in  
188 the world. We have invested fabulous sums for fine buildings, we have provided  
189 convenient transportation for children living in the rural districts, so they may  
190 attend the best schools, but there is one astounding weakness to this marvelous  
191 system – IT IS FREE! One of the strange things about human beings is that they  
192 value only that which has a price. The free schools of America, and the free  
193 public libraries, do not impress people because they are free. This is the major  
194 reason why so many people find it necessary to acquire additional training after  
195 they quit school and go to work. It is also one of the major reasons why

196 EMPLOYERS GIVE GREATER CONSIDERATION TO EMPLOYEES  
197 WHO TAKE HOME STUDY COURSES. They have learned from experience  
198 that any person who has the ambition to give up a part of his spare time to  
199 studying at home has in him those qualities which make for leadership. This  
200 recognition is not a charitable gesture, it is sound business judgment upon the  
201 part of the employers.

202 There is one weakness in people for which there is no remedy. It is the universal  
203 weakness of LACK OF AMBITION! Persons, especially salaried people, who  
204 schedule their spare time, to provide for home study, seldom remain at the  
205 bottom very long. Their action opens the way for the upward climb, removes  
206 many obstacles from their path, and gains the friendly interest of those who have  
207 the power to put them in the way of OPPORTUNITY.

208 The home study method of training is especially suited to the needs of employed  
209 people who find, after leaving school, that they must acquire additional  
210 specialized knowledge, but cannot spare the time to go back to school.

211 The changed economic conditions prevailing since the depression have made it  
212 necessary for thousands of people to find additional, or new sources of income.  
213 For the majority of these, the solution to their problem may be found only by  
214 acquiring specialized knowledge. Many will be forced to change their occupations  
215 entirely.

216 When a merchant finds that a certain line of merchandise is not selling, he  
217 usually supplants it with another that is in demand. The person whose business is  
218 that of marketing personal services must also be an efficient merchant. If his  
219 services do not bring adequate returns in one occupation, he must change to  
220 another, where broader opportunities are available.

221 Stuart Austin Wier prepared himself as a Construction Engineer and followed  
222 this line of work until the depression limited his market to where it did not give  
223 him the income he required. He took inventory of himself, decided to change his  
224 profession to law, went back to school and took special courses by which he  
225 prepared himself as a corporation lawyer. Despite the fact the depression had not

226 ended, he completed his training, passed the Bar Examination, and quickly built a  
227 lucrative law practice, in Dallas, Texas; in fact he is turning away clients.

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

235 The person who stops studying merely because he has finished school is forever  
236 hopelessly doomed to mediocrity, no matter what may be his calling. The way of  
237 success is the way of continuous pursuit of knowledge.

238 Let us consider a specific instance. During the depression a salesman in a grocery  
239 store found himself without a position. Having had some bookkeeping  
240 experience, he took a special course in accounting, familiarized himself with all  
241 the latest bookkeeping and office equipment, and went into business for himself.  
242 Starting with the grocer for whom he had formerly worked, he made contracts  
243 with more than 100 small merchants to keep their books, at a very nominal  
244 monthly fee. His idea was so practical that he soon found it necessary to set up a  
245 portable office in a light delivery truck, which he equipped with modern  
246 bookkeeping machinery. He now has a fleet of these bookkeeping offices "on  
247 wheels" and employs a large staff of assistants, thus providing small merchants  
248 with accounting service equal to the best that money can buy, at very nominal  
249 cost.

250 Specialized knowledge, plus imagination, were the ingredients that went into this  
251 unique and successful business. Last year the owner of that business paid an in-  
252 come tax of almost ten times as much as was paid by the merchant for whom he  
253 worked when the depression forced upon him a temporary adversity which  
254 proved to be a blessing in disguise.

255 The beginning of this successful business was an IDEA! Inasmuch as I had the  
256 privilege of supplying the unemployed salesman with that idea, I now assume the  
257 further privilege of suggesting another idea which has within it the possibility of  
258 even greater income. Also the possibility of rendering useful service to thousands  
259 of people who badly need that service.

260 The idea was suggested by the salesman who gave up selling and went into the  
261 business of keeping books on a wholesale basis. When the plan was suggested as  
262 a solution of his unemployment problem, he quickly exclaimed, "I like the idea,  
263 but I would not know how to turn it into cash." In other words, he complained  
264 he would not know how to market his bookkeeping knowledge after he acquired  
265 it.

266 So, that brought up another problem which had to be solved. With the aid of a  
267 young woman typist, clever at hand lettering, and who could put the story  
268 together, a very attractive book was prepared, describing the advantages of the  
269 new system of bookkeeping.

270 The pages were neatly typed and pasted in an ordinary scrapbook, which was  
271 used as a silent salesman with which the story of this new business was so  
272 effectively told that its owner soon had more accounts than he could handle.

273 There are thousands of people, all over the country, who need the services of a  
274 merchandising specialist capable of preparing an attractive brief for use in  
275 marketing personal services. The aggregate annual income from such a service  
276 might easily exceed that received by the largest employment agency, and the  
277 benefits of the service might be made far greater to the purchaser than any to be  
278 obtained from an employment agency.

279 The IDEA here described was born of necessity, to bridge an emergency which  
280 had to be covered, but it did not stop by merely serving one person. The woman  
281 who created the idea has a keen IMAGINATION. She saw in her newly born  
282 brain-child the making of a new profession, one that is destined to render  
283 valuable service to thousands of people who need practical guidance in  
284 marketing personal services.

285 Spurred to action by the instantaneous success of her first "PREPARED PLAN  
286 TO MARKET PERSONAL SERVICES," this energetic woman turned next to  
287 the solution of a similar problem for her son who had just finished college, but  
288 had been totally unable to find a market for his services. The plan she originated  
289 for his use was the finest specimen of merchandising of personal services I have  
290 ever seen.

291 When the plan book had been completed, it contained nearly fifty pages of  
292 beautifully typed, properly organized information, telling the story of her son's  
293 native ability, schooling, personal experiences, and a great variety of other  
294 information too extensive for description. The plan book also contained a  
295 complete description of the position her son desired, together with a marvelous  
296 word picture of the exact plan he would use in filling the position.

297 The preparation of the plan book required several week's labor, during which  
298 time its creator sent her son to the public library almost daily, to procure data  
299 needed in selling his services to best advantage. She sent him, also to all the  
300 competitors of his prospective employer, and gathered from them vital  
301 information concerning their business methods which was of great value in the  
302 formation of the plan he intended to use in filling the position he sought. When  
303 the plan had been finished, it contained more than half a dozen very fine  
304 suggestions for the use and benefit of the prospective employer. (The  
305 suggestions were put into use by the company).

306 One may be inclined to ask, "Why go to all this trouble to secure a job?" The  
307 answer is straight to the point, also it is dramatic because it deals with a subject  
308 which assumes the proportion of a tragedy with millions of men and women  
309 whose sole source of income is personal services.

310 The answer is, "DOING A THING WELL NEVER IS TROUBLE! THE  
311 PLAN PREPARED BY THIS WOMAN FOR THE BENEFIT OF HER  
312 SON, HELPED HIM GET THE JOB FOR WHICH HE APPLIED, AT THE  
313 FIRST INTERVIEW, AT A SALARY FIXED BY HIMSELF."

314 Moreover – and this, too, is important-THE POSITION DID NOT REQUIRE  
315 THE YOUNG MAN TO START AT THE BOTTOM. HE BEGAN AS A  
316 JUNIOR EXECUTIVE, AT AN EXECUTIVE'S SALARY.

317 "Why go to all this trouble?" do you ask?

318 Well, for one thing, the PLANNED PRESENTATION of this young man's  
319 application for a position clipped off no less than ten years of time he would  
320 have required to get to where he began, had he "started at the bottom and  
321 worked his way up."

322 This idea of starting at the bottom and working one's way up may appear to be  
323 sound, but the major objection to it is this-too many of those who begin at the  
324 bottom never manage to lift their heads high enough to be seen by  
325 OPPORTUNITY, so they remain at the bottom. It should be remembered, also,  
326 that the outlook from the bottom is not so very bright or encouraging. It has a  
327 tendency to kill off ambition. We call it "getting into a rut," which means that we  
328 accept our fate because we form the HABIT of daily routine, a habit that finally  
329 becomes so strong we cease to try to throw it off. And that is another reason  
330 why it pays to start one or two steps above the bottom. By so doing one forms  
331 the HABIT of looking around, of observing how others get ahead, of seeing  
332 OPPORTUNITY, and of embracing it without hesitation.

333 Dan Halpin is a splendid example of what I mean. During his college days, he  
334 was manager of the famous 1930 National Championship Notre Dame football  
335 team, when it was under the direction of the late Knute Rockne.

336 Perhaps he was inspired by the great football coach to aim high, and NOT  
337 MISTAKE TEMPORARY DEFEAT FOR FAILURE, just as Andrew  
338 Carnegie, the great industrial leader, inspired his young business lieutenants to set  
339 high goals for themselves. At any rate, young Halpin finished college at a mighty  
340 unfavorable time, when the depression had made jobs scarce, so, after a fling at  
341 investment banking and motion pictures, he took the first opening with a  
342 potential future he could find-selling electrical hearing aids on a commission

343 basis. ANYONE COULD START IN THAT SORT OF JOB, AND HALPIN  
344 KNEW IT, but it was enough to open the door of opportunity to him.

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

351 He made such a fine record selling hearing aids, that A. M. Andrews, Chairman  
352 of the Board of the Dictograph Products Company, a business competitor of the  
353 company for which Halpin worked, wanted to know something about that man  
354 Dan Halpin who was taking big sales away from the long established Dictograph  
355 Company. He sent for Halpin. When the interview was over, Halpin was the new  
356 Sales Manager, in charge of the Acousticon Division.

357 Then, to test young Halpin's metal, Mr. Andrews went away to Florida for three  
358 months, leaving him to sink or swim in his new job. He did not sink! Knute  
359 Rockne's spirit of "All the world loves a winner, and has no time for a loser  
360 inspired him to put so much into his job that he was recently elected Vice-  
361 President of the company, and General Manager of the Acousticon and Silent  
362 Radio Division, a job which most men would be proud to earn through ten years  
363 of loyal effort. Halpin turned the trick in little more than six months.

364 It is difficult to say whether Mr. Andrews or Mr. Halpin is more deserving of  
365 eulogy, for the reason that both showed evidence of having an abundance of that  
366 very rare quality known as IMAGINATION. Mr. Andrews deserves credit for  
367 seeing, in young Halpin, a "go-getter" of the highest order. Halpin deserves  
368 credit for REFUSING TO COMPROMISE WITH LIFE BY ACCEPTING  
369 AND KEEPING A JOB HE DID NOT WANT, and that is one of the major  
370 points I am trying to emphasize through this entire philosophy – that we rise to  
371 high positions or remain at the bottom BECAUSE OF CONDITIONS WE  
372 CAN CONTROL IF WE DESIRE TO CONTROL THEM.

373 I am also trying to emphasize another point, namely, that both success and  
374 failure are largely the results of HABIT! I have not the slightest doubt that Dan  
375 Halpin's close association with the greatest football coach America ever knew,  
376 planted in his mind the same brand of DESIRE to excel which made the Notre  
377 Dame football team world famous. Truly, there is something to the idea that  
378 hero-worship is helpful, provided one worships a WINNER. Halpin tells me that  
379 Rockne was one of the world's greatest leaders of men in all history.

380 My belief in the theory that business associations are vital factors, both in failure  
381 and in success, was recently demonstrated, when my son Blair was negotiating  
382 with Dan Halpin for a position.

383 Mr. Halpin offered him a beginning salary of about one half what he could have  
384 gotten from a rival company. I brought parental pressure to bear, and induced  
385 him to accept the place with Mr. Halpin, because I BELIEVE THAT CLOSE  
386 ASSOCIATION WITH ONE WHO REFUSES TO COMPROMISE WITH  
387 CIRCUMSTANCES HE DOES NOT LIKE, IS AN ASSET THAT CAN  
388 NEVER BE MEASURED IN TERMS OF MONEY.

389 The bottom is a monotonous, dreary, unprofitable place for any person. That is  
390 why I have taken the time to describe how lowly beginnings maybe circumvented  
391 by proper planning. Also, that is why so much space has been devoted to a  
392 description of this new profession, created by a woman who was inspired to do a  
393 fine job of PLANNING because she wanted her son to have a favorable  
394 "break."

395 With the changed conditions ushered in by the world economic collapse, came  
396 also the need for newer and better ways of marketing PERSONAL SERVICES.  
397 It is hard to determine why someone had not previously discovered this  
398 stupendous need, in view of the fact that more money changes hands in return  
399 for personal services than for any other purpose. The sum paid out monthly, to  
400 people who work for wages and salaries, is so huge that it runs into hundreds of  
401 millions, and the annual distribution amounts to billions.

402 Perhaps some will find, in the IDEA here briefly described, the nucleus of the  
403 riches they DESIRE! Ideas with much less merit have been the seedlings from  
404 which great fortunes have grown.

405 Woolworth's Five and Ten Cent Store idea, for example, had far less merit, but it  
406 piled up a fortune for its creator. Those seeing OPPORTUNITY lurking in this  
407 suggestion will find valuable aid in the chapter on Organized Planning.

408 Incidentally, an efficient merchandiser of personal services would find a growing  
409 demand for his services wherever there are men and women who seek better  
410 markets for their services. By applying the Master Mind principle, a few people  
411 with suitable talent, could form an alliance, and have a paying business very  
412 quickly. One would need to be a fair writer, with a flair for advertising and  
413 selling, one handy at typing and hand lettering, and one should be a first class  
414 business getter who would let the world know about the service. If one person  
415 possessed all these abilities, he might carry on the business alone, until it outgrew  
416 him.

417 The woman who prepared the "Personal Service Sales Plan" for her son now  
418 receives requests from all parts of the country for her cooperation in preparing  
419 similar plans for others who desire to market their personal services for more  
420 money. She has a staff of expert typists, artists, and writers who have the ability  
421 to dramatize the case history so effectively that one's personal services can be  
422 marketed for much more money than the prevailing wages for similar services.  
423 She is so confident of her ability that she accepts, as the major portion of her fee,  
424 a percentage of the increased pay she helps her clients to earn.

425 It must not be supposed that her plan merely consists of clever salesmanship by  
426 which she helps men and women to demand and receive more money for the  
427 same services they formerly sold for less pay. She looks after the interests of the  
428 purchaser as well as the seller of personal services, and so prepares her plans that  
429 the employer receives full value for the additional money he pays. The method  
430 by which she accomplishes this astonishing result is a professional secret which  
431 she discloses to no one excepting her own clients.

432 If you have the IMAGINATION, and seek a more profitable outlet for your  
433 personal services, this suggestion may be the stimulus for which you have been  
434 searching. The IDEA is capable of yielding an income far greater than that of the  
435 "average" doctor, lawyer, or engineer whose education required several years in  
436 college. The idea is saleable to those seeking new positions, in practically all  
437 positions calling for managerial or executive ability, and those desiring re-  
438 arrangement of incomes in their present positions.

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

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

## Chapter 6

### Imagination: The Workshop of the Mind

#### The Fifth Step toward Riches

- 1 The imagination is literally the workshop wherein are fashioned all plans created  
2 by man. The impulse, the DESIRE, is given shape, form, and ACTION through  
3 the aid of the imaginative faculty of the mind.
- 4 It has been said that man can create anything which he can imagine.
- 5 Of all the ages of civilization, this is the most favorable for the development of  
6 the imagination, because it is an age of rapid change. On every hand one may  
7 contact stimuli which develop the imagination.
- 8 Through the aid of his imaginative faculty, man has discovered, and harnessed,  
9 more of Nature's forces during the past fifty years than during the entire history  
10 of the human race, previous to that time. He has conquered the air so  
11 completely, that the birds are a poor match for him in flying. He has harnessed  
12 the ether, and made it serve as a means of instantaneous communication with  
13 any part of the world. He has analyzed, and weighed the sun at a distance of  
14 millions of miles, and has determined, through the aid of IMAGINATION, the  
15 elements of which it consists. He has discovered that his own brain is both a  
16 broadcasting, and a receiving station for the vibration of thought, and he is  
17 beginning now to learn how to make practical use of this discovery. He has  
18 increased the speed of locomotion, until he may now travel at a speed of more  
19 than three hundred miles an hour.
- 20 The time will soon come when a man may breakfast in New York, and lunch in  
21 San Francisco.
- 22 MAN'S ONLY LIMITATION, within reason, LIES IN HIS DEVELOPMENT  
23 AND USE OF HIS IMAGINATION. He has not yet reached the apex of

24 development in the use of his imaginative faculty. He has merely discovered that  
25 he has an imagination, and has commenced to use it in a very elementary way.

## TWO FORMS OF IMAGINATION

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

### 28 SYNTHETIC IMAGINATION:

29 Through this faculty, one may arrange old concepts, ideas, or plans into new  
30 combinations. This faculty creates nothing. It merely works with the material of  
31 experience, education, and observation with which it is fed. It is the faculty used  
32 most by the inventor, with the exception of the one who draws upon the creative  
33 imagination, when he cannot solve his problem through synthetic imagination.

### 34 CREATIVE IMAGINATION:

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

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

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

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

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

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

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

58 Desire is only a thought, an impulse. It is nebulous and ephemeral. It is abstract,  
59 and of no value, until it has been transformed into its physical counterpart. While  
60 the synthetic imagination is the one which will be used most frequently, in the  
61 process of transforming the impulse of DESIRE into money, you must keep in  
62 mind the fact, that you may face circumstances and situations which demand use  
63 of the creative imagination as well.

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

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

72 Read the entire book through, then come back to this chapter, and begin at once  
73 to put your imagination to work on the building of a plan, or plans, for the trans-  
74 formation of your DESIRE into money. Detailed instructions for the building of  
75 plans have been given in almost every chapter. Carry out the instructions best  
76 suited to your needs, reduce your plan to writing, if you have not already done  
77 so. The moment you complete this, you will have DEFINITELY given concrete

78 form to the intangible DESIRE. Read the preceding sentence once more. Read it  
79 aloud, very slowly, and as you do so, remember that the moment you reduce the  
80 statement of your desire, and a plan for its realization, to writing, you have  
81 actually TAKEN THE FIRST of a series of steps, which will enable you to  
82 convert the thought into its physical counterpart.

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

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

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

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

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

108 elements above and around us, in every blade of grass, and every form of life  
109 within our vision.

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

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

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

### **HOW TO MAKE PRACTICAL USE OF IMAGINATION**

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

#### **THE ENCHANTED KETTLE**

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

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

137 The clerk inspected the kettle, reached into his inside pocket, took out a roll of  
138 bills, and handed it over to the doctor. The roll contained exactly \$500.00-the  
139 clerk's entire savings! The doctor handed over a small slip of paper on which was  
140 written a secret formula. The words on that small slip of paper were worth a  
141 King's ransom! But not to the doctor! Those magic words were needed to start  
142 the kettle to boiling, but neither the doctor nor the young clerk knew what  
143 fabulous fortunes were destined to flow from that kettle.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **WHAT I WOULD DO IF I HAD A MILLION DOLLARS**

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

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

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

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

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

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

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

---

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

242 *"The time had come for ACTION!"*

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

251 *"Things began to happen in a hurry. I called the newspapers and announced*  
252 *I would preach a sermon the following morning, entitled, "What I would do if*  
253 *I had a Million Dollars."*

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

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

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

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

267 *"It was too late to go back for my notes, and what a blessing that I couldn't*  
268 *go back! Instead, my own subconscious mind yielded the material I needed.*  
269 *When I arose to begin my sermon, I closed my eyes, and spoke with all my*

270 *heart and soul of my dreams. I not only talked to my audience, but I fancy I*  
 271 *talked also to God. I told what I would do with a million dollars if that*  
 272 *amount were placed in my hands. I described the plan I had in mind for*  
 273 *organizing a great educational institution, where young people would learn to*  
 274 *do practical things, and at the same time develop their minds.*

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

---

282 Young Gunsaulus went to Mr. Armour's office and the million dollars was  
 283 presented to him. With the money, he founded the Armour Institute of  
 284 Technology.

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

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

294 There was nothing new or unique about young Gunsaulus' vague thinking about  
 295 a million dollars, and weakly hoping for it. Others before him, and many since  
 296 his time, have had similar thoughts. But there was something very unique and  
 297 different about the decision he reached on that memorable Saturday, when he

298 put vagueness into the background, and definitely said, "I WILL get that money  
299 within a week!"

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

310 If you are one of those who believe that hard work and honesty, alone, will bring  
311 riches, perish the thought! It is not true!

312 Riches, when they come in huge quantities, are never the result of HARD work!  
313 Riches come, if they come at all, in response to definite demands, based upon  
314 the application of definite principles, and not by chance or luck. Generally  
315 speaking, an idea is an impulse of thought that impels action, by an appeal to the  
316 imagination. All master salesmen know that ideas can be sold where merchandise  
317 cannot. Ordinary salesmen do not know this – that is why they are "ordinary".

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

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

326 There is no standard price on ideas. The creator of ideas makes his own price,  
327 and, if he is smart, gets it. The moving picture industry created a whole flock of  
328 millionaires. Most of them were men who couldn't create ideas-BUT-they had  
329 the imagination to recognize ideas when they saw them. The next flock of  
330 millionaires will grow out of the radio business, which is new and not  
331 overburdened with men of keen imagination. The money will be made by those  
332 who discover or create new and more meritorious radio programmes and have  
333 the imagination to recognize merit, and to give the radio listeners a chance to  
334 profit by it.

335 The sponsor! That unfortunate victim who now pays the cost of all radio  
336 "entertainment," soon will become idea conscious, and demand something for  
337 his money. The man who beats the sponsor to the draw, and supplies  
338 programmes that render useful service, is the man who will become rich in this  
339 new industry.

340 Crooners and light chatter artists who now pollute the air with wisecracks and  
341 silly giggles, will go the way of all light timbers, and their places will be taken by  
342 real artists who interpret carefully planned programmes which have been  
343 designed to service the minds of men, as well as provide entertainment.

344 Here is a wide open field of opportunity screaming its protest at the way it is be-  
345 ing butchered, because of lack of imagination, and begging for rescue at any  
346 price. Above all, the thing that radio needs is new IDEAS!

347 If this new field of opportunity intrigues you, perhaps you might profit by the  
348 suggestion that the successful radio programmes of the future will give more  
349 attention to creating "buyer" audiences, and less attention to "listener" audiences.  
350 Stated more plainly, the builder of radio programmes who succeeds in the future,  
351 must find practical ways to convert "listeners" into "buyers."

352 Moreover, the successful producer of radio programmes in the future must key  
353 his features so that he can definitely show its effect upon the audience.

354 Sponsors are becoming a bit weary of buying glib selling talks, based upon  
355 statements grabbed out of thin air. They want, and in the future will demand,  
356 indisputable proof that the Whoosit programme not only gives millions of  
357 people the silliest giggle ever, but that the silly giggler can sell merchandise!

358 Another thing that might as well be understood by those who contemplate  
359 entering this new field of opportunity, radio advertising is going to be handled by  
360 an entirely new group of advertising experts, separate and distinct from the old  
361 time newspaper and magazine advertising agency men. The old timers in the  
362 advertising game cannot read the modern radio scripts, because they have been  
363 schooled to SEE ideas. The new radio technique demands men who can  
364 interpret ideas from a written manuscript in terms of SOUND! It cost the author  
365 a year of hard labor, and many thousands of dollars to learn this.

366 Radio, right now, is about where the moving pictures were, when Mary Pickford  
367 and her curls first appeared on the screen.

368 There is plenty of room in radio for those who can produce or recognize  
369 IDEAS. If the foregoing comment on the opportunities of radio has not started  
370 your idea factory to work, you had better forget it. Your opportunity is in some  
371 other field. If the comment intrigued you in the slightest degree, then go further  
372 into it, and you may find the one IDEA you need to round out your career.

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

377 The story of practically every great fortune starts with the day when a creator of  
378 ideas and a seller of ideas got together and worked in harmony. Carnegie  
379 surrounded himself with men who could do all that he could not do. Men who  
380 created ideas, and men who put ideas into operation, and made himself and the  
381 others fabulously rich.

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

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

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

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

405 Ideas are intangible forces, but they have more power than the physical brains  
406 that give birth to them. They have the power to live on, after the brain that  
407 creates them has returned to dust. For example, take the power of Christianity.  
408 That began with a simple idea, born in the brain of Christ. Its chief tenet was,  
409 "do unto others as you would have others do unto you." Christ has gone back to  
410 the source from whence He came, but His IDEA goes marching on.

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

414 SUCCESS REQUIRES NO EXPLANATIONS FAILURE PERMITS NO  
415 ALIBIS

## Chapter 7

### Organized Planning: The Crystallization of Desire into Action

#### The Sixth Step toward Riches

- 1 You have learned that everything man creates or acquires begins in the form of  
2 DESIRE – that desire is taken on the first lap of its journey, from the abstract to  
3 the concrete, into the workshop of the IMAGINATION, where PLANS for its  
4 transition are created and organized.
- 5 In Chapter two, you were instructed to take six definite, practical steps, as your  
6 first move in translating the desire for money into its monetary equivalent. One  
7 of these steps is the formation of a DEFINITE, practical plan, or plans, through  
8 which this transformation may be made. You will now be instructed how to  
9 build plans which will be practical:
- 10 (a) Ally yourself with a group of as many people as you may need for the  
11 creation, and carrying out of your plan, or plans for the accumulation of money-  
12 making use of the "Master Mind" principle described in a later chapter.  
13 (Compliance with this instruction is absolutely essential. Do not neglect it.)
- 14 (b) Before forming your "Master Mind" alliance, decide what advantages, and  
15 benefits, you may offer the individual members of your group, in return for their  
16 cooperation. No one will work indefinitely without some form of compensation.  
17 No intelligent person will either request or expect another to work without ad-  
18 equate compensation, although this may not always be in the form of money.
- 19 (c) Arrange to meet with the members of your "Master Mind" group at least  
20 twice a week, and more often if possible, until you have jointly perfected the  
21 necessary plan, or plans for the accumulation of money.
- 22 (d) Maintain PERFECT HARMONY between yourself and every member of  
23 your "Master Mind" group. If you fail to carry out this instruction to the letter,

24 you may expect to meet with failure. The "Master Mind" principle cannot obtain  
25 where PERFECT HARMONY does not prevail.

26 Keep in mind these facts:

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

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

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

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

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

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

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

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

61 Your achievement can be no greater than your PLANS are sound. That may  
62 seem to be an axiomatic statement, but it is true. Samuel Insull lost his fortune of  
63 over one hundred million dollars.

64 The Insull fortune was built on plans which were sound. The business  
65 depression forced Mr. Insull to CHANGE HIS PLANS; and the CHANGE  
66 brought "temporary defeat," because his new plans were NOT SOUND. Mr.  
67 Insull is now an old man, he may, consequently, accept "failure" instead of  
68 "temporary defeat," but if his experience turns out to be FAILURE, it will be for  
69 the reason that he lacks the fire of PERSISTENCE to rebuild his plans.

70 No man is ever whipped, until he QUILTS in his own mind. This fact will be  
71 repeated many times, because it is so easy to "take the count" at the first sign of  
72 defeat.

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

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

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

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

88 A QUITTER NEVER WINS AND A WINNER NEVER QUILTS.

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

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

99 The remainder of this chapter has been given over to a description of ways and  
100 means of marketing personal services. The information here conveyed will be of  
101 practical help to any person having any form of personal services to market, but  
102 it will be of priceless benefit to those who aspire to leadership in their chosen  
103 occupations.

104 Intelligent planning is essential for success in any undertaking designed to  
105 accumulate riches. Here will be found detailed instructions to those who must  
106 begin the accumulation of riches by selling personal services.

107 It should be encouraging to know that practically all the great fortunes began in  
108 the form of compensation for personal services, or from the sale of IDEAS.  
109 What else, except ideas and personal services, would one not possessed of  
110 property have to give in return for riches?

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

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

### **THE MAJOR ATTRIBUTES OF LEADERSHIP**

125 The following are important factors of leadership:

126 1. UNWAVERING COURAGE based upon knowledge of self, and of one's  
127 occupation. No follower wishes to be dominated by a leader who lacks self-  
128 confidence and courage. No intelligent follower will be dominated by such a  
129 leader very long.

130 2. SELF-CONTROL. The man who cannot control himself, can never control  
131 others. Self-control sets a mighty example for one's followers, which the more  
132 intelligent will emulate.

- 133 3. A KEEN SENSE OF JUSTICE. Without a sense of fairness and justice, no  
134 leader can command and retain the respect of his followers.
- 135 4. DEFINITENESS OF DECISION. The man who wavers in his decisions,  
136 shows that he is not sure of himself. He cannot lead others successfully.
- 137 5. DEFINITENESS OF PLANS. The successful leader must plan his work, and  
138 work his plan. A leader who moves by guesswork, without practical, definite  
139 plans, is comparable to a ship without a rudder. Sooner or later he will land on  
140 the rocks.
- 141 6. THE HABIT OF DOING MORE THAN PAID FOR. One of the penalties  
142 of leadership is the necessity of willingness, upon the part of the leader, to do  
143 more than he requires of his followers.
- 144 7. A PLEASING PERSONALITY. No slovenly, careless person can become a  
145 successful leader. Leadership calls for respect. Followers will not respect a leader  
146 who does not grade high on all of the factors of a Pleasing Personality.
- 147 8. SYMPATHY AND UNDERSTANDING. The successful leader must be in  
148 sympathy with his followers. Moreover, he must understand them and their  
149 problems.
- 150 9. MASTERY OF DETAIL. Successful leadership calls for mastery of details of  
151 the leader's position.
- 152 10. WILLINGNESS TO ASSUME FULL RESPONSIBILITY. The successful  
153 leader must be willing to assume responsibility for the mistakes and the  
154 shortcomings of his followers. If he tries to shift this responsibility, he will not  
155 remain the leader. If one of his followers makes a mistake, and shows himself  
156 incompetent, the leader must consider that it is he who failed.
- 157 11. COOPERATION. The successful leader must understand, and apply the  
158 principle of cooperative effort and be able to induce his followers to do the  
159 same. Leadership calls for POWER, and power calls for COOPERATION.  
160 There are two forms of Leadership. The first, and by far the most effective, is

161 LEADERSHIP BY CONSENT of, and with the sympathy of the followers. The  
162 second is LEADERSHIP BY FORCE, without the consent and sympathy of the  
163 followers.

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

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

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

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

183 Men may follow the forced leadership temporarily, but they will not do so  
184 willingly.

185 The new brand of LEADERSHIP will embrace the eleven factors of leadership,  
186 described in this chapter, as well as some other factors. The man who makes  
187 these the basis of his leadership, will find abundant opportunity to lead in any  
188 walk of life. The depression was prolonged, largely, because the world lacked  
189 LEADERSHIP of the new brand. At the end of the depression, the demand for

190 leaders who are competent to apply the new methods of leadership has greatly  
 191 exceeded the supply. Some of the old type of leaders will reform and adapt  
 192 themselves to the new brand of leadership, but generally speaking, the world will  
 193 have to look for new timber for its leadership. This necessity maybe your  
 194 OPPORTUNITY!

### THE 10 MAJOR CAUSES OF FAILURE IN LEADERSHIP

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

197 1. INABILITY TO ORGANIZE DETAILS. Efficient leadership calls for ability  
 198 to organize and to master details. No genuine leader is ever "too busy" to do  
 199 anything which may be required of him in his capacity as leader. When a man,  
 200 whether he is a leader or follower, admits that he is "too busy" to change his  
 201 plans, or to give attention to any emergency, he admits his inefficiency. The  
 202 successful leader must be the master of all details connected with his position.  
 203 That means, of course, that he must acquire the habit of relegating details to  
 204 capable lieutenants.

205 2. UNWILLINGNESS TO RENDER HUMBLE SERVICE. Truly great leaders  
 206 are willing, when occasion demands, to perform any sort of labor which they  
 207 would ask another to perform. "The greatest among ye shall be the servant of  
 208 all" is a truth which all able leaders observe and respect.

209 3. EXPECTATION OF PAY FOR WHAT THEY "KNOW" INSTEAD OF  
 210 WHAT THEY DO WITH THAT WHICH THEY KNOW. The world does  
 211 not pay men for that which they "know." It pays them for what they DO, or  
 212 induce others to do.

213 4. FEAR OF COMPETITION FROM FOLLOWERS. The leader who fears  
 214 that one of his followers may take his position is practically sure to realize that  
 215 fear sooner or later. The able leader trains understudies to whom he may  
 216 delegate, at will, any of the details of his position. Only in this way may a leader  
 217 multiply himself and prepare himself to be at many places, and give attention to

218 many things at one time. It is an eternal truth that men receive more pay for their  
219 ABILITY TO GET OTHERS TO PERFORM, than they could possibly earn by  
220 their own efforts. An efficient leader may, through his knowledge of his job and  
221 the magnetism of his personality, greatly increase the efficiency of others, and  
222 induce them to render more service and better service than they could render  
223 without his aid.

224 5. LACK OF IMAGINATION. Without imagination, the leader is incapable of  
225 meeting emergencies, and of creating plans by which to guide his followers  
226 efficiently.

227 6. SELFISHNESS. The leader who claims all the honor for the work of his  
228 followers, is sure to be met by resentment. The really great leader CLAIMS  
229 NONE OF THE HONORS. He is contented to see the honors, when there are  
230 any, go to his followers, because he knows that most men will work harder for  
231 commendation and recognition than they will for money alone.

232 7. INTEMPERANCE. Followers do not respect an intemperate leader.  
233 Moreover, intemperance in any of its various forms, destroys the endurance and  
234 the vitality of all who indulge in it.

235 8. DISLOYALTY. Perhaps this should have come at the head of the list. The  
236 leader who is not loyal to his trust, and to his associates, those above him, and  
237 those below him, cannot long maintain his leadership. Disloyalty marks one as  
238 being less than the dust of the earth, and brings down on one's head the  
239 contempt he deserves. Lack of loyalty is one of the major causes of failure in  
240 every walk of life.

241 9. EMPHASIS OF THE "AUTHORITY" OF LEADERSHIP. The efficient  
242 leader leads by encouraging, and not by trying to instill fear in the hearts of his  
243 followers. The leader who tries to impress his followers with his "authority"  
244 comes within the category of leadership through FORCE. If a leader is a REAL  
245 LEADER, he will have no need to advertise that fact except by his conduct-his  
246 sympathy, understanding, fairness, and a demonstration that he knows his job.

247 10. EMPHASIS OF TITLE. The competent leader requires no "title" to give  
 248 him the respect of his followers. The man who makes too much over his title  
 249 generally has little else to emphasize. The doors to the office of the real leader  
 250 are open to all who wish to enter, and his working quarters are free from  
 251 formality or ostentation.

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

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

255 Before leaving this chapter, your attention is called to a few of the fertile fields in  
 256 which there has been a decline of leadership, and in which the new type of leader  
 257 may find an abundance of OPPORTUNITY.

258 First. In the field of politics there is a most insistent demand for new leaders; a  
 259 demand which indicates nothing less than an emergency. The majority of  
 260 politicians have, seemingly, become high-grade, legalized racketeers. They have  
 261 increased taxes and debauched the machinery of industry and business until the  
 262 people can no longer stand the burden.

263 Second. The banking business is undergoing a reform. The leaders in this field  
 264 have almost entirely lost the confidence of the public. Already the bankers have  
 265 sensed the need of reform, and they have begun it.

266 Third. Industry calls for new leaders. The old type of leaders thought and moved  
 267 in terms of dividends instead of thinking and moving in terms of human  
 268 equations! The future leader in industry, to endure, must regard himself as a  
 269 quasi- public official whose duty it is to manage his trust in such a way that it will  
 270 work hardship on no individual, or group of individuals. Exploitation of working

271 men is a thing of the past. Let the man who aspires to leadership in the field of  
272 business, industry, and labor remember this.

273 Fourth. The religious leader of the future will be forced to give more attention to  
274 the temporal needs of his followers, in the solution of their economic and  
275 personal problems of the present, and less attention to the dead past, and the yet  
276 unborn future.

277 Fifth. In the professions of law, medicine, and education, a new brand of leader-  
278 ship, and to some extent, new leaders will become a necessity. This is especially  
279 true in the field of education. The leader in that field must, in the future, find  
280 ways and means of teaching people HOW TO APPLY the knowledge they  
281 receive in school. He must deal more with PRACTICE and less with THEORY.

282 Sixth. New leaders will be required in the field of Journalism. Newspapers of the  
283 future, to be conducted successfully, must be divorced from "special privilege"  
284 and relieved from the subsidy of advertising. They must cease to be organs of  
285 propaganda for the interests which patronize their advertising columns. The type  
286 of newspaper which publishes scandal and lewd pictures will eventually go the  
287 way of all forces which debauch the human mind.

288 These are but a few of the fields in which opportunities for new leaders and a  
289 new brand of leadership are now available. The world is undergoing a rapid  
290 change. This means that the media through which the changes in human habits  
291 are promoted, must be adapted to the changes. The media here described, are the  
292 ones which, more than any others, determine the trend of civilization.

### **WHEN AND HOW TO APPLY FOR A POSITION**

293 The information described here is the net result of many years of experience  
294 during which thousands of men and women were helped to market their services  
295 effectively. It can, therefore, be relied upon as sound and practical.

296 MEDIA THROUGH WHICH SERVICES MAY BE MARKETED

297 Experience has proved that the following media offer the most direct and  
298 effective methods of bringing the buyer and seller of personal services together.

299 1. EMPLOYMENT BUREAUS. Care must be taken to select only reputable  
300 bureaus, the management of which can show adequate records of achievement  
301 of satisfactory results. There are comparatively few such bureaus.

302 2. ADVERTISING in newspapers, trade journals, magazines, and radio.  
303 Classified advertising may usually be relied upon to produce satisfactory results  
304 in the case of those who apply for clerical or ordinary salaried positions. Display  
305 advertising is more desirable in the case of those who seek executive  
306 connections, the copy to appear in the section of the paper which is most apt to  
307 come to the attention of the class of employer being sought. The copy should be  
308 prepared by an expert, who understands how to inject sufficient selling qualities  
309 to produce replies.

310 3. PERSONAL LETTERS OF APPLICATION, directed to particular firms or  
311 individuals most apt to need such services as are being offered. Letters should be  
312 neatly typed, ALWAYS, and signed by hand. With the letter, should be sent a  
313 complete "brief or outline of the applicant's qualifications. Both the letter of  
314 application and the brief of experience or qualifications should be prepared by an  
315 expert. (See instructions as to information to be supplied).

316 4. APPLICATION THROUGH PERSONAL ACQUAINTANCES. When  
317 possible, the applicant should endeavor to approach prospective employers  
318 through some mutual acquaintance. This method of approach is particularly  
319 advantageous in the case of those who seek executive connections and do not  
320 wish to appear to be "peddling" themselves.

321 5. APPLICATION IN PERSON. In some instances, it may be more effective if  
322 the applicant offers personally, his services to prospective employers, in which  
323 event a complete written statement of qualifications for the position should be  
324 presented, for the reason that prospective employers often wish to discuss with  
325 associates, one's record.

**INFORMATION TO BE SUPPLIED IN A WRITTEN "BRIEF"**

326 This brief should be prepared as carefully as a lawyer would prepare the brief of  
327 a case to be tried in court. Unless the applicant is experienced in the preparation  
328 of such briefs, an expert should be consulted, and his services enlisted for this  
329 purpose. Successful merchants employ men and women who understand the art  
330 and the psychology of advertising to present the merits of their merchandise.

331 One who has personal services for sale should do the same. The following  
332 information should appear in the brief:

333 1. Education. State briefly, but definitely, what schooling you have had, and in  
334 what subjects you specialized in school, giving the reasons for that specialization.

335 2. Experience. If you have had experience in connection with positions similar to  
336 the one you seek, describe it fully, state names and addresses of former  
337 employers. Be sure to bring out clearly any special experience you may have had  
338 which would equip you to fill the position you seek.

339 3. References. Practically every business firm desires to know all about the  
340 previous records, antecedents, etc., of prospective employees who seek positions  
341 of responsibility. Attach to your brief photostatic copies of letters from:

342 a. Former employers

343 b. Teachers under whom you studied

344 c. Prominent people whose judgment may be relied upon.

345 4. Photograph of self. Attach to your brief a recent, unmounted photograph of  
346 yourself.

347 5. Apply for a specific position. Avoid application for a position without  
348 describing EXACTLY what particular position you seek. Never apply for "just a  
349 position." That indicates you lack specialized qualifications.

350 6. State your qualifications for the particular position for which you apply. Give  
351 full details as to the reason you believe you are qualified for the particular

352 position you seek. This is THE APPLICATION. It will determine, more than  
353 anything else, what consideration you receive.

354 7. Offer to go to work on probation. In the majority of instances if you are  
355 determined to have the position for which you apply, it will be most effective if  
356 you offer to work for a week, or a month, or for a sufficient length of time to  
357 enable your prospective employer to judge your value WITHOUT PAY. This  
358 may appear to be a radical suggestion, but experience has proved that it seldom  
359 fails to win at least a trial. If you are SURE OF YOUR QUALIFICATIONS, a  
360 trial is all you need.

361 Incidentally, such an offer indicates that you have confidence in your ability to  
362 fill the position you seek. It is most convincing. If your offer is accepted, and you  
363 make good, more than likely you will be paid for your "probation" period. Make  
364 clear the fact that your offer is based upon:

365 a. Your confidence in your ability to fill the position.

366 b. Your confidence in your prospective employer's decision to employ you  
367 after trial.

368 c. Your DETERMINATION to have the position you seek.

369 8. Knowledge of your prospective employer's business. Before applying for a  
370 position, do sufficient research in connection with the business to familiarize  
371 yourself thoroughly with that business, and indicate in your brief the knowledge  
372 you have acquired in this field.

373 This will be impressive, as it will indicate that you have imagination, and a real  
374 interest in the position you seek. Remember that it is not the lawyer who knows  
375 the most law, but the one who best prepares his case, who wins. If your "case" is  
376 properly prepared and presented, your victory will have been more than half won  
377 at the outset.

378 Do not be afraid of making your brief too long. Employers are just as much  
379 interested in purchasing the services of well-qualified applicants as you are in

380 securing employment. In fact, the success of most successful employers is due, in  
381 the main, to their ability to select well-qualified lieutenants. They want all the  
382 information available.

383 Remember another thing; neatness in the preparation of your brief will indicate  
384 that you are a painstaking person. I have helped to prepare briefs for clients  
385 which were so striking and out of the ordinary that they resulted in the  
386 employment of the applicant without a personal interview.

387 When your brief has been completed, have it neatly bound by an experienced  
388 binder, and lettered by an artist, or printer similar to the following:

389 BRIEF OF THE QUALIFICATIONS OF  
390 Robert K. Smith APPLYING FOR THE POSITION OF  
391 Private Secretary to  
392 The President of  
393 THE BLANK COMPANY, Inc.

394 Change names each time brief is shown.

395 This personal touch is sure to command attention. Have your brief neatly typed  
396 or mimeographed on the finest paper you can obtain, and bound with a heavy  
397 paper of the book-cover variety, the binder to be changed, and the proper firm  
398 name to be inserted if it is to be shown to more than one company. Your  
399 photograph should be pasted on one of the pages of your brief. Follow these  
400 instructions to the letter, improving upon them wherever your imagination  
401 suggests.

402 Successful salesmen groom themselves with care. They understand that first  
403 impressions are lasting. Your brief is your salesman. Give it a good suit of  
404 clothes, so it will stand out in bold contrast to anything your prospective  
405 employer ever saw, in the way of an application for a position. If the position  
406 you seek is worth having, it is worth going after with care. Moreover, if you sell

407 yourself to an employer in a manner that impresses him with your individuality,  
408 you probably will receive more money for your services from the very start, than  
409 you would if you applied for employment in the usual conventional way.

410 If you seek employment through an advertising agency, or an employment  
411 agency, have the agent use copies of your brief in marketing your services. This  
412 will help to gain preference for you, both with the agent, and the prospective  
413 employers.

### **HOW TO GET THE EXACT POSITION YOU DESIRE**

414 Everyone enjoys doing the kind of work for which he is best suited. An artist  
415 loves to work with paints, a craftsman with his hands, a writer loves to write.  
416 Those with less definite talents have their preferences for certain fields of  
417 business and industry. If America does anything well, it offers a full range of  
418 occupations, tilling the soil, manufacturing, marketing, and the professions.

419 First. Decide EXACTLY what kind of a job you want. If the job doesn't already  
420 exist, perhaps you can create it.

421 Second. Choose the company, or individual for whom you wish to work.

422 Third. Study your prospective employer, as to policies, personnel, and chances of  
423 advancement.

424 Fourth. By analysis of yourself, your talents and capabilities, figure WHAT YOU  
425 CAN OFFER, and plan ways and means of giving advantages, services,  
426 developments, ideas that you believe you can successfully deliver.

427 Fifth. Forget about "a job." Forget whether or not there is an opening. Forget  
428 the usual routine of "have you got a job for me?" Concentrate on what you can  
429 give.

430 Sixth. Once you have your plan in mind, arrange with an experienced writer to  
431 put it on paper in neat form, and in full detail.

432 Seventh. Present it to the proper person with authority and he will do the rest.  
433 Every company is looking for men who can give something of value, whether it  
434 be ideas, services, or "connections." Every company has room for the man who  
435 has a definite plan of action which is to the advantage of that company.

436 This line of procedure may take a few days or weeks of extra time, but the  
437 difference in income, in advancement, and in gaining recognition will save years  
438 of hard work at small pay. It has many advantages, the main one being that it will  
439 often save from one to five years of time in reaching a chosen goal.

440 Every person who starts, or "gets in" halfway up the ladder, does so by deliberate  
441 and careful planning, (excepting, of course, the Boss' son).

442 THE NEW WAY OF MARKETING SERVICES "JOBS" ARE NOW  
443 "PARTNERSHIPS"

444 Men and women who market their services to best advantage in the future, must  
445 recognize the stupendous change which has taken place in connection with the  
446 relationship between employer and employee.

447 In the future, the "Golden Rule," and not the "Rule of Gold" will be the  
448 dominating factor in the marketing of merchandise as well as personal services.  
449 The future relationship between employers and their employees will be more in  
450 the nature of a partnership consisting of:

- 451 a. The employer
- 452 b. The employee
- 453 c. The public they serve

454 This new way of marketing personal services is called new for many reasons,  
455 first, both the employer and the employee of the future will be considered as  
456 fellow- employees whose business it will be to SERVE THE PUBLIC  
457 EFFICIENTLY. In times past, employers, and employees have bartered among  
458 themselves, driving the best bargains they could with one another, not

459 considering that in the final analysis they were, in reality, BARGAINING AT  
460 THE EXPENSE OF THE THIRD PARTY, THE PUBLIC THEY SERVED.

461 The depression served as a mighty protest from an injured public, whose rights  
462 had been trampled upon in every direction by those who were clamoring for  
463 individual advantages and profits. When the debris of the depression shall have  
464 been cleared away, and business shall have been once again restored to balance,  
465 both employers and employees will recognize that they are NO LONGER  
466 PRIVILEGED TO DRIVE BARGAINS AT THE EXPENSE OF THOSE  
467 WHOM THEY SERVE. The real employer of the future will be the public. This  
468 should be kept uppermost in mind by every person seeking to market personal  
469 services effectively.

470 Nearly every railroad in America is in financial difficulty. Who does not  
471 remember the day when, if a citizen enquired at the ticket office, the time of  
472 departure of a train, he was abruptly referred to the bulletin board instead of  
473 being politely given the information?

474 The street car companies have experienced a "change of times" also. There was a  
475 time not so very long ago when street car conductors took pride in giving  
476 argument to passengers. Many of the street car tracks have been removed and  
477 passengers ride on a bus, whose driver is "the last word in politeness."

478 All over the country street car tracks are rusting from abandonment, or have  
479 been taken up. Where-ever street cars are still in operation, passengers may now  
480 ride without argument, and one may even hail the car in the middle of the block,  
481 and the motorman will OBLIGINGLY pick him up.

482 HOW TIMES HAVE CHANGED! That is just the point I am trying to  
483 emphasize. TIMES HAVE CHANGED! Moreover, the change is reflected not  
484 merely in railroad offices and on street cars, but in other walks of life as well. The  
485 "public-be-damned" policy is now passe. It has been supplanted by the "we-are-  
486 obligingly-at-your-service, sir," policy.

487 The bankers have learned a thing or two during this rapid change which has  
488 taken place during the past few years. Impoliteness on the part of a bank official,  
489 or bank employee today is as rare as it was conspicuous a dozen years ago. In the  
490 years past, some bankers (not all of them, of course), carried an atmosphere of  
491 austerity which gave every would-be borrower a chill when he even thought of  
492 approaching his banker for a loan.

493 The thousands of bank failures during the depression had the effect of removing  
494 the mahogany doors behind which bankers formerly barricaded themselves.  
495 They now sit at desks in the open, where they may be seen and approached at  
496 will by any depositor, or by anyone who wishes to see them, and the whole  
497 atmosphere of the bank is one of courtesy and understanding.

498 It used to be customary for customers to have to stand and wait at the corner  
499 grocery until the clerks were through passing the time of day with friends, and  
500 the proprietor had finished making up his bank deposit, before being waited  
501 upon. Chain stores, managed by COURTEOUS MEN who do everything in the  
502 way of service, short of shining the customer's shoes, have PUSHED THE  
503 OLD-TIME MERCHANTS INTO THE BACKGROUND. TIME MARCHES  
504 ON! "Courtesy" and "Service" are the watch-words of merchandising today, and  
505 apply to the person who is marketing personal services even more directly than  
506 to the employer whom he serves, because, in the final analysis, both the  
507 employer and his employee are EMPLOYED BY THE PUBLIC THEY  
508 SERVE. If they fail to serve well, they pay by the loss of their privilege of  
509 serving.

510 We can all remember the time when the gas-meter reader pounded on the door  
511 hard enough to break the panels. When the door was opened, he pushed his way  
512 in, uninvited, with a scowl on his face which plainly said, "what-the-hell-did-you-  
513 keep-me-waiting-for?" All that has undergone a change. The meter-man now  
514 conducts himself as a gentleman who is "delighted-to-be-at-your-service-sir."  
515 Before the gas companies learned that their scowling meter-men were  
516 accumulating liabilities never to be cleared away, the polite salesmen of oil  
517 burners came along and did a land office business.

518 During the depression, I spent several months in the anthracite coal region of  
519 Pennsylvania, studying conditions which all but destroyed the coal industry.  
520 Among several very significant discoveries, was the fact that greed on the part of  
521 operators and their employees was the chief cause of the loss of business for the  
522 operators, and loss of jobs for the miners.

523 Through the pressure of a group of overzealous labor leaders, representing the  
524 employees, and the greed for profits on the part of the operators, the anthracite  
525 business suddenly dwindled. The coal operators and their employees drove sharp  
526 bargains with one another, adding the cost of the "bargaining" to the price of the  
527 coal, until, finally, they discovered they had BUILT UP A WONDERFUL  
528 BUSINESS FOR THE MANUFACTURERS OF OIL BURNING OUTFITS  
529 AND THE PRODUCERS OF CRUDE OIL.

530 "The wages of sin is death!" Many have read this in the Bible, but few have dis-  
531 covered its meaning. Now, and for several years, the entire world has been  
532 listening BY FORCE, to a sermon which might well be called "WHATSOEVER  
533 A MAN SOWETH, THAT SHALL HE ALSO REAP."

534 Nothing as widespread and effective as the depression could possibly be "just a  
535 coincidence." Behind the depression was a CAUSE. Nothing ever happens  
536 without a CAUSE. In the main, the cause of the depression is traceable directly  
537 to the worldwide habit of trying to REAP without SOWING.

538 This should not be mistaken to mean that the depression represents a crop  
539 which the world is being FORCED to reap without having SOWN. The trouble  
540 is that the world sowed the wrong sort of seed. Any farmer knows he cannot  
541 sow the seed of thistles, and reap a harvest of grain. Beginning at the outbreak of  
542 the world war, the people of the world began to sow the seed of service  
543 inadequate in both quality and quantity. Nearly everyone was engaged in the  
544 pastime of trying to GET WITHOUT GIVING.

545 These illustrations are brought to the attention of those who have personal  
546 services to market, to show that we are where we are, and what we are, because  
547 of our own conduct! If there is a principle of cause and effect, which controls

548 business, finance, and transportation, this same principle controls individuals and  
549 determines their economic status.

### WHAT IS YOUR "QQS" RATING?

550 The causes of success in marketing services EFFECTIVELY and permanently,  
551 have been clearly described. Unless those causes are studied, analyzed, under-  
552 stood and APPLIED, no man can market his services effectively and  
553 permanently. Every person must be his own salesman of personal services. The  
554 QUALITY and the QUANTITY of service rendered, and the SPIRIT in which  
555 it is rendered, determine to a large extent, the price, and the duration of  
556 employment. To market Personal services effectively, (which means a permanent  
557 market, at a satisfactory price, under pleasant conditions), one must adopt and  
558 follow the "QQS" formula which means that QUALITY, plus QUANTITY,  
559 plus the proper SPIRIT of cooperation, equals perfect salesmanship of service.  
560 Remember the "QQS" formula, but do more –APPLY IT AS A HABIT!

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

562 1. QUALITY of service shall be construed to mean the performance of every  
563 detail, in connection with your position, in the most efficient manner possible,  
564 with the object of greater efficiency always in mind.

565 2. QUANTITY of service shall be understood to mean the HABIT of rendering  
566 all the service of which you are capable, at all times, with the purpose of  
567 increasing the amount of service rendered as greater skill is developed through  
568 practice and experience. Emphasis is again placed on the word HABIT.

569 3. SPIRIT of service shall be construed to mean the HABIT of agreeable,  
570 harmonious conduct which will induce cooperation from associates and fellow  
571 employees.

572 Adequacy of QUALITY and QUANTITY of service is not sufficient to maintain  
573 a permanent market for your services. The conduct, or the SPIRIT in which you

574 deliver service, is a strong determining factor in connection with both the price  
575 you receive, and the duration of employment.

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

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

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

### **THE CAPITAL VALUE OF YOUR SERVICES**

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

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

600 The new way of marketing services has practically forced both employer and  
601 employee into partnership alliances, through which both take into consideration  
602 the rights of the third party, THE PUBLIC THEY SERVE.

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

607 The actual capital value of your brains may be determined by the amount of  
608 income you can produce (by marketing your services). A fair estimate of the  
609 capital value of your services maybe made by multiplying your annual income by  
610 sixteen and two-thirds, as it is reasonable to estimate that your annual income  
611 represents six percent of your capital value. Money rents for 6% per annum.

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

617 Moreover, the money which is essential for the conduct of business is as worth-  
618 less as a sand dune, until it has been mixed with efficient "brains."

### **THE THIRTY MAJOR CAUSES OF FAILURE**

619 HOW MANY OF THESE ARE HOLDING YOU BACK?

620 Life's greatest tragedy consists of men and women who earnestly try, and fail!  
621 The tragedy lies in the overwhelmingly large majority of people who fail, as  
622 compared to the few who succeed. I have had the privilege of analyzing several  
623 thousand men and women, 98% of whom were classed as "failures." There is  
624 something radically wrong with a civilization, and a system of education, which  
625 permit 98% of the people to go through life as failures. But I did not write this

626 book for the purpose of moralizing on the rights and wrongs of the world; that  
627 would require a book a hundred times the size of this one.

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

633 1. UNFAVORABLE HEREDITARY BACKGROUND. There is but little, if  
634 anything, which can be done for people who are born with a deficiency in brain  
635 power. This philosophy offers but one method of bridging this weakness –  
636 through the aid of the Master Mind. Observe with profit, however, that this is  
637 the ONLY one of the thirty causes of failure which may not be easily corrected  
638 by any individual.

639 2. LACK OF A WELL-DEFINED PURPOSE IN LIFE. There is no hope of  
640 success for the person who does not have a central purpose, or definite goal at  
641 which to aim. Ninety-eight out of every hundred of those whom I have analyzed,  
642 had no such aim. Perhaps this was the major cause of their failure.

643 3. LACK OF AMBITION TO AIM ABOVE MEDIOCRITY. We offer no  
644 hope for the person who is so indifferent as not to want to get ahead in life, and  
645 who is not willing to pay the price.

646 4. INSUFFICIENT EDUCATION. This is a handicap which may be overcome  
647 with comparative ease. Experience has proven that the best-educated people are  
648 often those who are known as "self-made," or self-educated. It takes more than a  
649 college degree to make one a person of education. Any person who is educated is  
650 one who has learned to get whatever he wants in life without violating the rights  
651 of others. Education consists, not so much of knowledge, but of knowledge  
652 effectively and persistently APPLIED. Men are paid, not merely for what they  
653 know, but more particularly for WHAT THEY DO WITH THAT WHICH  
654 THEY KNOW.

655 5. LACK OF SELF-DISCIPLINE. Discipline comes through self-control. This  
656 means that one must control all negative qualities. Before you can control  
657 conditions, you must first control yourself. Self-mastery is the hardest job you  
658 will ever tackle. If you do not conquer self, you will be conquered by self. You  
659 may see at one and the same time both your best friend and your greatest enemy,  
660 by stepping in front of a mirror.

661 6. ILL HEALTH. No person may enjoy outstanding success without good  
662 health. Many of the causes of ill health are subject to mastery and control. These,  
663 in the main are:

- 664 a. Overeating of foods not conducive to health
- 665 b. Wrong habits of thought; giving expression to negatives.
- 666 c. Wrong use of, and over indulgence in sex.
- 667 d. Lack of proper physical exercise
- 668 e. An inadequate supply of fresh air, due to improper breathing.

669 7. UNFAVORABLE ENVIRONMENTAL INFLUENCES DURING  
670 CHILDHOOD.

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

674 8. PROCRASTINATION. This is one of the most common causes of failure.  
675 "Old Man Procrastination" stands within the shadow of every human being,  
676 waiting his opportunity to spoil one's chances of success. Most of us go through  
677 life as failures, because we are waiting for the "time to be right" to start doing  
678 some- thing worthwhile. Do not wait. The time will never be "just right." Start  
679 where you stand, and work with whatever tools you may have at your command,  
680 and better tools will be found as you go along.

681 9. LACK OF PERSISTENCE. Most of us are good "starters" but poor  
682 "finishers" of everything we begin. Moreover, people are prone to give up at the  
683 first signs of de- feat. There is no substitute for PERSISTENCE. The person  
684 who makes PERSIST- ENCE his watch-word, discovers that "Old Man Failure"  
685 finally becomes tired, and makes his departure. Failure cannot cope with  
686 PERSISTENCE.

687 10. NEGATIVE PERSONALITY. There is no hope of success for the person  
688 who repels people through a negative personality. Success comes through the  
689 application of POWER, and power is attained through the cooperative efforts of  
690 other people. A negative personality will not induce cooperation.

691 11. LACK OF CONTROLLED SEXUAL URGE. Sex energy is the most  
692 powerful of all the stimuli which move people into ACTION. Because it is the  
693 most powerful of the emotions, it must be controlled, through transmutation,  
694 and converted into other channels.

695 12. UNCONTROLLED DESIRE FOR "SOMETHING FOR NOTHING."  
696 The gambling instinct drives millions of people to failure. Evidence of this may  
697 be found in a study of the Wall Street crash of '29, during which millions of  
698 people tried to make money by gambling on stock margins.

699 13. LACK OF A WELL DEFINED POWER OF DECISION. Men who  
700 succeed reach decisions promptly, and change them, if at all, very slowly. Men  
701 who fail, reach decisions, if at all, very slowly, and change them frequently, and  
702 quickly. Indecision and procrastination are twin brothers. Where one is found,  
703 the other may usually be found also. Kill off this pair before they completely  
704 "hog-tie" you to the treadmill of FAILURE.

705 14. ONE OR MORE OF THE SIX BASIC FEARS. These fears have been  
706 analyzed for you in a later chapter. They must be mastered before you can  
707 market your services effectively.

708 15. WRONG SELECTION OF A MATE IN MARRIAGE. This a most  
709 common cause of failure. The relationship of marriage brings people intimately

710 into contact. Unless this relationship is harmonious, failure is likely to follow.  
711 Moreover, it will be a form of failure that is marked by misery and unhappiness,  
712 destroying all signs of AMBITION.

713 16. OVER-CAUTION. The person who takes no chances, generally has to take  
714 whatever is left when others are through choosing. Over-caution is as bad as  
715 under-caution. Both are extremes to be guarded against. Life itself is filled with  
716 the element of chance.

717 17. WRONG SELECTION OF ASSOCIATES IN BUSINESS. This is one of  
718 the most common causes of failure in business. In marketing personal services,  
719 one should use great care to select an employer who will be an inspiration, and  
720 who is, himself, intelligent and successful. We emulate those with whom we  
721 associate most closely. Pick an employer who is worth emulating.

722 18. SUPERSTITION AND PREJUDICE. Superstition is a form of fear. It is  
723 also a sign of ignorance. Men who succeed keep open minds and are afraid of  
724 nothing.

725 19. WRONG SELECTION OF A VOCATION. No man can succeed in a line  
726 of endeavor which he does not like. The most essential step in the marketing of  
727 personal services is that of selecting an occupation into which you can throw  
728 yourself wholeheartedly.

729 20. LACK OF CONCENTRATION OF EFFORT. The "jack-of-all-trades"  
730 seldom is good at any. Concentrate all of your efforts on one DEFINITE  
731 CHIEF AIM.

732 21. THE HABIT OF INDISCRIMINATE SPENDING. The spend-thrift  
733 cannot succeed, mainly because he stands eternally in FEAR OF POVERTY.  
734 Form the habit of systematic saving by putting aside a definite percentage of  
735 your income. Money in the bank gives one a very safe foundation of  
736 COURAGE when bargaining for the sale of personal services. Without money,  
737 one must take what one is offered, and be glad to get it.

738 22. LACK OF ENTHUSIASM. Without enthusiasm one cannot be convincing.  
739 Moreover, enthusiasm is contagious, and the person who has it, under control, is  
740 generally welcome in any group of people.

741 23. INTOLERANCE. The person with a "closed" mind on any subject seldom  
742 gets ahead. Intolerance means that one has stopped acquiring knowledge. The  
743 most damaging forms of intolerance are those connected with religious, racial,  
744 and political differences of opinion.

745 24. INTEMPERANCE. The most damaging forms of intemperance are  
746 connected with eating, strong drink, and sexual activities. Overindulgence in any  
747 of these is fatal to success.

748 25. INABILITY TO COOPERATE WITH OTHERS. More people lose their  
749 positions and their big opportunities in life, because of this fault, than for all  
750 other reasons combined. It is a fault which no well-informed business man, or  
751 leader will tolerate.

752 26. POSSESSION OF POWER THAT WAS NOT ACQUIRED THROUGH  
753 SELF EFFORT. (Sons and daughters of wealthy men, and others who inherit  
754 money which they did not earn). Power in the hands of one who did not acquire  
755 it gradually, is often fatal to success. QUICK RICHES are more dangerous than  
756 poverty.

757 27. INTENTIONAL DISHONESTY. There is no substitute for honesty. One  
758 may be temporarily dishonest by force of circumstances over which one has no  
759 control, without permanent damage. But, there is NO HOPE for the person  
760 who is dishonest by choice. Sooner or later, his deeds will catch up with him, and  
761 he will pay by loss of reputation, and perhaps even loss of liberty.

762 28. EGOTISM AND VANITY. These qualities serve as red lights which warn  
763 others to keep away. THEY ARE FATAL TO SUCCESS.

764 29. GUESSING INSTEAD OF THINKING. Most people are too indifferent  
765 or lazy to acquire FACTS with which to THINK ACCURATELY. They prefer  
766 to act on "opinions" created by guesswork or snap-judgments.

767 30. LACK OF CAPITAL. This is a common cause of failure among those who  
768 start out in business for the first time, without sufficient reserve of capital to  
769 absorb the shock of their mistakes, and to carry them over until they have  
770 established a REPUTATION.

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

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

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

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

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

792 Before you even start to negotiate for a readjustment of your salary in your  
 793 present position, or to seek employment elsewhere, BE SURE THAT YOU  
 794 ARE WORTH MORE THAN YOU NOW RECEIVE.

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

### **TAKE INVENTORY OF YOURSELF**

801 28 QUESTIONS YOU SHOULD ANSWER

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

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

815 SELF-ANALYSIS QUESTIONNAIRE FOR PERSONAL INVENTORY

816 1. Have I attained the goal which I established as my objective for this year?  
 817 (You should work with a definite yearly objective to be attained as a part of your  
 818 major life objective).

- 819 2. Have I delivered service of the best possible QUALITY of which I was  
820 capable, or could I have improved any part of this service?
- 821 3. Have I delivered service in the greatest possible QUANTITY of which I was  
822 capable?
- 823 4. Has the spirit of my conduct been harmonious, and cooperative at all times?
- 824 5. Have I permitted the habit of PROCRASTINATION to decrease my  
825 efficiency, and if so, to what extent?
- 826 6. Have I improved my PERSONALITY, and if so, in what ways?
- 827 7. Have I been PERSISTENT in following my plans through to completion?
- 828 8. Have I reached DECISIONS PROMPTLY AND DEFINITELY on all  
829 occasions?
- 830 9. Have I permitted any one or more of the six basic fears to decrease my  
831 efficiency?
- 832 10. Have I been either "over-cautious," or "under-cautious?"
- 833 11. Has my relationship with my associates in work been pleasant, or unpleasant?  
834 If it has been unpleasant, has the fault been partly, or wholly mine?
- 835 12. Have I dissipated any of my energy through lack of CONCENTRATION of  
836 effort?
- 837 13. Have I been open minded and tolerant in connection with all subjects?
- 838 14. In what way have I improved my ability to render service?
- 839 15. Have I been intemperate in any of my habits?
- 840 16. Have I expressed, either openly or secretly, any form of EGOTISM?

- 841 17. Has my conduct toward my associates been such that it has induced them to  
842 RESPECT me?
- 843 18. Have my opinions and DECISIONS been based upon guesswork, or  
844 accuracy of analysis and THOUGHT?
- 845 19. Have I followed the habit of budgeting my time, my expenses, and my  
846 income, and have I been conservative in these budgets?
- 847 20. How much time have I devoted to UNPROFITABLE effort which I might  
848 have used to better advantage?
- 849 21. How may I RE-BUDGET my time, and change my habits so I will be more  
850 efficient during the coming year?
- 851 22. Have I been guilty of any conduct which was not approved by my con-  
852 science?
- 853 23. In what ways have I rendered MORE SERVICE AND BETTER SERVICE  
854 than I was paid to render?
- 855 24. Have I been unfair to anyone, and if so, in what way?
- 856 25. If I had been the purchaser of my own services for the year, would I be  
857 satisfied with my purchase?
- 858 26. Am I in the right vocation, and if not, why not?
- 859 27. Has the purchaser of my services been satisfied with the service I have  
860 rendered, and if not, why not?
- 861 28. What is my present rating on the fundamental principles of success? (Make  
862 this rating fairly, and frankly, and have it checked by someone who is courageous  
863 enough to do it accurately).
- 864 Having read and assimilated the information conveyed through this chapter, you  
865 are now ready to create a practical plan for marketing your personal services. In

866 this chapter will be found an adequate description of every principle essential in  
867 planning the sale of personal services, including the major attributes of  
868 leadership; the most common causes of failure in leadership; a description of the  
869 fields of opportunity for leadership; the main causes of failure in all walks of life,  
870 and the important questions which should be used in self-analysis. This extensive  
871 and detailed presentation of accurate information has been included, because it  
872 will be needed by all who must begin the accumulation of riches by marketing  
873 personal services. Those who have lost their fortunes, and those who are just  
874 beginning to earn money, have nothing but personal services to offer in return  
875 for riches, therefore it is essential that they have available the practical  
876 information needed to market services to best advantage.

877 The information contained in this chapter will be of great value to all who aspire  
878 to attain leadership in any calling. It will be particularly helpful to those aiming to  
879 market their services as business or industrial executives.

880 Complete assimilation and understanding of the information here conveyed will  
881 be helpful in marketing one's own services, and it will also help one to become  
882 more analytical and capable of judging people. The information will be price- less  
883 to personnel directors, employment managers, and other executives charged with  
884 the selection of employees, and the maintenance of efficient organizations. If you  
885 doubt this statement, test its soundness by answering in writing the twenty eight  
886 self-analysis questions. That might be both interesting and profitable, even  
887 though you do not doubt the soundness of the statement.

### **WHERE AND HOW ONE MAY FIND OPPORTUNITIES TO ACCUMULATE RICHES**

888 Now that we have analyzed the principles by which riches may be accumulated,  
889 we naturally ask, "where may one find favorable opportunities to apply these  
890 principles?" Very well, let us take inventory and see what the United States of  
891 America offer the person seeking riches, great or small.

892 To begin with, let us remember, all of us, that we live in a country where every  
893 law-abiding citizen enjoys freedom of thought and freedom of deed unequaled

894 anywhere in the world. Most of us have never taken inventory of the advantages  
895 of this freedom. We have never compared our unlimited freedom with the cur-  
896 tailed freedom in other countries.

897 Here we have freedom of thought, freedom in the choice and enjoyment of  
898 education, freedom in religion, freedom in politics, freedom in the choice of a  
899 business, profession or occupation, freedom to accumulate and own without  
900 molestation, ALL THE PROPERTY WE CAN ACCUMULATE, freedom to  
901 choose our place of residence, freedom in marriage, freedom through equal  
902 opportunity to all races, freedom of travel from one state to another, freedom in  
903 our choice of foods, and freedom to AIM FOR ANY STATION IN LIFE FOR  
904 WHICH WE HAVE PREPARED OURSELVES, even for the presidency of  
905 the United States.

906 We have other forms of freedom, but this list will give a bird's eye view of the  
907 most important, which constitute OPPORTUNITY of the highest order. This  
908 advantage of freedom is all the more conspicuous because the United States is  
909 the only country guaranteeing to every citizen, whether native born or  
910 naturalized, so broad and varied a list of freedom.

911 Next, let us recount some of the blessings which our widespread freedom has  
912 placed within our hands. Take the average American family for example  
913 (meaning, the family of average income) and sum up the benefits available to  
914 every member of the family, in this land of OPPORTUNITY and plenty!

915 a. FOOD. Next to freedom of thought and deed comes FOOD, CLOTHING,  
916 and SHELTER, the three basic necessities of life. Because of our universal  
917 freedom the average American family has available, at its very door, the choicest  
918 selection of food to be found anywhere in the world, and at prices within its  
919 financial range. A family of two, living in the heart of Times Square district of  
920 New York City, far removed from the source of production of foods, took  
921 careful inventory of the cost of a simple breakfast, with this astonishing result:

922 Articles of food;

- 923 Cost at the breakfast table:
- 924 Grape Fruit Juice, (From Florida) 02
- 925 Rippled Wheat Breakfast food (Kansas Farm). ... 02
- 926 Tea (From China) 02
- 927 Bananas (From South America) 02
- 928 Toasted Bread (From Kansas Farm) 01
- 929 Fresh Country Eggs (From Utah) 07
- 930 Sugar (From Cuba, or Utah) 02
- 931 Butter and Cream (From New England) 03
- 932 Grand total ... .20
- 933 It is not very difficult to obtain FOOD in a country where two people can have  
 934 breakfast consisting of all they want or need for a dime a piece! Observe that this  
 935 simple breakfast was gathered, by some strange form of magic from China,  
 936 South America, Utah, Kansas and the New England States, and delivered on the  
 937 breakfast table, ready for consumption, in the very heart of the most crowded  
 938 city in America, at a cost well within the means of the most humble laborer.
- 939 The cost included all federal, state and city taxes! (Here is a fact the politicians  
 940 did not mention when they were crying out to the voters to throw their  
 941 opponents out of office because the people were being taxed to death).
- 942 b. SHELTER. This family lives in a comfortable apartment, heated by steam,  
 943 lighted with electricity, with gas for cooking, all for \$65.00 a month. In a smaller  
 944 city, or a more sparsely settled part of New York City, the same apartment could  
 945 be had for as low as \$20.00 a month.
- 946 The toast they had for breakfast in the food estimate was toasted on an electric  
 947 toaster, which cost but a few dollars, the apartment is cleaned with a vacuum

948 sweeper that is run by electricity. Hot and cold water is available, at all times, in  
949 the kitchen and the bathroom. The food is kept cool in a refrigerator that is run  
950 by electricity. The wife curls her hair, washes her clothes and irons them with  
951 easily operated electrical equipment, on power obtained by sticking a plug in the  
952 wall. The husband shaves with an electric shaver, and they receive entertainment  
953 from all over the world, twenty four hours a day, if they want it, without cost, by  
954 merely turning the dial of their radio. There are other conveniences in this  
955 apartment, but the foregoing list will give a fair idea of some of the concrete  
956 evidences of the freedom we, of America, enjoy. (And this is neither political nor  
957 economic propaganda).

958 c. CLOTHING. Anywhere in the United States, the woman of average clothing  
959 requirements can dress very comfortably and neatly for less than \$200.00 a year,  
960 and the average man can dress for the same, or less.

961 Only the three basic necessities of food, clothing, and shelter have been  
962 mentioned. The average American citizen has other privileges and advantages  
963 available in return for modest effort, not exceeding eight hours per day of labor.  
964 Among these is the privilege of automobile transportation, with which one can  
965 go and come at will, at very small cost.

966 The average American has security of property rights not found in any other  
967 country in the world. He can place his surplus money in a bank with the  
968 assurance that his government will protect it, and make good to him if the bank  
969 fails. If an American citizen wants to travel from one state to another he needs  
970 no passport, no one's permission. He may go when he pleases, and return at will.  
971 Moreover, he may travel by train, private automobile, bus, airplane, or ship, as  
972 his pocketbook permits. In Germany, Russia, Italy, and most of the other  
973 European and Oriental countries, the people cannot travel with so much  
974 freedom, and at so little cost.

### **THE "MIRACLE" THAT HAS PROVIDED THESE BLESSINGS**

975 We often hear politicians proclaiming the freedom of America, when they solicit  
976 votes, but seldom do they take the time or devote sufficient effort to the analysis

977 of the source or nature of this "freedom." Having no axe to grind, no grudge to  
978 express, no ulterior motives to be carried out, I have the privilege of going into a  
979 frank analysis of that mysterious, abstract, greatly misunderstood "SOME-  
980 THING" which gives to every citizen of America more blessings, more  
981 opportunities to accumulate wealth, more freedom of every nature, than may be  
982 found in any other country.

983 I have the right to analyze the source and nature of this UNSEEN POWER,  
984 because I know, and have known for more than a quarter of a century, many of  
985 the men who organized that power, and many who are now responsible for its  
986 maintenance. The name of this mysterious benefactor of mankind is CAPITAL!

987 CAPITAL consists not alone of money, but more particularly of highly  
988 organized, intelligent groups of men who plan ways and means of using money  
989 efficiently for the good of the public, and profitably to themselves. These groups  
990 consist of scientists, educators, chemists, inventors, business analysts, publicity  
991 men, transportation experts, accountants, lawyers, doctors, and both men and  
992 women who have highly specialized knowledge in all fields of industry and  
993 business.

994 They pioneer, experiment, and blaze trails in new fields of endeavor. They sup-  
995 port colleges, hospitals, public schools, build good roads, publish newspapers,  
996 pay most of the cost of government, and take care of the multitudinous detail  
997 essential to human progress.

998 Stated briefly, the capitalists are the brains of civilization, because they supply the  
999 entire fabric of which all education, enlightenment and human progress consists.

1000 Money, without brains, always is dangerous. Properly used, it is the most  
1001 important essential of civilization. The simple breakfast here described could not  
1002 have been delivered to the New York family at a dime each, or at any other price,  
1003 if organized capital had not provided the machinery, the ships, the railroads, and  
1004 the huge armies of trained men to operate them.

1005 Some slight idea of the importance of ORGANIZED CAPITAL may be had by  
1006 trying to imagine yourself burdened with the responsibility of collecting, without  
1007 the aid of capital, and delivering to the New York City family, the simple  
1008 breakfast described.

1009 To supply the tea, you would have to make a trip to China or India, both a very  
1010 long way from America. Unless you are an excellent swimmer, you would  
1011 become rather tired before making the round trip. Then, too, another problem  
1012 would confront you.

1013 What would you use for money, even if you had the physical endurance to swim  
1014 the ocean?

1015 To supply the sugar, you would have to take another long swim to Cuba, or a  
1016 long walk to the sugar beet section of Utah. But even then, you might come back  
1017 without the sugar, because organized effort and money are necessary to produce  
1018 sugar, to say nothing of what is required to refine, transport, and deliver it to the  
1019 breakfast table anywhere in the United States.

1020 The eggs, you could deliver easily enough from the barn yards near New York  
1021 City, but you would have a very long walk to Florida and return, before you  
1022 could serve the two glasses of grapefruit juice. You would have another long  
1023 walk, to Kansas, or one of the other wheat growing states, when you went after  
1024 the four slices of wheat bread.

1025 The Rippled Wheat Biscuits would have to be omitted from the menu, because  
1026 they would not be available except through the labor of a trained organization of  
1027 men and suitable machinery, ALL OF WHICH CALL FOR CAPITAL.

1028 While resting, you could take off for another little swim down to South America,  
1029 where you would pick up a couple of bananas, and on your return, you could  
1030 take a short walk to the nearest farm having a dairy and pick up some butter and  
1031 cream. Then your New York City family would be ready to sit down and enjoy  
1032 breakfast, and you could collect your two dimes for your labor!

1033 Seems absurd, doesn't it? Well, the procedure described would be the only  
1034 possible way these simple items of food could be delivered to the heart of New  
1035 York City, if we had no capitalistic system.

1036 The sum of money required for the building and maintenance of the railroads  
1037 and steam ships used in the delivery of that simple breakfast is so huge that it  
1038 staggers one's imagination. It runs into hundreds of millions of dollars, not to  
1039 mention the armies of trained employees required to man the ships and trains.  
1040 But, transportation is only a part of the requirements of modern civilization in  
1041 capitalistic America. Before there can be anything to haul, something must be  
1042 grown from the ground, or manufactured and prepared for market. This calls for  
1043 more millions of dollars for equipment, machinery, boxing, marketing, and for  
1044 the wages of millions of men and women.

1045 Steam ships and railroads do not spring up from the earth and function  
1046 automatically. They come in response to the call of civilization, through the labor  
1047 and ingenuity and organizing ability of men who have IMAGINATION,  
1048 FAITH, ENTHUSIASM, DECISION, PERSISTENCE! These men are known  
1049 as capitalists. They are motivated by the desire to build, construct, achieve,  
1050 render useful service, earn profits and accumulate riches. And, because they  
1051 RENDER SERVICE WITHOUT WHICH THERE WOULD BE NO  
1052 CIVILIZATION, they put themselves in the way of great riches.

1053 Just to keep the record simple and understandable, I will add that these capitalists  
1054 are the self-same men of whom most of us have heard soap-box orators speak.  
1055 They are the same men to whom radicals, racketeers, dishonest politicians and  
1056 grafting labor leaders refer as "the predatory interests," or "Wall Street."

1057 I am not attempting to present a brief for or against any group of men or any  
1058 system of economics. I am not attempting to condemn collective bargaining  
1059 when I refer to "grafting labor leaders," nor do I aim to give a clean bill of health  
1060 to all individuals known as capitalists.

1061 The purpose of this book – a purpose to which I have faithfully devoted over a  
1062 quarter of a century-is to present to all who want the knowledge, the most

1063 dependable philosophy through which individuals may accumulate riches in  
1064 whatever amounts they desire.

1065 I have here analyzed the economic advantages of the capitalistic system for the  
1066 two-fold purpose of showing:

1067 1. that all who seek riches must recognize and adapt themselves to the system  
1068 that controls all approaches to fortunes, large or small, and

1069 2. to present the side of the picture opposite to that being shown by politicians  
1070 and demagogues who deliberately becloud the issues they bring up, by referring  
1071 to organized capital as if it were something poisonous.

1072 This is a capitalistic country, it was developed through the use of capital, and we  
1073 who claim the right to partake of the blessings of freedom and opportunity, we  
1074 who seek to accumulate riches here, may as well know that neither riches nor  
1075 opportunity would be available to us if ORGANIZED CAPITAL had not  
1076 provided these benefits.

1077 For more than twenty years it has been a somewhat popular and growing pastime  
1078 for radicals, self-seeking politicians, racketeers, crooked labor leaders, and on  
1079 occasion religious leaders, to take pot-shots at "WALL STREET, THE MONEY  
1080 CHANGERS, and BIG BUSINESS."

1081 The practice became so general that we witnessed during the business  
1082 depression, the unbelievable sight of high government officials lining up with the  
1083 cheap politicians, and labor leaders, with the openly avowed purpose of  
1084 throttling the system which has made Industrial America the richest country on  
1085 earth. The line- up was so general and so well organized that it prolonged the  
1086 worst depression America has ever known. It cost millions of men their jobs,  
1087 because those jobs were inseparably a part of the industrial and capitalistic  
1088 system which form the very backbone of the nation.

1089 During this unusual alliance of government officials and self-seeking individuals  
1090 who were endeavoring to profit by declaring "open season" on the American

1091 system of industry, a certain type of labor leader joined forces with the politicians  
1092 and offered to deliver voters in return for legislation designed to permit men to  
1093 TAKE RICHES AWAY FROM INDUSTRY BY ORGANIZED FORCE OF  
1094 NUMBERS, INSTEAD OF THE BETTER METHOD OF GIVING A FAIR  
1095 DAY'S WORK FOR A FAIR DAY'S PAY.

1096 Millions of men and women throughout the nation are still engaged in this  
1097 popular pastime of trying to GET without GIVING. Some of them are lined up  
1098 with labor unions, where they demand SHORTER HOURS AND MORE PAY!  
1099 Others do not take the trouble to work at all. THEY DEMAND  
1100 GOVERNMENT RELIEF AND ARE GETTING IT. Their idea of their rights  
1101 of freedom was demonstrated in New York City, where violent complaint was  
1102 registered with the Postmaster, by a group of "relief beneficiaries," because the  
1103 Postmen awakened them at 7:30 AM. to deliver Government relief checks. They  
1104 DEMANDED that the time of delivery be set up to 10:00 o'clock.

1105 If you are one of those who believe that riches can be accumulated by the mere  
1106 act of men who organize themselves into groups and demand MORE PAY for  
1107 LESS SERVICE, if you are one of those who DEMAND Government relief  
1108 without early morning disturbance when the money is delivered to you, if you are  
1109 one of those who believe in trading their votes to politicians in return for the  
1110 passing of laws which permit the raiding of the public treasury, you may rest  
1111 securely on your belief, with certain knowledge that no one will disturb you,  
1112 because THIS IS A FREE COUNTRY WHERE EVERY MAN MAY THINK  
1113 AS HE PLEASES, where nearly everybody can live with but little effort, where  
1114 many may live well without doing any work whatsoever.

1115 However, you should know the full truth concerning this FREEDOM of which  
1116 so many people boast, and so few understand. As great as it is, as far as it  
1117 reaches, as many privileges as it provides, IT DOES NOT, AND CANNOT  
1118 BRING RICHES WITHOUT EFFORT.

1119 There is but one dependable method of accumulating, and legally holding riches,  
1120 and that is by rendering useful service. No system has ever been created by

1121 which men can legally acquire riches through mere force of numbers, or without  
1122 giving in return an equivalent value of one form or another.

1123 There is a principle known as the law of ECONOMICS! This is more than a  
1124 theory. It is a law no man can beat. Mark well the name of the principle, and  
1125 remember it, because it is far more powerful than all the politicians and political  
1126 machines.

1127 It is above and beyond the control of all the labor unions. It cannot be swayed,  
1128 nor influenced nor bribed by racketeers or self-appointed leaders in any calling.  
1129 Moreover, IT HAS AN ALL-SEEING EYE, AND A PERFECT SYSTEM OF  
1130 BOOKKEEPING, in which it keeps an accurate account of the transactions of  
1131 every human being engaged in the business of trying to get without giving.  
1132 Sooner or later its auditors come around, look over the records of individuals  
1133 both great and small, and demand an accounting.

1134 "Wall Street, Big Business, Capital Predatory Interests," or whatever name you  
1135 choose to give the system which has given us AMERICAN FREEDOM,  
1136 represents a group of men who understand, respect, and adapt themselves to this  
1137 powerful LAW OF ECONOMICS! Their financial continuation depends upon  
1138 their respecting the law. Most people living in America like this country, its  
1139 capitalistic system and all. I must confess I know of no better country, where one  
1140 may find greater opportunities to accumulate riches. Judging by their acts and  
1141 deeds, there are some in this country who do not like it. That, of course is their  
1142 privilege; if they do not like this country, its capitalistic system, its boundless  
1143 opportunities, THEY HAVE THE PRIVILEGE OF CLEARING OUT!  
1144 Always there are other countries, such as Germany, Russia, and Italy, where one  
1145 may try one's hand at enjoying freedom, and accumulating riches providing one  
1146 is not too particular.

1147 America provides all the freedom and all the opportunity to accumulate riches  
1148 that any honest person may require. When one goes hunting for game, one  
1149 selects hunting grounds where game is plentiful. When seeking riches, the same  
1150 rule would naturally obtain.

1151 If it is riches you are seeking, do not overlook the possibilities of a country  
1152 whose citizens are so rich that women, alone, spend over two hundred million  
1153 dollars annually for lipsticks, rouge and cosmetics. Think twice, you who are  
1154 seeking riches, before trying to destroy the Capitalistic System of a country  
1155 whose citizens spend over fifty million dollars a year for GREETING CARDS,  
1156 with which to express their appreciation of their FREEDOM!

1157 If it is money you are seeking, consider carefully a country that spends hundreds  
1158 of millions of dollars annually for cigarettes, the bulk of the income from which  
1159 goes to only four major companies engaged in supplying this national builder of  
1160 "nonchalant" and "quiet nerves." By all means give plenty of consideration to a  
1161 country whose people spend annually more than fifteen million dollars for the  
1162 privilege of seeing moving pictures, and toss in a few additional millions for  
1163 liquor, narcotics, and other less potent soft drinks and giggle-waters.

1164 Do not be in too big a hurry to get away from a country whose people willingly,  
1165 even eagerly, hand over millions of dollars annually for football, baseball, and  
1166 prize fights. And, by all means, STICK by a country whose inhabitants give up  
1167 more than a million dollars a year for chewing gum, and another million for  
1168 safety razor blades.

1169 Remember, also, that this is but the beginning of the available sources for the  
1170 accumulation of wealth. Only a few of the luxuries and non-essentials have been  
1171 mentioned. But, remember that the business of producing, transporting, and  
1172 marketing these few items of merchandise gives regular employment to MANY  
1173 MILLIONS OF MEN AND WOMEN, who receive for their services MANY  
1174 MILLIONS OF DOLLARS MONTHLY, and spend it freely for both the  
1175 luxuries and the necessities.

1176 Especially remember, that back of all this exchange of merchandise and personal  
1177 services may be found an abundance of OPPORTUNITY to accumulate riches.  
1178 Here our AMERICAN FREEDOM comes to one's aid. There is nothing to stop  
1179 you, or anyone from engaging in any portion of the effort necessary to carry on  
1180 these businesses. If one has superior talent, training, experience, one may

1181 accumulate riches in large amounts. Those not so fortunate may accumulate  
1182 smaller amounts. Anyone may earn a living in return for a very nominal amount  
1183 of labor.

1184 So, there you are!

1185 OPPORTUNITY has spread its wares before you. Step up to the front, select  
1186 what you want, create your plan, put the plan into action, and follow through  
1187 with PERSISTENCE. "Capitalistic" America will do the rest. You can depend  
1188 upon this much – CAPITALISTIC AMERICA INSURES EVERY PERSON  
1189 THE OPPORTUNITY TO RENDER USEFUL SERVICE, AND TO  
1190 COLLECT RICHES IN PROPORTION TO THE VALUE OF THE  
1191 SERVICE.

1192 The "System" denies no one this right, but it does not, and cannot promise  
1193 SOMETHING FOR NOTHING, because the system, itself, is irrevocably  
1194 controlled by the LAW OF ECONOMICS which neither recognizes nor  
1195 tolerates for long, GETTING WITHOUT GIVING.

1196 The LAW OF ECONOMICS was passed by Nature! There is no Supreme Court  
1197 to which violators of this law may appeal. The law hands out both penalties for  
1198 its violation, and appropriate rewards for its observance, without interference or  
1199 the possibility of interference by any human being. The law cannot be repealed.  
1200 It is as fixed as the stars in the heavens, and subject to, and a part of the same  
1201 system that controls the stars.

1202 May one refuse to adapt one's self to the LAW OF ECONOMICS?

1203 Certainly! This is a free country, where all men are born with equal rights,  
1204 including the privilege of ignoring the LAW OF ECONOMICS.

1205 What happens then?

1206 Well, nothing happens until large numbers of men join forces for the avowed  
1207 purpose of ignoring the law, and taking what they want by force.

1208 THEN COMES THE DICTATOR, WITH WELL ORGANIZED FIRING  
1209 SQUADS AND MACHINE GUNS!

1210 We have not yet reached that stage in America! But we have heard all we want to  
1211 know about how the system works. Perhaps we have be fortunate enough not to  
1212 demand personal knowledge of so gruesome a reality. Doubtless we shall prefer  
1213 to continue with our FREEDOM OF SPEECH, FREEDOM OF DEED, and  
1214 FREEDOM TO RENDER USEFUL SERVICE IN RETURN FOR RICHES.

1215 The practice, by Government officials of extending to men and women the  
1216 privilege of raiding the public treasury in return for votes, sometimes results in  
1217 election, but as night follows day, the final payoff comes; when every penny  
1218 wrongfully used, must be repaid with compound interest on compound interest.  
1219 If those who make the grab are not forced to repay, the burden falls on their  
1220 children, and their children's children, "even unto the third and fourth  
1221 generations." There is no way to avoid the debt. Men can, and sometimes do,  
1222 form themselves into groups for the purpose of crowding wages up, and working  
1223 hours down. There is a point beyond which they cannot go. It is the point at  
1224 which the LAW OF ECONOMICS steps in, and the sheriff gets both the  
1225 employer and the employees.

1226 For six years, from 1929, to 1935, the people of America, both rich and poor,  
1227 barely missed seeing the Old Man Economics hand over to the sheriff all the  
1228 businesses, and industries and banks. It was not a pretty sight! It did not increase  
1229 our respect for mob psychology through which men cast reason to the winds and  
1230 start trying to GET without GIVING.

1231 We who went through those six discouraging years, when FEAR WAS IN THE  
1232 SADDLE, AND FAITH WAS ON THE GROUND, cannot forget how  
1233 ruthlessly the LAW OF ECONOMICS exacted its toll from both rich and poor,  
1234 weak and strong, old and young. We shall not wish to go through another such  
1235 experience.

1236 These observations are not founded upon short-time experience. They are the  
1237 result of twenty-five years of careful analysis of the methods of both the most  
1238 successful and the most unsuccessful men America has known.

## Chapter 8

### Decision: The Mastery of Procrastination

#### The Seventh Step toward Riches

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

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

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

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

21 Perhaps, Mr. Ford delayed too long in making the change, but the other side of  
22 the story is, that Mr. Ford's firmness of decision yielded a huge fortune, before  
23 the change in model became necessary. There is but little doubt that Mr. Ford's  
24 habit of definiteness of decision assumes the proportion of obstinacy, but this

25 quality is preferable to slowness in reaching decisions and quickness in changing  
26 them.

27 The majority of people who fail to accumulate money sufficient for their needs,  
28 are, generally, easily influenced by the "opinions" of others. They permit the  
29 newspapers and the "gossiping" neighbors to do their "thinking" for them.  
30 Opinions are the cheapest commodities on earth. Everyone has a flock of  
31 opinions ready to be wished upon anyone who will accept them. If you are  
32 influenced by "opinions" when you reach DECISIONS, you will not succeed in  
33 any undertaking, much less in that of transmuting YOUR OWN DESIRE into  
34 money.

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

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

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

51 It is characteristic of people who have but a smattering or a veneer of knowledge  
52 to try to give the impression that they have much knowledge. Such people  
53 generally do TOO MUCH talking, and TOO LITTLE listening. Keep your eyes  
54 and ears wide open-and your mouth CLOSED, if you wish to acquire the habit

55 of prompt DECISION. Those who talk too much do little else. If you talk more  
56 than you listen, you not only deprive yourself of many opportunities to  
57 accumulate useful knowledge, but you also disclose your PLANS and  
58 PURPOSES to people who will take great delight in defeating you, because they  
59 envy you.

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

64 Keep in mind the fact that every person with whom you associate is, like  
65 yourself, seeking the opportunity to accumulate money. If you talk about your  
66 plans too freely, you may be surprised when you learn that some other person  
67 has beaten you to your goal by PUTTING INTO ACTION AHEAD OF YOU,  
68 the plans of which you talked unwisely.

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

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

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

### **FREEDOM OR DEATH ON A DECISION**

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

80 Lincoln's decision to issue his famous Proclamation of Emancipation, which  
81 gave freedom to the colored people of America, was rendered with full

82 understanding that his act would turn thousands of friends and political  
83 supporters against him. He knew, too, that the carrying out of that proclamation  
84 would mean death to thousands of men on the battlefield. In the end, it cost  
85 Lincoln his life. That required courage.

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

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

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

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

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

107 We read the history of the Revolution, and falsely imagine that George Washing-  
108 ton was the Father of our Country, that it was he who won our freedom, while  
109 the truth is Washington was only an accessory after the fact, because victory for

110 his armies had been insured long before Lord Cornwallis surrendered. This is not  
111 intended to rob Washington of any of the glory he so richly merited.

112 Its purpose, rather, is to give greater attention to the astounding POWER that  
113 was the real cause of his victory. It is nothing short of tragedy that the writers of  
114 history have missed, entirely, even the slightest reference to the irresistible  
115 POWER, which gave birth and freedom to the nation destined to set up new  
116 standards of independence for all the peoples of the earth. I say it is a tragedy,  
117 because it is the self-same POWER which must be used by every individual who  
118 surmounts the difficulties of Life, and forces Life to pay the price asked.

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

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

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

135 Before the Assembly adjourned, Samuel Adams was appointed to call on the  
136 Governor of the Province, Hutchinson, and demand the withdrawal of the  
137 British troops. The request was granted, the troops were removed from Boston,  
138 but the incident was not closed. It had caused a situation destined to change the  
139 entire trend of civilization. Strange, is it not, how the great changes, such as the

140 American Revolution, and the World War, often have their beginnings in  
141 circumstances which seem unimportant? It is interesting, also, to observe that  
142 these important changes usually begin in the form of a DEFINITE DECISION  
143 in the minds of a relatively small number of people. Few of us know the history  
144 of our country well enough to realize that John Hancock, Samuel Adams, and  
145 Richard Henry Lee (of the Province of Virginia) were the real Fathers of our  
146 Country.

147 Richard Henry Lee became an important factor in this story by reason of the fact  
148 that he and Samuel Adams communicated frequently (by correspondence),  
149 sharing freely their fears and their hopes concerning the welfare of the people of  
150 their Provinces. From this practice, Adams conceived the idea that a mutual  
151 exchange of letters between the thirteen Colonies might help to bring about the  
152 coordination of effort so badly needed in connection with the solution of their  
153 problems. Two years after the clash with the soldiers in Boston (March '72),  
154 Adams presented this idea to the Assembly, in the form of a motion that a  
155 Correspondence Committee be established among the Colonies, with definitely  
156 appointed correspondents in each Colony, "for the purpose of friendly  
157 cooperation for the betterment of the Colonies of British America."

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

163 The Committee of Correspondence was organized. Observe that this move  
164 provided the way for increasing the power of the Master Mind by adding to it  
165 men from all the Colonies. Take notice that this procedure constituted the first  
166 ORGANIZED PLANNING of the disgruntled Colonists.

167 In union there is strength! The citizens of the Colonies had been waging  
168 disorganized warfare against the British soldiers, through incidents similar to the  
169 Boston riot, but nothing of benefit had been accomplished. Their individual

170 grievances had not been consolidated under one Master Mind. No group of  
171 individuals had put their hearts, minds, souls, and bodies together in one definite  
172 DECISION to settle their difficulty with the British once and for all, until  
173 Adams, Hancock, and Lee got together.

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

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

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

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

196 Clearly, the time had come when Adams was forced to reach instantly, a  
197 DECISION which could have cost his life. The majority of men would have  
198 found it difficult to reach such a decision. The majority would have sent back an  
199 evasive reply, but not Adams! He insisted upon Col. Fenton's word of honor,

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

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

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

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

226 Great excitement followed. Some weighed the possible consequences of such  
227 radicalism. (Old Man Fear). Some expressed grave doubt as to the wisdom of so  
228 definite a decision in defiance of the Crown. Locked in that room were TWO  
229 MEN immune to Fear, blind to the possibility of Failure. Hancock and Adams.

230 Through the influence of their minds, the others were induced to agree that,  
231 through the Correspondence Committee, arrangements should be made for a  
232 meeting of the First Continental Congress, to be held in Philadelphia, September  
233 5, 1774. Remember this date. It is more important than July 4, 1776. If there had  
234 been no DECISION to hold a Continental Congress, there could have been no  
235 signing of the Declaration of Independence.

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

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

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

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

255 Lee's astounding motion was discussed fervently, and at such length that he  
256 began to lose patience. Finally, after days of argument, he again took the floor,  
257 and declared, in a clear, firm voice, "Mr. President, we have discussed this issue  
258 for days. It is the only course for us to follow. Why, then Sir, do we longer delay?  
259 Why still deliberate? Let this happy day give birth to an American Republic. Let

260 her arise, not to devastate and to conquer, but to reestablish the reign of peace,  
261 and of law. The eyes of Europe are fixed upon us. She demands of us a living  
262 example of freedom, that may exhibit a contrast in the felicity of the citizen, to  
263 the ever increasing tyranny."

264 Before his motion was finally voted upon, Lee was called back to Virginia,  
265 because of serious family illness, but before leaving, he placed his cause in the  
266 hands of his friend, Thomas Jefferson, who promised to fight until favorable  
267 action was taken. Shortly thereafter the President of the Congress (Hancock),  
268 appointed Jefferson as Chairman of a Committee to draw up a Declaration of  
269 Independence.

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

274 The document was drawn, and on June 28, the original draft was read before the  
275 Congress. For several days it was discussed, altered, and made ready. On July 4,  
276 1776, Thomas Jefferson stood before the Assembly, and fearlessly read the most  
277 momentous DECISION ever placed upon paper.

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

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

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

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

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

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

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

311 In your search for the secret of the method, do not look for a miracle, because  
312 you will not find it. You will find only the eternal laws of Nature. These laws are  
313 available to every person who has the FAITH and the COURAGE to use them.  
314 They may be used to bring freedom to a nation, or to accumulate riches. There is  
315 no charge save the time necessary to understand and appropriate them. Those  
316 who reach DECISIONS promptly and definitely, know what they want, and  
317 generally get it. The leaders in every walk of life DECIDE quickly, and firmly.

318 That is the major reason why they are leaders. The world has the habit of making  
319 room for the man whose words and actions show that he knows where he is  
320 going.

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

326 It would be beneficial if no college would permit the enrollment of any student,  
327 unless and until the student declared his major purpose in matriculating. It would  
328 be of still greater benefit, if every student who enters the graded schools were  
329 compelled to accept training in the HABIT OF DECISION, and forced to pass  
330 a satisfactory examination on this subject before being permitted to advance in  
331 the grades.

332 The habit of INDECISION acquired because of the deficiencies of our school  
333 systems, goes with the student into the occupation he chooses ... IF .. in fact, he  
334 chooses his occupation. Generally, the youth just out of school seeks any job  
335 that can be found. He takes the first place he finds, because he has fallen into the  
336 habit of INDECISION. Ninety-eight out of every hundred people working for  
337 wages today, are in the positions they hold, because they lacked the  
338 DEFINITENESS OF DECISION to PLAN A DEFINITE POSITION, and  
339 the knowledge of how to choose an employer.

340 DEFINITENESS OF DECISION always requires courage, sometimes very  
341 great courage. The fifty-six men who signed the Declaration of Independence  
342 staked their lives on the DECISION to affix their signatures to that document.  
343 The person who reaches a DEFINITE DECISION to procure the particular  
344 job, and make life pay the price he asks, does not stake his life on that decision;  
345 he stakes his ECONOMIC FREEDOM. Financial independence, riches,  
346 desirable business and professional positions are not within reach of the person  
347 who neglects or refuses to EXPECT, PLAN, and DEMAND these things. The

348 person who desires riches in the same spirit that Samuel Adams desired freedom  
349 for the Colonies, is sure to accumulate wealth.

350 In the chapter on Organized Planning, you will find complete instructions for  
351 marketing every type of personal services. You will find also detailed information  
352 on how to choose the employer you prefer, and the particular job you desire.  
353 These instructions will be of no value to you UNLESS YOU DEFINITELY  
354 DECIDE to organize them into a plan of action.



## Chapter 9

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

#### The Eighth Step toward Riches

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

3 Will-power and desire, when properly combined, make an irresistible pair. Men  
4 who accumulate great fortunes are generally known as cold-blooded, and  
5 sometimes ruthless. Often they are misunderstood. What they have is will-power,  
6 which they mix with persistence, and place back of their desires to insure the  
7 attainment of their objectives.

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

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

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

20 If you are following this book with the intention of applying the knowledge it  
21 conveys, your first test as to your PERSISTENCE will come when you begin to  
22 follow the six steps described in the second chapter. Unless you are one of the  
23 two out of every hundred who already have a DEFINITE GOAL at which you  
24 are aiming, and a DEFINITE PLAN for its attainment, you may read the

25 instructions, and then pass on with your daily routine, and never comply with  
26 those instructions.

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

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

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

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

48 If you find you are weak in PERSISTENCE, center your attention upon the  
49 instructions contained in the chapter on "Power"; surround yourself with a  
50 "MAS- TER MIND" group, and through the cooperative efforts of the members  
51 of this group, you can develop persistence. You will find additional instructions  
52 for the development of persistence in the chapters on auto-suggestion, and the  
53 subconscious mind. Follow the instructions outlined in these chapters until your  
54 habit nature hands over to your subconscious mind, a clear picture of the object

55 of your DESIRE. From that point on, you will not be handicapped by lack of  
56 persistence.

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

62 POVERTY is attracted to the one whose mind is favorable to it, as money is  
63 attracted to him whose mind has been deliberately prepared to attract it, and  
64 through the same laws. POVERTY CONSCIOUSNESS WILL  
65 VOLUNTARILY SEIZE THE MIND WHICH IS NOT OCCUPIED WITH  
66 THE MONEY CONSCIOUSNESS. A poverty consciousness develops without  
67 conscious application of habits favorable to it. The money consciousness must  
68 be created to order, unless one is born with such a consciousness.

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

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

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

88 WITH PERSISTENCE WILL COME SUCCESS.

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

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

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

105 Those who can "take it" are bountifully rewarded for their PERSISTENCE.  
106 They receive, as their compensation, whatever goal they are pursuing. That is not  
107 all! They receive something infinitely more important than material  
108 compensation- the knowledge that

109 "EVERY FAILURE BRINGS WITH IT THE SEED OF AN EQUIVALENT  
110 ADVANTAGE."

111 There are exceptions to this rule; a few people know from experience the  
112 soundness of persistence. They are the ones who have not accepted defeat as  
113 being anything more than temporary.

114 They are the ones whose DESIRES are so PERSISTENTLY APPLIED that  
115 defeat is finally changed into victory. We who stand on the side-lines of Life see  
116 the overwhelmingly large number who go down in defeat, never to rise again. We  
117 see the few who take the punishment of defeat as an urge to greater effort.  
118 These, fortunately, never learn to accept Life's reverse gear. But what we DO  
119 NOT SEE, what most of us never suspect of existing, is the silent but irresistible  
120 POWER which comes to the rescue of those who fight on in the face of  
121 discouragement. If we speak of this power at all we call it PERSISTENCE, and  
122 let it go at that. One thing we all know, if one does not possess PERSISTENCE,  
123 one does not achieve noteworthy success in any calling.

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

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

135 The secret is told in the struggle of Fannie Hurst, whose PERSISTENCE  
136 conquered the Great White Way. She came to New York in 1915, to convert  
137 writing into riches. The conversion did not come quickly, BUT IT CAME. For  
138 four years Miss Hurst learned about "The Sidewalks of New York" from first  
139 hand experience. She spent her days laboring, and her nights HOPING. When  
140 hope grew dim, she did not say, "Alright Broadway, you win!" She said, "Very

141 well, Broadway, you may whip some, but not me. I'm going to force you to give  
142 up."

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

148 Then came the "payoff." The spell had been broken, the unseen Guide had  
149 tested Fannie Hurst, and she could take it. From that time on publishers made a  
150 beaten path to her door. Money came so fast she hardly had time to count it.  
151 Then the moving picture men discovered her, and money came not in small  
152 change, but in floods. The moving picture rights to her latest novel, "Great  
153 Laughter," brought \$100,000.00, said to be the highest price ever paid for a story  
154 before publication. Her royalties from the sale of the book probably will run  
155 much more.

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

161 Kate Smith will say "amen" when she reads this. For years she sang, without  
162 money, and without price, before any microphone she could reach. Broadway  
163 said to her, "Come and get it, if you can take it." She did take it until one happy  
164 day Broadway got tired and said, "Aw, what's the use? You don't know when  
165 you're whipped, so name your price, and go to work in earnest." Miss Smith  
166 named her price!

167 It was plenty. Away up in figures so high that one week's salary is far more than  
168 most people make in a whole year.

169 Verily it pays to be PERSISTENT!

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

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

179 a. DEFINITENESS OF PURPOSE. Knowing what one wants is the first and,  
180 perhaps, the most important step toward the development of persistence. A  
181 strong motive forces one to surmount many difficulties.

182 b. DESIRE. It is comparatively easy to acquire and to maintain persistence in  
183 pursuing the object of intense desire.

184 c. SELF-RELIANCE. Belief in one's ability to carry out a plan encourages one  
185 to follow the plan through with persistence. (Self-reliance can be developed  
186 through the principle described in the chapter on auto-suggestion).

187 d. DEFINITENESS OF PLANS. Organized plans, even though they may be  
188 weak and entirely impractical, encourage persistence.

189 e. ACCURATE KNOWLEDGE. Knowing that one's plans are sound, based  
190 upon experience or observation, encourages persistence; "guessing" instead of  
191 "knowing" destroys persistence.

192 f. CO-OPERATION. Sympathy, understanding, and harmonious cooperation  
193 with others tend to develop persistence.

194 g. WILL-POWER. The habit of concentrating one's thoughts upon the building  
195 of plans for the attainment of a definite purpose, leads to persistence.

196 h. HABIT. Persistence is the direct result of habit. The mind absorbs and be-  
 197 comes a part of the daily experiences upon which it feeds. Fear, the worst of all  
 198 enemies, can be effectively cured by forced repetition of acts of courage. Every-  
 199 one who has seen active service in war knows this.

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

### **SYMPTOMS OF LACK OF PERSISTENCE**

205 Here you will find the real enemies which stand between you and noteworthy  
 206 achievement. Here you will find not only the "symptoms" indicating weakness of  
 207 PERSISTENCE, but also the deeply seated subconscious causes of this  
 208 weakness. Study the list carefully, and face yourself squarely IF YOU REALLY  
 209 WISH TO KNOW WHO YOU ARE, AND WHAT YOU ARE CAPABLE  
 210 OF DOING.

211 These are the weaknesses which must be mastered by all who accumulate riches.

212 1. Failure to recognize and to clearly define exactly what one wants.

213 2. Procrastination, with or without cause. (Usually backed up with a formidable  
 214 array of alibis and excuses).

215 3. Lack of interest in acquiring specialized knowledge.

216 4. Indecision, the habit of "passing the buck" on all occasions, instead of facing  
 217 issues squarely. (Also backed by alibis).

218 5. The habit of relying upon alibis instead of creating definite plans for the  
 219 solution of problems.

220 6. Self-satisfaction. There is but little remedy for this affliction, and no hope for  
 221 those who suffer from it.

- 222 7. Indifference, usually reflected in one's readiness to compromise on all  
223 occasions, rather than meet opposition and fight it.
- 224 8. The habit of blaming others for one's mistakes, and accepting unfavorable  
225 circumstances as being unavoidable.
- 226 9. WEAKNESS OF DESIRE, due to neglect in the choice of MOTIVES that  
227 impel action.
- 228 10. Willingness, even eagerness, to quit at the first sign of defeat. (Based upon  
229 one or more of the 6 basic fears).
- 230 11. Lack of ORGANIZED PLANS, placed in writing where they may be  
231 analyzed.
- 232 12. The habit of neglecting to move on ideas, or to grasp opportunity when it  
233 presents itself.
- 234 13. WISHING instead of WILLING.
- 235 14. The habit of compromising with POVERTY instead of aiming at riches.  
236 General absence of ambition to be, to do, and to own.
- 237 15. Searching for all the short-cuts to riches, trying to GET without GIVING a  
238 fair equivalent, usually reflected in the habit of gambling, endeavoring to drive  
239 "sharp" bargains.
- 240 16. FEAR OF CRITICISM, failure to create plans and to put them into action,  
241 because of what other people will think, do, or say. This enemy belongs at the  
242 head of the list, because it generally exists in one's subconscious mind, where its  
243 presence is not recognized. (See the Six Basic Fears in a later chapter).
- 244 Let us examine some of the symptoms of the Fear of Criticism. The majority of  
245 people permit relatives, friends, and the public at large to so influence them that  
246 they cannot live their own lives, because they fear criticism.

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

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

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

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

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

275 These, and many other questions flashed into my mind, and demanded attention.  
276 It seemed as if the whole world had suddenly turned its attention to me with the

277 purpose of ridiculing me into giving up all desire to carry out Mr. Carnegie's  
278 suggestion.

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

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

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

300 Marie Dressier found herself down and out, with her money gone, with no job,  
301 when she was about sixty. She, too, went after the "breaks," and got them. Her  
302 PERSISTENCE brought an astounding triumph late in life, long beyond the age  
303 when most men and women are done with ambition to achieve.

304 Eddie Cantor lost his money in the 1929 stock crash, but he still had his  
305 PERSISTENCE and his courage. With these, plus two prominent eyes, he  
306 exploited himself back into an income of \$10,000 a week! Verily, if one has

307 PERSISTENCE, one can get along very well without many other qualities. The  
 308 only "break" anyone can afford to rely upon is a self-made "break." These come  
 309 through the application of PERSISTENCE. The starting point is  
 310 DEFINITENESS OF PURPOSE.

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

### HOW TO DEVELOP PERSISTENCE

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

323 1. A DEFINITE PURPOSE BACKED BY BURNING DESIRE FOR ITS  
 324 FULFILLMENT.

325 2. A DEFINITE PLAN, EXPRESSED IN CONTINUOUS ACTION.

326 3. A MIND CLOSED TIGHTLY AGAINST ALL NEGATIVE AND  
 327 DISCOURAGING INFLUENCES, including negative suggestions of relatives,  
 328 friends and acquaintances.

329 4. A FRIENDLY ALLIANCE WITH ONE OR MORE PERSONS WHO  
 330 WILL ENCOURAGE ONE TO FOLLOW THROUGH WITH BOTH PLAN  
 331 AND PURPOSE.

332 These four steps are essential for success in all walks of life. The entire purpose  
 333 of the thirteen principles of this philosophy is to enable one to take these four

334 steps as a matter of habit. These are the steps by which one may control one's  
335 economic destiny. They are the steps that lead to freedom and independence of  
336 thought. They are the steps that lead to riches, in small or great quantities. They  
337 lead the way to power, fame, and worldly recognition. They are the four steps  
338 which guarantee favorable "breaks." They are the steps that convert dreams into  
339 physical realities.

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

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

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

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

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

361 When you think of Wallis Simpson, think of one who knew what she wanted,  
362 and shook the greatest empire on earth to get it. Women who complain that this

363 is a man's world, that women do not have an equal chance to win, owe it to  
364 them- selves to study carefully the life of this unusual woman, who, at an age  
365 which most women consider "old," captured the affections of the most desirable  
366 bachelor in the entire world.

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

370 Surely no one but he can give the correct answer. The rest of us can only  
371 conjecture. This much we know, the king came into the world without his own  
372 consent.

373 He was born to great riches, without requesting them. He was persistently sought  
374 in marriage; politicians and statesmen throughout Europe tossed dowagers and  
375 princesses at his feet. Because he was the first born of his parents, he inherited a  
376 crown, which he did not seek, and perhaps did not desire. For more than forty  
377 years he was not a free agent, could not live his life in his own way, had but little  
378 privacy, and finally assumed duties inflicted upon him when he ascended the  
379 throne.

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

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

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

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

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

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

418 In these words would we pay tribute to the two people who, more than all others  
419 of modern times, have been the victims of criticism and the recipients of abuse,  
420 because they found Life's greatest treasure, and claimed it. \*Mrs. Simpson read  
421 and approved this analysis.

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

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

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

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

444 As one makes an impartial study of the prophets, philosophers, "miracle" men,  
445 and religious leaders of the past, one is drawn to the inevitable conclusion that  
446 PERSISTENCE, concentration of effort, and DEFINITENESS OF  
447 PURPOSE, were the major sources of their achievements.

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

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

### THE LAST GREAT PROPHET

458 Reviewed by Thomas Sugrue

---

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

471 *"His career never made sense. Mohammed was born to impoverished members*  
 472 *of a leading family of Mecca. Because Mecca, the crossroads of the world, home*  
 473 *of the magic stone called the Caaba, great city of trade and the center of trade*  
 474 *routes, was unsanitary, its children were sent to be raised in the desert by*  
 475 *Bedouins. Mohammed was thus nurtured, drawing strength and health from*  
 476 *the milk of nomad, vicarious mothers. He tended sheep and soon hired out to*  
 477 *a rich widow as leader of her caravans. He traveled to all parts of the Eastern*  
 478 *World, talked with many men of diverse beliefs and observed the decline of*  
 479 *Christianity into warring sects. When he was twenty-eight, Khadija, the*

480 *widow, looked upon him with favor, and married him. Her father would have*  
481 *objected to such a marriage, so she got him drunk and held him up while he*  
482 *gave the paternal blessing. For the next twelve years Mohammed lived as a*  
483 *rich and respected and very shrewd trader. Then he took to wandering in the*  
484 *desert, and one day he returned with the first verse of the Koran and told*  
485 *Khadija that the archangel Gabriel had appeared to him and said that he was*  
486 *to be the Messenger of God.*

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

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

---

## Chapter 10

### Power of the Master Mind: The Driving Force

#### The Ninth Step toward Riches

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

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

#### **POWER IS REQUIRED FOR THE ACCUMULATION OF MONEY!**

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

13 Let us ascertain how power maybe acquired. If power is "organized knowledge,"  
14 let us examine the sources of knowledge:

15 a. INFINITE INTELLIGENCE. This source of knowledge may be contacted  
16 through the procedure described in another chapter, with the aid of Creative  
17 Imagination.

18 b. ACCUMULATED EXPERIENCE. The accumulated experience of man, (or  
19 that portion of it which has been organized and recorded), may be found in any  
20 well-equipped public library. An important part of this accumulated experience is  
21 taught in public schools and colleges, where it has been classified and organized.

22 c. EXPERIMENT AND RESEARCH. In the field of science, and in practically  
 23 every other walk of life, men are gathering, classifying, and organizing new facts  
 24 daily. This is the source to which one must turn when knowledge is not available  
 25 through "accumulated experience." Here, too, the Creative Imagination must  
 26 often be used.

27 Knowledge may be acquired from any of the foregoing sources. It may be  
 28 converted into POWER by organizing it into definite PLANS and by expressing  
 29 those plans in terms of ACTION. Examination of the three major sources of  
 30 knowledge will readily disclose the difficulty an individual would have, if he  
 31 depended upon his efforts alone, in assembling knowledge and expressing it  
 32 through definite plans in terms of ACTION. If his plans are comprehensive, and  
 33 if they contemplate large proportions, he must, generally, induce others to  
 34 cooperate with him, before he can inject into them the necessary element of  
 35 POWER.

### **GAINING POWER THROUGH THE "MASTER MIND"**

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

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

45 So you may better understand the "intangible" potentialities of power available to  
 46 you, through a properly chosen "Master Mind" group, we will here explain the  
 47 two characteristics of the Master Mind principle, one of which is economic in  
 48 nature, and the other psychic. The economic feature is obvious. Economic ad-

49 vantages may be created by any person who surrounds himself with the advice,  
50 counsel, and personal cooperation of a group of men who are willing to lend him  
51 wholehearted aid, in a spirit of PERFECT HARMONY. This form of  
52 cooperative alliance has been the basis of nearly every great fortune. Your  
53 understanding of this great truth may definitely determine your financial status.

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

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

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

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

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

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

**GREAT POWER CAN BE ACCUMULATED THROUGH NO OTHER PRINCIPLE!**

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

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

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

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

100 It is a well-known fact that Henry Ford began his business career under the  
101 handicap of poverty, illiteracy, and ignorance. It is an equally well known fact  
102 that, within the inconceivably short period of ten years, Mr. Ford mastered these  
103 three handicaps, and that within twenty-five years he made himself one of the  
104 richest men in America. Connect with this fact, the additional knowledge that  
105 Mr. Ford's most rapid strides became noticeable, from the time he became a

106 personal friend of Thomas A. Edison, and you will begin to understand what the  
107 influence of one mind upon another can accomplish. Go a step farther, and  
108 consider the fact that Mr. Ford's most outstanding achievements began from the  
109 time that he formed the acquaintances of Harvey Firestone, John Burroughs, and  
110 Luther Burbank, (each a man of great brain capacity), and you will have further  
111 evidence that POWER may be produced through friendly alliance of minds.

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

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

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

130 In reality, Gandhi is not eccentric, but HE IS THE MOST POWERFUL MAN  
131 NOW LIVING. (Estimated by the number of his followers and their faith in  
132 their leader.) Moreover, he is probably the most powerful man who has ever  
133 lived. His power is passive, but it is real.

134 Let us study the method by which he attained his stupendous POWER. It may  
135 be explained in a few words. He came by POWER through inducing over two

136 hundred million people to coordinate, with mind and body, in a spirit of  
137 HARMONY, for a DEFINITE PURPOSE.

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

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

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

151 The other two major sources from which the knowledge, necessary for the  
152 accumulation of POWER, maybe obtained are no more reliable than the five  
153 senses of man. The senses are not always reliable. Infinite Intelligence DOES  
154 NOT ERR.

155 In subsequent chapters, the methods by which Infinite Intelligence may be most  
156 readily contacted will be adequately described. This is not a course on religion.  
157 No fundamental principle described in this book should be interpreted as being  
158 intended to interfere either directly, or indirectly, with any man's religious habits.  
159 This book has been confined, exclusively, to instructing the reader how to  
160 transmute the DEFINITE PURPOSE OF DESIRE FOR MONEY, into its  
161 monetary equivalent.

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

165 Money is as shy and elusive as the "old time" maiden. It must be wooed and won  
166 by methods not unlike those used by a determined lover, in pursuit of the girl of  
167 his choice. And, coincidental as it is, the POWER used in the "wooing" of  
168 money is not greatly different from that used in wooing a maiden. That power,  
169 when successfully used in the pursuit of money must be mixed with FAITH. It  
170 must be mixed with DESIRE. It must be mixed with PERSISTENCE. It must  
171 be applied through a plan, and that plan must be set into ACTION.

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

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

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

189 Some people undergo the experience of alternating between the positive and  
190 negative sides of the stream, being at times on the positive side, and at times on  
191 the negative side. The Wall Street crash of '29 swept millions of people from the  
192 positive to the negative side of the stream. These millions are struggling, some of  
193 them in desperation and fear, to get back to the positive side of the stream. This  
194 book was written especially for those millions.

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

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

## Chapter 11

### The Mystery of Sex Transmutation

#### The Tenth Step toward Riches

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

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

8 The emotion of sex has back of it the possibility of three constructive  
9 potentialities, they are:

10 1. The perpetuation of mankind.

11 2. The maintenance of health, (as a therapeutic agency, it has no equal).

12 3. The transformation of mediocrity into genius through transmutation.

13 Sex transmutation is simple and easily explained. It means the switching of the  
14 mind from thoughts of physical expression, to thoughts of some other nature.

15 Sex desire is the most powerful of human desires. When driven by this desire,  
16 men develop keenness of imagination, courage, will-power, persistence, and  
17 creative ability unknown to them at other times. So strong and impelling is the  
18 desire for sexual contact that men freely run the risk of life and reputation to  
19 indulge it. When harnessed, and redirected along other lines, this motivating  
20 force maintains all of its attributes of keenness of imagination, courage, etc.,  
21 which may be used as powerful creative forces in literature, art, or in any other  
22 profession or calling, including, of course, the accumulation of riches.

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

29 A river may be dammed, and its water controlled for a time, but eventually, it will  
30 force an outlet. The same is true of the emotion of sex. It may be submerged and  
31 controlled for a time, but its very nature causes it to be ever seeking means of  
32 expression. If it is not transmuted into some creative effort it will find a less  
33 worthy outlet.

34 Fortunate, indeed, is the person who has discovered how to give sex emotion an  
35 outlet through some form of creative effort, for he has, by that discovery, lifted  
36 himself to the status of a genius.

37 Scientific research has disclosed these significant facts:

38 1. The men of greatest achievement are men with highly developed sex natures;  
39 men who have learned the art of sex transmutation.

40 2. The men who have accumulated great fortunes and achieved outstanding  
41 recognition in literature, art, industry, architecture, and the professions, were  
42 motivated by the influence of a woman.

43 The research from which these astounding discoveries were made, went back  
44 through the pages of biography and history for more than two thousand years.  
45 Wherever there was evidence available in connection with the lives of men and  
46 women of great achievement, it indicated most convincingly that they possessed  
47 highly developed sex natures.

48 The emotion of sex is an "irresistible force," against which there can be no such  
49 opposition as an "immovable body." When driven by this emotion, men become  
50 gifted with a super power for action. Understand this truth, and you will catch

51 the significance of the statement that sex transmutation will lift one to the status  
52 of a genius.

53 The emotion of sex contains the secret of creative ability. Destroy the sex glands,  
54 whether in man or beast, and you have removed the major source of action. For  
55 proof of this, observe what happens to any animal after it has been castrated. A  
56 bull becomes as docile as a cow after it has been altered sexually. Sex alteration  
57 takes out of the male, whether man or beast, all the FIGHT that was in him. Sex  
58 alteration of the female has the same effect.

59 The human mind responds to stimuli, through which it maybe "keyed up" to  
60 high rates of vibration, known as enthusiasm, creative imagination, intense  
61 desire, etc. The stimuli to which the mind responds most freely are:

- 62 1. The desire for sex expression
- 63 2. Love
- 64 3. A burning desire for fame, power, or financial gain, MONEY
- 65 4. Music
- 66 5. Friendship between either those of the same sex, or those of the  
67 opposite sex.
- 68 6. A Master Mind alliance based upon the harmony of two or more people  
69 who ally themselves for spiritual or temporal advancement.
- 70 7. Mutual suffering, such as that experienced by people who are  
71 persecuted.
- 72 8. Auto-suggestion
- 73 9. Fear
- 74 10. Narcotics and alcohol.

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

82 This comparison is necessary as a foundation for proof of the statement that  
83 transmutation of sex energy may lift one to the status of a genius. Let us find out  
84 what constitutes a genius. Some wisecracker has said that a genius is a man who  
85 "wears long hair, eats queer food, lives alone, and serves as a target for the joke  
86 makers." A better definition of a genius is, "a man who has discovered how to  
87 increase the vibrations of thought to the point where he can freely communicate  
88 with sources of knowledge not available through the ordinary rate of vibration of  
89 thought."

90 The person who thinks will want to ask some questions concerning this  
91 definition of genius. The first question will be, "How may one communicate with  
92 sources of knowledge which are not available through the ORDINARY rate of  
93 vibration of thought?"

94 The next question will be, "Are there known sources of knowledge which are  
95 available only to geni, and if so, WHAT ARE THESE SOURCES, and exactly  
96 how may they be reached?"

97 We shall offer proof of the soundness of some of the more important statements  
98 made in this book-or at least we shall offer evidence through which you may  
99 secure your own proof through experimentation, and in doing so, we shall  
100 answer both of these questions.

### **"GENIUS" IS DEVELOPED THROUGH THE SIXTH SENSE**

101 The reality of a "sixth sense" has been fairly well established. This sixth sense is  
102 "Creative Imagination." The faculty of creative imagination is one which the

103 majority of people never use during an entire lifetime, and if used at all, it usually  
104 happens by mere accident. A relatively small number of people use, WITH  
105 DELIBERATION AND PURPOSE AFORETHOUGHT, the faculty of  
106 creative imagination. Those who use this faculty voluntarily, and with  
107 understanding of its functions, are GENII.

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

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

114 1. Infinite Intelligence

115 2. One's subconscious mind, wherein is stored every sense impression and  
116 thought impulse which ever reached the brain through any of the five  
117 senses

118 3. From the mind of some other person who has just released the thought,  
119 or picture of the idea or concept, through conscious thought, or

120 4. From the other person's subconscious storehouse. There are no other  
121 KNOWN sources from which "inspired" ideas or "hunches" may be  
122 received.

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

126 When brain action has been stimulated, through one or more of the ten mind  
127 stimulants, it has the effect of lifting the individual far above the horizon of  
128 ordinary thought, and permits him to envision distance, scope, and quality of  
129 THOUGHTS not available on the lower plane, such as that occupied while one  
130 is engaged in the solution of the problems of business and professional routine.

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

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

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

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

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

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

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

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

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

180 On one occasion, ideas came through so fast that he was forced to write for  
181 almost three hours. When the thoughts stopped flowing, and he examined his  
182 notes, he found they contained a minute description of principles which had not  
183 a parallel among the known data of the scientific world.

184 Moreover, the answer to his problem was intelligently presented in those notes.  
185 In this manner Dr. Gates completed over 200 patents, which had been begun,  
186 but not completed, by "half-baked" brains. Evidence of the truth of this  
187 statement is in the United States Patent Office.

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

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

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

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

208 1. HE STIMULATES HIS MIND SO THAT IT VIBRATES ON A HIGHER-  
209 THAN-AVERAGE PLANE, using one or more of the ten mind stimulants or  
210 some other stimulant of his choice.

211 2. HE CONCENTRATES upon the known factors (the finished part) of his  
212 invention, and creates in his mind a perfect picture of unknown factors (the  
213 unfinished part), of his invention. He holds this picture in mind until it has been  
214 taken over by the subconscious mind, then relaxes by clearing his mind of ALL  
215 thought, and waits for his answer to "flash" into his mind.

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

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

231 The pages of history are filled with the records of great leaders whose  
232 achievements may be traced directly to the influence of women who aroused the  
233 creative faculties of their minds, through the stimulation of sex desire. Napoleon  
234 Bonaparte was one of these.

235 When inspired by his first wife, Josephine, he was irresistible and invincible.  
236 When his "better judgment" or reasoning faculty prompted him to put Josephine  
237 aside, he began to decline. His defeat and St. Helena were not far distant.

238 If good taste would permit, we might easily mention scores of men, well known  
239 to the American people, who climbed to great heights of achievement under the  
240 stimulating influence of their wives, only to drop back to destruction AFTER  
241 money and power went to their heads, and they put aside the old wife for a new  
242 one.

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

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

251 Unfortunately, only the genii have made the discovery. Others have accepted the  
252 experience of sex urge, without discovering one of its major potentialities – a fact  
253 which accounts for the great number of "others" as compared to the limited  
254 number of genii.

255 For the purpose of refreshing the memory, in connection with the facts available  
256 from the biographies of certain men, we here present the names of a few men of  
257 outstanding achievement, each of whom was known to have been of a highly  
258 sexed nature. The genius which was theirs, undoubtedly found its source of  
259 power in transmuted sex energy:

260 GEORGE WASHINGTON, NAPOLEON BONAPARTE, WILLIAM  
261 SHAKESPEARE, ABRAHAM LINCOLN, RALPH WALDO EMERSON,  
262 ROBERT BURNS, THOMAS JEFFERSON, ELBERT HUBBARD, ELBERT  
263 H. GARY, OSCAR WILDE, WOODROW WILSON, JOHN H.  
264 PATTERSON, ANDREW JACKSON, ENRICO CARUSO

265 Your own knowledge of biography will enable you to add to this list. Find, if you  
266 can, a single man, in all history of civilization, who achieved outstanding success  
267 in any calling, who was not driven by a well-developed sex nature.

268 If you do not wish to rely upon biographies of men not now living, take  
269 inventory of those whom you know to be men of great achievement, and see if  
270 you can find one among them who is not highly sexed. Sex energy is the creative  
271 energy of all genii. There never has been, and never will be a great leader, builder,  
272 or artist lacking in this driving force of sex.

273 Surely no one will misunderstand these statements to mean that ALL who are  
274 highly sexed are genii! Man attains to the status of a genius ONLY when, and IF,

275 he stimulates his mind so that it draws upon the forces available, through the  
276 creative faculty of the imagination. Chief among the stimuli with which this  
277 "stepping up" of the vibrations maybe produced is sex energy. The mere  
278 possession of this energy is not sufficient to produce a genius. The energy must  
279 be transmuted from desire for physical contact, into some other form of desire  
280 and action, before it will lift one to the status of a genius.

281 Far from becoming geni, because of great sex desires, the majority of men lower  
282 themselves, through misunderstanding and misuse of this great force, to the  
283 status of the lower animals.

### **WHY MEN SELDOM SUCCEED BEFORE FORTY**

284 I discovered, from the analysis of over 25,000 people, that men who succeed in  
285 an outstanding way, seldom do so before the age of forty, and more often they  
286 do not strike their real pace until they are well beyond the age of fifty. This fact  
287 was so astounding that it prompted me to go into the study of its cause most  
288 carefully, carrying the investigation over a period of more than twelve years.

289 This study disclosed the fact that the major reason why the majority of men who  
290 succeed do not begin to do so before the age of forty to fifty, is their tendency to  
291 DISSIPATE their energies through over indulgence in physical expression of the  
292 emotion of sex. The majority of men never learn that the urge of sex has other  
293 possibilities, which far transcend in importance, that of mere physical expression.  
294 The majority of those who make this discovery, do so after having wasted many  
295 years at a period when the sex energy is at its height, prior to the age of forty-five  
296 to fifty. This usually is followed by noteworthy achievement.

297 The lives of many men up to, and sometimes well past the age of forty, reflect a  
298 continued dissipation of energies, which could have been more profitably turned  
299 into better channels. Their finer and more powerful emotions are sown wildy to  
300 the four winds. Out of this habit of the male, grew the term, "sowing his wild  
301 oats."

302 The desire for sexual expression is by far the strongest and most impelling of all  
303 the human emotions, and for this very reason this desire, when harnessed and  
304 transmuted into action, other than that of physical expression, may raise one to  
305 the status of a genius.

306 One of America's most able business men frankly admitted that his attractive  
307 secretary was responsible for most of the plans he created. He admitted that her  
308 presence lifted him to heights of creative imagination, such as he could  
309 experience under no other stimulus.

310 One of the most successful men in America owes most of his success to the  
311 influence of a very charming young woman, who has served as his source of  
312 inspiration for more than twelve years.

313 Everyone knows the man to whom this reference is made, but not everyone  
314 knows the REAL SOURCE of his achievements.

315 History is not lacking in examples of men who attained to the status of geni, as  
316 the result of the use of artificial mind stimulants in the form of alcohol and  
317 narcotics. Edgar Allen Poe wrote the "Raven" while under the influence of  
318 liquor, "dreaming dreams that mortal never dared to dream before." James  
319 Whitcomb Riley did his best writing while under the influence of alcohol.  
320 Perhaps it was thus he saw "the ordered intermingling of the real and the dream,  
321 the mill above the river, and the mist above the stream." Robert Burns wrote  
322 best when intoxicated, "For Auld Lang Syne, my dear, we'll take a cup of  
323 kindness yet, for Auld Lang Syne." But let it be remembered that many such men  
324 have destroyed themselves in the end. Nature has prepared her own potions with  
325 which men may safely stimulate their minds so they vibrate on a plane that  
326 enables them to tune in to fine and rare thoughts which come from – no man  
327 knows where! No satisfactory substitute for Nature's stimulants has ever been  
328 found.

329 It is a fact well known to psychologists that there is a very close relationship  
330 between sex desires and spiritual urges – a fact which accounts for the peculiar

331 behavior of people who participate in the orgies known as religious "revivals,"  
332 common among the primitive types.

333 The world is ruled, and the destiny of civilization is established, by the human  
334 emotions. People are influenced in their actions, not by reason so much as by  
335 "feelings." The creative faculty of the mind is set into action entirely by  
336 emotions, and not by cold reason. The most powerful of all human emotions is  
337 that of sex. There are other mind stimulants, some of which have been listed, but  
338 no one of them, nor all of them combined, can equal the driving power of sex.

339 A mind stimulant is any influence which will either temporarily, or permanently,  
340 increase the vibrations of thought. The ten major stimulants, described, are those  
341 most commonly resorted to.

342 Through these sources one may commune with Infinite Intelligence, or enter, at  
343 will, the storehouse of the subconscious mind, either one's own, or that of  
344 another person, a procedure which is all there is of genius.

345 A teacher, who has trained and directed the efforts of more than 30,000 sales  
346 people, made the astounding discovery that highly sexed men are the most  
347 efficient salesmen. The explanation is, that the factor of personality known as  
348 "personal magnetism" is nothing more nor less than sex energy. Highly sexed  
349 people always have a plentiful supply of magnetism. Through cultivation and  
350 understanding, this vital force may be drawn upon and used to great advantage in  
351 the relationships between people. This energy may be communicated to others  
352 through the following media:

353 1. The hand-shake. The touch of the hand indicates, instantly, the presence of  
354 magnetism, or the lack of it.

355 2. The tone of voice. Magnetism, or sex energy, is the factor with which the  
356 voice may be colored, or made musical and charming.

357 3. Posture and carriage of the body. Highly sexed people move briskly, and with  
358 grace and ease.

359 4. The vibrations of thought. Highly sexed people mix the emotion of sex with  
360 their thoughts, or may do so at will, and in that way, may influence those around  
361 them.

362 5. Body adornment. People who are highly sexed are usually very careful about  
363 their personal appearance. They usually select clothing of a style becoming to  
364 their personality, physique, complexion, etc.

365 When employing salesmen, the more capable sales manager looks for the quality  
366 of personal magnetism as the first requirement of a salesman. People who lack  
367 sex energy will never become enthusiastic nor inspire others with enthusiasm,  
368 and enthusiasm is one of the most important requisites in salesmanship, no  
369 matter what one is selling.

370 The public speaker, orator, preacher, lawyer, or salesman who is lacking in sex  
371 energy is a "flop," as far as being able to influence others is concerned. Couple  
372 with this the fact, that most people can be influenced only through an appeal to  
373 their emotions, and you will understand the importance of sex energy as a part of  
374 the salesman's native ability. Master salesmen attain the status of mastery in  
375 selling, because they, either consciously, or unconsciously, transmute the energy  
376 of sex into SALES ENTHUSIASM! In this statement may be found a very  
377 practical suggestion as to the actual meaning of sex transmutation.

378 The salesman who knows how to take his mind off the subject of sex, and direct  
379 it in sales effort with as much enthusiasm and determination as he would apply  
380 to its original purpose, has acquired the art of sex transmutation, whether he  
381 knows it or not.

382 The majority of salesmen who transmute their sex energy do so without being in  
383 the least aware of what they are doing, or how they are doing it.

384 Transmutation of sex energy calls for more will power than the average person  
385 cares to use for this purpose. Those who find it difficult to summon will-power  
386 sufficient for transmutation, may gradually acquire this ability. Though this  
387 requires will-power, the reward for the practice is more than worth the effort.

388 The entire subject of sex is one with which the majority of people appear to be  
389 unpardonably ignorant. The urge of sex has been grossly misunderstood,  
390 slandered, and burlesqued by the ignorant and the evil minded, for so long that  
391 the very word sex is seldom used in polite society. Men and women who are  
392 known to be blessed-yes, BLESSED-with highly sexed natures, are usually  
393 looked upon as being people who will bear watching. Instead of being called  
394 blessed, they are usually called cursed.

395 Millions of people, even in this age of enlightenment, have inferiority complexes  
396 which they developed because of this false belief that a highly sexed nature is a  
397 curse. These statements, of the virtue of sex energy, should not be construed as  
398 justification for the libertine. The emotion of sex is a virtue ONLY when used  
399 intelligently, and with discrimination. It may be misused, and often is, to such an  
400 extent that it debases, instead of enriches, both body and mind. The better use of  
401 this power is the burden of this chapter.

402 It seemed quite significant to the author, when he made the discovery that  
403 practically every great leader, whom he had the privilege of analyzing, was a man  
404 whose achievements were largely inspired by a woman. In many instances, the  
405 "woman in the case" was a modest, self-denying wife, of whom the public had  
406 heard but little or nothing. In a few instances, the source of inspiration has been  
407 traced to the "other woman." Perhaps such cases may not be entirely unknown  
408 to you.

409 Intemperance in sex habits is just as detrimental as intemperance in habits of  
410 drinking and eating. In this age in which we live, an age which began with the  
411 world war, intemperance in habits of sex is common. This orgy of indulgence  
412 may account for the shortage of great leaders. No man can avail himself of the  
413 forces of his creative imagination, while dissipating them. Man is the only  
414 creature on earth which violates Nature's purpose in this connection. Every  
415 other animal indulges its sex nature in moderation, and with purpose which  
416 harmonizes with the laws of nature. Every other animal responds to the call of  
417 sex only in "season." Man's inclination is to declare "open season."

418 Every intelligent person knows that stimulation in excess, through alcoholic  
419 drink and narcotics, is a form of intemperance which destroys the vital organs of  
420 the body, including the brain. Not every person knows, however, that over  
421 indulgence in sex expression may become a habit as destructive and as  
422 detrimental to creative effort as narcotics or liquor.

423 A sex-mad man is not essentially different than a dope-mad man! Both have lost  
424 control over their faculties of reason and will-power. Sexual overindulgence may  
425 not only destroy reason and will-power, but it may also lead to either temporary,  
426 or permanent insanity. Many cases of hypochondria (imaginary illness) grow out  
427 of habits developed in ignorance of the true function of sex.

428 From these brief references to the subject, it may be readily seen that ignorance  
429 on the subject of sex transmutation, forces stupendous penalties upon the  
430 ignorant on the one hand, and withholds from them equally stupendous benefits,  
431 on the other.

432 Widespread ignorance on the subject of sex is due to the fact that the subject has  
433 been surrounded with mystery and beclouded by dark silence. The conspiracy of  
434 mystery and silence has had the same effect upon the minds of young people  
435 that the psychology of prohibition had. The result has been increased curiosity,  
436 and desire to acquire more knowledge on this "verboden" subject; and to the  
437 shame of all lawmakers, and most physicians – by training best qualified to  
438 educate youth on that subject – Information has not been easily available.

439 Seldom does an individual enter upon highly creative effort in any field of  
440 endeavor before the age of forty. The average man reaches the period of his  
441 greatest capacity to create between forty and sixty. These statements are based  
442 upon analysis of thousands of men and women who have been carefully  
443 observed. They should be encouraging to those who fail to arrive before the age  
444 of forty, and to those who become frightened at the approach of "old age,"  
445 around the forty-year mark. The years between forty and fifty are, as a rule, the  
446 most fruitful. Man should approach this age, not with fear and trembling, but  
447 with hope and eager anticipation.

448 If you want evidence that most men do not begin to do their best work before  
449 the age of forty, study the records of the most successful men known to the  
450 American people, and you will find it.

451 Henry Ford had not "hit his pace" of achievement until he had passed the age of  
452 forty. Andrew Carnegie was well past forty before he began to reap the reward of  
453 his efforts.

454 James J. Hill was still running a telegraph key at the age of forty. His stupendous  
455 achievements took place after that age. Biographies of American industrialists  
456 and financiers are filled with evidence that the period from forty to sixty is the  
457 most productive age of man. Between the ages of thirty and forty, man begins to  
458 learn (if he ever learns), the art of sex transmutation. This discovery is generally  
459 accidental, and more often than otherwise, the man who makes it is totally  
460 unconscious of his discovery. He may observe that his powers of achievement  
461 have increased around the age of thirty-five to forty, but in most cases, he is not  
462 familiar with the cause of this change; that Nature begins to harmonize the  
463 emotions of love and sex in the individual, between the ages of thirty and forty,  
464 so that he may draw upon these great forces, and apply them jointly as stimuli to  
465 action.

466 Sex, alone, is a mighty urge to action, but its forces are like a cyclone—they are  
467 often uncontrollable. When the emotion of love begins to mix itself with the  
468 emotion of sex, the result is calmness of purpose, poise, accuracy of judgment,  
469 and balance. What person, who has attained to the age of forty, is so unfortunate  
470 as to be unable to analyze these statements, and to corroborate them by his own  
471 experience?

472 When driven by his desire to please a woman, based solely upon the emotion of  
473 sex, a man may be, and usually is, capable of great achievement, but his actions  
474 may be disorganized, distorted, and totally destructive. When driven by his desire  
475 to please a woman, based upon the motive of sex alone, a man may steal, cheat,  
476 and even commit murder. But when the emotion of LOVE is mixed with the

477 emotion of sex, that same man will guide his actions with more sanity, balance,  
478 and reason.

479 Criminologists have discovered that the most hardened criminals can be  
480 reformed through the influence of a woman's love. There is no record of a  
481 criminal having been reformed solely through the sex influence. These facts are  
482 well known, but their cause is not. Reformation comes, if at all, through the  
483 heart, or the emotional side of man, not through his head, or reasoning side.

484 Reformation means, "a change of heart." It does not mean a "change of head." A  
485 man may, because of reason, make certain changes in his personal conduct to  
486 avoid the consequences of undesirable effects, but GENUINE  
487 REFORMATION comes only through a change of heart, through a DESIRE to  
488 change. Love, Romance, and Sex are all emotions capable of driving men to  
489 heights of super achievement. Love is the emotion which serves as a safety valve,  
490 and insures balance, poise, and constructive effort. When combined, these three  
491 emotions may lift one to an altitude of a genius. There are genii, however, who  
492 know but little of the emotion of love. Most of them may be found engaged in  
493 some form of action which is destructive, or at least, not based upon justice and  
494 fairness toward others. If good taste would permit, a dozen genii could be named  
495 in the field of industry and finance, who ride ruthlessly over the rights of their  
496 fellow men. They seem totally lacking in conscience. The reader can easily supply  
497 his own list of such men.

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

505 The presence of any one or more of the destructive emotions in the human  
506 mind, through the chemistry of the mind, sets up a poison which may destroy

507 one's sense of justice and fairness. In extreme cases, the presence of any  
508 combination of these emotions in the mind may destroy one's reason.

509 The road to genius consists of the development, control, and use of sex, love,  
510 and romance. Briefly, the process maybe stated as follows:

511 Encourage the presence of these emotions as the dominating thoughts in one's  
512 mind, and discourage the presence of all the destructive emotions. The mind is a  
513 creature of habit. It thrives upon the dominating thoughts fed it. Through the  
514 faculty of will-power, one may discourage the presence of any emotion, and  
515 encourage the presence of any other. Control of the mind, through the power of  
516 will, is not difficult. Control comes from persistence, and habit. The secret of  
517 control lies in understanding the process of transmutation. When any negative  
518 emotion presents itself in one's mind, it can be transmuted into a positive, or  
519 constructive emotion, by the simple procedure of changing one's thoughts.

**THERE IS NO OTHER ROAD TO GENIUS THAN THROUGH  
VOLUNTARY SELF EFFORT!**

520 A man may attain to great heights of financial or business achievement, solely by  
521 the driving force of sex energy, but history is filled with evidence that he may,  
522 and usually does, carry with him certain traits of character which rob him of the  
523 ability to either hold, or enjoy his fortune. This is worthy of analysis, thought,  
524 and meditation, for it states a truth, the knowledge of which may be helpful to  
525 women as well as men. Ignorance of this has cost thousands of people their  
526 privilege of HAPPINESS, even though they possessed riches.

527 The emotions of love and sex leave their unmistakable marks upon the features.  
528 Moreover, these signs are so visible, that all who wish may read them. The man  
529 who is driven by the storm of passion, based upon sex desires alone, plainly  
530 advertises that fact to the entire world, by the expression of his eyes, and the  
531 lines of his face. The emotion of love, when mixed with the emotion of sex,  
532 softens, modifies, and beautifies the facial expression. No character analyst is  
533 needed to tell you this – you may observe it for yourself.

534 The emotion of love brings out, and develops, the artistic and the aesthetic  
535 nature of man. It leaves its impress upon one's very soul, even after the fire has  
536 been subdued by time and circumstance.

537 Memories of love never pass. They linger, guide, and influence long after the  
538 source of stimulation has faded. There is nothing new in this. Every person, who  
539 has been moved by GENUINE LOVE, knows that it leaves enduring traces  
540 upon the human heart. The effect of love endures, because love is spiritual in  
541 nature. The man who cannot be stimulated to great heights of achievement by  
542 love, is hopeless – he is dead, though he may seem to live.

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

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

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

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

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

574 Love is an emotion with many sides, shades, and colors. The love which one  
575 feels for parents, or children is quite different from that which one feels for one's  
576 sweetheart. The one is mixed with the emotion of sex, while the other is not.

577 The love which one feels in true friendship is not the same as that felt for one's  
578 sweetheart, parents, or children, but it, too, is a form of love.

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

587 When the emotion of romance is added to those of love and sex, the  
588 obstructions between the finite mind of man and Infinite Intelligence are  
589 removed.

590 Then a genius has been born! What a different story is this, than those usually  
591 associated with the emotion of sex. Here is an interpretation of the emotion  
592 which lifts it out of the commonplace, and makes of it potter's clay in the hands

593 of God, from which He fashions all that is beautiful and inspiring. It is an  
594 interpretation which would, when properly understood, bring harmony out of  
595 the chaos which exists in too many marriages. The disharmonies often expressed  
596 in the form of nagging, may usually be traced to lack of knowledge on the  
597 subject of sex. Where love, romance and the proper understanding of the  
598 emotion and function of sex abide, there is no disharmony between married  
599 people.

600 Fortunate is the husband whose wife understands the true relationship between  
601 the emotions of love, sex, and romance. When motivated by this holy  
602 triumvirate, no form of labor is burdensome, because even the most lowly form  
603 of effort takes on the nature of a labor of love.

604 It is a very old saying that "a man's wife may either make him or break him," but  
605 the reason is not always understood. The "making" and "breaking" is the result  
606 of the wife's understanding, or lack of understanding of the emotions of love,  
607 sex, and romance. Despite the fact that men are polygamous, by the very nature  
608 of their biological inheritance, it is true that no woman has as great an influence  
609 on a man as his wife, unless he is married to a woman totally unsuited to his  
610 nature. If a woman permits her husband to lose interest in her, and become more  
611 interested in other women, it is usually because of her ignorance, or indifference  
612 toward the subjects of sex, love, and romance. This statement presupposes, of  
613 course, that genuine love once existed between a man and his wife.

614 The facts are equally applicable to a man who permits his wife's interest in him to  
615 die. Married people often bicker over a multitude of trivialities. If these are  
616 analyzed accurately, the real cause of the trouble will often be found to be  
617 indifference, or ignorance on these subjects. Man's greatest motivating force is  
618 his desire to please woman! The hunter who excelled during prehistoric days,  
619 before the dawn of civilization, did so, because of his desire to appear great in  
620 the eyes of woman. Man's nature has not changed in this respect. The "hunter"  
621 of today brings home no skins of wild animals, but he indicates his desire for her  
622 favor by supplying fine clothes, motor cars, and wealth. Man has the same desire  
623 to please woman that he had before the dawn of civilization. The only thing that

624 has changed, is his method of pleasing. Men who accumulate large fortunes, and  
625 attain to great heights of power and fame, do so, mainly, to satisfy their desire to  
626 please women.

627 Take women out of their lives, and great wealth would be useless to most men. It  
628 is this inherent desire of man to please woman, which gives woman the power to  
629 make or break a man.

630 The woman who understands man's nature and tactfully caters to it, need have  
631 no fear of competition from other women. Men may be "giants" with  
632 indomitable will-power when dealing with other men, but they are easily  
633 managed by the women of their choice.

634 Most men will not admit that they are easily influenced by the women they  
635 prefer, because it is in the nature of the male to want to be recognized as the  
636 stronger of the species. Moreover, the intelligent woman recognizes this "manly  
637 trait" and very wisely makes no issue of it. Some men know that they are being  
638 influenced by the women of their choice-their wives, sweethearts, mothers or  
639 sisters – but they tactfully refrain from rebelling against the influence because  
640 they are intelligent enough to know that NO MAN IS HAPPY OR  
641 COMPLETE WITHOUT THE MODIFYING INFLUENCE OF THE  
642 RIGHT WOMAN. The man who does not recognize this important truth  
643 deprives himself of the power which has done more to help men achieve success  
644 than all other forces combined.



## Chapter 12

### The Subconscious Mind: The Connecting Link

#### The Eleventh Step toward Riches

1 THE SUBCONSCIOUS MIND consists of a field of consciousness, in which  
2 every impulse of thought that reaches the objective mind through any of the five  
3 senses is classified and recorded, and from which thoughts maybe recalled or  
4 withdrawn as letters may be taken from a filing cabinet.

5 It receives, and files, sense impressions or thoughts, regardless of their nature.  
6 You may VOLUNTARILY plant in your subconscious mind any plan, thought,  
7 or purpose which you desire to translate into its physical or monetary equivalent.  
8 The subconscious acts first on the dominating desires which have been mixed  
9 with emotional feeling, such as faith.

10 Consider this in connection with the instructions given in the chapter on  
11 DESIRE, for taking the six steps there outlined, and the instructions given in the  
12 chapter on the building and execution of plans, and you will understand the  
13 importance of the thought conveyed.

#### **THE SUBCONSCIOUS MIND WORKS DAY AND NIGHT.**

14 Through a method of procedure, unknown to man, the subconscious mind  
15 draws upon the forces of Infinite Intelligence for the power with which it  
16 voluntarily transmutes one's desires into their physical equivalent, making use,  
17 always of the most practical media by which this end may be accomplished.

18 You cannot entirely control your subconscious mind, but you can voluntarily  
19 hand over to it any plan, desire, or purpose which you wish transformed into  
20 concrete form. Read, again, instructions for using the subconscious mind, in the  
21 chapter on autosuggestion.

22 There is plenty of evidence to support the belief that the subconscious mind is  
23 the connecting link between the finite mind of man and Infinite Intelligence. It is

24 the intermediary through which one may draw upon the forces of Infinite  
25 Intelligence at will. It, alone, contains the secret process by which mental  
26 impulses are modified and changed into their spiritual equivalent. It, alone, is the  
27 medium through which prayer may be transmitted to the source capable of  
28 answering prayer.

29 The possibilities of creative effort connected with the subconscious mind are  
30 stupendous and imponderable. They inspire one with awe.

31 I never approach the discussion of the subconscious mind without a feeling of  
32 littleness and inferiority due, perhaps, to the fact that man's entire stock of  
33 knowledge on this subject is so pitifully limited. The very fact that the  
34 subconscious mind is the medium of communication between the thinking mind  
35 of man and Infinite Intelligence is, of itself, a thought which almost paralyzes  
36 one's reason.

37 After you have accepted, as a reality, the existence of the subconscious mind, and  
38 understand its possibilities, as a medium for transmuting your DESIRES into  
39 their physical or monetary equivalent, you will comprehend the full significance  
40 of the instructions given in the chapter on DESIRE. You will also understand  
41 why you have been repeatedly admonished to MAKE YOUR DESIRES  
42 CLEAR, AND TO REDUCE THEM TO WRITING.

43 You will also understand the necessity of PERSISTENCE in carrying out  
44 instructions.

45 The thirteen principles are the stimuli with which you acquire the ability to reach,  
46 and to influence your subconscious mind. Do not become discouraged, if you  
47 cannot do this upon the first attempt. Remember that the subconscious mind  
48 maybe voluntarily directed only through habit, under the directions given in the  
49 chapter on FAITH. You have not yet had time to master faith. Be patient. Be  
50 persistent.

51 A good many statements in the chapters on faith and auto-suggestion will be  
52 repeated here, for the benefit of YOUR subconscious mind. Remember, your

53 subconscious mind functions voluntarily, whether you make any effort to  
54 influence it or not. This, naturally, suggests to you that thoughts of fear and  
55 poverty, and all negative thoughts serve as stimuli to your subconscious mind,  
56 unless, you master these impulses and give it more desirable food upon which it  
57 may feed.

58 The subconscious mind will not remain idle! If you fail to plant DESIRES in  
59 your subconscious mind, it will feed upon the thoughts which reach it as the  
60 result of your neglect. We have already explained that thought impulses, both  
61 negative and positive are reaching the subconscious mind continuously, from the  
62 four sources which were mentioned in the chapter on Sex Transmutation.

63 For the present, it is sufficient if you remember that you are living daily, in the  
64 midst of all manner of thought impulses which are reaching your subconscious  
65 mind, without your knowledge. Some of these impulses are negative, some are  
66 positive. You are now engaged in trying to help shut off the flow of negative  
67 impulses, and to aid in voluntarily influencing your subconscious mind, through  
68 positive impulses of DESIRE.

69 When you achieve this, you will possess the key which unlocks the door to your  
70 subconscious mind. Moreover, you will control that door so completely, that no  
71 undesirable thought may influence your subconscious mind.

72 Everything which man creates, BEGINS in the form of a thought impulse. Man  
73 can create nothing which he does not first conceive in THOUGHT. Through  
74 the aid of the imagination, thought impulses may be assembled into plans. The  
75 imagination, when under control, maybe used for the creation of plans or  
76 purposes that lead to success in one's chosen occupation.

77 All thought impulses, intended for transmutation into their physical equivalent,  
78 voluntarily planted in the subconscious mind, must pass through the imagination,  
79 and be mixed with faith. The "mixing" of faith with a plan, or purpose, intended  
80 for submission to the subconscious mind, maybe done ONLY through the  
81 imagination.

82 From these statements, you will readily observe that voluntary use of the  
83 subconscious mind calls for coordination and application of all the principles.

84 Ella Wheeler Wilcox gave evidence of her understanding of the power of the  
85 subconscious mind when she wrote:

---

86 *"You never can tell what a thought will do*  
87 *in bringing you hate or love-*  
88 *For thoughts are things, and their airy wings*  
89 *Are swifter than carrier doves.*  
90 *They follow the law of the universe-*  
91 *Each thing creates its kind,*  
92 *And they speed O'er the track to bring you back*  
93 *Whatever went out from your mind."*

---

94 Mrs. Wilcox understood the truth, that thoughts which go out from one's mind,  
95 also imbed themselves deeply in one's subconscious mind, where they serve as a  
96 magnet, pattern, or blueprint by which the subconscious mind is influenced  
97 while translating them into their physical equivalent. Thoughts are truly things,  
98 for the reason that every material thing begins in the form of thought-energy.

99 The subconscious mind is more susceptible to influence by impulses of thought  
100 mixed with "feeling" or emotion, than by those originating solely in the  
101 reasoning portion of the mind. In fact, there is much evidence to support the  
102 theory, that ONLY emotionalized thoughts have any ACTION influence upon  
103 the subconscious mind.

104 It is a well-known fact that emotion or feeling, rules the majority of people. If it  
105 is true that the subconscious mind responds more quickly to, and is influenced  
106 more readily by thought impulses which are well mixed with emotion, it is  
107 essential to become familiar with the more important of the emotions. There are  
108 seven major positive emotions, and seven major negative emotions. The  
109 negatives voluntarily inject themselves into the thought impulses, which insure  
110 passage into the subconscious mind. The positives must be injected, through the

111 principle of auto-suggestion, into the thought impulses which an individual  
112 wishes to pass on to his subconscious mind. (Instructions have been given in the  
113 chapter on auto-suggestion.)

114 These emotions, or feeling impulses, may be likened to yeast in a loaf of bread,  
115 because they constitute the ACTION element, which transforms thought  
116 impulses from the passive to the active state. Thus may one understand why  
117 thought impulses, which have been well mixed with emotion, are acted upon  
118 more readily than thought impulses originating in "cold reason."

119 You are preparing yourself to influence and control the "inner audience" of your  
120 subconscious mind, in order to hand over to it the DESIRE for money, which  
121 you wish transmuted into its monetary equivalent. It is essential, therefore, that  
122 you understand the method of approach to this "inner audience." You must  
123 speak its language, or it will not heed your call. It understands best the language  
124 of emotion or feeling. Let us, therefore describe here the seven major positive  
125 emotions, and the seven major negative emotions, so that you may draw upon  
126 the positives, and avoid the negatives, when giving instructions to your  
127 subconscious mind.

### **THE SEVEN MAJOR POSITIVE EMOTIONS**

128       The emotion of DESIRE

129       The emotion of FAITH

130       The emotion of LOVE

131       The emotion of SEX

132       The emotion of ENTHUSIASM

133       The emotion of ROMANCE

134       The emotion of HOPE

135 There are other positive emotions, but these are the seven most powerful, and  
136 the ones most commonly used in creative effort. Master these seven emotions  
137 (they can be mastered only by USE), and the other positive emotions will be at  
138 your command when you need them. Remember, in this connection, that you are  
139 studying a book which is intended to help you develop a "money conscious-  
140 ness" by filling your mind with positive emotions. One does not become money  
141 conscious by filling one's mind with negative emotions.

### **THE SEVEN MAJOR NEGATIVE EMOTIONS (To be avoided)**

142 The emotion of FEAR

143 The emotion of JEALOUSY

144 The emotion of HATRED

145 The emotion of REVENGE

146 The emotion of GREED

147 The emotion of SUPERSTITION

148 The emotion of ANGER

149 Positive and negative emotions cannot occupy the mind at the same time. One  
150 or the other must dominate. It is your responsibility to make sure that positive  
151 emotions constitute the dominating influence of your mind. Here the law of  
152 HABIT will come to your aid.

153 Form the habit of applying and using the positive emotions! Eventually, they will  
154 dominate your mind so completely, that the negatives cannot enter it.

155 Only by following these instructions literally, and continuously, can you gain  
156 control over your subconscious mind. The presence of a single negative in your  
157 conscious mind is sufficient to destroy all chances of constructive aid from your  
158 subconscious mind.

159 If you are an observing person, you must have noticed that most people resort to  
160 prayer ONLY after everything else has FAILED! Or else they pray by a ritual of  
161 meaningless words. And, because it is a fact that most people who pray, do so  
162 ONLY AFTER EVERYTHING ELSE HAS FAILED, they go to prayer with  
163 their minds filled with FEAR and DOUBT, which are the emotions the  
164 subconscious mind acts upon, and passes on to Infinite Intelligence.

165 Likewise, that is the emotion which Infinite Intelligence receives, and ACTS  
166 UPON.

167 If you pray for a thing, but have fear as you pray, that you may not receive it, or  
168 that your prayer will not be acted upon by Infinite Intelligence, your prayer will  
169 have been in vain.

170 Prayer does, sometimes, result in the realization of that for which one prays. If  
171 you have ever had the experience of receiving that for which YOU prayed, go  
172 back in your memory, and recall your actual STATE OF MIND, while you were  
173 praying, and you will know, for sure, that the theory here described is more than  
174 a theory.

175 The time will come when the schools and educational institutions of the country  
176 will teach the "science of prayer." Moreover, then prayer may be, and will be  
177 reduced to a science. When that time comes, (it will come as soon as mankind is  
178 ready for it, and demands it), no one will approach the Universal Mind in a state  
179 of fear, for the very good reason that there will be no such emotion as fear.  
180 Ignorance, superstition, and false teaching will have disappeared, and man will  
181 have attained his true status as a child of Infinite Intelligence. A few have already  
182 attained this blessing.

183 If you believe this prophesy is far-fetched, take a look at the human race in  
184 retrospect. Less than a hundred years ago, men believed the lightning to be  
185 evidence of the wrath of God, and feared it. Now, thanks to the power of  
186 FAITH, men have harnessed the lightning and made it turn the wheels of  
187 industry. Much less than a hundred years ago, men believed the space between  
188 the planets to be nothing but a great void, a stretch of dead nothingness. Now,

189 thanks to this same power of FAITH, men know that far from being either dead  
190 or a void, the space between the planets is very much alive, that it is the highest  
191 form of vibration known, excepting, perhaps, the vibration of THOUGHT.  
192 Moreover, men know that this living, pulsating, vibratory energy which  
193 permeates every atom of matter, and fills every niche of space, connects every  
194 human brain with every other human brain.

195 What reason have men to believe that this same energy does not connect every  
196 human brain with Infinite Intelligence? There are no toll-gates between the finite  
197 mind of man and Infinite Intelligence. The communication costs nothing except  
198 Patience, Faith, Persistence, Understanding, and a SINCERE DESIRE to  
199 communicate. Moreover, the approach can be made only by the individual  
200 himself. Paid prayers are worthless. Infinite Intelligence does no business by  
201 proxy. You either go direct, or you do not communicate.

202 You may buy prayer books and repeat them until the day of your doom, without  
203 avail. Thoughts which you wish to communicate to Infinite Intelligence, must  
204 undergo transformation, such as can be given only through your own  
205 subconscious mind. The method by which you may communicate with Infinite  
206 Intelligence is very similar to that through which the vibration of sound is  
207 communicated by radio. If you understand the working principle of radio, you of  
208 course, know that sound cannot be communicated through the ether until it has  
209 been "stepped up," or changed into a rate of vibration which the human ear  
210 cannot detect.

211 The radio sending station picks up the sound of the human voice, and  
212 "scrambles," or modifies it by stepping up the vibration millions of times. Only  
213 in this way, can the vibration of sound be communicated through the ether.  
214 After this transformation has taken place, the ether "picks up" the energy (which  
215 originally was in the form of vibrations of sound), carries that energy to radio  
216 receiving stations, and these receiving sets "step" that energy back down to its  
217 original rate of vibration so it is recognized as sound.

218 The subconscious mind is the intermediary, which translates one's prayers into  
219 terms which Infinite Intelligence can recognize, presents the message, and brings  
220 back the answer in the form of a definite plan or idea for procuring the object of  
221 the prayer.

222 Understand this principle, and you will know why mere words read from a prayer  
223 book cannot, and will never serve as an agency of communication between the  
224 mind of man and Infinite Intelligence.

225 Before your prayer will reach Infinite Intelligence (a statement of the author's  
226 theory only), it probably is transformed from its original thought vibration into  
227 terms of spiritual vibration. Faith is the only known agency which will give your  
228 thoughts a spiritual nature. FAITH and FEAR make poor bedfellows. Where  
229 one is found, the other cannot exist.



## Chapter 13

### **The Brain: A Broadcasting and Receiving Station for Thought**

#### **The Twelfth Step toward Riches**

1 MORE than twenty years ago, the author, working in conjunction with the late  
2 Dr. Alexander Graham Bell, and Dr. Elmer R. Gates, observed that every human  
3 brain is both a broadcasting and receiving station for the vibration of thought.

4 Through the medium of the ether, in a fashion similar to that employed by the  
5 radio broadcasting principle, every human brain is capable of picking up  
6 vibrations of thought which are being released by other brains.

7 In connection with the statement in the preceding paragraph, compare, and con-  
8 sider the description of the Creative Imagination, as outlined in the chapter on  
9 Imagination. The Creative Imagination is the "receiving set" of the brain, which  
10 receives thoughts, released by the brains of others. It is the agency of  
11 communication between one's conscious, or reasoning mind, and the four  
12 sources from which one may receive thought stimuli.

13 When stimulated, or "stepped up" to a high rate of vibration, the mind becomes  
14 more receptive to the vibration of thought which reaches it through the ether  
15 from outside sources. This "stepping up" process takes place through the  
16 positive emotions, or the negative emotions. Through the emotions, the  
17 vibrations of thought may be increased.

18 Vibrations of an exceedingly high rate are the only vibrations picked up and  
19 carried, by the ether, from one brain to another. Thought is energy travelling at  
20 an exceedingly high rate of vibration. Thought, which has been modified or  
21 "stepped up" by any of the major emotions, vibrates at a much higher rate than  
22 ordinary thought, and it is this type of thought which passes from one brain to  
23 another, through the broadcasting machinery of the human brain.

24 The emotion of sex stands at the head of the list of human emotions, as far as  
25 intensity and driving force are concerned. The brain which has been stimulated  
26 by the emotion of sex, vibrates at a much more rapid rate than it does when that  
27 emotion is quiescent or absent.

28 The result of sex transmutation, is the increase of the rate of vibration of  
29 thoughts to such a pitch that the Creative Imagination becomes highly receptive  
30 to ideas, which it picks up from the ether.

31 On the other hand, when the brain is vibrating at a rapid rate, it not only attracts  
32 thoughts and ideas released by other brains through the medium of the ether, but  
33 it gives to one's own thoughts that "feeling" which is essential before those  
34 thoughts will be picked up and acted upon by one's subconscious mind.

35 Thus, you will see that the broadcasting principle is the factor through which you  
36 mix feeling, or emotion with your thoughts and pass them on to your  
37 subconscious mind.

38 The subconscious mind is the "sending station" of the brain, through which  
39 vibrations of thought are broadcast. The Creative Imagination is the "receiving  
40 set," through which the vibrations of thought are picked up from the ether.

41 Along with the important factors of the subconscious mind, and the faculty of  
42 the Creative Imagination, which constitute the sending and receiving sets of your  
43 mental broadcasting machinery, consider now the principle of auto-suggestion,  
44 which is the medium by which you may put into operation your "broadcasting"  
45 station.

46 Through the instructions described in the chapter on auto-suggestion, you were  
47 definitely informed of the method by which DESIRE may be transmuted into its  
48 monetary equivalent.

49 Operation of your mental "broadcasting" station is a comparatively simple  
50 procedure. You have but three principles to bear in mind, and to apply, when  
51 you wish to use your broadcasting station-the SUBCONSCIOUS MIND,

52 CREATIVE IMAGINATION, and AUTO-SUGGESTION. The stimuli  
53 through which you put these three principles into action have been described-the  
54 procedure begins with DESIRE.

### THE GREATEST FORCES ARE "INTANGIBLE"

55 The depression brought the world to the very borderline of understanding of the  
56 forces which are intangible and unseen. Through the ages which have passed,  
57 man has depended too much upon his physical senses, and has limited his  
58 knowledge to physical things, which he could see, touch, weigh, and measure.

59 We are now entering the most marvelous of all ages-an age which will teach us  
60 something of the intangible forces of the world about us. Perhaps we shall learn,  
61 as we pass through this age, that the "other self" is more powerful than the  
62 physical self we see when we look into a mirror.

63 Sometimes men speak lightly of the intangibles- the things which they cannot  
64 perceive through any of their five senses, and when we hear them, it should re-  
65 mind us that all of us are controlled by forces which are unseen and intangible.

66 The whole of mankind has not the power to cope with, nor to control the  
67 intangible force wrapped up in the rolling waves of the oceans. Man has not the  
68 capacity to understand the intangible force of gravity, which keeps this little earth  
69 suspended in mid-air, and keeps man from falling from it, much less the power  
70 to control that force. Man is entirely subservient to the intangible force which  
71 comes with a thunder storm, and he is just as helpless in the presence of the  
72 intangible force of electricity – nay, he does not even know what electricity is,  
73 where it comes from, or what is its purpose!

74 Nor is this by any means the end of man's ignorance in connection with things  
75 unseen and intangible. He does not understand the intangible force (and  
76 intelligence) wrapped up in the soil of the earth – the force which provides him  
77 with every morsel of food he eats, every article of clothing he wears, every dollar  
78 he carries in his pockets.

## THE DRAMATIC STORY OF THE BRAIN

79 Last, but not least, man, with all of his boasted culture and education,  
80 understands little or nothing of the intangible force (the greatest of all the  
81 intangibles) of thought. He knows but little concerning the physical brain, and its  
82 vast network of intricate machinery through which the power of thought is  
83 translated into its material equivalent, but he is now entering an age which shall  
84 yield enlightenment on the subject. Already men of science have begun to turn  
85 their attention to the study of this stupendous thing called a brain, and, while  
86 they are still in the kindergarten stage of their studies, they have uncovered  
87 enough knowledge to know that the central switchboard of the human brain, the  
88 number of lines which connect the brain cells one with another, equal the figure  
89 one, followed by fifteen million zeros.

90 "The figure is so stupendous," said Dr. C. Judson Herrick, of the University of  
91 Chicago, "that astronomical figures dealing with hundreds of millions of light  
92 years, become insignificant by comparison.

93 It has been determined that there are from 10,000,000,000 to 14,000,000,000  
94 nerve cells in the human cerebral cortex, and we know that these are arranged in  
95 definite patterns. These arrangements are not haphazard. They are orderly.  
96 Recently developed methods of electro-physiology draw off action currents from  
97 very precisely located cells, or fibers with micro-electrodes, amplify them with  
98 radio tubes, and record potential differences to a millionth of a volt."

99 It is inconceivable that such a network of intricate machinery should be in  
100 existence for the sole purpose of carrying on the physical functions incidental to  
101 growth and maintenance of the physical body. Is it not likely that the same  
102 system, which gives billions of brain cells the media for communication one with  
103 another, provides, also the means of communication with other intangible  
104 forces?

105 After this book had been written, just before the manuscript went to the  
106 publisher, there appeared in the New York Times, an editorial showing that at  
107 least one great University, and one intelligent investigator in the field of mental

108 phenomena, are carrying on an organized research through which conclusions  
109 have been reached that parallel many of those described in this and the following  
110 chapter. The editorial briefly analyzed the work carried on by Dr. Rhine, and his  
111 associates at Duke University: "What is Telepathy"?

112 "A month ago we cited on this page some of the remarkable results achieved by  
113 Professor Rhine and his associates in Duke University from more than a  
114 hundred thousand tests to determine the existence of "telepathy' and  
115 "clairvoyance.' These results were summarized in the first two articles in Harpers  
116 Magazine. In the second which has now appeared, the author, E. H. Wright,  
117 attempts to summarize what has been learned, or what it seems reasonable to  
118 infer, regarding the exact nature of these "extrasensory' modes of perception.

119 "The actual existence of telepathy and clairvoyance now seems to some scientists  
120 enormously probable as the result of Rhine's experiments. Various percipients  
121 were asked to name as many cards in a special pack as they could without  
122 looking at them and without other sensory access to them. About a score of men  
123 and women were discovered who could regularly name so many of the cards  
124 correctly that "there was not one chance in many a million of their having done  
125 their feats by luck or accident.'

126 "But how did they do them? These powers, assuming that they exist, do not  
127 seem to be sensory. There is no known organ for them. The experiments worked  
128 just as well at distances of several hundred miles as they did in the same room.  
129 These facts also dispose, in Mr. Wright's opinion, of the attempt to explain  
130 telepathy or clairvoyance through any physical theory of radiation. All known  
131 forms of radiant energy decline inversely as the square of the distance traversed.  
132 Telepathy and clairvoyance do not. But they do vary through physical causes as  
133 our other mental powers do.

134 Contrary to widespread opinion, they do not improve when the percipient is  
135 asleep or half-asleep, but, on the contrary, when he is most wide-awake and alert.  
136 Rhine discovered that a narcotic will invariably lower a percipient's score, while a

137 stimulant will always send it higher. The most reliable performer apparently  
138 cannot make a good score unless he tries to do his best.

---

139 *"One conclusion that Wright draws with some confidence is that telepathy and*  
140 *clairvoyance are really one and the same gift. That is, the faculty that 'sees' a*  
141 *card face down on a table seems to be exactly the same one that 'reads' a*  
142 *thought residing only in another mind. There are several grounds for believing*  
143 *this. So far, for example, the two gifts have been found in every person who*  
144 *enjoys either of them. In every one so far the two have been of equal vigor,*  
145 *almost exactly. Screens, walls, distances, have no effect at all on either. Wright*  
146 *advances from this conclusion to express what he puts forward as no more than*  
147 *the mere 'hunch' that other extra-sensory experiences, prophetic dreams,*  
148 *premonitions of disaster, and the like, may also prove to be part of the same*  
149 *faculty. The reader is not asked to accept any of these conclusions unless he*  
150 *finds it necessary, but the evidence that Rhine has piled up must remain*  
151 *impressive."*

---

152 In view of Dr. Rhine's announcement in connection with the conditions under  
153 which the mind responds to what he terms "extra-sensory modes of perception,"  
154 I now feel privileged to add to his testimony by stating that my associates and I  
155 have discovered what we believe to be the ideal conditions under which the mind  
156 can be stimulated so that the sixth sense described in the next chapter, can be  
157 made to function in a practical way.

158 The conditions to which I refer consist of a close working alliance between  
159 myself and two members of my staff. Through experimentation and practice, we  
160 have discovered how to stimulate our minds (by applying the principle used in  
161 connection with the "Invisible Counselors" described in the next chapter) so that  
162 we can, by a process of blending our three minds into one, find the solution to a  
163 great variety of personal problems which are submitted by my clients.

164 The procedure is very simple. We sit down at a conference table, clearly state the  
165 nature of the problem we have under consideration, then begin discussing it.

166 Each contributes whatever thoughts that may occur. The strange thing about this  
167 method of mind stimulation is that it places each participant in communication  
168 with unknown sources of knowledge definitely outside his own experience.

169 If you understand the principle described in the chapter on the Master Mind, you  
170 of course recognize the round-table procedure here described as being a practical  
171 application of the Master Mind. This method of mind stimulation, through  
172 harmonious discussion of definite subjects, between three people, illustrates the  
173 simplest and most practical use of the Master Mind.

174 By adopting and following a similar plan any student of this philosophy may  
175 come into possession of the famous Carnegie formula briefly described in the  
176 introduction. If it means nothing to you at this time, mark this page and read it  
177 again after you have finished the last chapter.

178 THE "depression" was a blessing in disguise. It reduced the whole world to a  
179 new starting point that gives everyone a new opportunity.



## Chapter 14

### The Sixth Sense: The Door to the Temple of Wisdom

#### The Thirteenth Step toward Riches

1 THE thirteenth principle is known as the SIXTH SENSE, through which  
2 Infinite Intelligence may, and will communicate voluntarily, without any effort  
3 from, or demands by, the individual.

4 This principle is the apex of the philosophy. It can be assimilated, understood,  
5 and applied ONLY by first mastering the other twelve principles.

6 The SIXTH SENSE is that portion of the subconscious mind which has been  
7 referred to as the Creative Imagination. It has also been referred to as the  
8 "receiving set" through which ideas, plans, and thoughts flash into the mind. The  
9 "flashes" are sometimes called "hunches" or "inspirations."

10 The sixth sense defies description! It cannot be described to a person who has  
11 not mastered the other principles of this philosophy, because such a person has  
12 no knowledge, and no experience with which the sixth sense may be compared.  
13 Understanding of the sixth sense comes only by meditation through mind  
14 development from within. The sixth sense probably is the medium of contact  
15 between the finite mind of man and Infinite Intelligence, and for this reason, it is  
16 a mixture of both the mental and the spiritual. It is believed to be the point at  
17 which the mind of man contacts the Universal Mind.

18 After you have mastered the principles described in this book, you will be  
19 prepared to accept as truth a statement which may, otherwise, be incredible to  
20 you, namely:

21 Through the aid of the sixth sense, you will be warned of impending dangers in  
22 time to avoid them, and notified of opportunities in time to embrace them.

23 There comes to your aid, and to do your bidding, with the development of the  
24 sixth sense, a "guardian angel" who will open to you at all times the door to the  
25 Temple of Wisdom.

26 Whether or not this is a statement of truth, you will never know, except by  
27 following the instructions described in the pages of this book, or some similar  
28 method of procedure.

29 The author is not a believer in, nor an advocate of "miracles," for the reason that  
30 he has enough knowledge of Nature to understand that Nature never deviates  
31 from her established laws.

32 Some of her laws are so incomprehensible that they produce what appear to be  
33 "miracles." The sixth sense comes as near to being a miracle as anything I have  
34 ever experienced, and it appears so, only because I do not understand the  
35 method by which this principle is operated.

36 This much the author does know-that there is a power, or a First Cause, or an  
37 Intelligence, which permeates every atom of matter, and embraces every unit of  
38 energy perceptible to man-that this Infinite Intelligence converts acorns into oak  
39 trees, causes water to flow downhill in response to the law of gravity, follows  
40 night with day, and winter with summer, each maintaining its proper place and  
41 relationship to the other. This Intelligence may, through the principles of this  
42 philosophy, be induced to aid in transmuting DESIRES into concrete, or  
43 material form. The author has this knowledge, because he has experimented with  
44 it – and has EXPERIENCED IT.

45 Step by step, through the preceding chapters, you have been led to this, the last  
46 principle. If you have mastered each of the preceding principles, you are now  
47 prepared to accept, without being skeptical, the stupendous claims made here. If  
48 you have not mastered the other principles, you must do so before you may  
49 determine, definitely, whether or not the claims made in this chapter are fact or  
50 fiction.

51 While I was passing through the age of "hero-worship" I found myself trying to  
52 imitate those whom I most admired. Moreover, I discovered that the element of  
53 FAITH, with which I endeavored to imitate my idols, gave me great capacity to  
54 do so quite successfully.

55 I have never entirely divested myself of this habit of hero-worship, although I  
56 have passed the age commonly given over to such. My experience has taught me  
57 that the next best thing to being truly great, is to emulate the great, by feeling and  
58 action, as nearly as possible.

59 Long before I had ever written a line for publication, or endeavored to deliver a  
60 speech in public, I followed the habit of reshaping my own character, by trying  
61 to imitate the nine men whose lives and life-works had been most impressive to  
62 me. These nine men were, Emerson, Paine, Edison, Darwin, Lincoln, Burbank,  
63 Napoleon, Ford, and Carnegie.

64 Every night, over a long period of years, I held an imaginary Council meeting  
65 with this group whom I called my "Invisible Counselors."

66 The procedure was this. Just before going to sleep at night, I would shut my eyes,  
67 and see, in my imagination, this group of men seated with me around my Council  
68 Table. Here I had not only an opportunity to sit among those whom I  
69 considered to be great, but I actually dominated the group, by serving as the  
70 Chairman.

71 I had a very DEFINITE PURPOSE in indulging my imagination through these  
72 nightly meetings. My purpose was to rebuild my own character so it would rep-  
73 resent a composite of the characters of my imaginary counselors. Realizing, as I  
74 did, early in life, that I had to overcome the handicap of birth in an environment  
75 of ignorance and superstition, I deliberately assigned myself the task of voluntary  
76 rebirth through the method here described.

**BUILDING CHARACTER THROUGH AUTO-SUGGESTION**

77 Being an earnest student of psychology, I knew, of course, that all men have  
78 become what they are, because of their DOMINATING THOUGHTS AND  
79 DESIRES. I knew that every deeply seated desire has the effect of causing one to  
80 seek outward expression through which that desire may be transmuted into  
81 reality. I knew that self-suggestion is a powerful factor in building character, that  
82 it is, in fact, the sole principle through which character is builded.

83 With this knowledge of the principles of mind operation, I was fairly well armed  
84 with the equipment needed in rebuilding my character. In these imaginary  
85 Council meetings I called on my Cabinet members for the knowledge I wished  
86 each to contribute, addressing myself to each member in audible words, as  
87 follows:

88 "Mr. Emerson, I desire to acquire from you the marvelous understanding of  
89 Nature which distinguished your life. I ask that you make an impress upon my  
90 subconscious mind, of whatever qualities you possessed, which enabled you to  
91 understand and adapt yourself to the laws of Nature. I ask that you assist me in  
92 reaching and drawing upon whatever sources of knowledge are available to this  
93 end.

94 "Mr. Burbank, I request that you pass on to me the knowledge which enabled  
95 you to so harmonize the laws of Nature that you caused the cactus to shed its  
96 thorns, and become an edible food.

97 Give me access to the knowledge which enabled you to make two blades of grass  
98 grow where but one grew before, and helped you to blend the coloring of the  
99 flowers with more splendor and harmony, for you, alone, have successfully  
100 gilded the lily.

101 "Napoleon, I desire to acquire from you, by emulation, the marvelous ability you  
102 possessed to inspire men, and to arouse them to greater and more determined  
103 spirit of action. Also to acquire the spirit of enduring FAITH, which enabled you

104 to turn defeat into victory, and to surmount staggering obstacles. Emperor of  
105 Fate, King of Chance, Man of Destiny, I salute you!

106 "Mr. Paine, I desire to acquire from you the freedom of thought and the courage  
107 and clarity with which to express convictions, which so distinguished you!

108 "Mr. Darwin, I wish to acquire from you the marvelous patience, and ability to  
109 study cause and effect, without bias or prejudice, so exemplified by you in the  
110 field of natural science.

111 "Mr. Lincoln, I desire to build into my own character the keen sense of justice,  
112 the untiring spirit of patience, the sense of humor, the human understanding, and  
113 the tolerance, which were your distinguishing characteristics.

114 "Mr. Carnegie, I am already indebted to you for my choice of a life-work, which  
115 has brought me great happiness and peace of mind. I wish to acquire a thorough  
116 understanding of the principles of organized effort, which you used so effectively  
117 in the building of a great industrial enterprise.

118 "Mr. Ford, you have been among the most helpful of the men who have  
119 supplied much of the material essential to my work. I wish to acquire your spirit  
120 of persistence, the determination, poise, and self-confidence which have enabled  
121 you to master poverty, organize, unify, and simplify human effort, so I may help  
122 others to follow in your footsteps.

123 "Mr. Edison, I have seated you nearest to me, at my right, because of the  
124 personal cooperation you have given me, during my research into the causes of  
125 success and failure. I wish to acquire from you the marvelous spirit of FAITH,  
126 with which you have uncovered so many of Nature's secrets, the spirit of  
127 unremitting toil with which you have so often wrested victory from defeat."

128 My method of addressing the members of the imaginary Cabinet would vary,  
129 according to the traits of character in which I was, for the moment, most  
130 interested in acquiring. I studied the records of their lives with painstaking care.

131 After some months of this nightly procedure, I was astounded by the discovery  
132 that these imaginary figures became, apparently real.

133 Each of these nine men developed individual characteristics, which surprised me.  
134 For example, Lincoln developed the habit of always being late, then walking  
135 around in solemn parade. When he came, he walked very slowly, with his hands  
136 clasped behind him, and once in a while, he would stop as he passed, and rest his  
137 hand, momentarily, upon my shoulder. He always wore an expression of serious-  
138 ness upon his face. Rarely did I see him smile. The cares of a sundered nation  
139 made him grave.

140 That was not true of the others. Burbank and Paine often indulged in witty  
141 repartee which seemed, at times, to shock the other members of the cabinet.  
142 One night Paine suggested that I prepare a lecture on "The Age of Reason," and  
143 deliver it from the pulpit of a church which I formerly attended. Many around  
144 the table laughed heartily at the suggestion. Not Napoleon! He drew his mouth  
145 down at the corners and groaned so loudly that all turned and looked at him with  
146 amazement. To him the church was but a pawn of the State, not to be reformed,  
147 but to be used, as a convenient inciter to mass activity by the people.

148 On one occasion Burbank was late. When he came, he was excited with  
149 enthusiasm, and explained that he had been late, because of an experiment he  
150 was making, through which he hoped to be able to grow apples on any sort of  
151 tree. Paine chided him by reminding him that it was an apple which started all  
152 the trouble between man and woman. Darwin chuckled heartily as he suggested  
153 that Paine should watch out for little serpents, when he went into the forest to  
154 gather apples, as they had the habit of growing into big snakes. Emerson  
155 observed, "No serpents, no apples," and Napoleon remarked, "No apples, no  
156 state!"

157 Lincoln developed the habit of always being the last one to leave the table after  
158 each meeting. On one occasion, he leaned across the end of the table, his arms  
159 folded, and remained in that position for many minutes. I made no attempt to  
160 disturb him. Finally, he lifted his head slowly, got up and walked to the door,

161 then turned around, came back, and laid his hand on my shoulder and said, "My  
162 boy, you will need much courage if you remain steadfast in carrying out your  
163 purpose in life. But remember, when difficulties overtake you, the common  
164 people have common sense. Adversity will develop it."

165 One evening Edison arrived ahead of all the others. He walked over and seated  
166 himself at my left, where Emerson was accustomed to sit, and said, "You are  
167 destined to witness the discovery of the secret of life. When the time comes, you  
168 will observe that life consists of great swarms of energy, or entities, each as  
169 intelligent as human beings think themselves to be. These units of life group  
170 together like hives of bees, and remain together until they disintegrate, through  
171 lack of harmony.

172 These units have differences of opinion, the same as human beings, and often  
173 fight among themselves. These meetings which you are conducting will be very  
174 helpful to you. They will bring to your rescue some of the same units of life  
175 which served the members of your Cabinet, during their lives. These units are  
176 eternal. **THEY NEVER DIE!** Your own thoughts and **DESIRES** serve as the  
177 magnet which attracts units of life, from the great ocean of life out there. Only  
178 the friendly units are attracted-the ones which harmonize with the nature of your  
179 **DESIRES.**"

180 The other members of the Cabinet began to enter the room. Edison got up, and  
181 slowly walked around to his own seat. Edison was still living when this  
182 happened. It impressed me so greatly that I went to see him, and told him about  
183 the experience. He smiled broadly, and said, "Your dream was more a reality  
184 than you may imagine it to have been." He added no further explanation to his  
185 statement.

186 These meetings became so realistic that I became fearful of their consequences,  
187 and discontinued them for several months. The experiences were so uncanny, I  
188 was afraid if I continued them I would lose sight of the fact that the meetings  
189 were purely experiences of my imagination.

190 Some six months after I had discontinued the practice I was awakened one night,  
191 or thought I was, when I saw Lincoln standing at my bedside. He said, "The  
192 world will soon need your services. It is about to undergo a period of chaos  
193 which will cause men and women to lose faith, and become panic stricken. Go  
194 ahead with your work and complete your philosophy. That is your mission in life.  
195 If you neglect it, for any cause whatsoever, you will be reduced to a primal state,  
196 and be compelled to retrace the cycles through which you have passed during  
197 thousands of years."

198 I was unable to tell, the following morning, whether I had dreamed this, or had  
199 actually been awake, and I have never since found out which it was, but I do  
200 know that the dream, if it were a dream, was so vivid in my mind the next day  
201 that I resumed my meetings the following night.

202 At our next meeting, the members of my Cabinet all filed into the room  
203 together, and stood at their accustomed places at the Council Table, while  
204 Lincoln raised a glass and said, "Gentlemen, let us drink a toast to a friend who  
205 has returned to the fold."

206 After that, I began to add new members to my Cabinet, until now it consists of  
207 more than fifty, among them Christ, St. Paul, Galileo, Copernicus, Aristotle,  
208 Plato, Socrates, Homer, Voltaire, Bruno, Spinoza, Drummond, Kant,  
209 Schopenhauer, Newton, Confucius, Elbert Hubbard, Brann, Ingersol, Wilson,  
210 and William James.

211 This is the first time that I have had the courage to mention this. Heretofore, I  
212 have remained quiet on the subject, because I knew, from my own attitude in  
213 connection with such matters, that I would be misunderstood if I described my  
214 unusual experience. I have been emboldened now to reduce my experience to  
215 the printed page, because I am now less concerned about what "they say" than I  
216 was in the years that have passed. One of the blessings of maturity is that it  
217 sometimes brings one greater courage to be truthful, regardless of what those  
218 who do not understand, may think or say.

219 Lest I be misunderstood, I wish here to state most emphatically, that I still regard  
220 my Cabinet meetings as being purely imaginary, but I feel entitled to suggest that,  
221 while the members of my Cabinet maybe purely fictional, and the meetings  
222 existent only in my own imagination, they have led me into glorious paths of  
223 adventure, rekindled an appreciation of true greatness, encouraged creative  
224 endeavor, and emboldened the expression of honest thought.

225 Somewhere in the cell-structure of the brain, is located an organ which receives  
226 vibrations of thought ordinarily called "hunches." So far, science has not  
227 discovered where this organ of the sixth sense is located, but this is not  
228 important. The fact remains that human beings do receive accurate knowledge,  
229 through sources other than the physical senses. Such knowledge, generally, is  
230 received when the mind is under the influence of extraordinary stimulation. Any  
231 emergency which arouses the emotions, and causes the heart to beat more  
232 rapidly than normal may, and generally does, bring the sixth sense into action.  
233 Anyone who has experienced a near accident while driving, knows that on such  
234 occasions, the sixth sense often comes to one's rescue, and aids, by split seconds,  
235 in avoiding the accident.

236 These facts are mentioned preliminary to a statement of fact which I shall now  
237 make, namely, that during my meetings with the "Invisible Counselors" I find my  
238 mind most receptive to ideas, thoughts, and knowledge which reach me through  
239 the sixth sense. I can truthfully say that I owe entirely to my "Invisible  
240 Counselors" full credit for such ideas, facts, or knowledge as I received through  
241 "inspiration."

242 On scores of occasions, when I have faced emergencies, some of them so grave  
243 that my life was in jeopardy, I have been miraculously guided past these  
244 difficulties through the influence of my "Invisible Counselors."

245 My original purpose in conducting Council meetings with imaginary beings, was  
246 solely that of impressing my own subconscious mind, through the principle of  
247 auto-suggestion, with certain characteristics which I desired to acquire. In more  
248 recent years, my experimentation has taken on an entirely different trend.

249 I now go to my imaginary counselors with every difficult problem which  
250 confronts me and my clients. The results are often astonishing, although I do not  
251 depend entirely on this form of Counsel.

252 You, of course, have recognized that this chapter covers a subject with which a  
253 majority of people are not familiar. The Sixth Sense is a subject that will be of  
254 great interest and benefit to the person whose aim is to accumulate vast wealth,  
255 but it need not claim the attention of those whose desires are more modest.

256 Henry Ford, undoubtedly understands and makes practical use of the sixth sense.  
257 His vast business and financial operations make it necessary for him to  
258 understand and use this principle. The late Thomas A. Edison understood and  
259 used the sixth sense in connection with the development of inventions, especially  
260 those involving basic patents, in connection with which he had no human  
261 experience and no accumulated knowledge to guide him, as was the case while he  
262 was working on the talking machine, and the moving picture machine.

263 Nearly all great leaders, such as Napoleon, Bismark, Joan of Arc, Christ, Buddha,  
264 Confucius, and Mohammed, understood, and probably made use of the sixth  
265 sense almost continuously. The major portion of their greatness consisted of  
266 their knowledge of this principle.

267 The sixth sense is not something that one can take off and put on at will. Ability  
268 to use this great power comes slowly, through application of the other principles  
269 outlined in this book. Seldom does any individual come into workable knowledge  
270 of the sixth sense before the age of forty. More often the knowledge is not  
271 available until one is well past fifty, and this, for the reason that the spiritual  
272 forces, with which the sixth sense is so closely related, do not mature and  
273 become usable except through years of meditation, self-examination, and serious  
274 thought.

275 No matter who you are, or what may have been your purpose in reading this  
276 book, you can profit by it without understanding the principle described in this  
277 chapter. This is especially true if your major purpose is that of accumulation of  
278 money or other material things.

279 The chapter on the sixth sense was included, because the book is designed for  
280 the purpose of presenting a complete philosophy by which individuals may  
281 unerringly guide themselves in attaining whatever they ask of life. The starting  
282 point of all achievement is DESIRE. The finishing point is that brand of  
283 KNOWLEDGE which leads to understanding-understanding of self,  
284 understanding of others, understanding of the laws of Nature, recognition and  
285 understanding of HAPPINESS.

286 This sort of understanding comes in its fullness only through familiarity with,  
287 and use of the principle of the sixth sense, hence that principle had to be  
288 included as a part of this philosophy, for the benefit of those who demand more  
289 than money.

290 Having read the chapter, you must have observed that while reading it, you were  
291 lifted to a high level of mental stimulation. Splendid! Come back to this again a  
292 month from now, read it once more, and observe that your mind will soar to a  
293 still higher level of stimulation. Repeat this experience from time to time, giving  
294 no concern as to how much or how little you learn at the time, and eventually  
295 you will find yourself in possession of a power that will enable you to throw off  
296 discouragement, master fear, overcome procrastination, and draw freely upon  
297 your imagination. Then you will have felt the touch of that unknown  
298 "something" which has been the moving spirit of every truly great thinker leader,  
299 artist, musician, writer, statesman. Then you will be in position to transmute your  
300 DESIRES into their physical or financial counterpart as easily as you may lie  
301 down and quit at the first sign of opposition.

### **FAITH VS. FEAR!**

302 Previous chapters have described how to develop FAITH, through Auto-  
303 suggestion, Desire and the Subconscious. The next chapter presents detailed  
304 instructions for the mastery of FEAR.

305 Here will be found a full description of the six fears which are the cause of all  
306 discouragement, timidity, procrastination, indifference, indecision, and the lack  
307 of ambition, self-reliance, initiative, self-control, and enthusiasm.

308 Search yourself carefully as you study these six enemies, as they may exist only in  
309 your subconscious mind, where their presence will be hard to detect.

310 Remember, too, as you analyze the "Six Ghosts of Fear," that they are nothing  
311 but ghosts because they exist only in one's mind.

312 Remember, also, that ghosts – creations of uncontrolled imagination – have  
313 caused most of the damage people have done to their own minds, therefore,  
314 ghosts can be as dangerous as if they lived and walked on the earth in physical  
315 bodies.

316 The Ghost of the Fear of Poverty, which seized the minds of millions of people  
317 in 1929, was so real that it caused the worst business depression this country has  
318 ever known. Moreover, this particular ghost still frightens some of us out of our  
319 wits.

## Epilogue

### How to Outwit the Six Ghosts of Fear

- 1 Take Inventory of Yourself, As You Read This Closing Chapter, and Find Out  
2 How Many of the "Ghosts" Are Standing in Your Way BEFORE you can put  
3 any portion of this philosophy into successful use, your mind must be prepared  
4 to receive it. The preparation is not difficult. It begins with study, analysis, and  
5 understanding of three enemies which you shall have to clear out.
- 6 These are INDECISION, DOUBT, and FEAR!
- 7 The Sixth Sense will never function while these three negatives, or any of them  
8 remain in your mind. The members of this unholy trio are closely related; where  
9 one is found, the other two are close at hand.
- 10 INDECISION is the seedling of FEAR! Remember this, as you read. Indecision  
11 crystalizes into DOUBT, the two blend and become FEAR! The "blending"  
12 process often is slow. This is one reason why these three enemies are so  
13 dangerous. They germinate and grow without their presence being observed.
- 14 The remainder of this chapter describes an end which must be attained before  
15 the philosophy, as a whole, can be put into practical use. It also analyzes a  
16 condition which has, but lately, reduced huge numbers of people to poverty, and  
17 it states a truth which must be understood by all who accumulate riches, whether  
18 measured in terms of money or a state of mind of far greater value than money.  
19 The purpose of this chapter is to turn the spotlight of attention upon the cause  
20 and the cure of the six basic fears. Before we can master an enemy, we must  
21 know its name, its habits, and its place of abode. As you read, analyze yourself  
22 carefully, and determine which, if any, of the six common fears have attached  
23 themselves to you.
- 24 Do not be deceived by the habits of these subtle enemies. Sometimes they  
25 remain hidden in the subconscious mind, where they are difficult to locate, and  
26 still more difficult to eliminate.

## THE SIX BASIC FEARS

27 There are six basic fears, with some combination of which every human suffers  
28 at one time or another. Most people are fortunate if they do not suffer from the  
29 entire six. Named in the order of their most common appearance, they are:

30 The fear of POVERTY

31 The fear of CRITICISM

32 The fear of ILL HEALTH

33 The fear of LOSS OF LOVE OF SOMEONE

34 The fear of OLD AGE

35 The fear of DEATH

36 All other fears are of minor importance, they can be grouped under these six  
37 headings.

38 The prevalence of these fears, as a curse to the world, runs in cycles. For almost  
39 six years, while the depression was on, we floundered in the cycle of FEAR OF  
40 POVERTY. During the world-war, we were in the cycle of FEAR OF DEATH.  
41 Just following the war, we were in the cycle of FEAR OF ILL HEALTH, as  
42 evidenced by the epidemic of disease which spread itself all over the world.

43 Fears are nothing more than states of mind. One's state of mind is subject to  
44 control and direction. Physicians, as everyone knows, are less subject to attack by  
45 disease than ordinary laymen, for the reason that physicians DO NOT FEAR  
46 DISEASE. Physicians, without fear or hesitation, have been known to physically  
47 contact hundreds of people, daily, who were suffering from such contagious  
48 diseases as small-pox, without becoming infected. Their immunity against the  
49 disease consisted, largely, if not solely, in their absolute lack of FEAR.

50 Man can create nothing which he does not first conceive in the form of an  
51 impulse of thought. Following this statement, comes another of still greater

52 importance, namely, MAN'S THOUGHT IMPULSES BEGIN  
53 IMMEDIATELY TO TRANSLATE THEMSELVES INTO THEIR  
54 PHYSICAL EQUIVALENT, WHETHER THOSE THOUGHTS ARE  
55 VOLUNTARY OR INVOLUNTARY. Thought impulses which are picked up  
56 through the ether, by mere chance (thoughts which have been released by other  
57 minds) may determine one's financial, business, professional, or social destiny  
58 just as surely as do the thought impulses which one creates by intent and design.

59 We are here laying the foundation for the presentation of a fact of great  
60 importance to the person who does not understand why some people appear to  
61 be "lucky" while others of equal or greater ability, training, experience, and brain  
62 capacity, seem destined to ride with misfortune. This fact may be explained by  
63 the statement that every human being has the ability to completely control his  
64 own mind, and with this control, obviously, every person may open his mind to  
65 the tramp thought impulses which are being released by other brains, or close the  
66 doors tightly and admit only thought impulses of his own choice.

67 Nature has endowed man with absolute control over but one thing, and that is  
68 THOUGHT. This fact, coupled with the additional fact that everything which  
69 man creates, begins in the form of a thought, leads one very near to the principle  
70 by which FEAR may be mastered.

71 If it is true that ALL THOUGHT HAS A TENDENCY TO CLOTHE ITSELF  
72 IN ITS PHYSICAL EQUIVALENT (and this is true, beyond any reasonable  
73 room for doubt), it is equally true that thought impulses of fear and poverty  
74 cannot be translated into terms of courage and financial gain.

75 The people of America began to think of poverty, following the Wall Street crash  
76 of 1929. Slowly, but surely that mass thought was crystalized into its physical  
77 equivalent, which was known as a "depression." This had to happen, it is in  
78 conformity with the laws of Nature.

**79 THE FEAR OF POVERTY**

80 There can be no compromise between POVERTY and RICHES! The two roads  
81 that lead to poverty and riches travel in opposite directions. If you want riches,  
82 you must refuse to accept any circumstance that leads toward poverty. (The word  
83 "riches" is here used in its broadest sense, meaning financial, spiritual, mental  
84 and material estates). The starting point of the path that leads to riches is  
85 DESIRE. In chapter one, you received full instructions for the proper use of  
86 DESIRE. In this chapter, on FEAR, you have complete instructions for  
87 preparing your mind to make practical use of DESIRE.

88 Here, then, is the place to give yourself a challenge which will definitely  
89 determine how much of this philosophy you have absorbed. Here is the point at  
90 which you can turn prophet and foretell, accurately, what the future holds in  
91 store for you. If, after reading this chapter, you are willing to accept poverty, you  
92 may as well make up your mind to receive poverty. This is one decision you  
93 cannot avoid.

94 If you demand riches, determine what form, and how much will be required to  
95 satisfy you. You know the road that leads to riches. You have been given a road  
96 map which, if followed, will keep you on that road. If you neglect to make the  
97 start, or stop before you arrive, no one will be to blame, but YOU. This  
98 responsibility is yours. No alibi will save you from accepting the responsibility if  
99 you now fail or refuse to demand riches of Life, because the acceptance calls for  
100 but one thing – incidentally, the only thing you can control – and that is a  
101 STATE OF MIND. A state of mind is something that one assumes. It cannot be  
102 purchased, it must be created.

103 Fear of poverty is a state of mind, nothing else! But it is sufficient to destroy  
104 one's chances of achievement in any undertaking, a truth which became painfully  
105 evident during the depression.

106 This fear paralyzes the faculty of reason, destroys the faculty of imagination, kills  
107 off self-reliance, undermines enthusiasm, discourages initiative, leads to  
108 uncertainty of purpose, encourages procrastination, wipes out enthusiasm and

109 makes self-control an impossibility. It takes the charm from one's personality,  
110 destroys the possibility of accurate thinking, diverts concentration of effort, it  
111 masters persistence, turns the will-power into nothingness, destroys ambition,  
112 beclouds the memory and invites failure in every conceivable form; it kills love  
113 and assassinates the finer emotions of the heart, discourages friendship and  
114 invites disaster in a hundred forms, leads to sleeplessness, misery and  
115 unhappiness – and all this despite the obvious truth that we live in a world of  
116 over-abundance of everything the heart could desire, with nothing standing  
117 between us and our desires, excepting lack of a definite purpose.

118 The Fear of Poverty is, without doubt, the most destructive of the six basic fears.  
119 It has been placed at the head of the list, because it is the most difficult to  
120 master. Considerable courage is required to state the truth about the origin of  
121 this fear, and still greater courage to accept the truth after it has been stated. The  
122 fear of poverty grew out of man's inherited tendency to PREY UPON HIS  
123 FELLOW MAN ECONOMICALLY. Nearly all animals lower than man are  
124 motivated by instinct, but their capacity to "think" is limited, therefore, they prey  
125 upon one another physically. Man, with his superior sense of intuition, with the  
126 capacity to think and to reason, does not eat his fellowman bodily, he gets more  
127 satisfaction out of "eating" him FINANCIALLY. Man is so avaricious that every  
128 conceivable law has been passed to safeguard him from his fellowman.

129 Of all the ages of the world, of which we know anything, the age in which we  
130 live seems to be one that is outstanding because of man's money-madness. A  
131 man is considered less than the dust of the earth, unless he can display a fat bank  
132 account; but if he has money – NEVER MIND HOW HE ACQUIRED IT –  
133 he is a "king" or a "big shot"; he is above the law, he rules in politics, he  
134 dominates in business, and the whole world about him bows in respect when he  
135 passes.

136 Nothing brings man so much suffering and humility as POVERTY! Only those  
137 who have experienced poverty understand the full meaning of this.

138 It is no wonder that man fears poverty. Through a long line of inherited  
139 experiences man has learned, for sure, that some men cannot be trusted, where  
140 matters of money and earthly possessions are concerned. This is a rather stinging  
141 indictment, the worst part of it being that it is TRUE.

142 The majority of marriages are motivated by the wealth possessed by one, or both  
143 of the contracting parties. It is no wonder, therefore, that the divorce courts are  
144 busy.

145 So eager is man to possess wealth that he will acquire it in whatever manner he  
146 can-through legal methods if possible-through other methods if necessary or  
147 expedient.

148 Self-analysis may disclose weaknesses which one does not like to acknowledge.  
149 This form of examination is essential to all who demand of Life more than  
150 mediocrity and poverty. Remember, as you check yourself point by point, that  
151 you are both the court and the jury, the prosecuting attorney and the attorney for  
152 the defense, and that you are the plaintiff and the defendant, also, that you are on  
153 trial. Face the facts squarely. Ask yourself definite questions and demand direct  
154 replies. When the examination is over, you will know more about yourself. If you  
155 do not feel that you can be an impartial judge in this self-examination, call upon  
156 someone who knows you well to serve as judge while you cross-examine  
157 yourself. You are after the truth. Get it, no matter at what cost even though it  
158 may temporarily embarrass you!

159 The majority of people, if asked what they fear most, would reply, "I fear  
160 nothing." The reply would be inaccurate, because few people realize that they are  
161 bound, handicapped, whipped spiritually and physically through some form of  
162 fear. So subtle and deeply seated is the emotion of fear that one may go through  
163 life burdened with it, never recognizing its presence. Only a courageous analysis  
164 will disclose the presence of this universal enemy. When you begin such an  
165 analysis, search deeply into your character. Here is a list of the symptoms for  
166 which you should look:

**167 SYMPTOMS OF THE FEAR OF POVERTY**

168 **INDIFFERENCE.** Commonly expressed through lack of ambition; willingness  
169 to tolerate poverty; acceptance of whatever compensation life may offer without  
170 protest; mental and physical laziness; lack of initiative, imagination, enthusiasm  
171 and self-control.

172 **INDECISION.** The habit of permitting others to do one's thinking. Staying "on  
173 the fence."

174 **DOUBT.** Generally expressed through alibis and excuses designed to cover up,  
175 explain away, or apologize for one's failures, sometimes expressed in the form of  
176 envy of those who are successful, or by criticizing them.

177 **WORRY.** Usually expressed by finding fault with others, a tendency to spend  
178 beyond one's income, neglect of personal appearance, scowling and frowning;  
179 intemperance in the use of alcoholic drink, sometimes through the use of  
180 narcotics; nervousness, lack of poise, self-consciousness and lack of self-reliance.

181 **OVER-CAUTION.** The habit of looking for the negative side of every  
182 circumstance, thinking and talking of possible failure instead of concentrating  
183 upon the means of succeeding. Knowing all the roads to disaster, but never  
184 searching for the plans to avoid failure. Waiting for "the right time" to begin  
185 putting ideas and plans into action, until the waiting becomes a permanent habit.  
186 Remembering those who have failed, and forgetting those who have succeeded.  
187 Seeing the hole in the doughnut, but overlooking the doughnut. Pessimism,  
188 leading to indigestion, poor elimination, auto-intoxication, bad breath and bad  
189 disposition.

190 **PROCRASTINATION.** The habit of putting off until tomorrow that which  
191 should have been done last year. Spending enough time in creating alibis and  
192 excuses to have done the job. This symptom is closely related to over-caution,  
193 doubt and worry. Refusal to accept responsibility when it can be avoided.  
194 Willingness to compromise rather than put up a stiff fight. Compromising with  
195 difficulties instead of harnessing and using them as stepping stones to

196 advancement. Bargaining with Life for a penny, instead of demanding prosperity,  
 197 opulence, riches, contentment and happiness. Planning what to do IF AND  
 198 WHEN OVERTAKEN BY FAILURE, INSTEAD OF BURNING ALL  
 199 BRIDGES AND MAKING RETREAT IMPOSSIBLE. Weakness of, and often  
 200 total lack of self-confidence, definiteness of purpose, self-control, initiative,  
 201 enthusiasm, ambition, thrift and sound reasoning ability.

202 EXPECTING POVERTY INSTEAD OF DEMANDING RICHES.

203 Association with those who accept poverty instead of seeking the company of  
 204 those who demand and receive riches.

205 MONEY TALKS!

206 Some will ask, "why did you write a book about money? Why measure riches in  
 207 dollars, alone?" Some will believe, and rightly so, that there are other forms of  
 208 riches more desirable than money.

209 Yes, there are riches which cannot be measured in terms of dollars, but there are  
 210 millions of people who will say, "Give me all the money I need, and I will find  
 211 everything else I want."

212 The major reason why I wrote this book on how to get money is the fact that the  
 213 world has but lately passed through an experience that left millions of men and  
 214 women paralyzed with the FEAR OF POVERTY. What this sort of fear does to  
 215 one was well described by Westbrook Pegler, in the New York World-Telegram:

---

216 *"Money is only clam shells or metal discs or scraps of paper, and there are*  
 217 *treasures of the heart and soul which money cannot buy, but most people, being*  
 218 *broke, are unable to keep this in mind and sustain their spirits. When a man*  
 219 *is down and out and on the street, unable to get any job at all, something*  
 220 *happens to his spirit which can be observed in the droop of his shoulders, the*  
 221 *set of his hat, his walk and his gaze. He cannot escape a feeling of inferiority*  
 222 *among people with regular employment, even though he knows they are*  
 223 *definitely not his equals in character, intelligence or ability.*

224           *"These people – even his friends – feel, on the other hand, a sense of superiority*  
225           *and regard him, perhaps unconsciously, as a casualty. He may borrow for a*  
226           *time, but not enough to carry on in his accustomed way, and he cannot continue*  
227           *to borrow very long.*

228           *But borrowing in itself, when a man is borrowing merely to live, is a depressing*  
229           *experience, and the money lacks the power of earned money to revive his spirits.*  
230           *Of course, none of this applies to bums or habitual ne'er-do-wells, but only to*  
231           *men of normal ambitions and self-respect.*

232           *"WOMEN CONCEAL DESPAIR.*

233           *"Women in the same predicament must be different. We somehow do not think*  
234           *of women at all in considering the down-and-outers. They are scarce in the*  
235           *bread-lines, they rarely are seen begging on the streets, and they are not*  
236           *recognizable in crowds by the same plain signs which identify busted men. Of*  
237           *course, I do not mean the shuffling bags of the city streets who are the opposite*  
238           *number of the confirmed male bums. I mean reasonably young, decent and*  
239           *intelligent women. There must be many of them, but their despair is not*  
240           *apparent. Maybe they kill themselves.*

241           *"When a man is down and out he has time on his hands for brooding. He*  
242           *may travel miles to see a man about a job and discover that the job is filled or*  
243           *that it is one of those jobs with no base pay but only a commission on the sale*  
244           *of some useless knick-knack which nobody would buy, except out of pity.*  
245           *Turning that down, he finds himself back on the street with nowhere to go but*  
246           *just anywhere. So he walks and walks. He gazes into store windows at*  
247           *luxuries which are not for him, and feels inferior and gives way to people who*  
248           *stop to look with an active interest. He wanders into the railroad station or*  
249           *puts himself down in the library to ease his legs and soak up a little heat, but*  
250           *that isn't looking for a job, so he gets going again. He may not know it, but*  
251           *his aimlessness would give him away even if the very lines of his figure did not.*

252 *He may be well dressed in the clothes left over from the days when he had a*  
 253 *steady job, but the clothes cannot disguise the droop.*

"MONEY MAKES DIFFERENCE.

254 *"He sees thousands of other people, bookkeepers or clerks or chemists or wagon*  
 255 *hands, busy at their work and envies them from the bottom of his soul. They*  
 256 *have their independence, their self-respect and manhood, and he simply cannot*  
 257 *convince himself that he is a good man, too, though he argue it out and arrive*  
 258 *at a favorable verdict hour after hour.*

259 *"It is just money which makes this difference in him. With a little money he*  
 260 *would be himself again.*

261 *"Some employers take the most shocking advantage of people who are down*  
 262 *and out. The agencies hang out little colored cards offering miserable wages to*  
 263 *busted men-\$2 a week.*

264 *An \$18 a week job is a plum, and anyone with \$25 a week to offer does not*  
 265 *hang the job in front of an agency on a colored card. I have a want ad clipped*  
 266 *from a local paper demanding a clerk, a good, clean penman, to take telephone*  
 267 *orders for a sandwich shop from 11 A.M. to 2 P.M. for \$8 a month – not*  
 268 *\$8 a week but \$8 a month.*

269 *The ad says also, 'State religion.' Can you imagine the brutal effrontery of*  
 270 *anyone who demands a good, clean penman for 11 cents an hour inquiring*  
 271 *into the victim's religion? But that is what busted people are offered."*

---

272 ***THE FEAR OF CRITICISM***

273 Just how man originally came by this fear, no one can state definitely, but one  
 274 thing is certain – he has it in a highly developed form. Some believe that this fear  
 275 made its appearance about the time that politics became a "profession." Others

276 believe it can be traced to the age when women first began to concern  
277 themselves with "styles" in wearing apparel.

278 This author, being neither a humorist nor a prophet, is inclined to attribute the  
279 basic fear of criticism to that part of man's inherited nature which prompts him  
280 not only to take away his fellowman's goods and wares, but to justify his action  
281 by CRITICISM of his fellowman's character. It is a well-known fact that a thief  
282 will criticize the man from whom he steals, that politicians seek office, not by  
283 displaying their own virtues and qualifications, but by attempting to besmirch  
284 their opponents.

285 The fear of criticism takes on many forms, the majority of which are petty and  
286 trivial. Bald-headed men, for example, are bald for no other reason than their  
287 fear of criticism. Heads become bald because of the tight fitting bands of hats  
288 which cut off the circulation from the roots of the hair. Men wear hats, not  
289 because they actually need them, but mainly because "everyone is doing it."

290 The individual falls into line and does likewise, lest some other individual  
291 CRITICIZE him. Women seldom have bald heads, or even thin hair, because  
292 they wear hats which fit their heads loosely, the only purpose of the hats being  
293 adornment.

294 But, it must not be supposed that women are free from the fear of criticism. If  
295 any woman claims to be superior to man with reference to this fear, ask her to  
296 walk down the street wearing a hat of the vintage of 1890.

297 The astute manufacturers of clothing have not been slow to capitalize this basic  
298 fear of criticism, with which all mankind has been cursed. Every season the styles  
299 in many articles of wearing apparel change. Who establishes the styles? Certainly  
300 not the purchaser of clothing, but the manufacturer. Why does he change the  
301 styles so often? The answer is obvious. He changes the styles so he can sell more  
302 clothes.

303 For the same reason the manufacturers of automobiles (with a few rare and very  
304 sensible exceptions) change styles of models every season. No man wants to

305 drive an automobile which is not of the latest style, although the older model  
306 may actually be the better car. We have been describing the manner in which  
307 people behave under the influence of fear of criticism as applied to the small and  
308 petty things of life. Let us now examine human behavior when this fear affects  
309 people in connection with the more important events of human relationship.  
310 Take for example practically any person who has reached the age of "mental  
311 maturity" (from 35 to 40 years of age, as a general average), and if you could read  
312 the secret thoughts of his mind, you would find a very decided disbelief in most  
313 of the fables taught by the majority of the dogmatists and theologians a few  
314 decades back.

315 Not often, however, will you find a person who has the courage to openly state  
316 his belief on this subject. Most people will, if pressed far enough, tell a lie rather  
317 than admit that they do not believe the stories associated with that form of  
318 religion which held people in bondage prior to the age of scientific discovery and  
319 education.

320 Why does the average person, even in this day of enlightenment, shy away from  
321 denying his belief in the fables which were the basis of most of the religions a  
322 few decades ago? The answer is, "because of the fear of criticism." Men and  
323 women have been burned at the stake for daring to express disbelief in ghosts. It  
324 is no wonder we have inherited a consciousness which makes us fear criticism.  
325 The time was, and not so far in the past, when criticism carried severe  
326 punishments – it still does in some countries.

327 The fear of criticism robs man of his initiative, destroys his power of  
328 imagination, limits his individuality, takes away his self-reliance, and does him  
329 damage in a hundred other ways. Parents often do their children irreparable  
330 injury by criticizing them. The mother of one of my boyhood chums used to  
331 punish him with a switch almost daily, always completing the job with the  
332 statement, "You'll land in the penitentiary before you are twenty." He was sent to  
333 a Reformatory at the age of seventeen. Criticism is the one form of service, of  
334 which everyone has too much. Everyone has a stock of it which is handed out,  
335 gratis, whether called for or not. One's nearest relatives often are the worst

336 offenders. It should be recognized as a crime (in reality it is a crime of the worst  
337 nature), for any parent to build inferiority complexes in the mind of a child,  
338 through unnecessary criticism. Employers who understand human nature, get the  
339 best there is in men, not by criticism, but by constructive suggestion. Parents  
340 may accomplish the same results with their children. Criticism will plant FEAR  
341 in the human heart, or resentment, but it will not build love or affection.

#### 342 SYMPTOMS OF THE FEAR OF CRITICISM

343 This fear is almost as universal as the fear of poverty, and its effects are just as  
344 fatal to personal achievement, mainly because this fear destroys initiative, and  
345 discourages the use of imagination.

346 The major symptoms of the fear are:

347 SELF-CONSCIOUSNESS. Generally expressed through nervousness, timidity  
348 in conversation and in meeting strangers, awkward movement of the hands and  
349 limbs, shifting of the eyes.

350 LACK OF POISE. Expressed through lack of voice control, nervousness in the  
351 presence of others, poor posture of body, poor memory.

352 PERSONALITY. Lacking in firmness of decision, personal charm, and ability to  
353 express opinions definitely. The habit of side-stepping issues instead of meeting  
354 them squarely. Agreeing with others without careful examination of their  
355 opinions.

356 INFERIORITY COMPLEX. The habit of expressing self-approval by word of  
357 mouth and by actions, as a means of covering up a feeling of inferiority. Using  
358 "big words" to impress others, (often without knowing the real meaning of the  
359 words). Imitating others in dress, speech and manners. Boasting of imaginary  
360 achievements. This sometimes gives a surface appearance of a feeling of  
361 superiority.

362 EXTRAVAGANCE. The habit of trying to "keep up with the Joneses,"  
363 spending beyond one's income.

364 LACK OF INITIATIVE. Failure to embrace opportunities for self-  
 365 advancement, fear to express opinions, lack of confidence in one's own ideas,  
 366 giving evasive answers to questions asked by superiors, hesitancy of manner and  
 367 speech, deceit in both words and deeds.

368 LACK OF AMBITION. Mental and physical laziness, lack of self-assertion,  
 369 slowness in reaching decisions, easily influenced by others, the habit of criticizing  
 370 others behind their backs and flattering them to their faces, the habit of  
 371 accepting defeat without protest, quitting an undertaking when opposed by  
 372 others, suspicious of other people without cause, lacking in tactfulness of  
 373 manner and speech, unwillingness to accept the blame for mistakes.

#### 374 ***THE FEAR OF ILL HEALTH***

375 This fear may be traced to both physical and social heredity. It is closely  
 376 associated, as to its origin, with the causes of fear of Old Age and the fear of  
 377 Death, because it leads one closely to the border of "terrible worlds" of which  
 378 man knows not, but concerning which he has been taught some discomfoting  
 379 stories. The opinion is somewhat general, also, that certain unethical people  
 380 engaged in the business of "selling health" have had not a little to do with  
 381 keeping alive the fear of ill health.

382 In the main, man fears ill health because of the terrible pictures which have been  
 383 planted in his mind of what may happen if death should overtake him. He also  
 384 fears it because of the economic toll which it may claim.

385 A reputable physician estimated that 75% of all people who visit physicians for  
 386 professional service are suffering with hypochondria (imaginary illness). It has  
 387 been shown most convincingly that the fear of disease, even where there is not  
 388 the slightest cause for fear, often produces the physical symptoms of the disease  
 389 feared.

390 Powerful and mighty is the human mind! It builds or it destroys. Playing upon  
 391 this common weakness of fear of ill health, dispensers of patent medicines have  
 392 reaped fortunes. This form of imposition upon credulous humanity became so

393 prevalent some twenty years ago that Colliers' Weekly Magazine conducted a  
394 bitter campaign against some of the worst offenders in the patent medicine  
395 business.

396 During the "flu" epidemic which broke out during the world war, the mayor of  
397 New York City took drastic steps to check the damage which people were doing  
398 themselves through their inherent fear of ill health. He called in the newspaper  
399 men and said to them, "Gentlemen, I feel it necessary to ask you not to publish  
400 any scare headlines concerning the flu' epidemic. Unless you cooperate with me,  
401 we will have a situation which we cannot control." The newspapers quit  
402 publishing stories about the "flu," and within one month the epidemic had been  
403 successfully checked.

404 Through a series of experiments conducted some years ago, it was proved that  
405 people may be made ill by suggestion. We conducted this experiment by causing  
406 three acquaintances to visit the "victims," each of whom asked the question,  
407 "What ails you?

408 You look terribly ill." The first questioner usually provoked a grin, and a  
409 nonchalant "Oh, nothing, I'm alright," from the victim. The second questioner  
410 usually was answered with the statement, "I don't know exactly, but I do feel  
411 badly." The third questioner was usually met with the frank admission that the  
412 victim was actually feeling ill.

413 Try this on an acquaintance if you doubt that it will make him uncomfortable,  
414 but do not carry the experiment too far. There is a certain religious sect whose  
415 members take vengeance upon their enemies by the "hexing" method. They call  
416 it "placing a spell" on the victim.

417 There is overwhelming evidence that disease sometimes begins in the form of  
418 negative thought impulse. Such an impulse may be passed from one mind to  
419 another, by suggestion, or created by an individual in his own mind.

420 A man who was blessed with more wisdom than this incident might indicate,  
421 once said "When anyone asks me how I feel, I always want to answer by  
422 knocking him down."

423 Doctors send patients into new climates for their health, because a change of  
424 "mental attitude" is necessary. The seed of fear of ill health lives in every human  
425 mind. Worry, fear, discouragement, disappointment in love and business affairs,  
426 cause this seed to germinate and grow. The recent business depression kept the  
427 doctors on the run, because every form of negative thinking may cause ill health.

428 Disappointments in business and in love stand at the head of the list of causes of  
429 fear of ill health. A young man suffered a disappointment in love which sent him  
430 to a hospital. For months he hovered between life and death. A specialist in  
431 suggestive therapeutics was called in. The specialist changed nurses, placing him  
432 in charge of a very charming young woman who began (by pre-arrangement with  
433 the doctor) to make love to him the first day of her arrival on the job. Within  
434 three weeks the patient was discharged from the hospital, still suffering, but with  
435 an entirely different malady. HE WAS IN LOVE AGAIN. The remedy was a  
436 hoax, but the patient and the nurse were later married. Both are in good health at  
437 the time of this writing.

#### 438 SYMPTOMS OF THE FEAR OF ILL HEALTH

439 The symptoms of this almost universal fear are:

440 AUTO-SUGGESTION. The habit of negative use of self-suggestion by looking  
441 for, and expecting to find the symptoms of all kinds of disease. "Enjoying"  
442 imaginary illness and speaking of it as being real. The habit of trying all "fads"  
443 and "isms" recommended by others as having therapeutic value. Talking to  
444 others of operations, accidents and other forms of illness.

445 Experimenting with diets, physical exercises, reducing systems, without  
446 professional guidance. Trying home remedies, patent medicines and "quack"  
447 remedies.

448 HYPOCHONDRIA. The habit of talking of illness, concentrating the mind  
449 upon disease, and expecting its appearance until a nervous break occurs. Nothing  
450 that comes in bottles can cure this condition. It is brought on by negative  
451 thinking and nothing but positive thought can affect a cure.

452 Hypochondria, (a medical term for imaginary disease) is said to do as much dam-  
453 age on occasion, as the disease one fears might do. Most so-called cases of  
454 "nerves" come from imaginary illness.

455 EXERCISE. Fear of ill health often interferes with proper physical exercise, and  
456 results in over-weight, by causing one to avoid outdoor life.

457 SUSCEPTIBILITY. Fear of ill health breaks down Nature's body resistance, and  
458 creates a favorable condition for any form of disease one may contact. The fear  
459 of ill health often is related to the fear of Poverty, especially in the case of the  
460 hypochondriac, who constantly worries about the possibility of having to pay  
461 doctor's bills, hospital bills, etc. This type of person spends much time preparing  
462 for sickness, talking about death, saving money for cemetery lots, and burial  
463 expenses, etc.

464 SELF-CODDLING. The habit of making a bid for sympathy, using imaginary  
465 illness as the lure. (People often resort to this trick to avoid work). The habit of  
466 feigning illness to cover plain laziness, or to serve as an alibi for lack of ambition.

467 INTEMPERANCE. The habit of using alcohol or narcotics to destroy pains  
468 such as headaches, neuralgia, etc., instead of eliminating the cause.

469 The habit of reading about illness and worrying over the possibility of being  
470 stricken by it. The habit of reading patent medicine advertisements.

#### 471 ***THE FEAR OF LOSS OF LOVE***

472 The original source of this inherent fear needs but little description, because it  
473 obviously grew out of man's polygamous habit of stealing his fellow-man's mate,  
474 and his habit of taking liberties with her whenever he could.

475 Jealousy, and other similar forms of neurosis grow out of man's inherited fear of  
476 the loss of love of someone. This fear is the most painful of all the six basic  
477 fears. It probably plays more havoc with the body and mind than any of the  
478 other basic fears, as it often leads to permanent insanity.

479 The fear of the loss of love probably dates back to the Stone Age, when men  
480 stole women by brute force. They continue to steal females, but their technique  
481 has changed. Instead of force, they now use persuasion, the promise of pretty  
482 clothes, motor cars, and other "bait" much more effective than physical force.  
483 Man's habits are the same as they were at the dawn of civilization, but he  
484 expresses them differently.

485 Careful analysis has shown that women are more susceptible to this fear than  
486 men. This fact is easily explained. Women have learned, from experience, that  
487 men are polygamous by nature – that they are not to be trusted in the hands of  
488 rivals.

#### 489 SYMPTOMS OF THE FEAR OF LOSS OF LOVE

490 The distinguishing symptoms of this fear are:

491 JEALOUSY. The habit of being suspicious of friends and loved ones without  
492 any reasonable evidence of sufficient grounds. (Jealousy is a form of dementia  
493 praecox which sometimes becomes violent without the slightest cause). The  
494 habit of accusing wife or husband of infidelity without grounds. General  
495 suspicion of everyone, absolute faith in no one.

496 FAULT FINDING. The habit of finding fault with friends, relatives, business  
497 associates and loved ones upon the slightest provocation, or without any cause  
498 whatsoever.

499 GAMBLING. The habit of gambling, stealing, cheating, and otherwise taking  
500 hazardous chances to provide money for loved ones, with the belief that love can  
501 be bought. The habit of spending beyond one's means, or incurring debts, to  
502 provide gifts for loved ones, with the object of making a favorable showing.

503 Insomnia, nervousness, lack of persistence, weakness of will, lack of self-control,  
504 lack of self-reliance, bad temper.

505 ***THE FEAR OF OLD AGE***

506 In the main, this fear grows out of two sources. First, the thought that old age  
507 may bring with it POVERTY. Secondly, and by far the most common source of  
508 origin, from false and cruel teachings of the past which have been too well mixed  
509 with "fire and brimstone," and other bogies cunningly designed to enslave man  
510 through fear.

511 In the basic fear of old age, man has two very sound reasons for his  
512 apprehension – one growing out of his distrust of his fellowman, who may seize  
513 whatever worldly goods he may possess, and the other arising from the terrible  
514 pictures of the world beyond, which were planted in his mind, through social  
515 heredity before he came into full possession of his mind.

516 The possibility of ill health, which is more common as people grow older, is also  
517 a contributing cause of this common fear of old age. Eroticism also enters into  
518 the cause of the fear of old age, as no man cherishes the thought of diminishing  
519 sex attraction.

520 The most common cause of fear of old age is associated with the possibility of  
521 poverty. "Poorhouse" is not a pretty word. It throws a chill into the mind of  
522 every person who faces the possibility of having to spend his declining years on a  
523 poor farm.

524 Another contributing cause of the fear of old age, is the possibility of loss of  
525 freedom and independence, as old age may bring with it the loss of both physical  
526 and economic freedom.

527 SYMPTOMS OF THE FEAR OF OLD AGE

528 The commonest symptoms of this fear are:

529 The tendency to slow down and develop an inferiority complex at the age of  
 530 mental maturity, around the age of forty, falsely believing one's self to be  
 531 "slipping" because of age. (The truth is that man's most useful years, mentally  
 532 and spiritually, are those between forty and sixty).

533 The habit of speaking apologetically of one's self as "being old" merely because  
 534 one has reached the age of forty, or fifty, instead of reversing the rule and  
 535 expressing gratitude for having reached the age of wisdom and understanding.

536 The habit of killing off initiative, imagination, and self-reliance by falsely  
 537 believing one's self too old to exercise these qualities.

538 The habit of the man or woman of forty dressing with the aim of trying to  
 539 appear much younger, and affecting mannerisms of youth; thereby inspiring  
 540 ridicule by both friends and strangers.

541

#### 542 ***THE FEAR OF DEATH***

543 To some this is the cruelest of all the basic fears. The reason is obvious. The  
 544 terrible pangs of fear associated with the thought of death, in the majority of  
 545 cases, may be charged directly to religious fanaticism. So-called "heathen" are less  
 546 afraid of death than the more "civilized." For hundreds of millions of years man  
 547 has been asking the still unanswered questions, "whence" and "whither."

548 Where did I come from, and where am I going? During the darker ages of the  
 549 past, the more cunning and crafty were not slow to offer the answer to these  
 550 questions, FOR A PRICE. Witness, now, the major source of origin of the  
 551 FEAR OF DEATH.

552 "Come into my tent, embrace my faith, accept my dogmas, and I will give you a  
 553 ticket that will admit you straightaway into heaven when you die," cries a leader  
 554 of sectarianism. "Remain out of my tent," says the same leader, "and may the  
 555 devil take you and burn you throughout eternity."

556 ETERNITY is a long time. FIRE is a terrible thing. The thought of eternal  
557 punishment, with fire, not only causes man to fear death, it often causes him to  
558 lose his reason. It destroys interest in life and makes happiness impossible.

559 During my research, I reviewed a book entitled "A Catalogue of the Gods," in  
560 which were listed the 30,000 gods which man has worshiped. Think of it! Thirty  
561 thousand of them, represented by everything from a crawfish to a man. It is little  
562 wonder that men have become frightened at the approach of death.

563 While the religious leader may not be able to provide safe conduct into heaven,  
564 nor, by lack of such provision, allow the unfortunate to descend into hell, the  
565 possibility of the latter seems so terrible that the very thought of it lays hold of  
566 the imagination in such a realistic way that it paralyzes reason, and sets up the  
567 fear of death.

568 In truth, NO MAN KNOWS, and no man has ever known, what heaven or hell  
569 is like, nor does any man know if either place actually exists. This very lack of  
570 positive knowledge opens the door of the human mind to the charlatan so he  
571 may enter and control that mind with his stock of legerdemain and various  
572 brands of pious fraud and trickery.

573 The fear of DEATH is not as common now as it was during the age when there  
574 were no great colleges and universities. Men of science have turned the spotlight  
575 of truth upon the world, and this truth is rapidly freeing men and women from  
576 this terrible fear of DEATH. The young men and young women who attend the  
577 colleges and universities are not easily impressed by "fire" and "brimstone."

578 Through the aid of biology, astronomy, geology, and other related sciences, the  
579 fears of the dark ages which gripped the minds of men and destroyed their  
580 reason have been dispelled.

581 Insane asylums are filled with men and women who have gone mad, because of  
582 the FEAR OF DEATH.

583 This fear is useless. Death will come, no matter what anyone may think about it.  
584 Accept it as a necessity, and pass the thought out of your mind. It must be a  
585 necessity, or it would not come to all. Perhaps it is not as bad as it has been  
586 pictured.

587 The entire world is made up of only two things, ENERGY and MATTER. In  
588 elementary physics we learn that neither matter nor energy (the only two realities  
589 known to man) can be created nor destroyed. Both matter and energy can be  
590 transformed, but neither can be destroyed.

591 Life is energy, if it is anything. If neither energy nor matter can be destroyed, of  
592 course life cannot be destroyed. Life, like other forms of energy, may be passed  
593 through various processes of transition, or change, but it cannot be destroyed.  
594 Death is mere transition.

595 If death is not mere change, or transition, then nothing comes after death except  
596 a long, eternal, peaceful sleep, and sleep is nothing to be feared. Thus you may  
597 wipe out, forever, the fear of Death.

#### 598 SYMPTOMS OF THE FEAR OF DEATH

599 The general symptoms of this fear are:

600 The habit of THINKING about dying instead of making the most of LIFE, due,  
601 generally, to lack of purpose, or lack of a suitable occupation. This fear is more  
602 prevalent among the aged, but sometimes the more youthful are victims of it.

603 The greatest of all remedies for the fear of death is a BURNING DESIRE FOR  
604 ACHIEVEMENT, backed by useful service to others. A busy person seldom  
605 has time to think about dying. He finds life too thrilling to worry about death.

606 Sometimes the fear of death is closely associated with the Fear of Poverty, where  
607 one's death would leave loved ones poverty-stricken. In other cases, the fear of  
608 death is caused by illness and the consequent breaking down of physical body  
609 resistance. The commonest causes of the fear of death are: ill-health, poverty,  
610 lack of appropriate occupation, disappointment over love, insanity, and religious  
611 fanaticism.

## 612 OLD MAN WORRY

613 Worry is a state of mind based upon fear. It works slowly, but persistently. It is  
614 insidious and subtle. Step by step it "digs itself in" until it paralyzes one's  
615 reasoning faculty, destroys self-confidence and initiative. Worry is a form of  
616 sustained fear caused by indecision therefore it is a state of mind which can be  
617 controlled. An unsettled mind is helpless. Indecision makes an unsettled mind.  
618 Most individuals lack the willpower to reach decisions promptly, and to stand by  
619 them after they have been made, even during normal business conditions.  
620 During periods of economic unrest (such as the world recently experienced), the  
621 individual is handicapped, not alone by his inherent nature to be slow at reaching  
622 decisions, but he is influenced by the indecision of others around him who have  
623 created a state of "mass indecision."

624 During the depression the whole atmosphere, all over the world, was filled with  
625 "Fearenza" and "Worryitis," the two mental disease germs which began to spread  
626 themselves after the Wall Street frenzy in 1929. There is only one known  
627 antidote for these germs; it is the habit of prompt and firm DECISION.  
628 Moreover, it is an antidote which every individual must apply for himself.

629 We do not worry over conditions, once we have reached a decision to follow a  
630 definite line of action.

631 I once interviewed a man who was to be electrocuted two hours later. The  
632 condemned man was the calmest of some eight men who were in the death-cell  
633 with him. His calmness prompted me to ask him how it felt to know that he was  
634 going into eternity in a short while. With a smile of confidence on his face, he  
635 said, "It feels fine.

636 Just think, brother, my troubles will soon be over. I have had nothing but trouble  
637 all my life. It has been a hardship to get food and clothing. Soon I will not need  
638 these things. I have felt fine ever since I learned FOR CERTAIN that I must die.  
639 I made up my mind then, to accept my fate in good spirit."

640 As he spoke he devoured a dinner of proportions sufficient for three men, eating  
641 every mouthful of the food brought to him, and apparently enjoying it as much  
642 as if no disaster awaited him.

643 DECISION gave this man resignation to his fate! Decision can also prevent  
644 one's acceptance of undesired circumstances. The six basic fears become  
645 translated into a state of worry, through indecision. Relieve yourself, forever of  
646 the fear of death, by reaching a decision to accept death as an inescapable event.  
647 Whip the fear of poverty by reaching a decision to get along with whatever  
648 wealth you can accumulate WITHOUT WORRY. Put your foot upon the neck  
649 of the fear of criticism by reaching a decision NOT TO WORRY about what  
650 other people think, do, or say. Eliminate the fear of old age by reaching a  
651 decision to accept it, not as a handicap, but as a great blessing which carries with  
652 it wisdom, self-control, and understanding not known to youth.

653 Acquit yourself of the fear of ill health by the decision to forget symptoms.  
654 Master the fear of loss of love by reaching a decision to get along without love, if  
655 that is necessary.

656 Kill the habit of worry, in all its forms, by reaching a general, blanket decision  
657 that nothing which life has to offer is worth the price of worry. With this  
658 decision will come poise, peace of mind, and calmness of thought which will  
659 bring happiness.

660 A man whose mind is filled with fear not only destroys his own chances of  
661 intelligent action, but, he transmits these destructive vibrations to the minds of  
662 all who come into contact with him, and destroys, also their chances.

663 Even a dog or a horse knows when its master lacks courage; moreover, a dog or  
664 a horse will pick up the vibrations of fear thrown off by its master, and behave  
665 accordingly. Lower down the line of intelligence in the animal kingdom, one  
666 finds this same capacity to pick up the vibrations of fear. A honey-bee  
667 immediately senses fear in the mind of a person-for reasons unknown, a bee will  
668 sting the person whose mind is releasing vibrations of fear, much more readily  
669 than it will molest the person whose mind registers no fear.

670 The vibrations of fear pass from one mind to another just as quickly and as  
671 surely as the sound of the human voice passes from the broadcasting station to  
672 the receiving set of a radio-and BY THE SELF-SAME MEDIUM.

673 Mental telepathy is a reality. Thoughts pass from one mind to another,  
674 voluntarily, whether or not this fact is recognized by either the person releasing  
675 the thoughts, or the persons who pick up those thoughts.

676 The person who gives expression, by word of mouth, to negative or destructive  
677 thoughts is practically certain to experience the results of those words in the  
678 form of a destructive "kick-back." The release of destructive thought impulses,  
679 alone, without the aid of words, produces also a "kickback" in more ways than  
680 one. First of all, and perhaps most important to be remembered, the person who  
681 releases thoughts of a destructive nature, must suffer damage through the  
682 breaking down of the faculty of creative imagination.

683 Secondly, the presence in the mind of any destructive emotion develops a  
684 negative personality which repels people, and often converts them into  
685 antagonists. The third source of damage to the person who entertains or releases  
686 negative thoughts, lies in this significant fact – these thought-impulses are not  
687 only damaging to others, but they EMBED THEMSELVES IN THE  
688 SUBCONSCIOUS MIND OF THE PERSON RELEASING THEM, and there  
689 become a part of his character.

690 One is never through with a thought, merely by releasing it. When a thought is  
691 released, it spreads in every direction, through the medium of the ether, but it  
692 also plants itself permanently in the subconscious mind of the person releasing it.

693 Your business in life is, presumably to achieve success. To be successful, you  
694 must find peace of mind, acquire the material needs of life, and above all, attain  
695 HAPPINESS. All of these evidences of success begin in the form of thought  
696 impulses.

697 You may control your own mind, you have the power to feed it whatever  
698 thought impulses you choose. With this privilege goes also the responsibility of

699 using it constructively. You are the master of your own earthly destiny just as  
 700 surely as you have the power to control your own thoughts. You may influence,  
 701 direct, and eventually control your own environment, making your life what you  
 702 want it to be – or, you may neglect to exercise the privilege which is yours, to  
 703 make your life to order, thus casting yourself upon the broad sea of  
 704 "Circumstance" where you will be tossed hither and yon, like a chip on the waves  
 705 of the ocean.

### **THE DEVIL'S WORKSHOP: THE SEVENTH BASIC EVIL**

706 In addition to the Six Basic Fears, there is another evil by which people suffer. It  
 707 constitutes a rich soil in which the seeds of failure grow abundantly. It is so  
 708 subtle that its presence often is not detected. This affliction cannot properly be  
 709 classed as a fear. IT IS MORE DEEPLY SEATED AND MORE OFTEN  
 710 FATAL THAN ALL OF THE SIX FEARS. For want of a better name, let us  
 711 call this evil SUSCEPTIBILITY TO NEGATIVE INFLUENCES.

712 Men who accumulate great riches always protect themselves against this evil! The  
 713 poverty stricken never do! Those who succeed in any calling must prepare their  
 714 minds to resist the evil. If you are reading this philosophy for the purpose of  
 715 accumulating riches, you should examine yourself very carefully, to determine  
 716 whether you are susceptible to negative influences. If you neglect this self-  
 717 analysis, you will forfeit your right to attain the object of your desires.

718 Make the analysis searching. After you read the questions prepared for this self-  
 719 analysis, hold yourself to a strict accounting in your answers. Go at the task as  
 720 carefully as you would search for any other enemy you knew to be awaiting you  
 721 in ambush and deal with your own faults as you would with a more tangible  
 722 enemy. You can easily protect yourself against highway robbers, because the law  
 723 provides organized cooperation for your benefit, but the "seventh basic evil" is  
 724 more difficult to master, because it strikes when you are not aware of its  
 725 presence, when you are asleep, and while you are awake. Moreover, its weapon is  
 726 intangible, because it consists of merely a STATE OF MIND. This evil is also  
 727 dangerous because it strikes in as many different forms as there are human

728 experiences. Sometimes it enters the mind through the well-meant words of  
729 one's own relatives. At other times, it bores from within, through one's own  
730 mental attitude. Always it is as deadly as poison, even though it may not kill as  
731 quickly.

732 ***HOW TO PROTECT YOURSELF AGAINST NEGATIVE***  
733 ***INFLUENCES***

734 To protect yourself against negative influences, whether of your own making, or  
735 the result of the activities of negative people around you, recognize that you have  
736 a WILL-POWER, and put it into constant use, until it builds a wall of immunity  
737 against negative influences in your own mind.

738 Recognize the fact that you, and every other human being, are, by nature, lazy,  
739 indifferent, and susceptible to all suggestions which harmonize with your  
740 weaknesses.

741 Recognize that you are, by nature, susceptible to all the six basic fears, and set up  
742 habits for the purpose of counteracting all these fears.

743 Recognize that negative influences often work on you through your  
744 subconscious mind, therefore they are difficult to detect, and keep your mind  
745 closed against all people who depress or discourage you in any way.

746 Clean out your medicine chest, throw away all pill bottles, and stop pandering to  
747 colds, aches, pains and imaginary illness.

748 Deliberately seek the company of people who influence you to

749 THINK AND ACT FOR YOURSELF.

750 Do not EXPECT troubles as they have a tendency not to disappoint.

751 Without doubt, the most common weakness of all human beings is the habit of  
752 leaving their minds open to the negative influence of other people. This  
753 weakness is all the more damaging, because most people do not recognize that

754 they are cursed by it, and many who acknowledge it, neglect or refuse to correct  
755 the evil until it becomes an uncontrollable part of their daily habits.

756 To aid those who wish to see themselves as they really are, the following list of  
757 questions has been prepared. Read the questions and state your answers aloud,  
758 so you can hear your own voice. This will make it easier for you to be truthful  
759 with yourself.

#### 760 SELF-ANALYSIS TEST QUESTIONS

761 Do you complain often of "feeling bad," and if so, what is the cause?

762 Do you find fault with other people at the slightest provocation?

763 Do you frequently make mistakes in your work, and if so, why?

764 Are you sarcastic and offensive in your conversation?

765 Do you deliberately avoid the association of anyone, and if so, why?

766 Do you suffer frequently with indigestion? If so, what is the cause?

767 Does life seem futile and the future hopeless to you? If so, why?

768 Do you like your occupation? If not, why?

769 Do you often feel self-pity, and if so why?

770 Are you envious of those who excel you?

771 To which do you devote most time, thinking of SUCCESS, or of FAILURE?

772 Are you gaining or losing self-confidence as you grow older?

773 Do you learn something of value from all mistakes?

774 Are you permitting some relative or acquaintance to worry you? If so, why?

- 775 Are you sometimes "in the clouds" and at other times in the depths of  
776 despondency?
- 777 Who has the most inspiring influence upon you? What is the cause?
- 778 Do you tolerate negative or discouraging influences which you can avoid?
- 779 Are you careless of your personal appearance? If so, when and why?
- 780 Have you learned how to "drown your troubles" by being too busy to be  
781 annoyed by them?
- 782 Would you call yourself a "spineless weakling" if you permitted others to do your  
783 thinking for you?
- 784 Do you neglect internal bathing until auto-intoxication makes you ill-tempered  
785 and irritable?
- 786 How many preventable disturbances annoy you, and why do you tolerate them?
- 787 Do you resort to liquor, narcotics, or cigarettes to "quiet your nerves"? If so, why  
788 do you not try will-power instead?
- 789 Does anyone "nag" you, and if so, for what reason?
- 790 Do you have a DEFINITE MAJOR PURPOSE, and if so, what is it, and what  
791 plan have you for achieving it?
- 792 Do you suffer from any of the Six Basic Fears? If so, which ones?
- 793 Have you a method by which you can shield yourself against the negative  
794 influence of others?
- 795 Do you make deliberate use of auto-suggestion to make your mind positive?
- 796 Which do you value most, your material possessions, or your privilege of  
797 controlling your own thoughts?

- 798 Are you easily influenced by others, against your own judgment?
- 799 Has today added anything of value to your stock of knowledge or state of mind?
- 800 Do you face squarely the circumstances which make you unhappy, or sidestep  
801 the responsibility?
- 802 Do you analyze all mistakes and failures and try to profit by them or, do you take  
803 the attitude that this is not your duty?
- 804 Can you name three of your most damaging weaknesses?
- 805 What are you doing to correct them?
- 806 Do you encourage other people to bring their worries to you for sympathy?
- 807 Do you choose, from your daily experiences, lessons or influences which aid in  
808 your personal advancement?
- 809 Does your presence have a negative influence on other people as a rule?
- 810 What habits of other people annoy you most?
- 811 Do you form your own opinions or permit yourself to be influenced by other  
812 people?
- 813 Have you learned how to create a mental state of mind with which you can shield  
814 yourself against all discouraging influences?
- 815 Does your occupation inspire you with faith and hope?
- 816 Are you conscious of possessing spiritual forces of sufficient power to enable  
817 you to keep your mind free from all forms of FEAR?
- 818 Does your religion help you to keep your own mind positive?
- 819 Do you feel it your duty to share other people's worries? If so, why?

- 820 If you believe that "birds of a feather flock together" what have you learned  
821 about yourself by studying the friends whom you attract?
- 822 What connection, if any, do you see between the people with whom you  
823 associate most closely, and any unhappiness you may experience?
- 824 Could it be possible that some person whom you consider to be a friend is, in  
825 reality, your worst enemy, because of his negative influence on your mind?
- 826 By what rules do you judge who is helpful and who is damaging to you?
- 827 Are your intimate associates mentally superior or inferior to you?
- 828 How much time out of every 24 hours do you devote to:
- 829       a. your occupation
- 830       b. sleep
- 831       c. play and relaxation
- 832       d. acquiring useful knowledge
- 833       e. plain waste
- 834 Who among your acquaintances,
- 835       a. encourages you most
- 836       b. cautions you most
- 837       c. discourages you most
- 838       d. helps you most in other ways
- 839 What is your greatest worry? Why do you tolerate it?
- 840 When others offer you free, unsolicited advice, do you accept it without  
841 question, or analyze their motive?

- 842 What, above all else, do you most DESIRE? Do you intend to acquire it?
- 843 Are you willing to subordinate all other desires for this one?
- 844 How much time daily do you devote to acquiring it?
- 845 Do you change your mind often? If so, why?
- 846 Do you usually finish everything you begin?
- 847 Are you easily impressed by other people's business or professional titles, college  
848 degrees, or wealth?
- 849 Are you easily influenced by what other people think or say of you?
- 850 Do you cater to people because of their social or financial status?
- 851 Whom do you believe to be the greatest person living?
- 852 In what respect is this person superior to yourself?
- 853 How much time have you devoted to studying and answering these questions?  
854 (At least one day is necessary for the analysis and the answering of the entire list.)
- 855 If you have answered all these questions truthfully, you know more about  
856 yourself than the majority of people. Study the questions carefully, come back to  
857 them once each week for several months, and be astounded at the amount of  
858 additional knowledge of great value to yourself, you will have gained by the  
859 simple method of answering the questions truthfully. If you are not certain  
860 concerning the answers to some of the questions, seek the counsel of those who  
861 know you well, especially those who have no motive in flattering you, and see  
862 yourself through their eyes. The experience will be astonishing.
- 863 You have ABSOLUTE CONTROL over but one thing, and that is your  
864 thoughts. This is the most significant and inspiring of all facts known to man! It  
865 reflects man's Divine nature. This Divine prerogative is the sole means by which

866 you may control your own destiny. If you fail to control your own mind, you  
867 may be sure you will control nothing else.

868 If you must be careless with your possessions, let it be in connection with  
869 material things. Your mind is your spiritual estate! Protect and use it with the  
870 care to which Divine Royalty is entitled.

871 You were given a WILL-POWER for this purpose.

872 Unfortunately, there is no legal protection against those who, either by design or  
873 ignorance, poison the minds of others by negative suggestion. This form of  
874 destruction should be punishable by heavy legal penalties, because it may and  
875 often does destroy one's chances of acquiring material things which are protected  
876 by law. Men with negative minds tried to convince Thomas A. Edison that he  
877 could not build a machine that would record and reproduce the human voice,  
878 "because" they said, "no one else had ever produced such a machine." Edison  
879 did not believe them. He knew that the mind could produce ANYTHING THE  
880 MIND COULD CONCEIVE AND BELIEVE, and that knowledge was the  
881 thing that lifted the great Edison above the common herd.

882 Men with negative minds told F. W. Woolworth, he would go "broke" trying to  
883 run a store on five and ten cent sales. He did not believe them. He knew that he  
884 could do anything, within reason, if he backed his plans with faith. Exercising his  
885 right to keep other men's negative suggestions out of his mind, he piled up a  
886 fortune of more than a hundred million dollars.

887 Men with negative minds told George Washington he could not hope to win  
888 against the vastly superior forces of the British, but he exercised his Divine right  
889 to BELIEVE, therefore this book was published under the protection of the  
890 Stars and Stripes, while the name of Lord Cornwallis has been all but forgotten.

891 Doubting Thomases scoffed scornfully when Henry Ford tried out his first  
892 crudely built automobile on the streets of Detroit. Some said the thing never  
893 would become practical. Others said no one would pay money for such a  
894 contraption.

895 FORD SAID, "I'LL BELT THE EARTH WITH DEPENDABLE MOTOR  
896 CARS," AND HE DID!

897 His decision to trust his own judgment has already piled up a fortune far greater  
898 than the next five generations of his descendants can squander. For the benefit  
899 of those seeking vast riches, let it be remembered that practically the sole  
900 difference between Henry Ford and a majority of the more than one hundred  
901 thousand men who work for him, is this-FORD HAS A MIND AND  
902 CONTROLS IT, THE OTHERS HAVE MINDS WHICH THEY DO NOT  
903 TRY TO CONTROL.

904 Henry Ford has been repeatedly mentioned, because he is an astounding example  
905 of what a man with a mind of his own, and a will to control it, can accomplish.  
906 His record knocks the foundation from under that time-worn alibi, "I never had  
907 a chance." Ford never had a chance, either, but he CREATED AN  
908 OPPORTUNITY AND BACKED IT WITH PERSISTENCE UNTIL IT  
909 MADE HIM RICHER THAN CROESUS.

910 Mind control is the result of self-discipline and habit. You either control your  
911 mind or it controls you. There is no half-way compromise. The most practical of  
912 all methods for controlling the mind is the habit of keeping it busy with a  
913 definite purpose, backed by a definite plan. Study the record of any man who  
914 achieves noteworthy success, and you will observe that he has control over his  
915 own mind, moreover, that he exercises that control and directs it toward the  
916 attainment of definite objectives. Without this control, success is not possible.

### **"FIFTY-SEVEN" FAMOUS ALIBIS**

917 By Old Man IF

918 People who do not succeed have one distinguishing trait in common. They know  
919 all the reasons for failure, and have what they believe to be air-tight alibis to  
920 explain away their own lack of achievement.

- 921 Some of these alibis are clever, and a few of them are justifiable by the facts. But  
922 alibis cannot be used for money. The world wants to know only one thing –  
923 HAVE YOU ACHIEVED SUCCESS?
- 924 A character analyst compiled a list of the most commonly used alibis. As you  
925 read the list, examine yourself carefully, and determine how many of these alibis,  
926 if any, are your own property.
- 927 Remember, too, the philosophy presented in this book makes every one of these  
928 alibis obsolete.
- 929 IF I didn't have a wife and family . . .
- 930 IF I had enough "pull" . . .
- 931 IF I had money . . .
- 932 IF I had a good education . . .
- 933 IF I could get a job . . .
- 934 IF I had good health . . .
- 935 IF I only had time . . .
- 936 IF times were better . . .
- 937 IF other people understood me . . .
- 938 IF conditions around me were only different
- 939 IF I could live my life over again . . .
- 940 IF I did not fear what "THEY" would say . . .
- 941 IF I had been given a chance . . .
- 942 IF I now had a chance . . .

- 943 IF other people didn't "have it in for me" . . .
- 944 IF nothing happens to stop me . . .
- 945 IF I were only younger . . .
- 946 IF I could only do what I want . . .
- 947 IF I had been born rich . . .
- 948 IF I could meet "the right people" . . .
- 949 IF I had the talent that some people have . . .
- 950 IF I dared assert myself . . .
- 951 IF I only had embraced past opportunities . .
- 952 IF people didn't get on my nerves . . .
- 953 IF I didn't have to keep house and look after the children
- 954 IF I could save some money . . .
- 955 IF the boss only appreciated me . . .
- 956 IF I only had somebody to help me . . .
- 957 IF my family understood me . . .
- 958 IF I lived in a big city . . .
- 959 IF I could just get started . . .
- 960 IF I were only free . . .
- 961 IF I had the personality of some people . . .
- 962 IF I were not so fat . . .

- 963 IF my talents were known . . .
- 964 IF I could just get a "break" . . .
- 965 IF I could only get out of debt . . .
- 966 IF I hadn't failed . . .
- 967 IF I only knew how . . .
- 968 IF everybody didn't oppose me . . .
- 969 IF I didn't have so many worries . . .
- 970 IF I could marry the right person . . .
- 971 IF people weren't so dumb . . .
- 972 IF my family were not so extravagant . . .
- 973 IF I were sure of myself . . .
- 974 IF luck were not against me . . .
- 975 IF I had not been born under the wrong star . . .
- 976 IF it were not true that "what is to be will be" . . .
- 977 IF I did not have to work so hard . . .
- 978 IF I hadn't lost my money . . .
- 979 IF I lived in a different neighborhood . . .
- 980 IF I didn't have a "past" . . .
- 981 IF I only had a business of my own . . .
- 982 IF other people would only listen to me . . .

983 IF - and this is the greatest of them all - I had the courage to see myself as I  
984 really am, I would find out what is wrong with me, and correct it, then I might  
985 have a chance to profit by my mistakes and learn something from the experience  
986 of others, for I know that there is something WRONG with me, or I would now  
987 be where I WOULD HAVE BEEN IF I had spent more time analyzing my  
988 weaknesses, and less time building alibis to cover them.

989 Building alibis with which to explain away failure is a national pastime. The habit  
990 is as old as the human race, and is fatal to success! Why do people cling to their  
991 pet alibis? The answer is obvious. They defend their alibis because THEY  
992 CREATE them! A man's alibi is the child of his own imagination. It is human  
993 nature to defend one's own brain-child.

994 Building alibis is a deeply rooted habit. Habits are difficult to break, especially  
995 when they provide justification for something we do. Plato had this truth in  
996 mind when he said, "The first and best victory is to conquer self. To be  
997 conquered by self is, of all things, the most shameful and vile."

998 Another philosopher had the same thought in mind when he said, "It was a great  
999 surprise to me when I discovered that most of the ugliness I saw in others, was  
1000 but a reflection of my own nature."

1001 "It has always been a mystery to me," said Elbert Hubbard, "why people spend  
1002 so much time deliberately fooling themselves by creating alibis to cover their  
1003 weaknesses. If used differently, this same time would be sufficient to cure the  
1004 weakness, then no alibis would be needed."

1005 In parting, I would remind you that "Life is a checkerboard, and the player  
1006 opposite you is TIME. If you hesitate before moving, or neglect to move  
1007 promptly, your men will be wiped off the board by TIME. You are playing  
1008 against a partner who will not tolerate INDECISION!"

1009 Previously you may have had a logical excuse for not having forced Life to come  
1010 through with whatever you asked, but that alibi is now obsolete, because you are  
1011 in possession of the Master Key that unlocks the door to Life's bountiful riches.

1012 The Master Key is intangible, but it is powerful! It is the privilege of creating, in  
1013 your own mind, a BURNING DESIRE for a definite form of riches. There is no  
1014 penalty for the use of the Key, but there is a price you must pay if you do not use  
1015 it. The price is FAILURE. There is a reward of stupendous proportions if you  
1016 put the Key to use. It is the satisfaction that comes to all who conquer self and  
1017 force Life to pay whatever is asked.

1018 The reward is worthy of your effort. Will you make the start and be convinced?

1019 "If we are related," said the immortal Emerson, "we shall meet."

1020 In closing, may I borrow his thought, and say, "If we are related, we have,  
1021 through these pages, met."

**THE END**



After more than twenty years of study, Napoleon Hill condensed the habits of hundreds of highly successful people into 13 principles which became his philosophy of achievement. This philosophy was first published in 1937 as the book, ***Think and Grow Rich***.

At the time of his death in 1970, ***Think and Grow Rich*** had sold more than 20 million copies. Today, more than 100 million copies have been sold worldwide! More than 80 years after it was first published, ***Think and Grow Rich*** remains one of the best-selling paperback books in both business and personal development.

For a book that has been so successful for so long, why is that everyone who buys ***Think and Grow Rich*** does not become rich?

The book is packed with principle after principle for achieving true wealth, yet it is not enough to know the principles. You must APPLY the information in order to see the results in your life. This is why it is important to connect yourself with a mentor who can help you apply and implement what you are learning.

Who you learn from matters. For more than 25 years, Paul Martinelli has studied ***Think and Grow Rich*** and applied the principles to his life. He has created extraordinary results, building five multimillion-dollar companies from the ground up.

Through this study, Paul Martinelli will show you exactly how you can immediately begin to apply and implement the most powerful principles of ***Think and Grow Rich*** in a way that really works.



**PM**  
PAUL MARTINELLI

[www.paulmartinelli.net](http://www.paulmartinelli.net)