



THINK and GROW RICH for COACHES

The famous Andrew Carnegie formula for money-making, based upon the THIRTEEN PROVEN STEPS TO RICHES. Updated and revised to include the THIRTEEN LAWS OF THE UNIVERSE.

by
NAPOLEON HILL and WILL CRAIG

ELECTRONIC FACSIMILE EDITION

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PUBLISHER'S PREFACE

There has never been another book like *Think and Grow Rich*. This timeless classic has sold more than 7 million copies worldwide and has helped countless individuals achieve success.

Napoleon Hill uncovered the universal truths that spawned an entire personal growth industry. For some readers, the book helps them get their lives on track. For others, the insights are life-changing. Still others become disciples for the principles laid out between the covers of this book.

It is probably safe to say there are few, if any, motivational speakers or self-help authors who are not profoundly affected by the words and concepts that represent Napoleon Hill's 20 years of research.

The seeds planted in the original *Think and Grow Rich* have been nurtured and cultivated by many. Earl Nightingale, James Allen, Jim Rohn, Zig Ziglar, Brian Tracy, Wayne Dyer, Anthony Robbins, Robert Allen, Mark Victor Hansen, and Jack Canfield are but a few who have brought the words of Napoleon Hill to life and served the greater good by sharing these principles with millions and millions of people.

Over the past 60-70 years since the first printing, personal growth has evolved immensely. Additional research, some scientific in nature, has unearthed a set of laws of the universe that further substantiate and reinforce the original principles.

The famous Andrew Carnegie formula for money-making, The Thirteen Proven Steps to Riches, is the cornerstone of Hill's book.

For this revised and updated edition, *Think and Grow Rich for Coaches*, the Thirteen Laws of the Universe have been added by mentor coach and contributing author, Will Craig. Readers, and especially Coaches, will recognize these laws and find them helpful in gaining the full value of Napoleon Hill's original work.

This book conveys the experience of more than 500 persons of great wealth, who began from scratch, with nothing to give in return for riches except thoughts, ideas and organized plans.

While the emphasis appears to be on material gain, the authors fully acknowledge riches cannot always be measured in money!

Money and material things are essential for freedom of body and mind, but there are some who will feel that the greatest of all riches can be evaluated only in terms of lasting friendships, harmonious family relationships, sympathy and understanding between business associates, and introspective harmony which brings one peace of mind measurable only in spiritual values.

Be prepared, when you expose yourself to the influence of this philosophy, to experience a changed life which may help you not only to negotiate your way through life with harmony and understanding, but also to prepare you for the accumulation of riches and abundance.

THE PUBLISHER

Napoleon Hill on Coaching...

“[Andrew Carnegie] had taken into his business one young man after another, many of them with but little schooling, and by coaching them in the use of this formula, developed in them rare leadership. Moreover, *his coaching made fortunes for everyone of them who followed his instructions.*”

A WORD FROM THE AUTHORS

Napoleon Hill writes...

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

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

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

This book contains the secret, after having been put to a practical test by thousands of people, in almost every walk of life. It was Mr. Carnegie's idea that the magic formula, which gave him a stupendous fortune, ought to be placed within reach of people who do not have time to investigate how men make money, and it was his hope that I might test and demonstrate the soundness of the formula through the experience of men and women in every calling. He believed the formula should be taught in all public schools and colleges, and expressed the opinion that if it were properly taught it would so revolutionize the entire educational system that the time spent in school could be reduced to less than half.

In the chapter on Faith, you will read the astounding story of the organization of the giant United States Steel Corporation, as it was conceived and carried out by one of the young men through whom Mr. Carnegie proved that his formula will work *for all who are ready for it*. This single application of the secret, by that young man—Charles M. Schwab—made him a huge fortune in both money and

opportunity. Roughly speaking, this particular application of the formula was worth *six hundred million dollars*.

These facts—and they are facts well known to almost everyone who knew Mr. Carnegie—give you a fair idea of what the reading of this book may bring to you, provided you *know what it is that you want*.

The secret was passed on to more than one hundred thousand men and women who have used it for their personal benefit, as Mr. Carnegie planned that they should. Some have made fortunes with it. Others have used it successfully in creating harmony in their homes. A clergyman used it so effectively that it brought him an income of upwards of \$75,000.00 a year.

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

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

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

The secret to which I refer has been mentioned no fewer than a hundred times, throughout this book. It has not been directly named, for it seems to work more successfully when it is merely uncovered and left in sight, where those who are ready, and searching for it, may pick it up. That is why Mr. Carnegie tossed it to me so quietly, without giving me its specific name.

If you are ready to put it to use, you will recognize this secret at least once in every chapter. I wish I might feel privileged to tell you how you will know if you are ready, but

that would deprive you of much of the benefit you will receive when you make the discovery in your own way.

If you have ever been discouraged, if you have had difficulties to surmount which took the very soul out of you, if you have tried and failed, if you were ever handicapped by illness or physical affliction, this story of my son's discovery and use of the Carnegie formula may prove to be the oasis in the Desert of Lost Hope, for which you have been searching.

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

A peculiar thing about this secret is that those who once acquire it and use it, find themselves literally swept on to success, with but little effort, and they never again submit to failure! If you doubt this, study the names of those who have used it, wherever they have been mentioned, check their records for yourself, and be convinced.

There is no such thing as something for nothing!

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

The secret serves equally well, all who are ready for it. Education has nothing to do with it. Long before I was born, the secret had found its way into the possession of Thomas A. Edison, and he used it so intelligently that he became the world's leading inventor, although he had but three months of schooling.

The secret was passed on to Edwin C. Barnes, a business associate of Mr. Edison. He used it so effectively that, although he was then making only \$12,000 a year, he accumulated a great fortune, and retired from active business while still a young man. You will find his story at the beginning of the first chapter. It should convince you that riches are not beyond

your reach, that you can still be what you wish to be, that money, fame, recognition and happiness can be had by all who are ready and determined to have these blessings.

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

While I was performing the twenty year task of research, which I had undertaken at Mr. Carnegie's request, I analyzed hundreds of well known men, many of whom admitted that they had accumulated their vast fortunes through the aid of the Carnegie secret; among these men were:

| | |
|------------------------|-----------------------|
| HENRY FORD | CHARLES M. SCHWAB |
| WILLIAM WRIGLEY JR. | JOHN D. ROCKEFELLER |
| JOHN WANAMAKER | THOMAS A. EDISON |
| GEORGE S. PARKER | F. W. WOOLWORTH |
| GEORGE EASTMAN | WOODROW WILSON |
| THEODORE ROOSEVELT | ALEXANDER GRAHAM BELL |
| WILBUR WRIGHT | ARTHUR NASH |
| WILLIAM JENNINGS BRYAN | CLARENCE DARROW |

These names represent but a small fraction of the hundreds of well known Americans whose achievements, financially and otherwise, prove that those who understand and apply the Carnegie secret, reach high stations in life. I have never known anyone who was inspired to use the secret, who did not achieve noteworthy success in his chosen calling. I have never known any person to distinguish himself, or to accumulate riches of any consequence, without possession of the secret. From these two facts I draw the conclusion that the secret is more important, as a part of the knowledge essential for self-determination, than any which one receives through what is popularly known as "education."

What is education, anyway? This has been answered in full detail.

Somewhere, as you read, the secret to which I refer will jump from the page and stand boldly before you, **IF YOU ARE READY FOR IT!** When it appears, you will recognize it.

Whether you receive the sign in the first or the last chapter, stop for a moment when it presents itself, and turn down a glass, for that occasion will mark the most important turning-point of your life.

Remember, too, as you go through the book, that it deals with facts and not with fiction, its purpose being to convey a great universal truth through which all who are ready may learn, not only *what* to do, but also *how* to do it! and receive, as well, the needed stimulus to make a start.

As a final word of preparation, before you begin the first chapter, may I offer one brief suggestion which may provide a clue by which the Carnegie secret may be recognized? It is this—all *achievement, all earned riches, have their beginning in an idea!* If you are ready for the secret, you already possess one half of it, therefore, you will readily recognize the other half the moment it reaches your mind.

NAPOLEON HILL

Will Craig writes...

Although my name appears as co-author of this book, I hardly consider myself anything more than a small contributor. Napoleon Hill has strongly influenced my life and my work as a coach.

In the past century, no single publication has had so much influence, nor has any single individual changed so many lives for the better.

If Napoleon Hill is not the father of coaching, he is certainly the grandfather. I am humbled by the experience and grateful for the opportunity to participate in the publishing of this revised edition specifically dedicated to coaches.

Napoleon Hill's stories of Henry Ford and Thomas Edison inspired me to reach beyond my perceived limitations. Both Ford and Edison had little education (Edison only three months) and yet they both changed the world immeasurably.

Formal education was not a strong suit for me. I actually disliked school very much and did not attend my first day of college until the age of 37. When I finished graduate school I looked back upon how far I had come and what I had learned. What struck me profoundly was that none of this would have happened had I not read *Think and Grow Rich*.

I have visited the summer homes of each of both Ford and Edison, side-by-side, in Fort Myers, Florida. The two were good friends. I can remember standing on the porch of Edison's home watching the light bulbs burn. My experience was one of newfound respect and admiration, especially when I learned that some of these same light bulbs had been burning since Edison's time.

For my part in *Think and Grow Rich for Coaches*, I have taken Hill's original principles and concepts and married them to—what we now know as—the Laws of the Universe. These laws are familiar to most coaches and serve as the underpinning of all personal growth and development.

Here's a quick example: If you've ever gone somewhere new and immediately felt at home, or if you've just met someone and gotten good 'vibes' from them, you were right!

Your intuition—your gut feeling—was right on. What you sensed—vibrations—were real. What's even better is that your awareness of this phenomenon can grow and become a sixth sense for you.

The laws and principles described in this book run our lives. Enjoy your journey and, as you do, rediscover the roots of personal growth and the road to enlightenment. Use what you discover to change your world and the world around you. Your reward will be fulfillment and abundance beyond your wildest dreams.

WILL CRAIG

I

THOUGHTS ARE THINGS

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

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

Some years ago, Edwin C. Barnes discovered how true it is that men really do think and grow rich. His discovery did not come about at one sitting. It came little by little, beginning with a burning desire to become a business associate of the great Edison.

One of the chief characteristics of Barnes’ Desire was that it was *definite*. He wanted to work *with* Edison, not *for* him. Observe, carefully, the description of how he went about translating his desire into reality, and you will have a better understanding of the thirteen principles which lead to riches.

When this desire, or impulse of thought, first flashed into his mind he was in no position to act upon it. Two difficulties stood in his way. He did not know Mr. Edison, and he did not have enough money to pay his railroad fare to Orange, New Jersey.

These difficulties were sufficient to have discouraged the majority of men from making any attempt to carry out the desire. But his was no ordinary desire!

The Inventor and the “Tramp”

He presented himself at Mr. Edison’s laboratory, and announced he had come to go into business with the inventor. In speaking of the first meeting between Barnes and Edison, years later, Mr. Edison said,

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

It could not have been the young man’s appearance which got him his start in the Edison office, for that was definitely against him. It was what he thought that counted.

Barnes did not get his partnership with Edison on his first interview. He did get a chance to work in the Edison offices, at a very nominal wage, doing work that was unimportant to Edison, but most important to Barnes, because it gave him an opportunity to display his “merchandise” where his intended “partner” could see it.

Months went by. Apparently nothing happened to bring the coveted goal which Barnes had set up in his mind as his *definite major purpose.* But something important was happening in Barnes’ mind. He was constantly intensifying his desire to become the business associate of Edison.

Psychologists have correctly said that “when one is truly ready for a thing, it puts in its appearance.” Barnes was ready for a business association with Edison, moreover, he was determined to remain ready until he got that which he was seeking.

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

Maybe young Barnes did not know it at the time, but his bulldog determination, his persistence in standing back of a

single desire, was destined to mow down all opposition, and bring him the opportunity he was seeking.

Sly Disguises of Opportunity

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

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

Barnes knew he could sell the Edison Dictating Machine. He suggested this to Edison, and promptly got his chance. He did sell the machine. In fact, he sold it so successfully that Edison gave him a contract to distribute and market it all over the nation. Out of that business association Barnes made himself rich in money, but he has done something infinitely greater, he has proved that one really may “Think and Grow Rich.”

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

Barnes literally *thought* himself into a partnership with the great Edison! He thought himself into a fortune. He had nothing to start with, except the capacity to know what he wanted, and the determination to stand by that desire until he realized it.

Three Feet From Gold

One of the most common causes of failure is the habit of quitting when one is overtaken by *temporary defeat*. Every person is guilty of this mistake at one time or another.

An uncle of R. U. Darby was caught by the “gold fever” in the gold-rush days, and went west to dig and grow rich. He had never heard that *more gold has been mined from the brains of men than has ever been taken from the earth*. He staked a claim and went to work with pick and shovel. The going was hard, but his lust for gold was definite.

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

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

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

Finally, they decided to *quit*.

They sold the machinery to a junk man for a few hundred dollars, and took the train back home. Some “junk” men are dumb, but not this one! He called in a mining engineer to look at the mine and do a little calculating. The engineer advised that the project had failed, because the owners were not familiar with “fault lines.” His calculations showed that the vein would be found just three feet from where the Darbys had stopped drilling! That is exactly where it was found!

The “Junk” man took millions of dollars in ore from the mine, because he knew enough to seek expert counsel before giving up.

“I Will Never Stop Because Men Say No”

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

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

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

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

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

A Fifty-Cent Lesson in Persistence

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

One afternoon he was helping his uncle grind wheat in an old fashioned mill. The uncle operated a large farm on which a number of colored sharecrop farmers lived. Quietly, the door was opened, and a small colored child, the daughter

of a tenant, walked in and took her place near the door.

The uncle looked up, saw the child, and barked at her roughly, "what do you want?"

Meekly, the child replied, "My mammy say send her fifty cents."

"I'll not do it," the uncle retorted, "Now you run on home."

"Yas sah," the child replied. *But she did not move.*

The uncle went ahead with his work, so busily engaged that he did not pay enough attention to the child to observe that she did not leave. When he looked up and saw her still standing there, he yelled at her, "I told you to go on home! Now go, or I'll take a switch to you."

The little girl said "yas sah," *but she did not budge an inch.*

The uncle dropped a sack of grain he was about to pour into the mill hopper, picked up a barrel stave, and started toward the child with an expression on his face that indicated trouble.

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

When the uncle reached the spot where the child was standing, she quickly stepped forward one step, looked up into his eyes, and screamed at the top of her shrill voice, "*My mammy's gotta have that fifty cents!*"

The uncle stopped, looked at her for a minute, then slowly laid the barrel stave on the floor, put his hand in his pocket, took out half a dollar, and gave it to her.

The child took the money and slowly backed toward the door, never taking her eyes off the man *whom she had just conquered.* After she had gone, the uncle sat down on a box and looked out the window into space for more than ten minutes. He was pondering, with awe, over the whipping he had just taken.

Mr. Darby, too, was doing some thinking. That was the first time in all his experience that he had seen a colored child deliberately *master* an adult white person. How did she do it?

What happened to his uncle that caused him to lose his fierceness and become as docile as a lamb? What strange power did this child use that made her master over her superior? These and other similar questions flashed into Darby's mind, but he did not find the answer until years later, when he told me the story.

Strangely, the story of this unusual experience was told to the author in the old mill, on the very spot where the uncle took his whipping.

The Strange Power of a Child

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

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

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

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

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

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

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

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

In answer to these questions, this book was written.

One Sound Idea is All You Need

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

One sound idea is all that one needs to achieve success. The principles described in this book, contain the best, and

the most practical of all that is known, concerning ways and means of creating useful ideas.

Before we go any further in our approach to the description of these principles, we believe you are entitled to receive this important suggestion...

When riches begin to come they come so quickly, in such great abundance, that one wonders where they have been hiding during all those lean years.

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

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

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

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

Success comes to those who become success conscious.

Failure comes to those who indifferently allow themselves to become failure conscious.

The object of this book is to help all who seek it, to learn the art of changing their minds from failure consciousness to success consciousness.

Another weakness found in altogether too many people, is the habit of measuring everything, and everyone, by *their*

own impressions and beliefs. Some who will read this, will believe that no one can think and grow rich. They cannot think in terms of riches, because their thought habits have been steeped in poverty, want, misery, failure, and defeat.

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

“Why,” the Chinaman exclaimed, “the queer slant of your eyes. Your eyes are off slant!”

What do we say about the Chinese?

We refuse to believe that which we do not understand. We foolishly believe that our own limitations are the proper measure of limitations. Sure, the other fellow’s eyes are “off slant,” because they are not the same as our own.

The “Impossible” Ford V-8 Motor

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

Ford said, “Produce it anyway.”

“But,” they replied, “it’s impossible!”

“Go ahead,” Ford commanded, “and stay on the job until you succeed no matter how much time is required.”

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

At the end of the year Ford checked with his engineers,

and again they informed him they had found no way to carry out his orders.

“Go right ahead,” said Ford, “I want it, and I’ll have it.”

They went ahead, and then, as if by a stroke of magic, the secret was discovered.

The Ford determination had won once more!

This story may not be described with minute accuracy, but the sum and substance of it is correct. Deduce from it, you who wish to think and grow rich, the secret of the Ford millions, if you can. You’ll not have to look very far.

Henry Ford is a success, because he understands, and *applies* the principles of success. One of these is desire: knowing what one wants. Remember this Ford story as you read, and pick out the lines in which the secret of his stupendous achievement have been described. If you can do this, if you can lay your finger on the particular group of principles which made Henry Ford rich, you can equal his achievements in almost any calling for which you are suited.

Why You Are “The Master of Your Fate”

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

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

If the poet had told us of this great truth, we would know why it is that we are the Masters of our Fate, the Captains of our Souls. He should have told us, with great emphasis, that this power makes no attempt to discriminate between destructive thoughts and constructive thoughts, that it will urge us to translate into physical reality thoughts of poverty,

just as quickly as it will influence us to act upon thoughts of riches.

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

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

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

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

Principles That Can Change Your Destiny

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

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

Some years ago, I delivered the Commencement Address at Salem College, Salem, West Virginia. I emphasized the principle described in the next chapter, with so much intensity that one of the members of the graduating class definitely appropriated it, and made it a part of his own philosophy. The young man is now a Member of Congress, and an important factor in the present administration. Just before this book

went to the publisher, he wrote me a letter in which he so clearly stated his opinion of the principle outlined in the next chapter, that I have chosen to publish his letter as an introduction to that chapter.

It gives you an idea of the rewards to come.

My dear Napoleon:

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

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

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

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

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

Thousands of young people will finish their schooling this year, and within the next few years. Every

one of them will be seeking just such a message of practical encouragement as the one I received from you. They will want to know where to turn, what to do, to get started in life. You can tell them, because you have helped to solve the problems of so many, many people.

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

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

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

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

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

With best wishes, believe me,

Cordially yours, JENNINGS RANDOLPH

LAWS OF THE UNIVERSE

COACHING TOOLS

The laws of Nature—or—laws of the Universe, are set. They don't change... ever. Not even when we try to manipulate them. Laws like gravity: we know if an apple falls off the tree it will come down. Guaranteed. That's a law of Nature on this planet.

These principles run our lives. The principles of electricity, vibration, and chemistry combine to run the most complex being on the planet: the human being. In order to fully appreciate this, let's take a quick trip back to your high school science class. Painful, most likely, but this will be brief.

Molecules, Atoms, and Electrons

You may remember molecules are made up of atoms which are invisible particles of matter revolving at the speed of light. Atoms are made up of electrons, the smallest particles of matter. Everything in our world, from the largest building to the smallest French fry at the bottom of the bag, is an organized collection of molecules, atoms, and electrons moving around one another at incredible speeds.

Different elements of matter consist of different combinations. Example: An atom of mercury contains 80 positive electrons and 80 negative electrons. If you were able to pull out two of the positive electrons, you would instantly have platinum. Nice trick, huh? Wouldn't you like to know the formula for gold? The point is the atom is Nature's building block from which she constructs all things big and small, good and bad, positive and negative.

As you might have guessed, all these rapidly moving particles are in a constant state of vibration. Rates of vibrations are called frequencies; the higher the frequency, the more powerful the force.

Now Hear This

The lowest frequencies we can detect are that of sound. The human ear can hear frequencies from 20 to about 20,000 cycles per second. Beyond that, the tilt of a dog's head is the only way we know a sound is being made. As the rate of vibrations increase they begin to manifest heat. This technology is used to power microwave ovens. Higher vibrations begin to register in the form of light. On the top end of the light portion of the vibration scale are ultraviolet rays. The very highest vibrations are those of thought.

In summary, everything in our physical world is matter. Matter is made up of energy in the form of molecules, atoms, and electrons. These are in a state of perpetual motion measured in vibratory cycles. In a sentence... Everything is Energy, Everything Vibrates.

Think and You Will Create

The only difference between sound, heat, light, and thought is the rate of vibration. The higher the vibration the more potent the force. What makes each of us so special is our ability to control, regulate, and change these frequencies. Since the invention of the electroencephalo-graph (EEG) in the early 1940's (Shortly after the first publication of *Think and Grow Rich*), we have been able to read the electrical activity of the brain.

When we have a thought, our brain chemistry changes. We trigger a group of brain cells which begin to vibrate. These throw off a wave of electronic energy and there forms an energy field or aura around us. Others in our presence who are in rapport with these vibrations are affected by them. When we interact with others we change their brain chemistry and they change ours. You may recall a time when you were speaking in a group or making a sales presentation. You could, no doubt, tell if you were affecting people positively or negatively.

Even more compelling is that we are able to influence each others brain chemistry even when we are not present with each other. Like now. Would you agree that by reading this material you are thinking differently than had you not? You don't even have to agree with what's being said here. You could be thinking this is hogwash, and the chemistry in your brain has still changed.

Who do you want to influence? What do you want to change? Think and you will create for yourself and others.

II

DESIRE

THE STARTING POINT OF
ALL ACHIEVEMENT

The First Step Toward Riches

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

As he made his way from the railroad tracks to Thomas A. Edison's office, his mind was at work. He saw himself *standing in Edison's presence*. He heard himself asking Mr. Edison for an opportunity to carry out the one consuming obsession of his life, a burning desire to become the business associate of the great inventor.

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

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

A few years later, Edwin C. Barnes again stood before Edison, in the same office where he first met the inventor. This time his desire had been translated into reality. *He was in business with Edison*. The dominating dream of his life had become a reality. Barnes succeeded because he chose a definite goal, placed all his energy, all his will power, all his effort, everything back of that goal.

The Man Who Burned Bridges

Five years passed before the chance he had been seeking made its appearance. During all those years not one ray of

hope, not one promise of attainment of his desire had been held out to him. To everyone, except himself, he appeared only another cog in the Edison business wheel, but in his own mind, he was the partner of Edison every minute of the time, from the very day that he first went to work there.

It is a remarkable illustration of the power of a definite desire. Barnes won his goal, because he wanted to be a business associate of Mr. Edison, more than he wanted anything else. He created a plan by which to attain that purpose. But he burned all bridges behind him. He stood by his desire until it became the dominating obsession of his life—and—finally, a fact.

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

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

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

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

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

The Spur That Drives to Riches

A long while ago, a great warrior faced a situation which made it necessary for him to make a decision which insured his success on the battlefield. He was about to send his armies against a powerful foe, whose men outnumbered his own. He loaded his soldiers into boats, sailed to the enemy’s country,

unloaded soldiers and equipment, then gave the order to burn the ships that had carried them. Addressing his men before the first battle, he said, “You see the boats going up in smoke. That means that we cannot leave these shores alive unless we win! We now have no choice—we *win*— or *we perish!*”

They won.

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

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

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

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

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

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

persistence which *does not recognize failure*, will bring riches.

Six Ways to Turn Desire Into Gold

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

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

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

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

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

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

Sixth. Read your written statement aloud, twice daily, once just before retiring at night, and once after arising in the morning. As you read—see and feel and believe yourself already in possession of the money.

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

and follow the instructions in the sixth paragraph. You may complain that it is impossible for you to “see yourself in possession of money” before you actually have it. Here is where a burning desire will come to your aid. If you truly DESIRE money so keenly that your desire is an obsession, you will have no difficulty in convincing yourself that you will acquire it. The object is to want money, and to become so determined to have it that you convince yourself you will have it.

Only those who become “money conscious” ever accumulate great riches. “Money consciousness” means that the mind has become so thoroughly saturated with the DESIRE for money, that one can see one’s self already in possession of it.

Can You Imagine Yourself a Millionaire?

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

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

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

dreaming, hoping, wishing, desiring, and planning *before* they acquired money.

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

The Power of Great Dreams

We who are in this race for riches, should be encouraged to know that this changed world in which we live is demanding new ideas, new ways of doing things, new leaders, new inventions, new methods of teaching, new methods of marketing, new books, new literature, new features for the radio, new ideas for moving pictures. Back of all this demand for new and better things, there is one quality which one must possess to win, and that is definiteness of purpose, the knowledge of what one wants, and a burning desire to possess it.

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

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

If the thing you wish to do is right, and *you believe in it*, go ahead and do it! Put your dream across, and never mind what “they” say if you meet with temporary defeat, for “they,” perhaps, do not know that every failure brings with it the seed of an equivalent success.

Henry Ford, poor and uneducated, dreamed of a

horseless carriage, went to work with what tools he possessed, without waiting for opportunity to favor him, and now evidence of his dream belts the entire earth. He has put more wheels into operation than any man who ever lived, because he was not afraid to back his dreams.

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

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

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

The world is filled with an abundance of opportunity which the dreamers of the past never knew.

How to Get Dreams Off the Launching Pad

A burning desire to be, and to do is the starting point from which the dreamer must take off. Dreams are not born of indifference, laziness, or lack of ambition.

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

which they are introduced to their “other selves.”

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

O. Henry discovered the genius which slept within his brain, after he had met with great misfortune, and was confined in a prison cell, in Columbus, Ohio. Being forced, through misfortune, to become acquainted with his “other self,” and to use his imagination, he discovered himself to be a great author instead of a miserable criminal and outcast.

Edison, the world’s greatest inventor and scientist, was a “tramp” telegraph operator, he failed innumerable times before he was driven, finally, to the discovery of the genius which slept within his brain.

Charles Dickens began by pasting labels on blacking pots. The tragedy of his first love penetrated the depths of his soul, and converted him into one of the world’s truly great authors. That tragedy produced, first, *David Copperfield*, then a succession of other works that made this a richer and better world for all who read his books.

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

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

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

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

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

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

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

“I worked for a menial’s hire,
Only to learn, dismayed,
That any wage I had asked of Life,
Life would have willingly paid.”

Desire Outwits Mother Nature

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

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

In my own mind I knew that my son would hear and speak. How? I was sure there must be a way, and I knew I would find it. I thought of the words of the immortal Emerson, "The whole course of things goes to teach us faith. We need only obey.

There is guidance for each of us, and by lowly listening, we shall hear *the right word.*"

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

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

What could I do about it? Somehow I would find a way to transplant into that child's mind my own burning desire for ways and means of conveying sound to his brain without the aid of ears.

As soon as the child was old enough to cooperate, I would fill his mind so completely with a burning desire to hear, that Nature would, by methods of her own, translate it into physical reality.

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

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

An “Accident” That Changed a Life

We bought a phonograph. When the child heard the music for the first time, he went into ecstasies, and promptly appropriated the machine. On one occasion, he played that piece over and over, for almost two hours, standing in front of the phonograph, *with his teeth clamped on the edge of the case*. The significance of this self-formed habit of his did not become clear to us until years afterward, for we had never heard of the principle of “bone conduction” of sound at that time.

Shortly after he appropriated the phonograph, I discovered that he could hear me quite clearly when I spoke with my lips touching his mastoid bone, or at the base of the skull.

Having determined that he could hear the sound of my voice plainly, I began, immediately, to transfer to his mind the desire to hear and speak. I soon discovered that the child enjoyed bedtime stories, so I went to work, creating stories designed to develop in him self-reliance, imagination, and a *keen desire to hear and to be normal*.

There was one story in particular, which I emphasized by giving it some new and dramatic coloring each time it was told. It was designed to plant in his mind the thought that his affliction was not a liability, but an asset of great value. Despite the fact that all the philosophy I had examined clearly indicated that every adversity brings with it the seed of an equivalent advantage, I must confess that I had not the slightest idea *how* this affliction could ever become an asset.

He Won a New World with Six Cents

As I analyze the experience in retrospect, I can see now, that my son’s *faith in me* had much to do with the astounding results. He did not question anything I told him. I sold him the idea that he had a distinct *advantage* over his older brother, and that this advantage would reflect itself in many ways. For example, the teachers in school would observe that he had no ears, and, because of this, they would show him special

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

When he was about seven, he showed the first evidence that our method of servicing his mind was bearing fruit. For several months he begged for the privilege of selling newspapers, but his mother would not give her consent.

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

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

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

The Little Deaf Boy Who Heard

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

While he was in high school, he tried an electrical hearing aid, but it was of no value to him.

During his last week in college, (eighteen years after the operation), something happened which marked the most important turning-point of his life. Through what seemed to be mere chance, he came into possession of another electrical hearing device, which was sent to him on trial. He was slow about testing it, due to his disappointment with a similar device. Finally he picked the instrument up, and more or less carelessly, placed it on his head, hooked up the battery, and lo! as if by a stroke of magic, his lifelong desire for normal hearing became a reality! For the first time in his life he heard practically as well as any person with normal hearing.

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

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

Thought That Works Miracles

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

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

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

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

There is no doubt in my mind that Blair would have been a deaf mute all his life, if his mother and I had not managed to shape his mind as we did.

When I planted in his mind the desire to hear and talk, and live as a normal person, there went with that impulse some strange influence which caused Nature to become

bridge-builder, and span the gulf of silence between his brain and the outer world.

Truly, a burning desire has devious ways of transmuting itself into its physical equivalent. Blair desired normal hearing; now he has it! He was born with a handicap which might easily have sent one with a less defined desire to the street with a bundle of pencils and a tin cup.

The little “white lies” I planted in his mind when he was a child, by leading him to believe his affliction would become a great asset, which he could capitalize, has justified itself. Verily, there is nothing, right or wrong, which belief, plus burning desire, cannot make real. These qualities are free to everyone.

“Mental Chemistry” Works Magic

One short paragraph in the news dispatch gives the clue to this unusual woman’s stupendous success as a singer. I quote the paragraph, because the clue it contains is none other than DESIRE.

Early in her career, Mme. Schuman-Heink visited the director of the Vienna Court Opera, to have him test her voice. But, he did not test it. After taking one look at the awkward and poorly dressed girl, he exclaimed, none too gently, “With such a face, and with no personality at all, how can you ever expect to succeed in opera? My good child, give up the idea. Buy a sewing machine, and go to work. *“You can never be a singer.”*

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

Several years ago, one of my business associates became ill. He became worse as time went on, and finally was taken to the hospital for an operation. Just before he was wheeled into the operating room, I took a look at him, and wondered how anyone as thin and emaciated as he, could possibly go

through a major operation successfully. The doctor warned me that there was little if any chance of my ever seeing him alive again. But that was the doctor's opinion. It was not the opinion of the patient. Just before he was wheeled away, he whispered feebly, "Do not be disturbed, Chief, I will be out of here in a few days." The attending nurse looked at me with pity. But the patient did come through safely. After it was all over, his physician said, "Nothing but his own desire to live saved him. He never would have pulled through if he had not refused to accept the possibility of death."

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

How can one harness and use the power of desire? This has been answered through this, and the subsequent chapters of this book.

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

LAW OF INTENTION

COACHING TOOL

The First Law of the Universe

We have learned that our thinking determines everything in life. How you think, when you think, and what you think are key factors in the level of your success and well-being.

It's been said, "We are what we think about most." Thinking is something we do all of the time. When we do something less than intelligent we might say, "I wasn't thinking." When I talk to myself after doing something dumb the question I usually ask is, "What was I thinking!?"

Thought precedes everything we do. It's usually the quality of thought that comes into question when things don't turn out like we want them to or like we plan.

How Large Can You Think?

So, if thought is the precursor to everything we do, and if the quality of our thinking determines the quality of our life... why not think BIG? You may be thinking, "I've tried this and it doesn't work!"

I hear you!

When I was in my early twenties I began reading self-help books and listening to as many motivational audiotape programs as I could afford. My bookshelf was full of this stuff and I had no trouble Thinking Big. My goal was to become a millionaire by the time I was thirty. As time drifted on that goal got moved to thirty-five, and then to forty.

What was wrong? I was thinking as big as I possibly could. My "luck" didn't change until I came to an important realization.

It's easy to dream big goals and have large aspirations. Once you give yourself permission and the freedom to dream, thinking big is a snap... and it's fun! The trick is how big do

you perceive yourself in relation to those dreams? Do you fit in as an active participant or are you just an observer of this wonderful future?

To a goldfish, every lake is an ocean. And to a Humpback whale, even the Pacific looks easy to traverse. How big are you? Are you big enough to accomplish your dreams? If not, or if you're not sure, what needs to change?

In his landmark book *The Magic of Thinking Big*, David J. Swartz said, "The size of your success is determined by the size of your belief." In essence, your brain cannot visualize you in a circumstance that is incongruent with your belief system. You might picture yourself as a multi-millionaire living on a beautiful yacht off the coast of France. But, deep inside, if you honestly don't believe it could happen you will never experience the French Riviera in that way. Thinking big will only rock your boat, not your world.

Thinking Big Is Not Enough

We can dream big dreams but if we don't see ourselves as big enough to match those dreams (or becoming as big), they never happen. If our perception of ourselves is out of synch with our glorious vision of the future, it will always remain just that... a dream.

The key piece to *Think Big* is attitude. Once you believe you can achieve your goal and can vividly see yourself in your dreams, then the "how" of how it will happen begins to emerge.

If you can you honestly see yourself achieving your goals and living your dreams then you can tap into the power of the Law of Intention.

III

FAITH

VISUALIZATION OF, AND BELIEF IN
ATTAINMENT OF DESIRE
The Second Step Toward Riches

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

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

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

How To Develop Faith

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

As an illustration, consider the purpose for which you are, presumably, reading this book. The object is, naturally, to acquire the ability to transmute the intangible thought

impulse of DESIRE into its physical counterpart, money. By following the instructions laid down in the chapters on autosuggestion, and the subconscious mind, as summarized in the chapter on autosuggestion, you may convince the subconscious mind that you *believe* you will receive that for which you ask, and it will act upon that belief, which your subconscious mind passes back to you in the form of “faith,” followed by definite plans for procuring that which you desire.

Faith is a state of mind which you may develop at will, after you have mastered the thirteen principles, because it is a state of mind which develops voluntarily, through application and use of these principles.

Repetition of affirmation of orders to your subconscious mind is the only known method of voluntary development of the emotion of faith.

Perhaps the meaning may be made clearer through the following explanation as to the way men sometimes become criminals. Stated in the words of a famous criminologist, “When men first come into contact with crime, they abhor it. If they remain in contact with crime for a time, they become accustomed to it, and endure it. If they remain in contact with it long enough, they finally embrace it, and become influenced by it.”

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

In connection with this, consider again the statement, “All thoughts which have been emotionalized, (given feeling) and mixed with faith, begin immediately to translate themselves into their physical equivalent or counterpart.”

The emotions, or the “feeling” portion of thoughts, are the factors which give thoughts vitality, life, and action. The emotions of Faith, Love, and Sex, when mixed with any thought impulse, give it greater action than any of these emotions can do singly.

Not only thought impulses which have been mixed with faith, but those which have been mixed with any of the

positive emotions, or any of the negative emotions, may reach, and influence the subconscious mind.

No One Is “Doomed” to Bad Luck

From this statement, you will understand that the subconscious mind will translate into its physical equivalent, a thought impulse of a negative or destructive nature, just as readily as it will act upon thought impulses of a positive or constructive nature. This accounts for the strange phenomenon which so many millions of people experience, referred to as “misfortune,” or “bad luck.”

There are millions of people who believe themselves “doomed” to poverty and failure, because of some strange force over which they believe they have no control. They are the creators of their own “misfortunes,” because of this negative BELIEF, which is picked up by the subconscious mind, and translated into its physical equivalent.

This is an appropriate place at which to suggest again that you may benefit, by passing on to your subconscious mind, any desire which you wish translated into its physical, or monetary equivalent, in a state of expectancy or belief that the transmutation will actually take place. Your belief, or faith, is the element which determines the action of your subconscious mind. There is nothing to hinder you from “deceiving” your subconscious mind when giving it instructions through autosuggestion, as I deceived my son’s subconscious mind.

To make this “deceit” more realistic, conduct yourself just as you would, if you were already in possession of the material thing which you are demanding, when you call upon your subconscious mind.

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

Surely, enough has been stated to give a starting point from which one may, through experiment and practice, acquire the ability to mix faith with any order given to the

subconscious mind. Perfection will come through practice. It *cannot* come by merely *reading* instructions.

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

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

Faith is a State of Mind Which May Be Induced by Autosuggestion

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

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

Have Faith in yourself; Faith in the Infinite.

Before we begin, you should be reminded again that:

Faith is the “eternal elixir” which gives life, power, and action to the impulse of thought! The foregoing sentence is worth reading a second time, and a third, and a fourth. It is worth reading aloud!

Faith is the starting point of all accumulation of riches!

Faith is the basis of all “miracles,” and all mysteries which cannot be analyzed by the rules of science!

Faith is the only known antidote for failure!

Faith is the element, the “chemical” which, when mixed with prayer, gives one direct communication with Infinite Intelligence.

Faith is the element which transforms the ordinary vibration of thought, created by the finite mind of man, into the spiritual equivalent.

Faith is the only agency through which the cosmic force of Infinite Intelligence can be harnessed and used by man.

The Magic of Self-Suggestion

The proof is simple and easily demonstrated. It is wrapped up in the principle of autosuggestion. Let us center our attention, therefore, upon the subject of self-suggestion, and find out what it is, and what it is capable of achieving.

It is a well-known fact that one comes, finally, to believe whatever one repeats to one’s self, *whether the statement be true or false*. If a man repeats a lie over and over, he will eventually accept the lie as truth. Moreover, he will believe it to be the truth. Every man is what he is, because of the dominating thoughts which he permits to occupy his mind. Thoughts which a man deliberately places in his own mind, and encourages with sympathy, and with which he mixes any one or more of the emotions, constitute the motivating forces, which direct and control his every movement, act, and deed!

Comes, now, a very significant statement of truth:

Thoughts which are mixed with any of the feelings of emotions, constitute a “magnetic” force which attracts, from the vibrations of the ether, other similar, or related thoughts.

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

The human mind is constantly attracting vibrations which harmonize with that which dominates the human mind. Any thought, idea, plan, or purpose which one *holds* in one's mind attracts, from the vibrations of the ether, a host of its relatives, adds these "relatives" to its own force, and grows until it becomes the dominating, motivating master of the individual in whose mind it has been housed.

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

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

Self-Confidence Formula

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

Second. I realize the dominating thoughts of my mind will eventually reproduce themselves in outward, physical action, and gradually transform themselves into physical reality, therefore, I will concentrate my thoughts for thirty

minutes daily, upon the task of thinking of the person I intend to become, thereby creating in my mind a clear mental picture of that person.

Third. I know through the principle of autosuggestion, any desire that I persistently hold in my mind will eventually seek expression through some practical means of attaining the object back of it, therefore, I will devote ten minutes daily to demanding of myself the development of self-confidence.

Fourth. I have clearly written down a description of my definite chief aim in life, and I will never stop trying, until I shall have developed sufficient self-confidence for its attainment.

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

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

Back of this formula is a law of Nature which no man has yet been able to explain. The name by which one calls this law is of little importance. The important fact about it is—it works for the glory and success of mankind, if it is used constructively. On the other hand, if used destructively, it will destroy just as readily. In this statement may be found a very significant truth, namely; that those who go down in defeat,

and end their lives in poverty, misery, and distress, do so because of negative application of the principle of autosuggestion. The cause may be found in the fact that all impulses of thought have a tendency to clothe themselves in their physical equivalent.

The Disaster of Negative Thinking

The subconscious mind, (the chemical laboratory in which all thought impulses are combined, and made ready for translation into physical reality), makes no distinction between constructive and destructive thought impulses. It works with the material we feed it, through our thought impulses. The subconscious mind will translate into reality a thought driven by FEAR just as readily as it will translate into reality a thought driven by courage, or faith.

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

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

Like the wind which carries one ship East, and another West, the law of autosuggestion will lift you up or pull you down, according to the way you set your sails of thought.

The law of autosuggestion, through which any person may rise to altitudes of achievement which stagger the imagination, is well described in the following verse:

“If you *think* you are beaten, you are,
If you *think* you dare not, you don’t
If you like to win, but you *think you* can’t,
It is almost certain you won’t.

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

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

“Life’s battles don’t always go
To the stronger or faster man,
But soon or late the man who wins
Is the man who thinks he can!”

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

What Genius Lies Asleep in Your Brain?

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

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

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

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

If you wish evidence of the power of faith, study the achievements of men and women who have employed it. At the head of the list comes the Nazarene. Christianity is the greatest single force which influences the minds of men. The basis of Christianity is faith, no matter how many people may have perverted, or misinterpreted the meaning of this great force.

The sum and substance of the teachings and the achievements of Christ, which may have been interpreted as "miracles," were nothing more nor less than faith. If there are any such phenomena as "miracles" they are produced only through the state of mind known as faith!

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

He created it out of his understanding of the principle of faith, and through his ability to transplant that faith into the minds of two hundred million people.

Gandhi has accomplished, through the influence of faith, that which the strongest military power on earth could not, and never will accomplish through soldiers and military equipment. He has accomplished the astounding feat of influencing two hundred million minds to coalesce and move

in unison, as a single mind.

What other force on earth, except faith could do as much?

How an Idea Built a Fortune

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

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

If you are one of those who have often wondered how great fortunes are accumulated, this story of the creation of the United States Steel Corporation will be enlightening. If you have any doubt that men can think and grow rich, this story should dispel that doubt, because you can plainly see in the story of the United States Steel, the application of a major portion of the thirteen principles described in this book.

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

A PRETTY AFTER-DINNER SPEECH FOR A BILLION DOLLARS

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

J. Edward Simmons and Charles Stewart Smith,

their hearts full of gratitude for the lavish hospitality bestowed on them by Charles M. Schwab during a recent visit to Pittsburgh, had arranged the dinner to introduce the thirty-eight-year-old steel man to eastern banking society. But they didn't expect him to stampede the convention. They warned him, in fact, that the bosoms within New York's stuffed shirts would not be responsive to oratory, and that, if he didn't want to bore the Stilhnans and Harrimans and Vanderbilts, he had better limit himself to fifteen or twenty minutes of polite vaporings and let it go at that.

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

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

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

It is probable, however, that it was a 'homely' speech, somewhat ungrammatical (for the niceties of language never bothered Schwab), full of epigram and threaded with wit. But aside from that it had a galvanic

force and effect upon the five billions of estimated capital that was represented by the diners. After it was over and the gathering was still under its spell, although Schwab had talked for ninety minutes, Morgan led the orator to a recessed window where, dangling their legs from the high, uncomfortable seat, they talked for an hour more.

The magic of the Schwab personality had been turned on, full force, but what was more important and lasting was the full-fledged, clear-cut program he laid down for the aggrandizement of Steel. Many other men had tried to interest Morgan in slapping together a steel trust after the pattern of the biscuit, wire and hoop, sugar, rubber, whisky, oil or chewing gum combinations. John W. Gates, the gambler, had urged it, but Morgan distrusted him. The Moore boys, Bill and Jim, Chicago stock jobbers who had glued together a match trust and a cracker corporation, had urged it and failed. Elbert H. Gary, the sanctimonious country lawyer, wanted to foster it, but he wasn't big enough to be impressive. Until Schwab's eloquence took J. P. Morgan to the heights from which he could visualize the solid results of the most daring financial undertaking ever conceived, the project was regarded as a delirious dream of easy-money crackpots.

The financial magnetism that began, a generation ago, to attract thousands of small and sometimes inefficiently managed companies into large and competition-crushing combinations, had become operative in the steel world through the devices of that jovial business pirate, John W. Gates. Gates already had formed the American Steel and Wire Company out of a chain of small concerns, and together with Morgan had created the Federal Steel Company. The National Tube and American Bridge companies were two more Morgan concerns, and the Moore Brothers had forsaken the match and cookie business to form the 'American' group— Tin Plate, Steel Hoop, Sheet Steel—and the National Steel Company.

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

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

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

Schwab's speech on the night of December 12, 1900, undoubtedly carried the inference, though not the pledge, that the vast Carnegie enterprise could be brought under the Morgan tent. He talked of the world future for steel, of reorganization for efficiency, of specialization, of the scrapping of unsuccessful mills and concentration of effort on the flourishing properties, of economies in the ore traffic, of economies in overhead and administrative departments, of capturing foreign markets.

More than that, he told the buccaneers among them wherein lay the errors of their customary piracy. Their purposes, he inferred, had been to create monopolies, raise prices, and pay themselves fat dividends out of privilege. Schwab condemned the system in his heartiest manner. The shortsightedness of such a policy, he told

his hearers, lay in the fact that it restricted the market in an era when everything cried for expansion. By cheapening the cost of steel, he argued, an ever-expanding market would be created; more uses for steel would be devised, and a goodly portion of the world trade could be captured. Actually, though he did not know it, Schwab was an apostle of modern mass production.

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

It was not long coming. It took Morgan about one week to digest the feast of reason Schwab had placed before him. When he had assured himself that no financial indigestion was to result, he sent for Schwab—and found that young man rather coy. Mr. Carnegie, Schwab indicated, might not like it if he found his trusted company president had been flirting with the Emperor of Wall Street, the Street upon which Carnegie was resolved never to tread. Then it was suggested by John W. Gates the go-between, that if Schwab 'happened' to be in the Bellevue Hotel in Philadelphia, J. P. Morgan might also 'happen' to be there. When Schwab arrived, however, Morgan was inconveniently ill at his New York home, and so, on the elder man's pressing invitation, Schwab went to New York and presented himself at the door of the financier's library.

Now certain economic historians have professed the belief that from the beginning to the end of the drama, the stage was set by Andrew Carnegie—that the dinner to Schwab, the famous speech, the Sunday night conference between Schwab and the Money King, were events arranged by the canny Scot. The truth is exactly the opposite. When Schwab was called in to consummate the deal, he didn't even know whether 'the little boss,' as Andrew was called, would so much as listen to an offer to sell, particularly to a group of men whom Andrew

regarded as being endowed with something less than holiness. But Schwab did take into the conference with him, in his own handwriting, six sheets of copperplate figures, representing to his mind the physical worth and the potential earning capacity of every steel company he regarded as an essential star in the new metal firmament.

Four men pondered over these figures all night. The chief, of course, was Morgan, steadfast in his belief in the Divine Right of Money. With him was his aristocratic partner, Robert Bacon, a scholar and a gentleman. The third was John W. Gates whom Morgan scorned as a gambler and used as a tool. The fourth was Schwab, who knew more about the processes of making and selling steel than any whole group of men then living. Throughout that conference, the Pittsburgher's figures were never questioned. If he said a company was worth so much, then it was worth that much and no more. He was insistent, too, upon including in the combination only those concerns he nominated. He had conceived a corporation in which there would be no duplication, not even to satisfy the greed of friends who wanted to unload their companies upon the broad Morgan shoulders. Thus he left out, by design, a number of the larger concerns upon which the Walruses and Carpenters of Wall Street had cast hungry eyes.

When dawn came, Morgan rose and straightened his back. Only one question remained.

"Do you think you can persuade Andrew Carnegie to sell?" he asked.

"I can try," said Schwab.

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

So far so good. But would Carnegie sell? How much would he demand? (Schwab thought about \$320,000,000). What would he take payment in? Common or preferred stocks? Bonds? Cash? Nobody could raise a third of a billion dollars in cash.

There was a golf game in January on the frost-

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

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

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

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

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

* * * * *

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

Riches Begin with Thought

The dramatic story of “Big Business” which you have just finished, was included in this book, because it is a perfect illustration of the method by which *desire can be transmuted into its physical equivalent!*

That giant organization was created in the mind of one man. The plan by which the organization was provided with the steel mills that gave it financial stability was created in the mind of the same man. His faith, his desire, his imagination, his persistence were the real ingredients that went into United States Steel. The steel mills and mechanical equipment acquired by the corporation, after it had been brought into legal existence, were incidental, but careful analysis will disclose the fact that the appraised value of the properties acquired by the corporation increased in value by an estimated six hundred million dollars, by the mere transaction which consolidated them under one management.

In other words, Charles M. Schwab’s idea, plus the faith with which he conveyed it to the minds of J. P. Morgan and the others, was marketed for a profit of approximately \$600,000,000. Not an insignificant sum for a single idea!

The United States Steel Corporation prospered, and became one of the richest and most powerful corporations in America, employing thousands of people, developing new uses for steel, and opening new markets; thus proving that the \$600,000,000 in profit which the Schwab idea produced was earned.

Riches begin in the form of thought!

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

LAW OF FAITH

COACHING TOOL

The Second Law of the Universe

A young man fell asleep during math class. He woke up as the bell rang, looked up at the blackboard, and copied the two problems that were there. He assumed they were the homework for the night. He went home and labored the rest of the afternoon and into the evening knowing if he didn't complete his homework, he would surely fail the class. He couldn't figure out either one, but he kept trying for the rest of the week. Finally, he got the answer to one and brought it to class. The teacher was absolutely stunned. The boy feared he had done too little too late. It turned out the problem he solved was supposedly unsolvable.

Believe in Yourself

How did he do it? He was able to do what was thought to be impossible because he believed it was possible. He not only believed it was possible, he believed that if he didn't solve it he would fail the class. Had he known the problem was unsolvable he could never have done it.

We usually think of beliefs in terms of creeds or doctrines, and that's what many beliefs are. However, our personal beliefs act as prearranged, organized perceptions that filter our communication to ourselves. Beliefs are the commanders of our brain. When we believe something is true, we literally go into the state of its being true. Handled effectively, beliefs can be the most powerful forces for creating good in our lives. On the other hand, beliefs that limit our actions and thoughts can be devastating.

Wishful Thinking

With the proper beliefs we can achieve anything we put our minds to. This is hard to swallow for some people because there is seemingly little evidence to support it. Most people aren't achieving on this fantastic level so it doesn't appear to work. There is a simple reason: they don't really believe. Those who think like this have belief confused with wishful thinking.

Here is an important distinction. Belief is not an on/off switch. It's more like a volume control. When we say we believe in something what we usually mean is we believe in it... to an extent.

When we were little our belief in Santa Claus was exceptionally high. As we grew older that belief started to wane. It wasn't like we didn't believe at all. It was just that there was a gradual stream of incoming evidence that there might not be a Santa Claus. The level of belief lowered and the volume gradually turned down until one day it just turned off altogether (my apologies to those who still believe in Santa Claus).

We can't just wish for success, or wish for a new car, or wish for a million bucks. We must honestly believe we can have these things. The more we believe in something, the louder the message. The louder the message and the more times it is repeated, the more likely it is to be engaged by our subconscious mind.

Lessons From *The Wizard of Oz*

We're all familiar with the story of Dorothy and the friends she meets on her way to find the Wizard. The Scarecrow who felt he lacked a brain; the Tin Man who didn't think he had a heart; and the Cowardly Lion who wished he had courage.

The Wizard, a man whose heart was in the right place but whose ethics needed some work, actually exercised some coaching skills at the end of the story. For each of Dorothy's three friends, he fostered a sense of belief that they, indeed, had those things they sought so desperately. He convinced the

Scarecrow he was smart by giving him a diploma. The Tin Woodsman received his gift from the Wizard and knew he now had a heart because it was breaking. The Cowardly Lion became instantly courageous when he received his medal for bravery.

When Dorothy saw her friends all get what they wanted she was in firm belief she could certainly have what she wanted. Glynda, the Good Witch, had Dorothy repeat, “There’s no place like home, there’s no place like home, there’s no place like home...”

Each of them, as it turns out, already had inside of them the answers they were seeking. Ironically, they had the potential and the ability to grant their own desires from the very beginning. The only thing missing was belief.

The beauty of *The Wizard of Oz* is that we are all able to identify with the characters and their challenges along life’s path. Doesn’t it make you think of the fantastic life you could have if you really believed you could?

IV

AUTOSUGGESTION

THE MEDIUM FOR INFLUENCING
THE SUBCONSCIOUS MIND
The Third Step Toward Riches

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

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

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

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

See and Feel Money in Your Hands

You were instructed, in the last of the six steps described in the chapter on Desire, to read aloud twice daily the written statement of your desire for money, and to see and feel yourself already in possession of the money! By following these instructions, you communicate the object of your desire directly to your subconscious mind in a spirit of absolute faith. Through repetition of this procedure, you voluntarily create thought habits which are favorable to your efforts to transmute desire into its monetary equivalent.

Go back to these six steps described in chapter two, and read them again, very carefully, before you proceed further. Then (when you come to it), read very carefully the four instructions for the organization of your “Master Mind” group, described in the chapter on Organized Planning. By comparing these two sets of instructions with that which has been stated on autosuggestion, you, of course, will see that the instructions involve the application of the principle of autosuggestion.

Remember, therefore, when reading aloud the statement of your desire (through which you are endeavoring to develop a “money consciousness”), that the mere reading of the words is of no consequence—unless you mix emotion, or feeling with your words. If you repeat a million times the famous Emil Coué formula, “Day by day, in every way, I am getting better and better,” without mixing emotion and faith with your words, you will experience no desirable results. Your subconscious mind recognizes and acts upon only thoughts which have been well-mixed with emotion or feeling.

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

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

Do not become discouraged, if you cannot control and direct your emotions the first time you try to do so. Remember, there is no such possibility as something for nothing. Ability to reach, and influence your subconscious mind has its price, and you must pay that price. You cannot cheat, even if you desire to do so. The price of ability to influence your subconscious mind is everlasting persistence in applying the principles described here. You cannot develop the desired ability for a lower price. You, and you alone, must decide whether or not the reward for which you are striving (the “money consciousness”), is worth the price you must pay for it in effort.

Your ability to use the principle of autosuggestion will depend, very largely, upon your capacity to concentrate upon a given desire until that desire becomes a burning obsession.

How to Strengthen Your Powers of Concentration

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

Let us here offer suggestions for the effective use of concentration. When you begin to carry out the first of the six steps, which instructs you to “fix in your own mind the exact amount of money you desire,” hold your thoughts on that amount of money by concentration, or fixation of attention, with your eyes closed, until you can actually see the physical appearance of the money. Do this at least once each day. As you go through these exercises, follow the instructions given in the chapter on faith, and see yourself actually in possession of the money!

Here is a most significant fact—the subconscious mind takes any orders given it in a spirit of absolute faith, and acts upon those orders, although the orders often have to be presented *over and over again*, through repetition, before they are interpreted by the subconscious mind. Following the preceding statement, consider the possibility of playing a perfectly legitimate “trick” on your subconscious mind, by

making it believe, *because you believe it*, that you must have the amount of money you are visualizing, that this money is already awaiting your claim, that the subconscious mind **MUST** hand over to you practical plans for acquiring the money which is yours.

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

Do not wait for a definite plan, through which you intend to exchange services or merchandise in return for the money you are visualizing, but begin at once to see yourself in possession of the money, demanding and expecting meanwhile, that your subconscious mind will hand over the plan, or plans you need. Be on the alert for these plans, and when they appear, put them into action immediately. When the plans appear, they will probably “flash” into your mind through the sixth sense, in the form of an “inspiration.” This inspiration may be considered a direct “telegram,” or message from Infinite Intelligence. Treat it with respect, and act upon it as soon as you receive it.

In the fourth of the six steps, you were instructed to “Create a definite plan for carrying out your desire, and begin at once to put this plan into action.” You should follow this instruction in the manner described in the preceding paragraph. Do not trust to your “reason when creating your plan for accumulating money through the transmutation of desire. Your reason is faulty. Moreover, your reasoning faculty may be lazy, and, if you depend entirely upon it to serve you, it may disappoint you.

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

The Steps to Stimulate your Subconscious Mind

The instructions given in connection with the six steps in the second chapter will now be summarized, and blended with

the principles covered by this chapter, as follows:

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

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

“By the first day of January, 20.., I will have in my possession \$50,000, which will come to me in various amounts from time to time during the interim.

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

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

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

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

Remember, as you carry out these instructions, that you are applying the principle of autosuggestion, for the purpose of giving orders to your subconscious mind. Remember, also, that your subconscious mind will act only upon instructions which are emotionalized, and handed over to it with “feeling.” faith is the strongest, and most productive of the emotions. Follow the instructions given in the chapter on faith.

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

The Secret of Mental Power

Skepticism, in connection with all new ideas, is characteristic of all human beings. But if you follow the instructions outlined, your skepticism will soon be replaced by belief, and this, in turn, will soon become crystallized into absolute faith.

Many philosophers have made the statement, that man is the master of his own *earthly* destiny, but most of them have failed to say *why* he is the master. The reason that man may be the master of his own earthly status, and especially his financial status, is thoroughly explained in this chapter. Man may become the master of himself, and of his environment, because he has the power to influence his own subconscious mind.

The actual performance of transmuting desire into money, involves the use of autosuggestion as an agency by which one may reach, and influence, the subconscious mind. The other principles are simply tools with which to apply autosuggestion. Keep this thought in mind, and you will, at all times, be conscious of the important part the principle of autosuggestion is to play in your efforts to accumulate money through the methods described in this book.

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

Read the entire chapter aloud once every night, until you become thoroughly convinced that the principle of autosuggestion is sound, that it will accomplish for you all that has been claimed for it. as you read, *underscore with a pencil* every sentence which impresses you favorably.

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

LAW OF EXPECTATION

COACHING TOOL

The Third Law of the Universe

Zig Ziglar tells the story of two schoolteachers. One was told she had a class full of genius kids, some frighteningly bright, and that she should push them to reach their obvious potential. The second instructor was told she had a group of average kids and to expect and settle for common results.

At the end of just one year, the “genius” students were one full year ahead of their average counterparts, and you know why? Because they had been treated as geniuses, not due to any innate intelligence.

Unbeknownst to the teachers, both classes had, in fact, contained average students.

And yet, the pupils in the “genius” class excelled, thanks to the prodding of someone who held a preconceived, albeit false, notion of their intelligence. The teacher’s belief changed the students’ beliefs!

What Do You Expect?

Take a moment to consider other people’s beliefs in you and the impact, positive or negative, they’ve had on your life.

Now, re-examine your own beliefs. They are the maps and compasses that will guide you, leading you to your destiny.

Believe you can do something or believe you can’t – you’ll be right every time.

Visualization Trick

Another way to leverage this Law of the Universe is by asking for and expecting the best in life is to provide them with how you see it. Sometimes it’s difficult to imagine exactly what

we want, how it will look, and how we will feel when we have it. In the example shared in the previous chapter, the Wizard of Oz provided the Scarecrow, the Tin Woodsman, and the Cowardly Lion with visual representations of their “newfound” intelligence, heart, and courage. The effect was immediate.

Visualizing is a great way to provide the brain with a picture of what you want. As an experiment, I went to the office supply store and purchased a corkboard. I hung it on the wall in my closet; somewhere where I would see it everyday. I then tacked photos of the goals I planned to achieve. I searched through magazines for these visual representations and when I couldn't find exactly what I was looking for, I would cut out headlines or words that represented my dream.

I had photos of the type of house I wanted to someday own; the dog that would be playing in the yard; the car I wanted to drive. Soon the board became full and I started taping things to the frame. As time went on I began tacking things directly to the wall. Eventually, the entire back of my walk-in closet became my future life.

Ask and the World is Yours

Most of us have a pretty good handle on what we want. Some of us can be pretty specific. What few of us do, however, is ask for what we want. Asking is somehow perceived as being debilitating or demeaning, hence the story of men refusing to ask for directions. Nobody wants to look foolish especially if we perceive ourselves (or if we think others perceive us) as if we should already know.

Growing up I thought asking for anything was a sign of weakness. My dad would rarely ask for help because he was afraid of looking stupid. The phrase I remember hearing is, “Say nothing and be thought a fool. Open your mouth and remove all doubt.” (Mark Twain). Looking back it's easy to see those weren't very good choices.

One day I took a chance. I was very interested in the American Indians. I already had the cowboy part down and was mesmerized by these fascinating tribes of people. On a

Boy Scout camping trip I sheepishly asked my Scoutmaster, Nelson Lehman, what he knew about Indians. For the next two hours I was taken into a world I never knew existed. It was like I was put in a time machine and placed on the sacred ground where the Sioux Indian tribe lived.

The quest for learning all I could about Indians began. I would ask everyone I met if they knew anything that would add to my knowledge on the subject. In the process I discovered something even more important.

Asking others not only helps you get what you want it can often take you down a new and exciting path. Asking also gives the person you're talking with an opportunity to share something of value and it makes them feel good. Now, I'll often ask someone to tell me more about a subject I'm already familiar with just to give them that opportunity. The funny thing is, they feel good and I walk away knowing a little more than I thought I did.

Asking for Direction

There's nothing wrong with asking. In fact, it is the mark of a truly enlightened person. How would we know anything if we were not told or if we didn't ask? Once we become adults we're told very little beyond what an employer wants us to do. It is crucial to seek out new information and to become lifelong learners. The acronym for ask is: Always Seeking Knowledge (ASK).

Always
Seeking
Knowledge

What is your quest? What are you fascinated with and would like to know more about? Ask for what you want and expect to get it. Ask the right people and raise your expectations.

V

SPECIALIZED KNOWLEDGE

PERSONAL EXPERIENCES
OR OBSERVATIONS

The Fourth Step Toward Riches

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

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

This “missing link” in all systems of education known to civilization today, may be found in the failure of educational institutions to teach their students how to organize and use knowledge after they acquire it.

Many people make the mistake of assuming that, because Henry Ford had but little “schooling,” he is not a man of “education.” Those who make this mistake do not know Henry Ford, nor do they understand the real meaning of the word “educate.” That word is derived from the Latin word “educō,” meaning to educe, to draw out, to develop from within.

An educated man is not, necessarily, one who has an abundance of general or specialized knowledge. An educated man is one who has so developed the faculties of his mind that he may acquire anything he wants, or its equivalent, without violating the rights of others.

The “Ignorant” Man Who Made a Fortune

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

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

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

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

questions, when I have men around me who can supply any knowledge I require?”

There certainly was good logic to that reply.

That answer floored the lawyer. Every person in the courtroom realized it was the answer, not of an ignorant man, but of a man of education. Any man is educated who knows where to get knowledge when he needs it, and how to organize that knowledge into definite plans of action. Through the assistance of his “Master Mind” group, Henry Ford had at his command all the specialized knowledge he needed to enable him to become one of the wealthiest men in America. *It was not essential that he have this knowledge in his own mind.*

You Can Get All the Knowledge You Need

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

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

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

The preceding paragraph should give hope and encouragement to the man with ambition to accumulate a fortune, who has not possessed himself of the necessary “education” to supply such specialized knowledge as he may require. Men sometimes go through life suffering from

“inferiority complexes,” because they are not men of “education.” The man who can organize and direct a “Master Mind” group of men who possess knowledge useful in the accumulation of money, is just as much a man of education as any man in the group. Remember this, if you suffer from a feeling of inferiority, because your schooling has been limited.

Thomas A. Edison had only three months of “schooling” during his entire life. He did not lack education, neither did he die poor.

Henry Ford had less than a sixth grade “schooling” but he has managed to do pretty well by himself, financially.

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

It Pays to Know How to Purchase Knowledge

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

- (a) One’s own experience and education
- (b) Experience and education available through cooperation of others (Master Mind Alliance)
- (c) Colleges and Universities
- (d) Public Libraries (through books and periodicals in which may be found all the knowledge organized by civilization)
- (e) Special Training Courses (through night schools and home study schools in particular.)

As knowledge is acquired it must be organized and put into use, for a definite purpose, through practical plans. Knowledge has no value except that which can be gained from its application toward some worthy end.

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

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

The order of the day is specialization! This truth was emphasized by Robert P. Moore, secretary of appointments of Columbia University.

SPECIALISTS MOST SOUGHT

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

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

“In departing from the conception that the ‘straight A’ student was invariably the one to get the choice of the better jobs, Mr. Moore said that most companies look not only to academic records but to activity records and personalities of the students.

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

“We are interested primarily in finding men who

can make exceptional progress in management work. For this reason we emphasize qualities of character, intelligence and personality far more than specific educational background.'

APPRENTICESHIP' PROPOSED

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

"Colleges and universities must face the practical consideration that all professions and occupations now demand specialists," he said, urging that educational institutions accept more direct responsibility for vocational guidance.

One of the most reliable and practical sources of knowledge available to those who need specialized schooling, is the night schools operated in most large cities. The correspondence schools give specialized training anywhere the U. S. mails go, on all subjects that can be taught by the extension method. One advantage of home study training is the flexibility of the study program which permits one to study during spare time. Another stupendous advantage of home study training (if the school is carefully chosen), is the fact that most courses offered by home study schools carry with them generous privileges of consultation which can be of priceless value to those needing specialized knowledge. No matter where you live, you can share the benefits.

A Lesson From a Collection Agency

Anything acquired without effort, and without cost is generally unappreciated, often discredited; perhaps this is why

we get so little from our marvelous opportunity in public schools. The self-discipline one receives from a definite program of specialized study makes up to some extent, for the wasted opportunity when knowledge was available without cost. Correspondence schools are highly organized business institutions. Their tuition fees are so low that they are forced to insist upon prompt payments. Being asked to pay, whether the student makes good grades or poor, has the effect of causing one to follow through with the course when he would otherwise drop it. The correspondence schools have not stressed this point sufficiently, for the truth is that their collection departments constitute the very finest sort of training on decision, promptness, action and the habit of finishing that which one begins.

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

The Road to Specialized Knowledge

We have in this country what is said to be the greatest public school system in the world. We have invested fabulous sums for fine buildings, we have provided convenient transportation for children living in the rural districts, so they may attend the best schools, but there is one astounding weakness to this marvelous system—it is free! One of the strange things about human beings is that they value only

that which has a price. The free schools of America, and the free public libraries, do not impress people *because they are free*. This is the major reason why so many people find it necessary to acquire additional training after they quit school and go to work. It is also one of the major reasons why employers give greater consideration to employees who take home study courses. They have learned, from experience, that any person who has the ambition to give up a part of his spare time to studying at home has in him those qualities which make for leadership.

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

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

Stuart Austin Wier prepared himself as a Construction Engineer and followed this line of work until the depression limited his market to where it did not give him the income he required. He took inventory of himself, decided to change his profession to law, went back to school and took special courses by which he prepared himself as a corporation lawyer. He completed his training, passed the Bar Examination, and quickly built a lucrative law practice.

Just to keep the record straight, and to anticipate the alibis of those who will say, "I couldn't go to school because I have a family to support," or "I'm too old," I will add the information that Mr. Wier was past forty, and married when he went back to school. Moreover, by carefully selecting highly specialized courses, in colleges best prepared to teach the subjects chosen, Mr. Wier completed in two years the work for which the majority of law students require four years. It pays to know how to purchase knowledge!

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

A Simple Idea That Paid Off

Let us consider a specific instance.

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

Specialized knowledge, plus imagination, were the ingredients that went into this unique and successful business. Last year the owner of that business paid an income tax of almost ten times as much as was paid by the merchant for whom he worked when he lost his job.

The beginning of this successful business was an idea!

Inasmuch as I had the privilege of supplying the unemployed salesman with that idea, I now assume the further privilege of suggesting another idea which has within it the possibility of even greater income.

The idea was suggested by the salesman who gave up selling and went into the business of keeping books on a wholesale basis. When the plan was suggested as a solution of his unemployment problem, he quickly exclaimed, “I like the idea, but I would not know how to turn it into cash.” In other words, he complained he would not know how to market his

bookkeeping knowledge *after he acquired it.*

So, that brought up another problem which had to be solved. With the aid of a young woman typist, clever at hand lettering, and who could put the story together, a very attractive book was prepared, describing the advantages of the new system of bookkeeping. The pages were neatly typed and pasted in an ordinary scrapbook, which was used as a silent salesman with which the story of this new business was so effectively told that its owner soon had more accounts than he could handle.

A Tested Plan for Landing the Ideal Job

There are thousands of people, all over the country, who need the services of a merchandising specialist capable of preparing an attractive brief for use in marketing personal services.

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

Spurred to action by the instantaneous success of her first “prepared plan to market personal services,” this energetic woman turned next to the solution of a similar problem for her son who had just finished college, but had been totally unable to find a market for his services. The plan she originated for his use was the finest specimen of merchandising of personal services I have ever seen.

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

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

You Don't Have to Start at the Bottom

One may be inclined to ask, "Why go to all this trouble to secure a job?"

The answer is, "Doing a thing well never is trouble! the plan prepared by this woman for the benefit of her son, helped him get the job for which he applied, at the first interview, at a salary fixed by himself."

Moreover—and this, too, is important—the position did not require the young man to start at the bottom. he began as a junior executive, at an executive's salary.

"Why go to all this trouble?"

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

This idea of starting at the bottom and working one's way up may appear to be sound, but the major objection to it is this—too many of those who begin at the bottom never manage to lift their heads high enough to be seen by opportunity, so they remain at the bottom. It should be remembered, also, that the outlook from the bottom is not so very bright or encouraging. It has a tendency to kill off ambition. We call it "getting into a rut," which means that we accept our fate because we form the habit of daily routine, a habit that finally becomes so strong we cease to try to throw it off. And that is another reason why it pays to start one or two steps above the

bottom. By so doing one forms the habit of looking around, of observing how others get ahead, of seeing opportunity, and of embracing it without hesitation.

Make Dissatisfaction Work for You

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

Perhaps he was inspired by the great football coach to aim high, and not mistake temporary defeat for failure, just as Andrew Carnegie, the great industrial leader, inspired his young business lieutenants to set high goals for themselves. At any rate, young Halpin finished college at a mighty unfavorable time, when the depression had made jobs scarce, so, after a fling at investment banking and motion pictures, he took the first opening with a potential future he could find—selling electrical hearing aids on a commission basis. Anyone could start in that sort of job, and Halpin knew it, but it was enough to open the door of opportunity to him.

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

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

Then, to test young Halpin's metal, Mr. Andrews went away to Florida for three months, leaving him to sink or swim in his new job. He did not sink! Knute Rockne's spirit of "All the

world loves a winner, and has no time for a loser inspired him to put so much into his job that he was recently elected Vice-President of the company, and General Manager of the Acousticon and Silent Radio Division, a job which most men would be proud to earn through ten years of loyal effort. Halpin turned the trick in little more than six months.

One of the major points I am trying to emphasize through this entire philosophy—that we rise to high positions or remain at the bottom because of conditions we can control if we desire to control them.

Your Associates Can Be Priceless

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

My belief in the theory that business associations are vital factors, both in failure and in success, was recently demonstrated, when my son Blair was negotiating with Dan Halpin for a position. Mr. Halpin offered him a beginning salary of about one half what he could have gotten from a rival company. I brought parental pressure to bear, and induced him to accept the place with Mr. Halpin, because I believe that close association with one who refuses to compromise with circumstances he does not like, is an asset that can never be measured in terms of money.

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

Make Your Ideas Pay Off Through Specialized Planning

The woman who prepared the "Personal Service Sales

Plan” for her son now receives requests from all parts of the country for her cooperation in preparing similar plans for others who desire to market their personal services for more money.

It must not be supposed that her plan merely consists of clever salesmanship by which she helps men and women to demand and receive more money for the same services they formerly sold for less pay. She looks after the interests of the purchaser as well as the seller of personal services, and so prepares her plans that the employer receives full value for the additional money he pays.

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

There is no fixed price for sound ideas!

Back of all ideas is specialized knowledge. Unfortunately, for those who do not find riches in abundance, specialized knowledge is more abundant and more easily acquired than ideas. Because of this very truth, there is a universal demand and an ever-increasing opportunity for the person capable of helping men and women to sell their personal services advantageously. Capability means imagination, the one quality needed to combine specialized knowledge with ideas, in the form of organized plans designed to yield riches.

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

LAW OF ENGAGEMENT

COACHING TOOL

The Fourth Law of the Universe

Francis Bacon (1561-1626) once said “Knowledge is power.” This is partially true. What he actually meant was... the *use* of knowledge is power. Engaging oneself is putting acquired knowledge into action which not only brings wisdom but transforms goals into achievements.

Respond With Ability

Life brings opportunities. You have a responsibility to yourself and your loved ones to push forward. You must respond with ability; these are the components of responsibility. Where is your energy directed? Where can you do the most good? What are you focusing on?

Are you looking back in anger and frustration? Are you wallowing in negativity and resignation with the Despair Triplets "coulda, shoulda, and woulda?" Or are you creating a vision for your future that engenders excitement and anticipation? Are you envisioning the life you truly desire and deserve?

Newton's First Law of Motion states, "An object at rest tends to stay at rest and an object in motion tends to stay in motion with the same speed and in the same direction unless acted upon by an unbalanced force."

If you're standing still it's time to get it in gear. It's time engage. Granted, it will be challenging to build momentum from a complete standstill. This, however, is what you signed on for when you decided to become successful.

It is easy—almost reassuring in a strange way—to look behind us and justify all the reasons that have us frozen in our tracks. It's a little bit tougher, yet far more rewarding, to look to the horizon and take the next step, however small, and keep moving forward.

Baggage Restrictions

When it comes to bouncing around the past, present, and future we are all frequent flyers. We do it continuously. Call it lessons learned. Call it a to-do list. Call it goal setting.

The challenge is spending our time in the place it will do the most good. As coaches, we recognize we can do the most for ourselves and our clients by prompting them to engage their destinies.

Time traveling is something we do frequently and with great ease. How often have we told our clients to visualize their future?

Even when someone is fully living in the present—living in the now—they still may not be achieving their desired results. Could this be because of excess baggage they drag with them from their past?

We might do well to adapt the guidelines and restrictions placed upon our luggage when we fly (in real time) out of town. The best advice seems to be, the less we bring with us the faster we will pass through the check points and reach our desired destination.

One Carry-on Only, Please

The future we dream about is like the narrow security checkpoints in the airport terminal. We can pass through them quickly and easily provided we are not carrying anything that will hurt ourselves or others. The bags we carry-on must be limited to one and must be small enough to pass through the "time machine."

If we are lugging an enormous trunk full of yesterday's baggage, we are simply not going to fit through the gap. Even if we check this extra luggage, it will only cost additional time and effort at Baggage Claim. Do we really need to bring all this stuff with us?

VI

IMAGINATION

THE WORKSHOP OF THE MIND
The Fifth Step Toward Riches

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

It has been said that man can create anything which he can imagine.

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

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

Man's only limitation, within reason, lies in his development and use of his imagination. He has not yet reached the apex of development in the use of his imaginative

faculty. He has merely discovered that he has an imagination, and has commenced to use it in a very elementary way.

Two Forms of Imagination

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

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

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

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

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

The creative faculty becomes more alert, more receptive to vibrations from the sources mentioned, in proportion to its development through use.

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

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

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

Give Your Imagination Some Exercise

Your imaginative faculty may have become weak through inaction. It can be revived and made alert through use. This faculty does not die, though it may become quiescent through lack of use.

Center your attention, for the time being, on the development of the synthetic imagination, because this is the faculty which you will use more often in the process of converting desire into money.

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

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

The Laws That Lead to Fortune

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

Moreover—and this statement is of stupendous importance—this earth, every one of the billions of individual cells of your body, and every atom of matter, *began as an intangible form of energy.*

Desire is thought impulse! Thought impulses are forms of energy. When you begin with the thought impulse, desire, to accumulate money, you are drafting into your service the same “stuff” that Nature used in creating this earth, and every material form in the universe, including the body and brain in which the thought impulses function.

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

The principles which follow will open the way for understanding of imagination. Assimilate that which you understand, as you read this philosophy for the first time, then, when you reread and study it, you will discover that something has happened to clarify it, and give you a broader understanding of the whole. Above all, do not stop, nor hesitate in your study of these principles until you have read the book at least three times, for then, you will not want to stop.

How to Make Practical Use of Imagination

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

The Enchanted Kettle

Fifty years ago, an old country doctor drove to town, hitched his horse, quietly slipped into a drug store by the back door, and began “dickering” with the young drug clerk.

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

The clerk inspected the kettle, reached into his inside pocket, took out a roll of bills, and handed it over to the doctor. The roll contained exactly \$500.00-the clerk’s entire savings!

The doctor handed over a small slip of paper on which was written a secret formula. The words on that small slip of paper were worth a King’s ransom! *But not to the doctor!* Those magic words were needed to start the kettle to boiling, but neither the doctor nor the young clerk knew what fabulous fortunes were destined to flow from that kettle.

The old doctor was glad to sell the outfit for five hundred dollars. The money would pay off his debts, and give him freedom of mind. The clerk was taking a big chance by staking his entire life’s savings on a mere scrap of paper and an old kettle! He never dreamed his investment would start a kettle to overflowing with gold that would surpass the miraculous performance of Aladdin’s lamp.

What the clerk *really purchased* was an idea!

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

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

The Old Kettle consumes, annually, millions of glass bottles, providing jobs to huge numbers of glass workers.

The Old Kettle gives employment to an army of clerks, stenographers, copy writers, and advertising experts throughout the nation. It has brought fame and fortune to scores of artists who have created magnificent pictures describing the product.

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

The influence of this idea now benefits every civilized country in the world, pouring out a continuous stream of gold to all who touch it.

Gold from the kettle built and maintains one of the most prominent colleges of the South, where thousands of young people receive the training essential for success.

If the product of that old brass kettle could talk, it would tell thrilling tales of romance in every language. Romances of love, romances of business, romances of professional men and women who are daily being stimulated by it.

The author is sure of at least one such romance, for he was a part of it, and it all began not far from the very spot on which the drug clerk purchased the old kettle. It was here that the author met his wife, and it was she who first told him of the Enchanted Kettle. It was the product of that Kettle they were drinking when he asked her to accept him "for better or worse."

Whoever you are, wherever you may live, whatever occupation you may be engaged in, just remember in the future, every time you see the words "Coca-Cola," that its vast

empire of wealth and influence grew out of a single IDEA, and that the mysterious ingredient the drug clerk—Asa Candler—mixed with the secret formula was. . . imagination!

Stop and think of that, for a moment.

Remember, also, that the thirteen steps to riches, described in this book, were the media through which the influence of Coca-Cola has been extended to every city, town, village, and cross-roads of the world, and that any idea you may create, as *sound and meritorious* as Coca-Cola, has the possibility of duplicating the stupendous record of this world-wide thirst-killer.

What Would I Do If I Had a Million Dollars

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

While Dr. Gunsaulus was going through college, he observed many defects in our educational system, defects which he believed he could correct, if he were the head of a college.

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

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

But he couldn’t seem to make any progress.

Every night he took that thought to bed with him. He got up with it in the morning. He took it with him everywhere he went. He turned it over and over in his mind until it became a consuming *obsession* with him.

Being a philosopher as well as a preacher, Dr. Gunsaulus recognized, as do all who succeed in life, that definiteness of purpose is the starting point from which one must begin. He recognized, too, that definiteness of purpose takes on

animation, life, and power when backed by a burning desire to translate that purpose into its material equivalent.

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

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

"The time had come for action!

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

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

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

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

"Next morning I arose early, went into the bathroom, read the sermon, then knelt on my knees and asked that my

sermon might come to the attention of someone who would supply the needed money.

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

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

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

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

The necessary million dollars came as a result of an idea. Back of the idea was a DESIRE which young Gunsaulus had been nursing in his mind for almost two years.

Observe this important fact... he got the money within thirty-six hours after he reached a definite decision in his own mind to get it, and decided upon a definite plan for getting it!

There was nothing new or unique about young Gunsaulus’ vague thinking about a million dollars, and weakly hoping for it. Others before him, and many since his time,

have had similar thoughts. But there was something very unique and different about the decision he reached on that memorable Saturday, when he put vagueness into the background, and definitely said, "I will get that money within a week!"

Moreover, the principle through which Dr. Gunsaulus got his million dollars is still alive! It is available to you! This universal law is as workable today as it was when the young preacher made use of it so successfully. This book describes, step by step, the thirteen elements of this great law, and suggests how they may be put to use.

How to Transmute Ideas Into Cash

Observe that Asa Candler and Dr. Frank Gunsaulus had one characteristic in common. Both knew the astounding truth that ideas can be transmuted into cash through the power of definite purpose, plus definite plans.

If you are one of those who believe that hard work and honesty, alone, will bring riches, perish the thought! It is not true! Riches, when they come in huge quantities, are never the result of hard work! Riches come, if they come at all, in response to definite demands, based upon the application of definite principles, and not by chance or luck. Generally speaking, an idea is an impulse of thought that impels action, by an appeal to the imagination. All master salesmen know that ideas can be sold where merchandise cannot. Ordinary salesmen do not know this-that is why they are "ordinary."

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

That, as simple as it may seem, was an idea! It was imagination.

There is no standard price on ideas. The creator of ideas makes his own price, and, if he is smart, gets it.

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

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

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

The favorable break came through Carnegie, but what about the determination, definiteness of purpose, and the desire to attain the goal, and the persistent effort of twenty-five years? It was no ordinary DESIRE that survived disappointment, discouragement, temporary defeat, criticism, and the constant reminding of “waste of time.” When the idea was first planted in my mind by Mr. Carnegie, it was coaxed, nursed, and enticed to *remain alive*. Gradually, the idea became a giant under its own power, and it coaxed, nursed, and drove me. Ideas are like that. First you give life and action and guidance to ideas, then they take on power of their own and sweep aside all opposition.

Ideas are intangible forces, but they have more power than the physical brains that give birth to them. They have the power to live on, after the brain that creates them has returned to dust.

LAW OF CREATIVITY

COACHING TOOL

The Fifth Law of the Universe

One of the distinct gifts of being human is our ability to create our own destiny. Isn't it surprising how many people never accept this gift or just give it away, making someone else responsible for it.

Think about what can be done in five years. Better yet, think about where you were and what you were doing just five years ago. The impact of this is more stunning if you're able to pull out your old day planner from that time. Isn't it amazing what has changed in your life since then?

Possibility Thinking

What are you thinking about doing right now that might take some time to come to fruition? Are you working on a degree or certification? Are you considering taking a course that would improve your life considerably but would require time to complete?

Let me tell you about something I considered for *two decades*.

I didn't go straight to college after graduating from high school. In fact, by the time I got around to deciding I should, I could have gone through college five times. That's right, twenty years.

I told my good friend, Robert W. Smith, who happened to be a university professor at the time, "I can't go to college now. I'll be 40-years-old by the time I finish!" His simple, yet eloquent, answer hit the mark, "Will, in four years you'll be 40-years-old anyway. Your only choice here is whether it will be with or without a college education."

That day I chose a new path and it truly was the first day of the rest of my life. It's hard to imagine where I might be now

or what I might be doing without having had that conversation.

Here's the bottom line. The future is coming and there's nothing you can do to stop it. Your goals may take some work. Worthy goals usually do. You can either take action now; accomplish these goals and enjoy the rewards—or—you can still be putting them off, five years from now, because they take too long to achieve.

You get to decide—right now—where you want to be. Dream of the possibilities. Set the intention. If you could have it anyway you wanted, what would it be? What would it sound like, smell like, look like and feel like? Listen to your intuition. Breathe it in. Envision your future. Embrace the moment.

Total Immersion

Everything you need to know about success you most likely already know or have heard before. Trouble is you hear and see so much it's hard to know what's important. We live in a sea of information overload.

Megatrends author, John Naisbitt writes about the Information Age and the technologies propelling it faster and faster, “We have for the first time an economy based on a key resource (information) that is not only renewable, but self-generating. Running out of it is not a problem, but drowning in it is.”

Consider this: Just because you are familiar with the information doesn't mean you know it. Even after you've read this book you won't “know” it.

Chances are this isn't the first book on success you've purchased. You may have purchased many books and tapes and attended many seminars on the topic. There are self-help junkies out there who buy everything they can get their hands on. A few make it to their goals. Most are still looking for the quick fix, the magic bullet, the one idea that is going to make them the success they've always dreamed they would be.

In order to truly know something you must live it and breathe it. It must become part of you. You must immerse yourself in the material and make it your own.

As you read through this book you may say, on occasion, “Oh, I’ve seen this before,” or “I know this.” The fact is if you know what it takes to be successful—and you’re not—than do you really know it? Or do you only know of it?

Don’t be discouraged. I’m constantly re-immersing myself in topics I thought I “knew” only to discover I am clueless on the subject.

Decide now if you are just going to breeze through this book and add it to your impressive list of books read. Or, if are you going to take action on it and make things happen for yourself once and for all. I challenge you to do what it takes so that the next book you pick up about how to become successful is the one you write yourself.

VII
ORGANIZED PLANNING

THE CRYSTALLIZATION OF
DESIRE INTO ACTION
The Sixth Step Toward Riches

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

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

You will now be instructed how to build plans which will be practical:

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

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

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

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

Keep in mind these facts:

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

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

No individual has sufficient experience, education, native ability, and knowledge to insure the accumulation of a great fortune, without the cooperation of other people. Every plan you adopt, in your endeavor to accumulate wealth, should be the joint creation of yourself and every other member of your “Master Mind” group. You may originate your own plans, either in whole or in part, but see that those plans are checked, and approved by the members of your “master mind” alliance.

If Your First Plan Fails, Try Another

If the first plan which you adopt does not work

successfully, replace it with a new plan, if this new plan fails to work, replace it, in turn with still another, and so on, until you find a plan which does work. Right here is the point at which the majority of men meet with failure, because of their lack of persistence in creating new plans to take the place of those which fail.

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

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

Your achievement can be no greater than your plans are sound.

No man is ever whipped, until he quits—in *his own mind*.

This fact will be repeated many times, because it is so easy to “take the count” at the first sign of defeat.

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

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

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

No follower of this philosophy can reasonably expect to accumulate a fortune without experiencing “temporary defeat.” When defeat comes, accept it as a signal that your plans are not sound, rebuild those plans, and set sail once more toward

your coveted goal. If you give up before your goal has been reached, you are a “quitter.”

A quitter never wins—and—a winner never quits. Lift this sentence out, write it on a piece of paper in letters an inch high, and place it where you will see it every night before you go to sleep, and every morning before you go to work.

When you begin to select members for your “Master Mind” group, endeavor to select those who do not take defeat seriously.

Some people foolishly believe that only money can make money. This is not true! desire, transmuted into its monetary equivalent, through the principles laid down here, is the agency through which money is “made.” Money, of itself, is nothing but inert matter. It cannot move, think, or talk, but it can “hear” when a man who desires it, calls it to come!

Planning the Sale of Personal Services

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

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

Most Leaders Begin as Followers

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

It is no disgrace to be a follower. On the other hand, it is no credit to remain a follower. Most great leaders began in the capacity of followers. They became great leaders because they were intelligent followers. With few exceptions, the man who cannot follow a leader intelligently, cannot become an efficient leader. The man who can follow a leader most efficiently, is usually the man who develops into leadership most rapidly. An intelligent follower has many advantages, among them the opportunity to acquire knowledge from his leader.

The Major Attributes of Leadership

The following are important factors of leadership:

1. UNWAVERING COURAGE based upon knowledge of self, and of one's occupation. No follower wishes to be dominated by a leader who lacks self-confidence and courage. No intelligent follower will be dominated by such a leader very long.
2. SELF-CONTROL. The man who cannot control himself, can never control others. Self-control sets a mighty example for one's followers, which the more intelligent will emulate.
3. A KEEN SENSE OF JUSTICE. Without a sense of fairness and justice, no leader can command and retain the respect of his followers.
4. DEFINITENESS OF DECISION. The man who wavers in his decisions, shows that he is not sure of himself. He cannot lead others successfully.
5. DEFINITENESS OF PLANS. The successful leader must plan his work, and *work his plan*. A leader who moves by guesswork, without practical, definite plans, is comparable to a ship without a rudder. Sooner or later he will land on the rocks.

6. THE HABIT OF DOING MORE THAN PAID FOR. One of the penalties of leadership is the necessity of willingness, upon the part of the leader, to do more than he requires of his followers.

7. A PLEASING PERSONALITY. No slovenly, careless person can become a successful leader. Leadership calls for respect. Followers will not respect a leader who does not grade high on all of the factors of a Pleasing Personality.

8. SYMPATHY AND UNDERSTANDING. The successful leader must be in sympathy with his followers. Moreover, he must understand them and their problems.

9. MASTERY OF DETAIL. Successful leadership calls for mastery of details of the leader's position.

10. WILLINGNESS TO ASSUME FULL RESPONSIBILITY. The successful leader must be willing to assume responsibility for the mistakes and the shortcomings of his followers. If he tries to shift this responsibility, he will not remain the leader. If one of his followers makes a mistake, and shows himself incompetent, the leader must consider that it is *he* who failed.

11. COOPERATION. The successful leader must understand, and *apply* the principle of cooperative effort and be able to induce his followers to do the same. Leadership calls for power, and power calls for cooperation.

There are two forms of Leadership. The first, and by far the most effective, is leadership by consent of, and with the sympathy of the followers. The second is leadership by force, without the consent and sympathy of the followers.

History is filled with evidences that Leadership by Force

cannot endure. The downfall and disappearance of “Dictators” and kings is significant. It means that people will not follow forced leadership indefinitely.

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

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

The new brand of leadership will embrace the eleven factors of leadership, described in this chapter, as well as some other factors. The man who makes these the basis of his leadership, will find abundant opportunity to lead in any walk of life.

The Ten Major Causes of Failure in Leadership

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

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

2. UNWILLINGNESS TO RENDER HUMBLE SERVICE. Truly great leaders are willing, when

occasion demands, to perform any sort of labor which they would ask another to perform. "The greatest among ye shall be the servant of all" is a truth which all able leaders observe and respect.

3. EXPECTATION OF PAY for what they "know" instead of what they *do* with that which they know. The world does not pay men for that which they "know." It pays them for what they DO, or induce others to do.

4. FEAR OF COMPETITION FROM FOLLOWERS. The leader who fears that one of his followers may take his position is practically sure to realize that fear sooner or later. The able leader trains understudies to whom he may delegate, at will, any of the details of his position. Only in this way may a leader multiply himself and prepare himself to be at many places, and give attention to many things at one time. It is an eternal truth that men receive more pay for their ability to get others to perform, than they could possibly earn by their own efforts. An efficient leader may, through his knowledge of his job and the magnetism of his personality, greatly increase the efficiency of others, and induce them to render more service and better service than they could render without his aid.

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

6. SELFISHNESS. The leader who claims all the honor for the work of his followers, is sure to be met by resentment. The really great leader claims none of the honors. He is contented to see the honors, when there are any, go to his followers, because he knows that most men will work harder for

commendation and recognition than they will for money alone.

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

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

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

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

These are among the more common of the causes of failure in leadership. Any one of these faults is sufficient to

induce failure. Study the list carefully if you aspire to leadership, and make sure that you are free of these faults.

Fertile Fields for “New Leadership”

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

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

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

Third. Industry calls for new leaders. The old type of leaders thought and moved in terms of dividends instead of thinking and moving in terms of human equations! The future leader in industry, to endure, must regard himself as a quasi-public official whose duty it is to manage his trust in such a way that it will work hardship on no individual, or group of individuals. Exploitation of working men is a thing of the past. Let the man who aspires to leadership in the field of business, industry, and labor remember this.

Fourth. The religious leader of the future will be forced to give more attention to the temporal needs of his followers, in the solution of their economic

and personal problems of the present, and less attention to the dead past, and the yet unborn future.

Fifth. In the professions of law, medicine, and education, a new brand of leadership, and to some extent, new leaders will become a necessity. This is especially true in the field of education. The leader in that field must, in the future, find ways and means of teaching people How to apply the knowledge they receive in school. He must deal more with practice and less with theory.

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

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

When and How to Apply for a Position

The information described here is the net result of many

years of experience during which thousands of men and women were helped to market their services effectively. Experience has proved that the following media offer the most direct and effective methods of bringing the buyer and seller of personal services together.

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

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

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

4. APPLICATION THROUGH PERSONAL ACQUAINTANCES. When possible, the applicant should endeavor to approach prospective employers through some mutual acquaintance. This method of

approach is particularly advantageous in the case of those who seek executive connections and do not wish to appear to be “peddling” themselves.

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

Information To Be Supplied in a Written Brief

This brief should be prepared as carefully as a lawyer would prepare the brief of a case to be tried in court. Unless the applicant is experienced in the preparation of such briefs, an expert should be consulted, and his services enlisted for this purpose. Successful merchants employ men and women who understand the art and the psychology of advertising to present the merits of their merchandise. One who has personal services for sale should do the same. The following information should appear in the brief:

1. *Education.* State briefly, but definitely, what schooling you have had, and in what subjects you specialized in school, giving the reasons for that specialization.
2. *Experience.* If you have had experience in connection with positions similar to the one you seek, describe it fully, state names and addresses of former employers. Be sure to bring out clearly any *special* experience you may have had which would equip you to fill the position you seek.
3. *References.* Practically every business firm desires to know all about the previous records, antecedents, etc., of prospective employees who

seek positions of responsibility. Attach to your brief photo copies of letters from:

- a. Former employers
- b. Teachers under whom you studied
- c. Prominent people whose judgement may be relied upon.

4. *Photograph of self.* Attach to your brief a recent, photograph of yourself.

5. *Apply for a specific position.* Avoid application for a position without describing exactly what particular position you seek. Never apply for “just a position.” That indicates you lack specialized qualifications.

6. *State your qualifications* for the particular position for which you apply. Give full details as to the reason you believe you are qualified for the particular position you seek. This is the application. It will determine, more than anything else, what consideration you receive.

7. *Offer to go to work on probation.* In the majority of instances if you are determined to have the position for which you apply, it will be most effective if you offer to work for a week, or a month, or for a sufficient length of time to enable your prospective employer to judge your value without pay. This may appear to be a radical suggestion, but experience has proved that it seldom fails to win at least a trial. If you are sure of your qualifications, a trial is all you need. Incidentally, such an offer indicates that you have confidence in your ability to fill the position you seek. It is most convincing. If your offer is accepted, and you make good, more than likely you will be paid for your “probation” period. Make clear the fact that your offer is based upon:

- a. Your confidence in your ability to fill the position.
- b. Your confidence in your prospective employer's decision to employ you after trial.
- c. Your determination to have the position you seek.

8. *Knowledge of your prospective employer's business.* Before applying for a position, do sufficient research in connection with the business to familiarize yourself thoroughly with that business, and indicate in your brief the knowledge you have acquired in this field. This will be impressive, as it will indicate that you have imagination, and a real interest in the position you seek.

Remember that it is not the lawyer who knows the most law, but the one who best prepares his case, who wins. If your "case" is properly prepared and presented, your victory will have been more than half won at the outset.

Do not be afraid of making your brief too long. Employers are just as much interested in purchasing the services of well-qualified applicants as you are in securing employment. In fact, the success of most successful employers is due, in the main, to their ability to select well-qualified lieutenants. They want all the information available.

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

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

BRIEF OF THE QUALIFICATIONS OF
Robert K. Smith

APPLYING FOR THE POSITION OF
Private Secretary to
The President of THE BLANK COMPANY, Inc.

Change names each time brief is shown.

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

Successful salesmen groom themselves with care. They understand that first impressions are lasting. Your brief is your salesman. Give it a good suit of clothes, so it will stand out in bold contrast to anything your prospective employer ever saw, in the way of an application for a position. If the position you seek is worth having, it is worth going after with care. Moreover, if you sell yourself to an employer in a manner that impresses him with your individuality, you probably will receive more money for your services from the very start, than you would if you applied for employment in the usual conventional way.

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

How to Get the Exact Position You Desire

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

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

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

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

Fourth. By analysis of yourself, your talents and capabilities, figure what you can offer, and plan ways and means of giving advantages, services, developments, ideas that *you believe* you can successfully deliver.

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

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

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

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

Every person who starts, or "gets in" half way up the

ladder, does so by deliberate and careful planning.

The New Way of Marketing Services

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

The future relationship between employers and their employees will be more in the nature of a partnership consisting of:

- a. The employer
- b. The employee
- c. The public they serve

This new way of marketing personal services is called new for many reasons, first, both the employer and the employee of the future will be considered as fellow-employees whose business it will be to serve the public efficiently. In times past, employers, and employees have bartered among themselves, driving the best bargains they could with one another, not considering that in the final analysis they were, in reality, bargaining at the expense of the third party, the public they served.

“Courtesy” and “Service” are the watch-words of merchandising today, and apply to the person who is marketing personal services even more directly than to the employer whom he serves, because, in the final analysis, both the employer and his employee are employed by the public they serve. If they fail to serve well, they pay by the loss of their privilege of serving.

We can all remember the time when the gas-meter reader pounded on the door hard enough to break the panels. When the door was opened, he pushed his way in, uninvited, with a scowl on his face which plainly said, “what-the-hell-did-you-keep-me-waiting-for?” All that has undergone a change. The meter-man now conducts himself as a gentleman who is “delighted-to-be-at-your-service-sir.” Before the gas companies

learned that their scowling meter-men were accumulating liabilities never to be cleared away, the polite salesmen of oil burners came along and did a land office business.

During the depression, I spent several months in the anthracite coal region of Pennsylvania, studying conditions which all but destroyed the coal industry. The coal operators and their employees drove sharp bargains with one another, adding the cost of the “bargaining” to the price of the coal, until, finally, they discovered they had built up a wonderful business for the manufacturers of oil burning outfits and the producers of crude oil.

These illustrations are brought to the attention of those who have personal services to market, to show that we are where we are, and what we are, because of *our own conduct!* If there is a principle of cause and effect which controls business, finance, and transportation, the same principle controls individuals and determines their economic status.

What Is Your “QQS” Rating?

The causes of success in marketing services effectively and permanently, have been clearly described. Unless those causes are studied, analyzed, understood and applied, no man can market his services effectively and permanently. Every person must be his own salesman of personal services. The quality and the quantity of service rendered, and the spirit in which it is rendered, determine to a large extent, the price, and the duration of employment. To market Personal services effectively, (which means a permanent market, at a satisfactory price, under pleasant conditions), one must adopt and follow the “QQS” formula which means that quality, plus quantity, plus the proper spirit of cooperation, equals perfect salesmanship of service. remember the “QQS” formula, but do more-apply it as a habit!

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

1. *QUALITY* of service shall be construed to mean the

performance of every detail, in connection with your position, in the most efficient manner possible, with the object of greater efficiency always in mind.

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

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

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

Andrew Carnegie stressed this point more than others in connection with his description of the factors which lead to success in the marketing of personal services. He emphasized again, and again, the necessity for harmonious conduct. He stressed the fact that he would not retain any man, no matter how great a quantity, or how efficient the quality of his work, *unless* he worked in a spirit of harmony. Mr. Carnegie insisted upon men being agreeable.

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

The importance of a pleasing personality has been stressed, because it is a factor which enables one to render service in the proper spirit. If one has a personality which pleases, and renders service in a spirit of harmony, these assets often make up for deficiencies in both the quality, and the quantity of service one renders. nothing, however, can be successfully substituted for pleasing conduct.

The Capital Value of Your Services

The person whose income is derived entirely from the sale of personal services is no less a merchant than the man who sells commodities, and it might well be added, such a person is subject to exactly the same rules of conduct as the merchant who sells merchandise.

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

The day of the “go-getter” has passed. He has been supplanted by the “go-giver.”

The actual capital value of your brains may be determined by the amount of income you can produce (by marketing your services). A fair estimate of the capital value of your services may be made by multiplying your annual income by sixteen and two-thirds, as it is reasonable to estimate that your annual income represents six percent of your capital value. Money rents for 6% per annum. Money is worth no more than brains. It is often worth much less.

Competent “brains,” if effectively marketed, represent a much more desirable form of capital than that which is required to conduct a business dealing in commodities, because “brains” are a form of capital which cannot be permanently depreciated through depressions, nor can this form of capital be stolen or spent. Moreover, the money which is essential for the conduct of business is as worthless as a sand dune, until it has been mixed with efficient “brains.”

The Thirty-One Major Causes of Failure

Life’s greatest tragedy consists of men and women who earnestly try, and fail! The tragedy lies in the overwhelmingly large majority of people who fail, as compared to the few who succeed.

I have had the privilege of analyzing several thousand men and women, 98% of whom were classed as “failures.”

There is something radically wrong with a civilization, and a system of education, which permit 98% of the people to go through life as failures. But I did not write this book for the purpose of moralizing on the rights and wrongs of the world; that would require a book a hundred times the size of this one.

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

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

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

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

4. INSUFFICIENT EDUCATION. This is a handicap which may be overcome with comparative ease. Experience has proven that the best-educated people are often those who are known as “self-made,” or self-educated. It takes more than a college degree to make one a person of education. Any person who is educated is one who has learned to

get whatever he wants in life without violating the rights of others. Education consists, not so much of knowledge, but of knowledge effectively and persistently applied. Men are paid, not merely for what they know, but more particularly for what they do with that which they know.

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

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

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

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

8. PROCRASTINATION. This is one of the most common causes of failure. "Old Man Procrastination" stands within the shadow of every human being, waiting his opportunity to spoil one's chances of success. Most of us

go through life as failures, because we are waiting for the “time to be right” to start doing something worthwhile. Do not wait. The time will never be “just right.” Start where you stand, and work with whatever tools you may have at your command, and better tools will be found as you go along.

9. LACK OF PERSISTENCE. Most of us are good “starters” but poor “finishers” of everything we begin. Moreover, people are prone to give up at the first signs of defeat. There is no substitute for persistence. The person who makes persistence his watch-word, discovers that “Old Man Failure” finally becomes tired, and makes his departure. Failure cannot cope with persistence.

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

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

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

13. LACK OF A WELL DEFINED POWER OF DECISION. Men who succeed reach decisions promptly, and change them, if at all, very slowly. Men who fail, reach decisions, if at all, very slowly, and change them frequently, and

quickly. Indecision and procrastination are twin brothers. Where one is found, the other may usually be found also. Kill off this pair before they completely “hog-tie” you to the treadmill of failure.

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

15. WRONG SELECTION OF A MATE IN MARRIAGE. This a most common cause of failure. The relationship of marriage brings people intimately into contact. Unless this relationship is harmonious, failure is likely to follow. Moreover, it will be a form of failure that is marked by misery and unhappiness, destroying all signs of ambition.

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

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

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

19. WRONG SELECTION OF A VOCATION. No man can succeed in a line of endeavor which he does not like. The most essential step in the marketing of

personal services is that of selecting an occupation into which you can throw yourself wholeheartedly.

20. LACK OF CONCENTRATION OF EFFORT. The “jack-of-all-trades” seldom is good at any. Concentrate all of your efforts on one definite chief aim.

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

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

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

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

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

26. POSSESSION OF POWER THAT WAS NOT ACQUIRED THROUGH SELF EFFORT.

(Sons and daughters of wealthy men, and others who inherit money which they did not earn). Power in the hands of one who did not acquire it gradually, is often fatal to success. Quick riches are more dangerous than poverty.

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

28. EGOTISM AND VANITY. These qualities serve as red lights which warn others to keep away. They are fatal to success.

29. GUESSING INSTEAD OF THINKING.

Most people are too indifferent or lazy to acquire facts with which to think accurately. They prefer to act on “opinions” created by guesswork or snap-judgments.

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

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

In these thirty-one major causes of failure is found a description of the tragedy of life, which obtains for practically every person who tries and fails. The same is true in marketing personal services. You should know all of your

weaknesses in order that you may either bridge them or eliminate them entirely. You should know your strength in order that you may call attention to it when selling your services. You can know yourself only through *accurate* analysis.

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

"I will not accept it," the applicant replied, "because I am getting more than that where I am now employed."

Before you even start to negotiate for a readjustment of your salary in your present position, or to seek employment elsewhere, be sure that you are worth more than you now receive.

It is one thing to want money—everyone wants more—but it is something entirely different to be worth more! Many people mistake their wants for their just dues. Your financial requirements or wants have nothing whatever to do with your worth. Your value is established entirely by your ability to render useful service or your capacity to induce others to render such service.

Take Inventory of Yourself

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

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

Self-Analysis Questionnaire for Personal Inventory

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

10. Have I been either “over-cautious,” or “under-cautious?”

11. Has my relationship with my associates in work been pleasant, or unpleasant? If it has been unpleasant, has the fault been partly, or wholly mine?

12. Have I dissipated any of my energy through lack of concentration of effort?

13. Have I been open minded and tolerant in connection with all subjects?

14. In what way have I improved my ability to render service?

15. Have I been intemperate in any of my habits?

16. Have I expressed, either openly or secretly, any form of egotism?

17. Has my conduct toward my associates been such that it has induced them to respect me?

18. Have my opinions and decisions been based upon guesswork, or accuracy of analysis and thought?

19. Have I followed the habit of budgeting my time, my expenses, and my income, and have I been conservative in these budgets?

20. How much time have I devoted to unprofitable effort which I might have used to better advantage?

21. How may I re-budget my time, and change my habits to be more efficient during the coming year?

22. Have I been guilty of any conduct which was not approved by my conscience?

23. In what ways have I rendered more service and better service than I was paid to render?

24. Have I been unfair to anyone, and if so, in what way?

25. If I had been the purchaser of my own services for the year, would I be satisfied with my purchase?

26. Am I in the right vocation, and if not, why not?

27. Has the purchaser of my services been satisfied with the service I have rendered, and if not, why not?

28. What is my present rating on the fundamental principles of success? (Make this rating fairly, and frankly, and have it checked by someone who is courageous enough to do it accurately).

Having read and assimilated the information conveyed through this chapter, you are now ready to create a practical plan for marketing your personal services. In this chapter will be found an adequate description of every principle essential in planning the sale of personal services, including the major attributes of leadership; the most common causes of failure in leadership; a description of the fields of opportunity for leadership; the main causes of failure in all walks of life, and the important questions which should be used in self-analysis.

This extensive and detailed presentation of accurate information has been included, because it will be needed *by* all who must begin the accumulation of riches by marketing personal services. Those who have lost their fortunes, and those who are just beginning to earn money, have nothing but personal services to offer in return for riches, therefore it is

essential that they have available the practical information needed to market services to best advantage.

Complete assimilation and understanding of the information here conveyed will be helpful in marketing one's own services, and it will also help one to become more analytical and capable of judging people. The information will be priceless to personnel directors, employment managers, and other executives charged with the selection of employees, and the maintenance of efficient organizations. If you doubt this statement, test its soundness by answering in writing the twenty-eight self-analysis questions.

How to Find Opportunities to Accumulate Riches

Now that we have analyzed the principles by which riches may be accumulated, we naturally ask, "where may one find favorable opportunities to apply these principles?" Very well, let us take inventory and see what the United States of America offer the person seeking riches, great or small.

To begin with, let us remember, *all of us*, that we live in a country where *every law-abiding citizen enjoys freedom of thought and freedom of deed unequaled anywhere in the world*. Most of us have never taken inventory of the advantages of this freedom. We have never compared our unlimited freedom with the curtailed freedom in other countries.

Here we have freedom of thought, freedom in the choice and enjoyment of education, freedom in religion, freedom in politics, freedom in the choice of a business, profession or occupation, freedom to accumulate and own without molestation, *all the property we can accumulate*, freedom to choose our place of residence, freedom in marriage, freedom through equal opportunity to all races, freedom of travel from one state to another, freedom in our choice of foods, and freedom to *aim for any station in life for which we have prepared ourselves*, even for the presidency of the United States.

We have other forms of freedom, but this list will give a bird's eye view of the most important, which constitute opportunity of the highest order. This advantage of freedom is

all the more conspicuous because the United States is the only country guaranteeing to every citizen, whether native born or naturalized, so broad and varied a list of freedom.

Next, let us recount some of the blessings which our widespread freedom has placed within our hands. Take the average American family for example (meaning, the family of average income) and sum up the benefits available to every member of the family, in this land of opportunity and plenty!

a. FOOD. Next to freedom of thought and deed comes food, clothing, and shelter, the three basic necessities of life.

Because of our universal freedom the average American family has available, at its very door, the choicest selection of food to be found anywhere in the world, and at prices within its financial range.

b. SHELTER. This family lives in a comfortable apartment, heated by steam, lighted with electricity, with gas for cooking, all for \$65.00 a month. In a smaller city, or a more sparsely settled part of New York city, the same apartment could be had for as low as \$20.00 a month.

The toast they had for breakfast in the food estimate was toasted on an electric toaster, which cost but a few dollars, the apartment is cleaned with a vacuum sweeper that is run by electricity. Hot and cold water is available, at all times, in the kitchen and the bathroom. The food is kept cool in a refrigerator that is run by electricity. The wife curls her hair, washes her clothes and irons them with easily operated electrical equipment, on power obtained by sticking a plug in the wall. The husband shaves with an electric shaver, and they receive entertainment from all over the world, twenty four hours a day, if they want it, without cost, by merely turning the dial of their radio.

There are other conveniences in this apartment, but the foregoing list will give a fair idea

of some of the concrete evidences of the freedom we, of America, enjoy. (*And this is neither political nor economic propaganda*).

c. CLOTHING. Anywhere in the United States, the woman of average clothing requirements can dress very comfortably and neatly for less than \$200.00 a year, and the average man can dress for the same, or less.

Only the three basic necessities of food, clothing, and shelter have been mentioned. The average American citizen has other privileges and advantages available in return for modest effort, not exceeding eight hours per day of labor.

The average American has security of property rights not found in any other country in the world. He can place his surplus money in a bank with the assurance that his government will protect it, and make good to him if the bank fails. If an American citizen wants to travel from one state to another he needs no passport, no one's permission. He may go when he pleases, and return at will. Moreover, he may travel by train, private automobile, bus, airplane, or ship, as his pocketbook permits.

The “Miracle That Has Provided These Blessings

We often hear politicians proclaiming the freedom of America, when they solicit votes, but seldom do they take the time or devote sufficient effort to the analysis of the source or nature of this “freedom.” Having no axe to grind, no grudge to express, no ulterior motives to be carried out, I have the privilege of going into a frank analysis of that mysterious, abstract, greatly misunderstood “something” which gives to every citizen of America more blessings, more opportunities to accumulate wealth, more freedom of every nature, than may be found in any other country.

I have the right to analyze the source and nature of this unseen power, because I know, and have known for more than a quarter of a century, many of the men who organized that

power, and many who are now responsible for its maintenance.

The name of this mysterious benefactor of mankind is capital!

Capital consists not alone of money, but more particularly of highly organized, intelligent groups of men who plan ways and means of using money efficiently for the good of the public, and profitably to themselves.

These groups consist of scientists, educators, chemists, inventors, business analysts, publicity men, transportation experts, accountants, lawyers, doctors, and both men and women who have highly specialized knowledge in all fields of industry and business. They pioneer, experiment, and blaze trails in new fields of endeavor. They support colleges, hospitals, public schools, build good roads, publish newspapers, pay most of the cost of government, and take care of the multitudinous detail essential to human progress. Stated briefly, the capitalists are the brains of civilization, because they supply the entire fabric of which all education, enlightenment and human progress consists.

Money, without brains, always is dangerous. Properly used, it is the most important essential of civilization. The simple breakfast here described could not have been delivered to the New York family at a dime each, *or at any other price*, if organized capital had not provided the machinery, the ships, the railroads, and the huge armies of trained men to operate them.

Some slight idea of the importance of organized capital may be had by trying to imagine yourself burdened with the responsibility of collecting, without the aid of capital, and delivering to the New York City family, a simple breakfast.

To supply the tea, you would have to make a trip to China or India, both a very long way from America. Unless you are an excellent swimmer, you would become rather tired before making the round trip. Then, too, another problem would confront you. What would you use for money, even if you had the physical endurance to swim the ocean?

To supply the sugar, you would have to take another long swim to Cuba, or a long walk to the sugar beet section of Utah.

But even then, you might come back without the sugar, because organized effort and money are necessary to produce sugar, to say nothing of what is required to refine, transport, and deliver it to the breakfast table anywhere in the United States.

Eggs, you could deliver easily enough from the barn yards near New York City, but you would have a very long walk to Florida and return, before you could serve the two glasses of grapefruit juice.

You would have another long walk, to Kansas, or one of the other wheat growing states, when you went after the four slices of wheat bread.

Dry cereal would have to be omitted from the menu, because they would not be available except through the labor of a trained organization of men and suitable machinery, all of which call for capital.

While resting, you could take off for another little swim down to South America, where you would pick up a couple of bananas, and on your return, you could take a short walk to the nearest farm having a dairy and pick up some butter and cream. Then your family would be ready to sit down and enjoy breakfast.

Seems absurd, doesn't it? Well, the procedure described would be the only possible way these simple items of food could be delivered to the heart of New York City, if we had no capitalistic system.

The Capital Cornerstone of Our Lives

The sum of money required for the building and maintenance of the railroads and steam ships used in the delivery of that simple breakfast is so huge that it staggers one's imagination. It runs into hundreds of millions of dollars, not to mention the armies of trained employees required to man the ships and trains. But, transportation is only a part of the requirements of modern civilization in capitalistic America. Before there can be anything to haul, something must be grown from the ground, or manufactured and prepared for market. This calls for more millions of dollars for equipment,

machinery, boxing, marketing, and for the wages of millions of men and women.

Steam ships and railroads do not spring up from the earth and function automatically. They come in response to the call of civilization, through the labor and ingenuity and organizing ability of men who have imagination, faith, enthusiasm, decision, persistence! These men are known as capitalists. They are motivated by the desire to build, construct, achieve, render useful service, earn profits and accumulate riches. And, because they render service without which there would be no civilization, they put themselves in the way of great riches.

Just to keep the record simple and understandable, I will add that these capitalists are the self-same men of whom most of us have heard soap-box orators speak. They are the same men to whom radicals, racketeers, dishonest politicians and grafting labor leaders refer as “the predatory interests,” or “Wall Street.”

I am not attempting to present a brief for or against any group of men or any system of economics. I am not attempting to condemn collective bargaining when I refer to “grafting labor leaders,” nor do I aim to give a clean bill of health to all individuals known as capitalists.

The purpose of this book—*A purpose to which I have faithfully devoted over a quarter of a century*—is to present to all who want the knowledge, the most dependable philosophy through which individuals may accumulate riches in whatever amounts they desire.

I have here analyzed the economic advantages of the capitalistic system for the two-fold purpose of showing:

1. That all who seek riches must recognize and adapt themselves to the system that controls all approaches to fortunes, large or small, and
2. To present the side of the picture opposite to that being shown by politicians and demagogues who deliberately becloud the issues they bring up, by referring to organized capital as if it were something poisonous.

This is a capitalistic country, it was developed through the use of capital, and we who claim the right to partake of the blessings of freedom and opportunity, we who seek to accumulate riches here, may as well know that neither riches nor opportunity would be available to us if organized capital had not provided these benefits.

There is but one dependable method of accumulating, and legally holding riches, and that is by rendering useful service. No system has ever been created by which men can legally acquire riches through mere force of numbers, or without giving in return an equivalent value of one form or another.

Your Opportunities in the Midst of Riches

America provides all the freedom and all the opportunity to accumulate riches that any honest person may require. When one goes hunting for game, one selects hunting grounds where game is plentiful. When seeking riches, the same rule would naturally obtain.

If it is riches you are seeking, do not overlook the possibilities of a country whose citizens are so rich that women, alone, spend over two hundred million dollars annually for lip-sticks, rouge and cosmetics.

If it is money you are seeking, consider carefully a country that spends hundreds of millions of dollars annually for cigarettes.

Do not be in too big a hurry to get away from a country whose people willingly, even eagerly, hand over millions of dollars annually for football, baseball, and prize fights.

Remember, also, that this is but the beginning of the available sources for the accumulation of wealth. Only a few of the luxuries and non-essentials have been mentioned. But, remember that the business of producing, transporting, and marketing these few items of merchandise gives regular employment to many millions of men and women, who receive for their services many millions of dollars monthly, and spend it freely for both the luxuries and the necessities.

Especially remember, that back of all this exchange of merchandise and personal services may be found an abundance of opportunity to accumulate riches. Here our American freedom comes to one's aid. There is nothing to stop you, or anyone from engaging in any portion of the effort necessary to carry on these businesses. If one has superior talent, training, experience, one may accumulate riches in large amounts. Those not so fortunate may accumulate smaller amounts. Anyone may earn a living in return for a very nominal amount of labor.

So—there you are!

Opportunity has spread its wares before you. Step up to the front, select what you want, create your plan, put the plan into action, and follow through with persistence. “Capitalistic” America will do the rest. You can depend upon this much—capitalistic America insures every person the opportunity to render useful service, and to collect riches in proportion to the value of the service.

The “System” denies no one this right, but it does not, and cannot promise something for nothing, because the system, itself, is irrevocably controlled by the law of economics which neither recognizes nor tolerates for long, getting without giving.

LAW OF PREPAREDNESS

COACHING TOOL

The Sixth Law of the Universe

There's an old saying, "If you want to make God laugh, tell Him what you have planned for tomorrow." The secret to pulling together a great plan is to keep it simple. And the way to keep it simple is to match up your desired objectives with your values. When there is compatibility between who you are and where you want to be, the plan to get there is simple.

Keeping It Simple

In the 14th century, William of Occum proposed a theory that was so powerful and accurate it has stuck around for hundreds of years. Occum's Razor, as it is known today, is the principle of simplicity. His Latin words, "Pluralitas non est ponenda sine neccesitate," loosely translate to "keep it simple." His premise, in the most basic terms, is the simplest solution to a problem is probably correct.

In our complex world, we have a tendency to believe there need to be complex solutions to our overwhelming challenges. Complex solutions often lead to more problems. Then the assumption is that the problem is even bigger than first imagined. The solution then becomes... you guessed it... even more complex.

From Occum's Razor comes the more modern adaptation of the K.I.S.S. Principle or "keep it simple silly." Or "keep it simple sweetie." Some people say it with different variations on the last word, but you get the picture.

Dream Creep

An interesting scenario takes place when writing out plans and goals. I call it Dream Creep. You set one goal and,

then based on the assumption you'll achieve it, you set additional goals all based on successfully completing those prior objectives.

Granted there's a certain amount of crystal ball gazing and projecting into the future that must be done when setting goals. The danger in not effectively managing rampant Dream Creep is that if you miss the first goal, the rest of your dreams come down like a house of cards.

Let's say your first goal is to start a business that earns you \$100,000 a year. Based on this, you figure you'll be able to pay off your entire credit card debt within the next six months. And having accomplished this, you'll have no trouble buying the new car you've had your eye on.

What happens if the business takes longer than you thought to get off the ground? Or what if it doesn't come to fruition at all? Your entire game plan gets thrown out the window. You feel like the bottom has dropped out of your wonderful life and you lose all enthusiasm and momentum.

The Challenge of Choice

Life is unpredictable. Preparing alternatives and having a back-up plan is a great strategy. You get to choose what that might be. Having freedom of choice, however, can be challenging.

It doesn't hurt to be occasionally reminded of how incredibly fortunate we are to live in this country and to experience *choice* in our lives. We have so much choice; in fact, we often become overwhelmed to the point of inaction.

Every morning we wake up to a clean slate. Sure, we may have plans and appointments scheduled but we always have choice. And with any choice, there is consequence. These consequences are not necessarily good or bad, they just are. Even making no choice is actually a choice.

Today—this moment—is special because you can do things that will change the course of your life! Whatever happened yesterday can't be changed. What might happen tomorrow can't be known for sure. Today, however, is

incredibly special because it really is the beginning of the life you choose from here on out.

Coach's Preparation

As coaches, we spend the majority of our time helping others achieve their goals and dreams. We help clients come up with a plan that is realistic, challenging, and workable. What about *your* plan?

What is your vision for the coming year? What resources are available to you to meet those goals? What steps will you take to be certain you are in the position to help others?

It can be difficult sometimes to put our needs above others. After all, that's our calling, isn't it... to serve our clients?

The fact is, we do our best serving others when our own needs and desires are satisfied. Over the next few days, schedule some quiet time with yourself to really determine what's best for you. How will you maximize the talents you have in order to share those gifts with others?

VIII

DECISION

THE MASTERY OF PROCRASTINATION

The Seventh Step Toward Riches

Accurate analysis of over 25,000 men and women who had experienced failure, disclosed the fact that lack of decision was near the head of the list of the 30 major causes of failure.

Procrastination, the opposite of decision, is a common enemy which practically every man must conquer.

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

Analysis of several hundred people who had accumulated fortunes well beyond the million dollar mark, disclosed the fact that *every one of them* had the habit of reaching decisions promptly, and of changing these decisions slowly, if, and when they were changed. people who fail to accumulate money, *without exception*, have the habit of reaching decisions, if at all, *very slowly*, and of *changing these decisions quickly and often*.

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

Perhaps, Mr. Ford delayed too long in making the change, but the other side of the story is, that Mr. Ford's firmness of decision yielded a huge fortune, before the change in model became *necessary*. There is but little doubt that Mr.

Ford's habit of definiteness of decision assumes the proportion of obstinacy, but this quality is preferable to slowness in reaching decisions and quickness in changing them.

Tips on Making Your Own Decisions

The majority of people who fail to accumulate money sufficient for their needs, are, generally, easily influenced by the "opinions" of others. They permit the newspapers and the "gossiping" neighbors to do their "thinking" for them. "Opinions are the cheapest commodities on earth. Everyone has a flock of opinions ready to be wished upon anyone who will accept them. If you are influenced by "opinions" when you reach decisions, you will not succeed in any undertaking, much less in that of transmuting your own desire into money.

If you are influenced by the opinions of others, you will have no desire of your own.

Keep your own counsel, when you begin to put into practice the principles described here, by *reaching your own decisions* and following them. Take no one into your confidence, except the members of your "master mind" group, and be very sure in your selection of this group, that you choose only those who will be in complete sympathy and harmony with your purpose.

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

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

It is characteristic of people who have but a smattering or a veneer of knowledge to try to give the impression that they have much knowledge. Such people generally do too much talking, and too little listening. keep your eyes and ears wide

open—and your mouth closed, if you wish to acquire the habit of prompt decision. Those who talk too much do little else. If you talk more than you listen, you not only deprive yourself of many opportunities to accumulate useful knowledge, but you also disclose your plans and purposes to people who will take great delight in defeating you, because they envy you.

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

Keep in mind the fact that every person with whom you associate is, like yourself, seeking the opportunity to accumulate money. If you talk about your plans too freely, you may be surprised when you learn that some other person has beaten you to your goal by putting into action ahead of you, the plans of which you talked unwisely.

Let one of your first decisions be to keep a closed mouth and open ears and eyes.

As a reminder to yourself to follow this advice, it will be helpful if you copy the following epigram in large letters and place it where you will see it daily: “Tell the world what you intend to do, but first show it.”

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

Freedom or Death on a Decision

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

Lincoln’s decision to issue his famous Proclamation of Emancipation, which gave freedom to the colored people of America, was rendered with full understanding that his act would turn thousands of friends and political supporters against him.

Socrates’ decision to drink the cup of poison, rather than compromise in his personal belief was a decision of courage. It

turned Time ahead a thousand years, and gave to people then unborn, the right to freedom of thought and of speech.

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

Fifty-Six Who Risked the Gallows

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

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

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

We read the history of the Revolution, and falsely imagine that George Washington was the Father of our Country, that it was he who won our freedom, while the truth is—Washington was only an accessory after the fact, because victory for his armies had been insured long before Lord Cornwallis surrendered. This is not intended to rob Washington of any of the glory he so richly merited. Its purpose, rather, is to give greater attention to the astounding power that was the real cause of his victory.

It is nothing short of tragedy that the writers of history have missed, entirely, even the slightest reference to the

irresistible power, which gave birth and freedom to the nation destined to set up new standards of independence for all the peoples of the earth. I say it is a tragedy, because it is the self-same power which must be used by every individual who surmounts the difficulties of Life, and forces Life to pay the price asked.

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

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

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

Before the Assembly adjourned, Samuel Adams was appointed to call on the Governor of the Province, Hutchinson, and demand the withdrawal of the British troops.

The request was granted, the troops were removed from Boston, but the incident was not closed. It had caused a situation destined to change the entire trend of civilization.

Organization of a Master Mind

Richard Henry Lee became an important factor in this story by reason of the fact that he and Samuel Adams communicated frequently (by correspondence), sharing freely

their fears and their hopes concerning the welfare of the people of their Provinces. From this practice, Adams conceived the idea that a mutual exchange of letters between the thirteen Colonies might help to bring about the coordination of effort so badly needed in connection with the solution of their problems. Two years after the clash with the soldiers in Boston (March '72), Adams presented this idea to the Assembly, in the form of a motion that a Correspondence Committee be established among the Colonies, with definitely appointed correspondents in each Colony, "for the purpose of friendly cooperation for the betterment of the Colonies of British America."

It was the beginning of the organization of the far-flung POWER destined to give freedom to you, and to me. The Master Mind had already been organized. It consisted of Adams, Lee, and Hancock.

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

Meanwhile, the British were not idle. They, too, were doing some PLANNING and "Master-Minding" on their own account, with the advantage of having back of them money, and organized soldiery.

A Decision That Changed History

The Crown appointed Gage to supplant Hutchinson as the Governor of Massachusetts. One of the new Governor's first acts was to send a messenger to call on Samuel Adams, for the purpose of endeavoring to stop his opposition—by fear.

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

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

Samuel Adams had the choice of two decisions. he could cease his opposition, and receive personal bribes, or he could continue, and run the risk of being hanged!

Clearly, the time had come when Adams was *forced* to reach *instantly*, a decision which could have cost his life. The majority of men would have found it difficult to reach such a decision. The majority would have sent back an evasive reply, but not Adams! He insisted upon Col. Fenton's word of honor, that the Colonel would deliver to the Governor the answer exactly as Adams would give it to him.

Adams' answer, "Then you may tell Governor Gage that I trust I have long since made my peace with the King of Kings. No personal consideration shall induce me to abandon the righteous cause of my Country. And, tell governor gage it is the advice of Samuel Adams to him, no longer to insult the feelings of an exasperated people."

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

As one might say, in modern slang, Adams and Hancock were “on the spot!” The threat of the irate Governor forced the two men to reach another decision, equally as dangerous. They hurriedly called a secret meeting of their staunchest followers. (Here the Master Mind began to take on momentum). After the meeting had been called to order, Adams locked the door, placed the key in his pocket, and informed all present that it was imperative that a Congress of the Colonists be organized, and that no man should leave the room until the decision for such a congress had been reached.

Great excitement followed. Some weighed the possible consequences of such radicalism. (Old Man Fear). Some expressed grave doubt as to the wisdom of so *definite a decision* in defiance of the Crown. Locked in that room were two men immune to fear, blind to the possibility of failure. Hancock and Adams. Through the influence of their minds, the others were induced to agree that, through the Correspondence Committee, arrangements should be made for a meeting of the First Continental Congress, to be held in Philadelphia, September 5, 1774.

Remember this date. It is more important than July 4, 1776. If there had been no decision to hold a Continental Congress, there could have been no signing of the Declaration of Independence.

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

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

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

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

A Most Momentous Decision

Lee’s astounding motion was discussed fervently, and at such length that he began to lose patience. Finally, after days of argument, he again took the floor, and declared, in a clear, firm voice, “Mr. President, we have discussed this issue for days. It is the only course for us to follow. Why, then Sir, do we longer delay? Why still deliberate? Let this happy day give birth to an American Republic. Let her arise, not to devastate and to conquer, but to reestablish the reign of peace, and of law.

Before his motion was finally voted upon, Lee was called back to Virginia, because of serious family illness, but before leaving, he placed his cause in the hands of his friend, Thomas Jefferson, who promised to fight until favorable action was taken. Shortly thereafter the President of the Congress (Hancock), appointed Jefferson as Chairman of a Committee to draw up a Declaration of Independence.

Long and hard the Committee labored, on a document which would mean, when accepted by the Congress, that every man who signed it, would be signing his own death warrant, should the Colonies lose in the fight with Great Britain, which was sure to follow.

The document was drawn, and on June 28, the original draft was read before the Congress. For several days it was discussed, altered, and made ready. On July 4, 1776, Thomas

Jefferson stood before the Assembly, and fearlessly read the most momentous decision ever placed upon paper.

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

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

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

Note, also, (with great personal benefit), that the power which gave this nation its freedom, is the self-same power that must be used by every individual who becomes self-determining. This power is made up of the principles described in this book. It will not be difficult to detect, in the story of the Declaration of Independence, at least six of these principles; desire, decision, faith, persistence, the master mind, and organized planning.

Know What You Want and You Generally Get It

Throughout this philosophy will be found the suggestion that thought, backed by strong desire, has a tendency to transmute itself into its physical equivalent. Before passing on, I wish to leave with you the suggestion that one may find in this story, and in the story of the organization of the United

States Steel Corporation, a perfect description of the method by which thought makes this astounding transformation.

In your search for the secret of the method, do not look for a miracle, because you will not find it. You will find only the eternal laws of Nature. These laws are available to every person who has the faith and the courage to use them. They may be used to bring freedom to a nation, or to accumulate riches.

Those who reach decisions promptly and definitely, know what they want, and generally get it. The leaders in every walk of life decide quickly, and firmly. That is the major reason why they are leaders. The world has the habit of making room for the man whose words and actions show that he knows where he is going.

Indecision is a habit which usually begins in youth. The habit takes on permanency as the youth goes through graded school, high school, and even through college, without definiteness of purpose. The major weakness of all educational systems is that they neither teach nor encourage the habit of definite decision.

The habit of indecision acquired because of the deficiencies of our school systems, goes with the student into the occupation he chooses . . . if, in fact, he chooses his occupation. Generally, the youth just out of school seeks any job that can be found. He takes the first place he finds, because he has fallen into the habit of indecision. Ninety-eight out of every hundred people working for wages today, are in the positions they hold, because they lacked the definiteness of decision to plan a definite position, and the knowledge of how to choose an employer.

Definiteness of decision always requires courage, sometimes very great courage. The fifty-six men who signed the Declaration of Independence staked their lives on the decision to affix their signatures to that document. The person who reaches a definite decision to procure the particular job, and make life pay the price he asks, does not stake his life on that decision; he stakes his economic freedom. Financial independence, riches, desirable business and professional positions are not within reach of the person who neglects or

refuses to expect, plan, and demand these things. The person who desires riches in the same spirit that Samuel Adams desired freedom for the Colonies, is sure to accumulate wealth.

LAW OF ACTION

COACHING TOOL

The Seventh Law of the Universe

People can be divided into three groups:

Those who *make* things happen.
Those who *watch* things happen, and
Those who *wonder* what happened.

Good Intentions

If outside influences aren't holding you back but you're still not achieving your potential, what could be? You have good intentions. You've done your homework. You've created your plan and you are prepared. You're ready to take on the world. What has your feet riveted to the floor?

Chances are it's fear. The result? Inaction.

What makes this worse is—given enough thought and time—you may give up on your good intention altogether. Fear feeds fear. The longer you wait, put off, and postpone, the more debilitating the fear.

There is a cure for this incapacitation. Take action.

Action cures fear. Even if you don't experience the desired outcome you have, at least, broken out of that "loop of fear." Taking action is invigorating. It inspires confidence and empowers you to push through the obstacles.

There's a memorable scene in *Butch Cassidy and the Sundance Kid* where Butch and Sundance are evading the Marshall and his posse. Our boys are stuck on a rocky ledge high above a raging river with nowhere else to go. Butch suggests they jump and Sundance immediately snaps, "No!"

Butch says, "It'll be okay. We can make it."

Sundance shakes his head no and decides he would rather shoot it out.

“Come on,” Butch argues.

“I said no.”

“Why not?” says Butch.

Sundance admits, “I can’t swim!”

Butch replies, “Hell, the fall will kill you.”

They finally gather their courage, take action, and make the long jump. Butch and Sundance splash into the water and the current rushes them off out of range of the posse. An added bonus to having faced their fear is that they are now more confident to take on bigger challenges.

The Magic of Now

There is something very magical about the moment that is now. It is here and then gone in an instant. You can act on your goals, or you can let the moment pass. It’s your choice. After all, you’ve had a rough day and you deserve to relax. Right?

If you let too many of these moments pass and allow too many tasks to pile up you drop into the realm of procrastination. This is when inaction becomes a habit. It doesn’t even require fear to trigger the “I’ll just do it later,” decision. Putting things off has become comfortable, even reassuring somehow.

Scary, isn’t it?

Solution: Make taking action now a habit. One of my challenges is that I’ll have the good intention to do something, a household chore perhaps, and forget about it. Time slips away, the moment passes, and only later will I remember. So, I started writing these things down.

I jumped into the “Do It Now” habit because I enjoy having an empty to-do list. It’s just easier (and more fulfilling) to knock out a task, get it done and off my list. In fact, often times I’ll just go do it now just so I don’t have to write it on the list at all.

You’ve no doubt had days where you were incredibly productive. You accomplished one thing and then another, and then another. Before you knew it, you had so much momentum built up you were looking for things to do.

Here's a secret to jump-starting that momentum: Start with the thing you want to do least. If you dread it, do it first. It's amazing how good it makes you feel to get it done and out of the way. The rest of your day will be so energy-packed because you know "If it's going to be, it's up to me."

What Drives You?

It seems we can map out the best course and determine our ultimate destination, but when it comes right down to it, we are not always in control of our destiny. Outside forces contribute to the outcome of our most cherished goals.

In building a coaching business challenges like these seem to be plentiful. Even when we're successful in getting public relations, the publication misquotes us. When our new brochures finally roll off the presses, we discover a glaring typo. When we're introduced to give a talk, they mispronounce our names.

In the Driver's Seat

It could have been Yogi Bera that said, "Uncertainty is something you can definitely count on." With this in mind, let's take a look at the best way to incorporate the unknown into our planning. How do you answer the following questions?

1. What drives you?
2. What is your unrelenting passion?
3. What gets you out of bed in the morning?

When you have a strong handle on the answers to these questions, the impact of the outside world is softened and more manageable. Temporary setbacks are just that... temporary. Unexpected detours and uncertainty about what's beyond the next bend is all part of an exciting journey. What seems like a dead-end just might take you exactly where you want to go.

Drive yourself through the challenges. That's where you'll find your success.

IX

PERSISTENCE

THE SUSTAINED EFFORT NECESSARY
TO INDUCE FAITH

The Eighth Step Toward Riches

Persistence is an essential factor in the procedure of transmuting desire into its monetary equivalent. The basis of persistence is the power of will.

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

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

There may be no heroic connotation to the word "persistence," but the quality is to the character of man what carbon is to steel.

The building of a fortune, generally, involves the application of the entire thirteen factors of this philosophy. These principles must be understood, they must be applied with persistence by all who accumulate money.

Your Test of Persistence

If you are following this book with the intention of applying the knowledge it conveys, your first test as to your persistence will come when you begin to follow the six steps described in the second chapter. Unless you are one of the two out of every hundred who already have a definite goal at which

you are aiming, and a definite plan for its attainment, you may read the instructions, and then pass on with your daily routine, and never comply with those instructions.

The lack of persistence is a weakness common to the majority of men. It is a weakness which may be overcome by effort. The ease with which lack of persistence may be conquered will depend *entirely* upon the intensity of one's desire.

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

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

Fortunes gravitate to men whose minds have been prepared to "attract" them, just as surely as water gravitates to the ocean.

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

Your subconscious mind works continuously, while you are awake, and while you are asleep.

Are You “Money Conscious” or “Poverty Conscious”?

Spasmodic, or occasional effort to apply the rules will be of no value to you. To get results, you must apply all of the rules until their application becomes a fixed habit with you. In no other way can you develop the necessary “money consciousness.”

Poverty is attracted to the one whose mind is favorable to it, as money is attracted to him whose mind has been deliberately prepared to attract it, and through the same laws. Poverty consciousness will voluntarily seize the mind which is not occupied with the money consciousness. A poverty consciousness develops without *conscious* application of habits favorable to it. The money consciousness must be created to order, unless one is born with such a consciousness.

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

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

How To “Snap Out Of” Mental Inertia

You may find it necessary to “snap” out of your mental

inertia, through a similar procedure, moving slowly at first, then increasing your speed, until you gain complete control over your will. Be persistent no matter how slowly you may, at first, have to move. With persistence will come success.

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

There is no substitute for persistence! It cannot be supplanted by any other quality! Remember this, and it will hearten you, in the beginning, when the going may seem difficult and slow.

Those who have cultivated the habit of persistence seem to enjoy insurance against failure. No matter how many times they are defeated, they finally arrive up toward the top of the ladder. Sometimes it appears that there is a hidden Guide whose duty is to test men through all sorts of discouraging experiences. Those who pick themselves up after defeat and keep on trying, arrive; and the world cries, “Bravo! I knew you could do it!” The hidden Guide lets no one enjoy great achievement without passing the persistence test. Those who can’t take it, simply do not make the grade.

Those who can “take it” are bountifully rewarded for their persistence. They receive, as their compensation, whatever goal they are pursuing. That is not all! They receive something infinitely more important than material compensation—the knowledge that “Every failure brings with it the seed of an equivalent advantage.”

Climb Over Your Failures

There are exceptions to this rule; a few people know from experience the soundness of persistence. They are the ones who have not accepted defeat as being anything more than temporary. They are the ones whose desires are so persistently applied that defeat is finally changed into victory. We who stand on the side-lines of Life see the overwhelmingly large

number who go down in defeat, never to rise again. We see the few who take the punishment of defeat *as an urge to greater effort*. These, fortunately, never learn to accept Life's reverse gear. But what we do not see, what most of us never suspect of existing, is the silent but irresistible power which comes to the rescue of those who fight on in the face of discouragement. If we speak of this power at all we call it persistence, and let it go at that. One thing we all know, if one does not possess persistence, one does not achieve noteworthy success in any calling.

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

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

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

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

Then came the payoff. The spell had been broken, the unseen Guide had tested Fannie Hurst, and she could take it. From that time on publishers made a beaten path to her door. Money came so fast she hardly had time to count it. Then the moving picture men discovered her, and money came not in small change, but in floods.

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

Kate Smith will say “amen” when she reads this. For years she sang, without money, and without price, before any microphone she could reach. Broadway said to her, “Come and get it, if you can take it.” She did take it until one happy day Broadway got tired and said, “Aw, what’s the use? You don’t know when you’re whipped, so name your price, and go to work in earnest.” Miss Smith named her price! It was plenty.

You Can Train Yourself To Be Persistent

Persistence is a state of mind, therefore it can be cultivated. Like all states of mind, persistence is based upon definite causes, among them these:

- a. *Definiteness of purpose.* Knowing what one wants is the first and, perhaps, the most important step toward the development of persistence. A strong motive forces one to surmount many difficulties.
- b. *Desire.* It is comparatively easy to acquire and to maintain persistence in pursuing the object of intense desire.
- c. *Self-reliance.* Belief in one’s ability to carry out a plan encourages one to follow the plan through with persistence. (Self-reliance can be developed through the principle described in the chapter on autosuggestion).

d. *Definiteness of plans.* Organized plans, even though weak and entirely impractical, encourage persistence.

e. *Accurate knowledge.* Knowing that one's plans are sound, based upon experience or observation, encourages persistence; "guessing" instead of "knowing" destroys persistence.

f. *Co-operation.* Sympathy, understanding, and harmonious cooperation with others tend to develop persistence.

g. *Will-power.* The habit of concentrating one's thoughts upon the building of plans for the attainment of a definite purpose, leads to persistence.

h. *Habit.* Persistence is the direct result of habit. The mind absorbs and becomes a part of the daily experiences upon which it feeds. Fear, the worst of all enemies, can be effectively cured by *forced repetition of acts of courage.* Everyone who has seen active service in war knows this.

Take Your Own "Persistence Inventory"

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

Here you will find the real enemies which stand between you and noteworthy achievement. Here you will find not only the "symptoms" indicating weakness of persistence, but also the deeply seated subconscious causes of this weakness. Study the list carefully, and face yourself squarely if you really wish to know who you are, and what you are capable of doing. These are the weaknesses which must be mastered by all who accumulate riches.

1. Failure to recognize and to clearly define exactly what one wants.
2. Procrastination, with or without cause. (Usually backed up with a formidable array of alibis and excuses).
3. Lack of interest in acquiring specialized knowledge.
4. Indecision, the habit of “passing the buck” on all occasions, instead of facing issues squarely. (Also backed by alibis).
5. The habit of relying upon alibis instead of creating definite plans for the solution of problems.
6. Self-satisfaction. There is little remedy for this affliction, and no hope for those who suffer from it.
7. Indifference, usually reflected in one’s readiness to compromise on all occasions, rather than meet opposition and fight it.
8. The habit of blaming others for one’s mistakes, and accepting unfavorable circumstances as being unavoidable.
9. Weakness of desire, due to neglect in the choice of motives that impel action.
10. Willingness, even eagerness, to quit at the first sign of defeat.
11. Lack of organized plans, placed in writing where they may be analyzed.
12. The habit of neglecting to move on ideas, or to grasp opportunity when it presents itself.

13. Wishing instead of willing.

14. The habit of compromising with poverty instead of aiming at riches. General absence of ambition to *be*, to *do*, and to *own*.

15. Searching for all the short-cuts to riches, trying to get without giving a fair equivalent, usually reflected in the habit of gambling, endeavoring to drive “sharp” bargains.

16. Fear of criticism, failure to create plans and to put them into action, because of what other people will think, do, or say. This enemy belongs at the head of the list, because it generally exists in one’s subconscious mind, where its presence is not recognized.

If You Fear Criticism

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

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

Millions of people neglect to acquire belated educations, after having left school, because they fear criticism.

Countless numbers of men and women, both young and old, permit relatives to wreck their lives in the name of duty, because they fear criticism. (Duty does not require any person to submit to the destruction of his personal ambitions and the right to live his own life in his own way).

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

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

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

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

I had a fine opportunity, then and there, to kill off ambition before it gained control of me. Later in life, after having analyzed thousands of people, I discovered that most ideas are stillborn, and need the breath of life injected into them through definite plans of immediate action. The time to nurse an idea is at the time of its birth. Every minute it lives, gives it a better chance of surviving. The fear of criticism is at the bottom of the destruction of most ideas which never reach the planning and action stage.

“Breaks” Can Be Made to Order

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

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

Marie Dressler found herself down and out, with her money gone, with no job, when she was about sixty. She, too, went after the “breaks,” and got them. Her persistence brought an astounding triumph late in life, long beyond the age when most men and women are done with ambition to achieve.

Eddie Cantor lost his money in the 1929 stock crash, but he still had his persistence and his courage. With these, plus two prominent eyes, he exploited himself back into an income of \$10,000 a week! Verily, if one has persistence, one can get along very well without many other qualities.

The only “break” anyone can afford to rely upon is a self-made “break.” These come through the application of persistence. The starting point is definiteness of purpose.

Examine the first hundred people you meet, ask them what they want most in life, and ninety eight of them will not be able to tell you. If you press them for an answer, some will say— security, many will say—money, a few will say—happiness, others will say—fame and power, and still others will say— social recognition, ease in living, ability to sing,

dance, or write, but none of them will be able to define these terms, or give the slightest indication of a plan by which they hope to attain these vaguely expressed wishes. Riches do not respond to wishes. They respond only to definite plans, backed by definite desires, through constant persistence.

How To Develop Persistence

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

1. A definite purpose backed by burning desire for its fulfillment.
2. A definite plan, expressed in continuous action.
3. A mind closed tightly against all negative and discouraging influences, including negative suggestions of relatives, friends and acquaintances.
4. A friendly alliance with one or more persons who will encourage one to follow through with both plan and purpose.

These four steps are essential for success in all walks of life. The entire purpose of the thirteen principles of this philosophy is to enable one to take these four steps as a matter of *habit*.

These are the steps by which one may control one's economic destiny.

They are the steps that lead to freedom and independence of thought.

They are the steps that lead to riches, in small or great quantities.

They lead the way to power, fame, and worldly recognition.

They are the four steps which guarantee favorable
“breaks.”

They are the steps that convert dreams into
physical realities.

They lead, also, to the mastery of fear,
discouragement, indifference.

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

How To Master Difficulties

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

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

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

As one makes an impartial study of the prophets, philosophers, “miracle” men, and religious leaders of the past, one is drawn to the inevitable conclusion that persistence, concentration of effort, and definiteness of purpose, were the

major sources of their achievements.

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

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

LAW OF PERSISTENCE

COACHING TOOL

The Eighth Law of the Universe

If there's one single attribute that separates successful individuals from the 'coulda-shoulda-woulda' been successful individuals, it is the ability to take action.

Often times, you might feel like you must wait on other things or for other people before you can move toward what you want. Be careful of this.

It's easy to let outside influences be the reason you're not where you want to be. You might think, "If only my family were more supportive I might be able to take that night class." Or, "If only the economy weren't so bad I could start my own business. Or, "If only the President hadn't vetoed that bill I could..."

If you're waiting for your or your family, the economy and the President to all come into alignment with your priorities before you take action, the wait will be long. Successful people don't have all the answers before they start. Nor do they eliminate all of the problems. They have the ability to find solutions and solve challenges as they move forward. Winners take persistent, consistent action.

Persistence or Luck?

Whenever someone succeeds at something some people like to believe it just sorta happened—or—they just got lucky. Truth be told, these successful individuals have failed many times before they succeeded.

Baseball Hall of Fame member, Reggie Jackson, is regarded as one of the greatest hitters in the game. He racked up an incredible 563 career home runs. A lesser-known fact is that he also holds the record for the most number of strikeouts (2,597). When asked about his strategy, Reggie responded, "A baseball swing is a very finely tuned instrument. It is repetition and more repetition, then a little bit

more after that.” He never expected to be perfect; he just knew he had to keep swinging if was going to reach his goal of hitting the most home runs.

T.J. Watson, the founder of IBM said, “If you want to be successful, double your failure rate.” Another way to look at it is anything worth doing is worth doing badly at first. When you think about it, how could it be any different? You’re never likely to be good at something unless you first give yourself permission to be bad at it.

What It Really Takes

We are all destined to fail in the beginning. That’s tough to do in America because we live in a society of instant gratification. Fast food, tabloid celebrities, and overnight millionaires are what seem to attract attention.

Thomas Edison failed more than 2,000 times before he perfected the light bulb. Abraham Lincoln was defeated for every office he ever ran for except President of the United States. Walt Disney went broke seven times before he opened Disneyland.

How different would all of our lives be if these individuals hadn’t failed massively? How different would your life be—right now—if you kept swinging, strikeout after strikeout?

I thought I was one of the persistent ones. I would try new things and push real hard to reach my goals. When I wasn’t as successful as I thought I should be, I took a closer look at the approach I was taking. I realized I was throwing in the towel after three or four “solid” attempts. This seemed not only reasonable but also prudent. I was subscribing to the “know when to hold ‘em, know when to fold ‘em” philosophy.

The big question that came up for me was, where would I be now had I gone after my goals like Edison, Lincoln, or even Disney?

It’s okay to make mistakes. We all do and it’s one of the ways we learn. How will you know how to do something right without the experience of doing it wrong? Learning is a two-steps-forward, one step back process, the trick is to maintain momentum.

One of the biggest lessons we're taught in school is: *Don't make a mistake*. Do it right the first time. Don't think for yourself. Memorize what we tell you. Do well on the test. Get into the right college so you can get a good job working for someone else in order to pay back your student loans.

Our present day school system is a carry-over from the Industrial Age. We're only teaching our children how to "fit in" working in a job 9-5 for someone else. The end of each period in school is marked by the sound of a bell or tone similar to the whistle at the factory. Each period leads to a new subject of study and a hopeful advance down the assembly line of education that has little to do with the real world students face on graduation day.

We don't even teach them about finances. Most high school graduates don't even know how to balance their checkbooks.

Fail Your Way to Success

Can you fail constructively? Can you learn? Will you bounce back from failure or will you stay down? Must you do what you've always done (and get the same results) or are you willing to try something new and uncertain? Will you allow newfound knowledge understanding to evolve over time and through experience?

Failing constructively requires you to take in new data of why something didn't work—tweak it—and try it again (and again, and again, if necessary) until it works successfully.

Failing over and over and over again may seem the equivalent of beating your head against the wall. Failing constructively, however, enables you to *fail forward*. Each attempt brings you closer to your goal.

A View From the Top

Many years ago, a young sailor was at sea in the days of the sailing ship. A small storm was approaching so they sent him aloft to trim the sails. As he was climbing up the tall mast he made the mistake of looking down. The roll of the ship and

the turbulence of the sea caused him to become slightly nauseated and he started to lose his balance. An old sailor on the deck shouted to him, "Look up, son, look up!" The young man looked up and immediately regained his balance.

When things don't look good in your life, make certain you're not looking in the wrong direction. And on your climb to success remember to keep looking up.

X

POWER OF THE MASTER MIND

THE DRIVING FORCE
The Ninth Step Toward Riches

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

Power may be defined as “organized and intelligently directed knowledge.” Power, as the term is here used, refers to organized effort, sufficient to enable an individual to transmute desire into its monetary equivalent. Organized effort is produced through the coordination of effort of two or more people, who work toward a definite end, in a spirit of harmony.

Power is required for the accumulation of money! power is necessary for the retention of money after it has been accumulated!

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

- a. *Infinite Intelligence*. This source of knowledge may be contacted through the procedure described in another chapter, with the aid of Creative Imagination.
- b. *Accumulated experience*. The accumulated experience of man, (or that portion of it which has been organized and recorded), may be found in any well-equipped public library. An important part of this accumulated experience is taught in public schools and colleges, where it has been classified and organized.
- c. *Experiment and research*. In the field of science, and in practically every other walk of life, men are gathering,

classifying, and organizing new facts daily. This is the source to which one must turn when knowledge is not available through “accumulated experience.” Here, too, the Creative Imagination must often be used.

Knowledge may be acquired from any of the foregoing sources. It may be converted into power by organizing it into definite plans and by expressing those plans in terms of action.

Examination of the three major sources of knowledge will readily disclose the difficulty an individual would have, if he depended upon his efforts alone, in assembling knowledge and expressing it through definite plans in terms of action. If his plans are comprehensive, and if they contemplate large proportions, he must, generally, induce others to cooperate with him, before he can inject into them the necessary element of power.

Gaining Power Through the “Master Mind”

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

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

So you may better understand the “intangible” potentialities of power available to you, through a properly chosen “Master Mind” group, we will here explain the two characteristics of the Master Mind principle, one of which is economic in nature, and the other psychic. The economic feature is obvious. Economic advantages may be created by any person who surrounds himself with the advice, counsel, and personal cooperation of a group of men who are willing to

lend him wholehearted aid, in a spirit of perfect harmony. This form of cooperative alliance has been the basis of nearly every great fortune. Your understanding of this great truth may definitely determine your financial status.

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

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

Likewise, there are units of energy.

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

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

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

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

Great power can be accumulated through no other principle!

How To Multiply Your Brain Power

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

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

Through this metaphor it becomes immediately obvious that the Master Mind principle holds the secret of the power wielded by men who surround themselves with other men of brains.

There follows, now, another statement which will lead still nearer to an understanding of the psychic phase of the Master Mind principle: When a group of individual brains are coordinated and function in Harmony, the increased energy created through that alliance, becomes available to every individual brain in the group.

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

through friendly alliance of minds.

Men take on the nature and the habits and the power of thought of those with whom they associate in a spirit of sympathy and harmony. Through his association with Edison, Burbank, Burroughs, and Firestone, Mr. Ford added to his own brain power, the sum and substance of the intelligence, experience, knowledge, and spiritual forces of these four men. Moreover, he appropriated, and made use of the Master Mind principle through the methods of procedure described in this book.

This principle is available to you!

We have already mentioned Mahatma Gandhi.

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

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

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

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

The other two major sources from which the knowledge, necessary for the accumulation of power, may be obtained are no more reliable than the five senses of man. The senses are not always reliable. Infinite Intelligence does not err.

In subsequent chapters, the methods by which Infinite Intelligence may be most readily contacted will be adequately described.

This is not a course on religion. No fundamental principle described in this book should be interpreted as being intended to interfere either directly, or indirectly, with any man's religious habits. This book has been confined, exclusively, to instructing the reader how to transmute the definite purpose of desire for money, into its monetary equivalent.

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

The Power of Positive Emotions

Money is as shy and elusive as the "old time" maiden. It must be wooed and won by methods not unlike those used by a determined lover, in pursuit of the girl of his choice. And, coincidental as it is, the power used in the "wooing" of money is not greatly different from that used in wooing a maiden. That power, when successfully used in the pursuit of money must be mixed with faith. It must be mixed with desire. It must be mixed with persistence. It must be applied through a plan, and that plan must be set into action.

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

This carries a thought of stupendous importance to the person who is following this book with the object of accumulating a fortune.

If you are in the side of the stream of power which leads to poverty, this may serve as an oar, by which you may propel yourself over into the other side of the stream. It can serve you

ONLY through application and use. Merely reading, and passing judgment on it, either one way or another, will in no way benefit you.

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

LAW OF KNOWLEDGE

COACHING TOOL

The Ninth Law of the Universe

With the amount of information doubling every 3-4 years, dropping out of continuing education is like dropping out of life. It used to be you could attend school, graduate and know most everything you needed to know for the rest of your life.

Today, in the fourth year of college, 60% of what students learned in their freshman year is either inaccurate or no longer applies. Can you imagine what the applicable knowledge level might be if you graduated 10 or 20 years ago?

Lifelong learning is the only sustainable competitive advantage.

The Old School

School is a place you go when you want to learn something you do not know. It is, for the most part, a passive activity. Teachers lecture, you listen. This traditional approach to education does not work well for young students, much less adult learners.

Adults possess a foundation of understanding built from years of classroom learning and decades of hard-won experience. We already know a little about a lot of things. In our fast-paced lives, there just hasn't been the time to fully experience or to apply this knowledge. Consequently, we fall just short of having the necessary wisdom to derive economic reward from this expensive "education in life."

New Learning Model

True learning does not take place in a box we call a classroom or in a hotel conference room. We learn more, we learn better, and we learn faster by doing, by being actively

involved. Learning flourishes in real-world contexts that are out-of-the-box.

As a child you could have spent years reading about riding bicycles. You could have watched a dozen instructional videos and sat through countless lectures on the topic.

In actuality, you probably learned to ride a bike within a few days with minimal scrapes and scratches. Much of what you need to learn can be acquired this very same way. You just need to *do it*.

The role of the educator or mentor is to engage their students and apprentices by creating a conducive environment for generating "teachable moments."

Falling off your bike the first time may not have been enjoyable, however, you created for yourself a teachable moment. You were honestly challenged, sufficiently motivated, and more than interested in securing the knowledge that would self-propel you faster than you had ever gone before with the wind blowing through your hair in victory.

You were fully engaged in the learning process. Consequently, your learning was accelerated and the cost to you—in terms of time required and attention demanded—were minimized.

The desired outcome is to transform information into structured, usable knowledge.

The Road to Wisdom

Information, data, knowledge, education, and learning are words often used interchangeably as if they have approximate meanings. Without definition they could almost work this way. The fact is they all mean something very specific and different from one another.

Data Raw data can be, but isn't necessarily, information. Unless it informs us through its structure and configuration, the value of data is limited.

Information Likewise, information is not

knowledge. Information requires a frame of reference that enables relativity. We can only learn new ideas and concepts based on how they relate to what we already know.

Experience The process of data becoming information and information becoming knowledge is the process of communicating, thinking and experiencing. Learning is converting accurate data into usable information, and then experiencing results through application. This process is known as knowledge transfer. The flow and speed of this intellectual transfer is dependent upon the level of interest and motivation of the learner.

Knowledge The swiftest vehicle for knowledge transfer is learners encountering real ideas, events, and information in meaningful contexts. Essentially, this is connecting knowledge with life.

Roger Schank, a Northwestern University professor believes one can deal with new arenas of knowledge if one knows how to learn, how to find out about what is known, and how to abandon old ideas when they are worn out. This means teaching ways of developing good questions rather than memorizing known answers.

Wisdom The final leap to Wisdom is in the hands of the learner. How new knowledge is used can only be determined by those who possess it.

In brief, these are the four pillars of learning:

1. **DATA** - ways of expressing things, representation of facts.
2. **INFORMATION** - arrangement of data into meaningful patterns.

3. **EXPERIENCE** - application and productive use of information.

4. **KNOWLEDGE** - practical understanding through experience.

WISDOM - the discerning use of knowledge.

Words (data, information) allow theoretical understanding. Experience enables practical knowledge. Accumulated wisdom is the discerning use of knowledge over time.

Coaching Tools

Accumulating wisdom is often accomplished through feelings, instincts, and intuition. These are the tools of wisdom and the primary tools of coaches. This entails looping around the learning cycle many times; a task best accomplished with passion, persistence, and patience.

XI

THE MYSTERY OF SEX TRANSMUTATION

The Tenth Step Toward Riches

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

The emotion of sex brings into being a state of mind.

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

The emotion of sex has back of it the possibility of three constructive potentialities, they are:

1. The perpetuation of mankind.
2. The maintenance of health, (as a therapeutic agency, it has no equal).
3. The transformation of mediocrity into genius through transmutation.

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

Sex desire is the most powerful of human desires. When driven by this desire, men develop keenness of imagination, courage, willpower, persistence, and creative ability unknown to them at other times. So strong and impelling is the desire for sexual contact that men freely run the risk of life and reputation to indulge it. When harnessed, and redirected along other lines, this motivating force maintains all of its attributes of keenness of imagination, courage, etc., which may be used

as powerful creative forces in literature, art, or in any other profession or calling, including, of course, the accumulation of riches.

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

A river may be dammed, and its water controlled for a time, but eventually, it will force an outlet. The same is true of the emotion of sex. It may be submerged and controlled for a time, but its very nature causes it to be ever seeking means of expression. If it is not transmuted into some creative effort it will find a less worthy outlet.

Relationship of Achievement

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

Scientific research has disclosed these significant facts:

1. The men of greatest achievement are men with highly developed sex natures; men who have learned the art of sex transmutation.
2. The men who have accumulated great fortunes and achieved outstanding recognition in literature, art, industry, architecture, and the professions, were motivated by the influence of a woman.

The research from which these astounding discoveries were made, went back through the pages of biography and history for more than two thousand years. Wherever there was evidence available in connection with the lives of men and women of great achievement, it indicated most convincingly

that they possessed highly developed sex natures.

The emotion of sex is an “irresistible force,” against which there can be no such opposition as an “immovable body.” When driven by this emotion, men become gifted with a super power for action. Understand this truth, and you will catch the significance of the statement that sex transmutation contains the secret of creative ability.

Destroy the sex glands, whether in man or beast, and you have removed the major source of action. For proof of this, observe what happens to any animal after it has been castrated. A bull becomes as docile as a cow after it has been altered sexually. Sex alteration takes out of the male, whether man or beast, all the fight that was in him. Sex alteration of the female has the same effect.

The Ten Stimuli of the Mind

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

1. The desire for sex expression
2. Love.
3. A burning desire for fame, power, or financial gain, money.
4. Music.
5. Friendship between either those of the same sex, or those of the opposite sex.
6. A Master Mind alliance based upon the harmony of two or more people who ally themselves for spiritual or temporal advancement.
7. Mutual suffering, such as that experienced by people who are persecuted.
8. Autosuggestion.
9. Fear.
10. Narcotics and alcohol.

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

Some wiseacre has said that a genius is a man who “wears long hair, eats queer food, lives alone, and serves as a target for the joke makers.” A better definition of a genius is, “a man who has discovered how to increase the vibrations of thought to the point where he can freely communicate with sources of knowledge not available through the ordinary rate of vibration of thought.”

The person who thinks will want to ask some questions concerning this definition of genius. The first question will be, “How may one communicate with sources of knowledge which are not available through the ordinary rate of vibration of thought?”

The next question will be, “Are there known sources of knowledge which are available only to geni, and if so, what are these sources, and exactly how may they be reached?”

We shall offer proof of the soundness of some of the more important statements made in this book—or at least we shall offer evidence through which you may secure your own proof through experimentation, and in doing so, we shall answer both of these questions.

“Genius” Is Developed Through the Sixth Sense

The reality of a sixth sense has been fairly well established. This sixth sense is creative imagination.” The faculty of creative imagination is one which the majority of people never use during an entire lifetime, and if used at all, it usually happens by mere accident. A relatively small number of people use, with deliberation and purpose aforethought, the faculty of creative imagination. Those who use this faculty

voluntarily, and with understanding of its functions, are geniuses.

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

Where “Hunches” Come From

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

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

There are no other known sources from which “inspired” ideas or “hunches” may be received.

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

When brain action has been stimulated, through one or more of the ten mind stimulants, it has the effect of lifting the individual far above the horizon of ordinary thought, and permits him to envision distance, scope, and quality of thoughts not available on the lower plane, such as that occupied while one is engaged in the solution of the problems

of business and professional routine.

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

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

Developing the Creative Faculty

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

That which is known as one’s ‘conscience operates entirely through the faculty of the sixth sense.

The great artists, writers, musicians, and poets become great, because they acquire the habit of relying upon the “still small voice” which speaks from within, through the faculty of creative imagination. It is a fact well known to people who have “keen” imaginations that their best ideas come through so-called “hunches.”

There is a great orator who does not attain to greatness, until he closes his eyes and begins to rely entirely upon the

faculty of Creative Imagination. When asked why he closed his eyes just before the climaxes of his oratory, he replied, "I do it, because, then I speak through ideas which come to me from within."

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

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

How an Inventor Got His Best Ideas

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

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

On one occasion, ideas came through so fast that he was forced to write for almost three hours. When the thoughts stopped flowing, and he examined his notes, he found they contained a minute description of principles which had not a parallel among the known data of the scientific world. Moreover, the answer to his problem was intelligently

presented in those notes.

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

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

Genius Methods Available to You

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

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

1. He stimulates his mind so that it vibrates on a higher-than-average plane, using one or more of the ten mind stimulants or some other stimulant of his choice.
2. He concentrates upon the known factors (the finished part) of his invention, and creates in his mind a perfect picture of unknown factors (the unfinished part), of his invention. He holds this picture in mind until it has been

taken over by the subconscious mind, then relaxes by clearing his mind of all thought, and waits for his answer to “flash” into his mind.

Sometimes the results are both definite and immediate. At other times, the results are negative, depending upon the state of development of the “sixth sense,” or creative faculty.

Mr. Edison tried out more than 10,000 different combinations of ideas through the synthetic faculty of his imagination before he “tuned in” through the creative faculty, and got the answer which perfected the incandescent light. His experience was similar when he produced the phonograph.

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

The Driving Force of Sex

The pages of history are filled with the records of great leaders whose achievements may be traced directly to the influence of women who aroused the creative faculties of their minds, through the stimulation of sex desire. Napoleon Bonaparte was one of these. When inspired by his first wife, Josephine, he was irresistible and invincible. When his “better judgment” or reasoning faculty prompted him to put Josephine aside, he began to decline. His defeat and St. Helena were not far distant.

If good taste would permit, we might easily mention scores of men, well known to the American people, who climbed to great heights of achievement under the stimulating influence of their wives, only to drop back to destruction after money

and power went to their heads, and they put aside the old wife for a new one. Napoleon was not the only man to discover that sex influence, *from the right source*, is more powerful than any substitute of expediency, which may be created by mere reason.

The human mind responds to stimulation!

Among the greatest, and most powerful of these stimuli is the urge of sex. When harnessed and transmuted, this driving force is capable of lifting men into that higher sphere of thought which enables them to master the sources of worry and petty annoyance which beset their pathway on the lower plane.

For the purpose of refreshing the memory, in connection with the facts available from the biographies of certain men, we here present the names of a few men of outstanding achievement, each of whom was known to have been of a highly sexed nature. The genius which was theirs, undoubtedly found its source of power in transmuted sex energy:

GEORGE WASHINGTON
NAPOLEON BONAPARTE
WILLIAM SHAKESPEARE
ABRAHAM LINCOLN
RALPH WALDO EMERSON

THOMAS JEFFERSON
OSCAR WILDE
WOODROW WILSON
ANDREW JACKSON
ENRICO CARUSO

Your own knowledge of biography will enable you to add to this list. Find, if you can, a single man, in all history of civilization, who achieved outstanding success in any calling, who was not driven by a well developed sex nature.

If you do not wish to rely upon biographies of men not now living, take inventory of those whom you know to be men of great achievement, and see if you can find one among them who is not highly sexed.

Sex energy is the creative energy of all geniuses. *There never has been, and never will be a great leader, builder, or artist lacking in this driving force of sex.*

Surely no one will misunderstand these statements to mean that ALL who are highly sexed are geniuses! Man attains to the status of a genius ONLY when, and IF, he stimulates his mind so that it draws upon the forces available, through the creative faculty of the imagination. Chief among the stimuli with which this “stepping up” of the vibrations may be produced is sex energy. The mere *possession* of this energy is not sufficient to produce a genius. The energy must be *transmuted* from desire for physical contact, into some *other* form of desire and action, before it will lift one to the status of a genius.

Far from becoming geni, because of great sex desires, the majority of men *lower* themselves, through misunderstanding and misuse of this great force, to the status of the lower animals.

Why Men Seldom Succeed Before Forty

I discovered, from the analysis of over 25,000 people, that men who succeed in an outstanding way, seldom do so before the age of forty, and more often they do not strike their real pace until they are well beyond the age of fifty. This fact was so astounding that it prompted me to go into the study of its cause most carefully, carrying the investigation over a period of more than twelve years.

This study disclosed the fact that the major reason why the majority of men who succeed do not begin to do so before the age of forty to fifty, is their tendency to dissipate their energies through over indulgence in physical expression of the emotion of sex. The majority of men *never* learn that the urge of sex has other possibilities, which far transcend in importance, that of mere physical expression. The majority of those who make this discovery, do so *after having wasted many years* at a period when the sex energy is at its height, prior to the age of forty-five to fifty. This usually is followed by noteworthy achievement.

The lives of many men up to, and sometimes well past the age of forty, reflect a continued dissipation of energies, which could have been more profitably turned into better channels.

Their finer and more powerful emotions are sown wildly to the four winds. Out of this habit of the male, grew the term, “sowing his wild oats.”

The desire for sexual expression is by far the strongest and most impelling of all the human emotions, and for this very reason this desire, when *harnessed and transmuted* into action, other than that of physical expression, may raise one to great accomplishment.

The Greatest of All Mind Stimulants

History is not lacking in examples of men who attained to the status of genii, as the result of the use of artificial mind stimulants in the form of alcohol and narcotics. Edgar Allen Poe wrote the “Raven” while under the influence of liquor, “dreaming dreams that mortal never dared to dream before.” James Whitcomb Riley did his best writing while under the influence of alcohol. Perhaps it was thus he saw “the ordered intermingling of the real and the dream, the mill above the river, and the mist above the stream.” Robert Burns wrote best when intoxicated, “For Auld Lang Syne, my dear, we’ll take a cup of kindness yet, for Auld Lang Syne.”

But let it be remembered that many such men have destroyed themselves in the end. Nature has prepared her own potions with which men may safely stimulate their minds so they vibrate on a plane that enables them to tune in to fine and rare thoughts which come from—no man knows where! No satisfactory substitute for Nature’s stimulants has ever been found.

It is a fact well known to psychologists that there is a very close relationship between sex desires and spiritual urges—a fact which accounts for the peculiar behavior of people who participate in the orgies known as religious “revivals,” common among the primitive types.

The world is ruled, and the destiny of civilization is established, by the human emotions. People are influenced in their actions, not by reason so much as by “feelings.” The creative faculty of the mind is set into action entirely by emotions, and *not by cold reason*. The most powerful of all

human emotions is that of sex. There are other mind stimulants, some of which have been listed, but no one of them, nor all of them combined, can equal the driving power of sex.

A mind stimulant is any influence which will either temporarily, or permanently, increase the vibrations of thought. The ten major stimulants, described, are those most commonly resorted to. Through these sources one may commune with In.-finite Intelligence, or enter, at will, the storehouse of the subconscious mind, either one's own, or that of another person, a procedure *which is all there is of genius.*

The Storehouse of Personal Magnetism

A teacher, who has trained and directed the efforts of more than 30,000 sales people, made the astounding discovery that highly sexed men are the most efficient salesmen. The explanation is, that the factor of personality known as "personal magnetism" is nothing more nor less than sex energy. Highly sexed people always have a plentiful supply of magnetism. Through cultivation and understanding, this vital force may be drawn upon and used to great advantage in the relationships between people. This energy may be communicated to others through the following media:

1. The hand-shake. The touch of the hand indicates, instantly, the presence of magnetism, or the lack of it.
2. The tone of voice. Magnetism, or sex energy, is the factor with which the voice may be colored, or made musical and charming.
3. Posture and carriage of the body. Highly sexed people move briskly, and with grace and ease.
4. The vibrations of thought. Highly sexed people mix the emotion of sex with their thoughts, or may do so at will, and in that way, may influence those around them.

5. Body adornment. People who are highly sexed are usually very careful about their personal appearance. They usually select clothing of a style becoming to their personality, physique, complexion, etc.

When employing salesmen, the more capable sales manager looks for the quality of personal magnetism as the *first requirement* of a salesman. People who lack sex energy will never become enthusiastic nor inspire others with enthusiasm, and enthusiasm is one of the most important requisites in salesmanship, no matter what one is selling.

The public speaker, orator, preacher, lawyer, or salesman who is lacking in sex energy is a “flop,” as far as being able to influence others is concerned. Couple with this the fact, that most people can be influenced only through an appeal to their emotions, and you will understand the importance of sex energy as a part of the salesman’s native ability. Master salesmen attain the status of mastery in selling, because they, either consciously, or unconsciously, *transmute* the energy of sex into sales enthusiasm! In this statement may be found a very practical suggestion as to the actual meaning of sex transmutation.

The salesman who knows how to take his mind off the subject of sex, and direct it in sales effort with as much enthusiasm and determination as he would apply to its original purpose, has acquired the art of sex transmutation, whether he knows it or not. The majority of salesmen who transmute their sex energy do so without being in the least aware of what they are doing, or how they are doing it.

Transmutation of sex energy calls for more will power than the average person cares to use for this purpose. Those who find it difficult to summon will-power sufficient for transmutation, may gradually acquire this ability. Though this requires will-power, the reward for the practice is more than worth the effort.

False Beliefs About Sex Harm the Personality

The entire subject of sex is one with which the majority of people appear to be unpardonably ignorant. The urge of sex has been grossly misunderstood, slandered, and burlesqued by the ignorant and the evil minded.

Men and women who are known to be blessed—yes, blessed—with highly sexed natures, are usually looked upon as being people who will bear watching. Instead of being called blessed, they are usually called cursed.

Millions of people, even in this age of enlightenment, have inferiority complexes which they developed because of this false belief that a highly sexed nature is a curse. These statements, of the virtue of sex energy, should not be construed as justification for the libertine. The emotion of sex is a virtue **ONLY** when used intelligently, and with discrimination. It may be misused, and often is, to such an extent that it debases, instead of enriches, both body and mind.

It seemed quite significant to the author, when he made the discovery that practically every great leader, whom he had the privilege of analyzing, was a man whose achievements were largely inspired by a woman. In many instances, the “woman in the case” was a modest, self-denying wife, of whom the public had heard but little or nothing. In a few instances, the source of inspiration has been traced to the “other woman.”

Every intelligent person knows that stimulation in excess, through alcoholic drink and narcotics, is a form of intemperance which destroys the vital organs of the body, including the brain. Not every person knows, however, that over indulgence in sex expression may become a habit as destructive and as detrimental to creative effort as narcotics or liquor.

A sex-mad man is not essentially different than a dope-mad man! Both have lost control over their faculties of reason and willpower. Sexual overindulgence may not only destroy reason and willpower, but it may also lead to either temporary, or permanent insanity. Many cases of hypochondria

(imaginary illness) grow out of habits developed in ignorance of the true function of sex.

It may be readily seen that ignorance on the subject of sex transmutation, forces stupendous penalties upon the ignorant on the one hand, and withholds from them equally stupendous benefits, on the other.

Widespread ignorance on the subject of sex is due to the fact that the subject has been surrounded with mystery and beclouded by dark silence. The conspiracy of mystery and silence has had the same effect upon the minds of young people that the psychology of prohibition had. The result has been increased curiosity, and desire to acquire more knowledge on this “verboten” subject; and to the shame of all lawmakers, and most physicians—by training best qualified to educate youth on that subject—information has not been easily available.

The Fruitful Years After Forty

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

If you want evidence that most men do not begin to do their best work before the age of forty, study the records of the most successful men known to the American people, and you will find it. Henry Ford had not “hit his pace” of achievement until he had passed the age of forty. Andrew Carnegie was well past forty before he began to reap the reward of his efforts. James J. Hill was still running a telegraph key at the age of forty. His stupendous achievements took place after that age. Biographies of American industrialists and financiers are filled

with evidence that the period from forty to sixty is the most productive age of man.

Between the ages of thirty and forty, man begins to learn (if he ever learns), the art of sex transmutation. This discovery is generally accidental, and more often than otherwise, the man who makes it is totally unconscious of his discovery. He may observe that his powers of achievement have increased around the age of thirty-five to forty, but in most cases, he is not familiar with the cause of this change; that Nature begins to harmonize the emotions of love and sex in the individual, between the ages of thirty and forty, so that he may draw upon these great forces, and apply them jointly as stimuli to action.

Tap Your Powerhouse of Emotions

Sex, alone, is a mighty urge to action, but its forces are like a cyclone—they are often uncontrollable. When the emotion of love begins to mix itself with the emotion of sex, the result is calmness of purpose, poise, accuracy of judgment, and balance. What person, who has attained to the age of forty, is so unfortunate as to be unable to analyze these statements, and to corroborate them by his own experience?

When driven by his desire to please a woman, based solely upon the emotion of sex, a man may be, and usually is, capable of great achievement, but his actions may be disorganized, distorted, and totally destructive. When driven by his desire to please a woman, based upon the motive of sex alone, a man may steal, cheat, and even commit murder. But when the emotion of love is mixed with the emotion of sex, that same man will guide his actions with more sanity, balance, and reason.

Love, Romance, and Sex are all emotions capable of driving men to heights of super achievement. Love is the emotion which serves as a safety valve, and insures balance, poise, and constructive effort. When combined, these three emotions may lift one to an altitude of a genius.

The emotions are states of mind. Nature has provided man with a “chemistry of the mind” which operates in a manner similar to the principles of chemistry of matter. It is a

well known fact that, through the aid of chemistry of matter, a chemist may create a deadly poison by mixing certain elements, none of which are—in themselves—harmful in the right proportions. The emotions may, likewise, be combined so as to create a deadly poison. The emotions of sex and jealousy, when mixed, may turn a person into an insane beast.

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

The road to genius consists of the development, control, and use of sex, love, and romance. Briefly, the process may be stated as follows:

Encourage the presence of these emotions as the dominating thoughts in one's mind, and discourage the presence of all the destructive emotions. The mind is a creature of habit. It thrives upon the *dominating* thoughts fed it. Through the faculty of willpower, one may discourage the presence of any emotion, and encourage the presence of any other. Control of the mind, through the power of will, is not difficult. Control comes from persistence, and habit. The secret of control lies in understanding the process of transmutation. When any negative emotion presents itself in one's mind, it can be transmuted into a positive, or constructive emotion, by the simple procedure of changing one's thoughts.

There is no other road to genius than through voluntary self effort! A man may attain to great heights of financial or business achievement, solely by the driving force of sex energy, but history is filled with evidence that he may, and usually does, carry with him certain traits of character which rob him of the ability to either hold, or enjoy his fortune. This is worthy of analysis, thought, and meditation, for it states a truth, the knowledge of which may be helpful to women as well as men. Ignorance of this has cost thousands of people their privilege of happiness, even though they possessed riches.

One Who Loves Truly Can Never Lose Entirely

Memories of love never pass. They linger, guide, and influence long after the source of stimulation has faded. There is nothing new in this. Every person, who has been moved by genuine love, knows that it leaves enduring traces upon the human heart. The effect of love endures, because love is spiritual in nature. The man who cannot be stimulated to great heights of achievement by love, is hopeless—he is dead, though he may seem to live.

Go back into your yesterdays, at times, and bathe your mind in the beautiful memories of past love. It will soften the influence of the present worries and annoyances. It will give you a source of escape from the unpleasant realities of life, and maybe—who knows?—your mind will yield to you, during this temporary retreat into the world of fantasy, ideas, or plans which may change the entire financial or spiritual status of your life.

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

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

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

Love is, without question, life's greatest experience. It brings one into communion with Infinite Intelligence. When mixed with the emotions of romance and sex, it may lead one far up the ladder of creative effort. The emotions of love, sex, and romance, are sides of the eternal triangle of achievement-building genius.

Love is an emotion with many sides, shades, and colors. But the most intense and burning of all these various kinds of love, is that experienced in the blending of the emotions of love and sex. Marriages, not blessed with the eternal affinity of love, properly balanced and proportioned, with sex, cannot be happy ones—and seldom endure. Love, alone, will not bring happiness in marriage, nor will sex alone. When these two beautiful emotions are blended, marriage may bring about a state of mind, closest to the spiritual that one may ever know on this earthly plane.

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

Marriages Can Either Make or Break a Man

Here is an interpretation which would, when properly understood, bring harmony out of the chaos which exists in too many marriages. The disharmonies often expressed in the form of nagging, may usually be traced to *lack of knowledge* on the subject of sex. Where love, romance and the proper understanding of the emotion and function of sex abide, there is no disharmony between married people.

Fortunate is the husband whose wife understands the true relationship between the emotions of love, sex, and romance. When motivated by this holy triumvirate, no form of labor is burdensome, because even the most lowly form of effort takes on the nature of a labor of love.

It is a very old saying that “a man's wife may either make him or break him,” but the reason is not always understood. The “making” and “breaking” is the result of the wife's understanding, or lack of understanding of the emotions of love, sex, and romance.

The Uselessness of Wealth Without Women

Man's greatest motivating force is his desire to please woman! The hunter who excelled during prehistoric days, before the dawn of civilization, did so, because of his desire to appear great in the eyes of woman. Man's nature has not changed in this respect. The "hunter" of today brings home no skins of wild animals, but he indicates his desire for her favor by supplying fine clothes, motor cars, and wealth. Man has the same desire to please woman that he had before the dawn of civilization. The only thing that has changed, is his method of pleasing. Men who accumulate large fortunes, and attain to great heights of power and fame, do so, mainly, to satisfy their *desire to please women.*

Take women out of their lives, and great wealth would be useless to most men. *It is this inherent desire of man to please woman, which gives woman the power to make or break a man.*

The woman who understands man's nature and tactfully caters to it, need have no fear of competition from other women. Men may be "giants" with indomitable will-power when dealing with other men, but they are easily managed by the women of their choice.

Most men will not admit that they are easily influenced by the women they prefer, because it is in the nature of the male to want to be recognized as the stronger of the species. Moreover, the intelligent woman recognizes this "manly trait" and very wisely makes no issue of it.

Some men know that they are being influenced by the women of their choice—their wives, sweethearts, mothers or sisters—but they tactfully refrain from rebelling against the influence because they are intelligent enough to know that no man is happy or complete without the modifying influence of the right woman. The man who does not recognize this important truth deprives himself of the power which has done more to help men achieve success than all other forces combined.

LAW OF ATTRACTION

COACHING TOOL

The Eleventh Law of the Universe

We generally like two types of people: those who are like us and those who make us feel good. If the people who surround you are positive and full of energy... congratulations. If most of your friends and associates are complainers and generally negative about their world, what reflection does that place on your world?

Like Attracts Like

Like attracts like—or put another way—everything you are seeking is seeking you. Makes you think twice doesn't it? The secret to the *Law of Attraction* is putting out the energy you would most like to receive back.

By now you recognize we all send out vibrations whether we are conscious of that fact or not. Those vibrations attract like vibrations. You draw people and opportunities into your life based on what you believe to be true and the thoughts you manifest. In other words, be careful what you think, you will be right.

Attraction – Repulsion

Regardless of how hard we work on these principles sometimes our minds just clash with others. There can be a natural antagonism or natural affinity between people and anything in between these two extremes. The reason for this is the blending of your electronic field with those of others. The type of field varies depending on the moods of each person and the chemistry of the mind creating the fields.

Example: 'Love at first sight' is the meeting of two minds naturally adapted to each other. The resulting chemistry comes from the exhilarating change in mental attitude of the two individuals and the new energy field created by their

contact. This new energy field draws them together like an electro magnet. They act in harmony, mirror each others moves, and are in complete rapport with each other. Their electromagnetic fields are resonating or vibrating at the same rate.

We can all have a magnetic personality (well, most of us anyway) if we put the Principles of Attraction to work for us. Anyone can assume an attitude that will attract and please others or repel and antagonize them. You've no doubt generated both extremes yourself many times. The choice is simply yours.

Resonate With This

You may be thinking, "Well, if it's this easy, why aren't more people happy, rich, and successful?" The sad truth is most people are ignorant of the Law of Attraction. If they do know it, they discount it or find some other way to justify not implementing the principles.

What messages are you broadcasting? Are people tuning in to you? Are you recharging other people's batteries or are you a drain on them?

The keys to making all this work for you are understanding and appreciating: human nature, rapport, and harmony. The awareness you have of the Laws of the Universe, you know in your heart to be true, is all you need to make the personality changes you desire. It's up to you to get in harmony with the life you really want.

XII

THE SUBCONSCIOUS MIND

THE CONNECTING LINK

The Eleventh Step Toward Riches

The subconscious mind consists of a field of consciousness, in which every impulse of thought that reaches the objective mind through any of the five senses, is classified and recorded, and from which thoughts may be recalled or withdrawn as letters may be taken from a filing cabinet.

It receives, and files, sense impressions or thoughts, regardless of their nature. You may voluntarily plant in your subconscious mind any plan, thought, or purpose which you desire to translate into its physical or monetary equivalent. The subconscious acts first on the dominating desires which have been mixed with emotional feeling, such as faith.

Consider this in connection with the instructions given in the chapter on desire, for taking the six steps there outlined, and the instructions given in the chapter on the building and execution of plans, and you will understand the importance of the thought conveyed.

The subconscious mind works day and night. Through a method of procedure, unknown to man, the subconscious mind draws upon the forces of Infinite Intelligence for the power with which it voluntarily transmutes one's desires into their physical equivalent, making use, always of the most practical media by which this end may be accomplished.

You cannot *entirely* control your subconscious mind, but you can voluntarily hand over to it any plan, desire, or purpose which you wish transformed into concrete form. Read, again, instructions for using the subconscious mind, in the chapter on autosuggestion.

There is plenty of evidence to support the belief that the subconscious mind is the connecting link between the finite mind of man and Infinite Intelligence. It is the intermediary

through which one may draw upon the forces of Infinite Intelligence at will. It, alone, contains the secret process by which mental impulses are modified and changed into their spiritual equivalent. It, alone, is the medium through which prayer may be transmitted to the source capable of answering prayer.

How To Energize Your Subconscious Mind

The possibilities of creative effort connected with the subconscious mind are stupendous and imponderable. They inspire one with awe.

I never approach the discussion of the subconscious mind without a feeling of littleness and inferiority due, perhaps, to the fact that man's entire stock of knowledge on this subject is so pitifully limited.

After you have accepted, as a reality, the existence of the subconscious mind, and understand its possibilities, as a medium for transmuting your desires into their physical or monetary equivalent, you will comprehend the full significance of the instructions given in the chapter on desire. You will also understand why you have been repeatedly admonished to make your desires clear, and to reduce them to writing. You will also understand the necessity of persistence in carrying out instructions.

The thirteen principles are the stimuli with which you acquire the ability to reach, and to influence your subconscious mind. Do not become discouraged, if you cannot do this upon the first attempt. Remember that the subconscious mind may be voluntarily directed *only through habit*, under the directions given in the chapter on faith. You have not yet had time to master faith. Be patient. Be persistent.

A good many statements in the chapters on faith and autosuggestion will be repeated here, for the benefit of your subconscious mind. Remember, your subconscious mind functions voluntarily, *whether you make any effort to influence it or not*. This, naturally, suggests to you that thoughts of fear and poverty, and all negative thoughts serve as stimuli to your

subconscious mind, *unless*, you master these impulses and give it more desirable food upon which it may feed.

The subconscious mind will not remain idle! If you fail to plant desires in your subconscious mind, it will feed upon the thoughts which reach it as the *result of your neglect*. We have already explained that thought impulses, both negative and positive are reaching the subconscious mind continuously, from the four sources which were mentioned in the chapter on Sex Transmutation.

For the present, it is sufficient if you remember that you are living *daily*, in the midst of all manner of thought impulses which are reaching your subconscious mind, without your knowledge. Some of these impulses are negative, some are positive. You are now engaged in trying to help shut off the flow of negative impulses, and to aid in voluntarily influencing your subconscious mind, through positive impulses of desire.

When you achieve this, you will possess the key which unlocks the door to your subconscious mind. Moreover, you will control that door so completely, that no undesirable thought may influence your subconscious mind.

Everything which man creates, begins in the form of a thought impulse. Man can create nothing which he does not first conceive in thought. Through the aid of the imagination, thought impulses may be assembled into plans. The imagination, when under control, may be used for the creation of plans or purposes that lead to success in one's chosen occupation.

All thought impulses, intended for transmutation into their physical equivalent, voluntarily planted in the subconscious mind, must pass through the imagination, and be mixed with faith. The "mixing" of faith with a plan, or purpose, intended for submission to the subconscious mind, may be done only through the imagination.

From these statements, you will readily observe that voluntary use of the subconscious mind calls for coordination and application of all the principles.

Make Your Positive Emotions Work For You

The subconscious mind is more susceptible to influence by impulses of thought mixed with “feeling” or emotion, than by those originating solely in the reasoning portion of the mind. In fact, there is much evidence to support the theory, that only emotionalized thoughts have any action influence upon the subconscious mind. It is a well known fact that emotion or feeling, rules the majority of people. If it is true that the subconscious mind responds more quickly to, and is influenced more readily by thought impulses which are well mixed with emotion, it is essential to become familiar with the more important of the emotions. There are seven major positive emotions, and seven major negative emotions. The negatives *voluntarily* inject themselves into the thought impulses, which insure passage into the subconscious mind. The positives must be injected, through the principle of autosuggestion, into the thought impulses which an individual wishes to pass on to his subconscious mind. (Instructions have been given in the chapter on autosuggestion.)

These emotions, or feeling impulses, may be likened to yeast in a loaf of bread, because they constitute the action element, which transforms thought impulses from the passive to the active state. Thus may one understand why thought impulses, which have been well mixed with emotion, are acted upon more readily than thought impulses originating in “cold reason.”

You are preparing yourself to influence and control the “inner audience” of your subconscious mind, in order to hand over to it the desire for money, which you wish transmuted into its monetary equivalent. It is essential, therefore, that you understand the method of approach to this “inner audience.” You must speak its language, or it will not heed your call. It understands best the language of emotion or feeling. Let us, therefore describe here the seven major positive emotions, and the seven major negative emotions, so that you may draw upon the positives, and avoid the negatives, when giving instructions to your subconscious mind.

THE SEVEN MAJOR POSITIVE EMOTIONS

The emotion of DESIRE
The emotion of FAITH
The emotion of LOVE
The emotion of SEX
The emotion of ENTHUSIASM
The emotion of ROMANCE
The emotion of HOPE

There are other positive emotions, but these are the seven most powerful, and the ones most commonly used in creative effort. Master these seven emotions (they can be mastered only by use), and the other positive emotions will be at your command when you need them. Remember, in this connection, that you are studying a book which is intended to help you develop a “money consciousness” by *filling your mind with positive emotions*. One does not become money conscious by filling one’s mind with negative emotions.

THE SEVEN MAJOR NEGATIVE EMOTIONS

(To be avoided)

The emotion of FEAR
The emotion of JEALOUSY
The emotion of HATRED
The emotion of REVENGE
The emotion of GREED
The emotion of SUPERSTITION
The emotion of ANGER

Positive and negative emotions cannot occupy the mind at the same time. One or the other must dominate. It is your responsibility to make sure that positive emotions constitute the dominating influence of your mind. Here the law of habit will come to your aid. Form the habit of applying and using the positive emotions! Eventually, they will dominate your mind so completely, that the negatives cannot enter it.

Only by following these instructions literally, and continuously, can you gain control over your subconscious mind. The presence of a single negative in your conscious mind is sufficient *to destroy* all chances of constructive aid from your subconscious mind.

The Secret of Effective Prayer

If you are an observing person, you must have noticed that most people resort to prayer only after everything else has failed! Or else they pray by a ritual of meaningless words. And, because it is a fact that most people who pray, do so only after everything else has failed, they go to prayer with their minds filled with fear and doubt, *which are the emotions the subconscious mind acts upon*, and passes on to Infinite Intelligence. Likewise, that is the emotion which Infinite Intelligence receives, and acts upon.

If you pray for a thing, but have fear as you pray, that you may not receive it, or that your prayer will not be acted upon by Infinite Intelligence, your prayer *will have been in vain*.

Prayer does, sometimes, result in the realization of that for which one prays. If you have ever had the experience of receiving that for which you prayed, go back in your memory, and recall your actual state of mind, while you were praying, and you will know, for sure, that the theory here described is more than a theory.

The method by which you may communicate with Infinite Intelligence is very similar to that through which the vibration of sound is communicated by radio. If you understand the working principle of radio, you of course, know that sound cannot be communicated through the ether until it has been “stepped up,” or changed into a rate of vibration which the human ear cannot detect. The radio sending station picks up the sound of the human voice, and “scrambles,” or modifies it by stepping up the vibration millions of times. Only in this way, can the vibration of sound be communicated through the ether. After this transformation has taken place, the ether “picks up” the energy (which originally was in the form of vibrations of sound), carries that energy to radio receiving

stations, and these receiving sets “step” that energy back down to its original rate of vibration so it is recognized as sound.

The subconscious mind is the intermediary, which translates one’s prayers into terms which Infinite Intelligence can recognize, presents the message, and brings back the answer in the form of a definite plan or idea for procuring the object of the prayer. Understand this principle, and you will know why mere words read from a prayer book cannot, and will never serve as an agency of communication between the mind of man and Infinite Intelligence.

LAW OF AUTHENTICITY

COACHING TOOL

The Eleventh Law of the Universe

How many times have you heard, "It's not what you say, it's how you say it." People not only hear what you are saying, they feel what you are feeling. Your belief and mindset affect how you are *being* with people and how they respond to you.

Often times it's not what you're *doing* that counts. You can do all of the right things to get your business established but if you give sanction to the belief that you are not valuable, this will come across in unspoken terms as lack of confidence. People will feel your doubt. They will sense it and, in turn, will also doubt you.

Human Doing or Human Being

On the other hand, if you are steadfast in your belief about yourself and believe that your coaching benefits people, you will notice a different response from them. The comfort and confidence you feel and demonstrate is felt by others and they respond to you with confidence.

You become magnetic because you are relaxed and comfortable. Whatever you believe about yourself comes across loud and clear. You can't help this, it just is comes through. The reason for this is that we are not *human doings*, we are *human beings*.

Your Three Wishes

The subconscious mind is a lot like having your own personal Genie. This Genie we all have inside us is awaiting our instructions and ready to grant our every wish. Of course, if it were this easy we would all live in castles and zip around on magic carpets. If you're not where you want to be in life, what commands are you giving your Genie?

Want to change your life? Here's the quick answer: pay closer attention to your thoughts and the instructions you give

your Genie. If that sounds too simple, just grab your magic lamp and read on...

Sometimes we think what we say to ourselves doesn't matter, that these are just random or fleeting thoughts. The fact is what you say to yourself (your Genie) really does matter and it will determine your fate for the day, this week... your entire life.

Where can you find this Genie? He is your subconscious mind. And here's the rub: we don't have an option as to whether or not we give him instructions. He pays attention to our every thought. Our only point of control is the type of instructions we provide.

If you're thinking, "Life stinks. This is really lousy," your Genie hears that. You may not think he is affected by this negative self-talk, but Genie takes it all in and attempts to give you what you have requested. He is very disciplined that way. The trouble is... he's not real good at deciphering moods, doubts, and fears. In fact, your Genie has no reasoning capabilities whatsoever. That is your domain. His only job is to obey your commands.

When you tell yourself "today is going to be a bad day because that's the way my 'luck' runs," your Genie hears that and says, "Okay... I have received your wish... here is your bad day!" Of course, you didn't mean for him to take that literally, and you may not have even realized you used up a wish when you had that thought.

I Hear You

We must be very careful what we tell ourselves because our Genie—as wonderful as he is—cannot distinguish our real intent. Everything we say passes to him without going through any filters. We may tell ourselves, "This is stupid. I'm not going to try very hard to do my best because I'll probably fail anyway." Our intent may have been to give ourselves a cushion to fall back on just in case we didn't do as well as we hoped. The trouble with giving ourselves that 'out' is that Genie will do everything in his power to grant our request of failure. He is undermining our ultimate desire to be the best

we can be. He doesn't mean to do this; of course, he is just following the orders we gave him.

Being Authentic

Part of being truly authentic is providing the right messages and positive self-talk to our subconscious mind. Allowing the real you to come out may be as simple as enabling your Genie to grant your real requests.

XIII

THE BRAIN

A BROADCASTING AND RECEIVING
STATION FOR THOUGHT
The Twelfth Step Toward Riches

More than twenty years ago, the author, working in conjunction with the late Dr. Alexander Graham Bell, and Dr. Elmer R. Gates, observed that every human brain is both a broadcasting and receiving station for the vibration of thought.

Through the medium of the ether, in a fashion similar to that employed by the radio broadcasting principle, every human brain is capable of picking up vibrations of thought which are being released by other brains.

In connection with the statement in the preceding paragraph, compare, and consider the description of the Creative Imagination, as outlined in the chapter on Imagination. The Creative Imagination is the “receiving set” of the brain, which receives thoughts, released by the brains of others. It is the agency of communication between one’s conscious, or reasoning mind, and the four sources from which one may receive thought stimuli.

When stimulated, or “stepped up” to a high rate of vibration, the mind becomes more receptive to the vibration of thought which reaches it through the ether from outside sources. This “stepping up” process takes place through the positive emotions, or the negative emotions. Through the emotions, the vibrations of thought may be increased.

The emotion of sex stands at the head of the list of human emotions, as far as intensity and driving force are concerned. The brain which has been stimulated by the emotion of sex, vibrates at a much more rapid rate than it does when that emotion is quiescent or absent.

The result of sex transmutation, is the increase of the rate of vibration of thoughts to such a pitch that the Creative Imagination becomes highly receptive to ideas, which it picks up from the ether. On the other hand, when the brain is vibrating at a rapid rate, it not only attracts thoughts and ideas released by other brains through the medium of the ether, but it gives to one's own thoughts that "feeling" which is essential before those thoughts will be picked up and acted upon by one's subconscious mind.

The subconscious mind is the "sending station" of the brain, through which vibrations of thought are broadcast. The Creative Imagination is the "receiving set," through which the vibrations of thought are picked up.

Along with the important factors of the subconscious mind, and the faculty of the Creative Imagination, which constitute the sending and receiving sets of your mental broadcasting machinery, consider now the principle of autosuggestion, which is the medium by which you may put into operation your "broadcasting" station.

Through the instructions described in the chapter on autosuggestion, you were definitely informed of the method by which desire may be transmuted into its monetary equivalent.

Operation of your mental "broadcasting" station is a comparatively simple procedure. You have but three principles to bear in mind, and to apply, when you wish to use your broadcasting station—the subconscious mind, creative imagination, and autosuggestion. The stimuli through which you put these three principles into action have been described—the procedure begins with desire.

The Greatest Forces Are Intangible

Through the ages which have passed, man has depended too much upon his physical senses, and has limited his knowledge to physical things, which he could see, touch, weigh, and measure.

We are now entering the most marvelous of all ages—an age which will teach us something of the intangible forces of the world about us. Perhaps we shall learn, as we pass

through this age, that the “other self” is more powerful than the physical self we see when we look into a mirror.

Sometimes men speak lightly of the intangibles— the things which they cannot perceive through any of their five senses, and when we hear them, it should remind us that *all of us are controlled by forces which are unseen and intangible.*

The whole of mankind has not the power to cope with, nor to control the intangible force wrapped up in the rolling waves of the oceans. Man has not the capacity to understand the intangible force of gravity, which keeps this little earth suspended in mid-air, and keeps man from falling from it, much less the power to control that force. Man is entirely subservient to the intangible force which comes with a thunder storm, and he is just as helpless in the presence of the intangible force of electricity.

Nor is this by any means the end of man’s ignorance in connection with things unseen and intangible. He does not understand the intangible force (and intelligence) wrapped up in the soil of the earth—the *force which provides him with every morsel of food he eats, every article of clothing he wears, every dollar he carries in his pockets.*

The Dramatic Story of the Brain

Last, but not least, man, with all of his boasted culture and education, understands little or nothing of the intangible force (the greatest of all the intangibles) of *thought*. He knows but little concerning the physical brain, and its vast network of intricate machinery through which the power of thought is translated into its material equivalent, but he is now entering an age which shall yield enlightenment on the subject. Already men of science have begun to turn their attention to the study of this stupendous thing called a brain, and, while they are still in the kindergarten stage of their studies, they have uncovered enough knowledge to know that the central switchboard of the human brain, the number of lines which connect the brain cells one with another, equal the figure one, followed by fifteen million ciphers.

“The figure is so stupendous,” said Dr. C. Judson Herrick, of the University of Chicago, “that astronomical figures dealing with hundreds of millions of light years, become insignificant by comparison.

It has been determined that there are from 10,000,000,000 to 14,000,000,000 nerve cells in the human cerebral cortex, and we know that these are arranged in definite patterns. These arrangements are not haphazard. They are orderly. Recently developed methods of electro-physiology draw off action currents from very precisely located cells, or fibers with micro-electrodes, amplify them with radio tubes, and record potential differences to a millionth of a volt.”

It is inconceivable that such a network of intricate machinery should be in existence for the sole purpose of carrying on the physical functions incidental to growth and maintenance of the physical body. Is it not likely that the same system, which gives billions of brain cells the media for communication one with another, provides, also the means of communication with other intangible forces?

After this book had been written, just before the manuscript went to the publisher, there appeared in the New York Times, an editorial showing that at least one great University, and one intelligent investigator in the field of mental phenomena, are carrying on an organized research through which conclusions have been reached that parallel many of those described in this and the following chapter. The editorial briefly analyzed the work carried on by Dr. Rhine, and his associates at Duke University:

“What is ‘Telepathy’?”

A month ago we cited on this page some of the remarkable results achieved by Professor Rhine and his associates in Duke University from more than a hundred thousand tests to determine the existence of ‘telepathy’ and ‘clairvoyance.’ These results were summarized in the first two articles in Harpers Magazine. In the second which has now appeared, the author, E. H. Wright, attempts to summarize what has been learned, or what it seems

reasonable to infer, regarding the exact nature of these 'extrasensory' modes of perception.

"The actual existence of telepathy and clairvoyance now seems to some scientists enormously probable as the result of Rhine's experiments. Various percipients were asked to name as many cards in a special pack as they could without looking at them and without other sensory access to them. About a score of men and women were discovered who could regularly name so many of the cards correctly that 'there was not one chance in many a million of their having done their feats by luck or accident.'

But how did they do them? These powers, assuming that they exist, do not seem to be sensory. There is no known organ for them. The experiments worked just as well at distances of several hundred miles as they did in the same room. These facts also dispose, in Mr. Wright's opinion, of the attempt to explain telepathy or clairvoyance through any physical theory of radiation. All known forms of radiant energy decline inversely as the square of the distance traversed. Telepathy and clairvoyance do not. But they do vary through physical causes as our other mental powers do. Contrary to widespread opinion, they do not improve when the percipient is asleep or half-asleep, but, on the contrary, when he is most wide-awake and alert. Rhine discovered that a narcotic will invariably lower a percipient's score, while a stimulant will always send it higher. The most reliable performer apparently cannot make a good score unless he tries to do his best.

One conclusion that Wright draws with some confidence is that telepathy and clairvoyance are really one and the same gift. That is, the faculty that 'sees' a card face down on a table seems to be exactly the same one that 'reads' a thought residing only in another mind. There are several grounds for believing this. So far, for example, the two gifts have been found in every person who enjoys either of them. In every one so far the two have been of equal vigor, almost exactly. Screens, walls, distances, have no effect at all on either. Wright advances from this conclusion to express what he puts forward as

no more than the mere ‘hunch’ that other extrasensory experiences, prophetic dreams, premonitions of disaster, and the like, may also prove to be part of the same faculty. The reader is not asked to accept any of these conclusions unless he finds it necessary, but the evidence that Rhine has piled up must remain impressive.

How To Join Minds in Teamwork

In view of Dr. Rhine’s announcement in connection with the conditions under which the mind responds to what he terms “extra—sensory modes of perception, I now feel privileged to add to his testimony by stating that my associates and I have discovered what we believe to be the ideal conditions under which the mind can be stimulated so that the sixth sense described in the next chapter, can be made to function in a practical way.

The conditions to which I refer consist of a close working alliance between myself and two members of my staff. Through experimentation and practice, we have discovered how to stimulate our minds (by applying the principle used in connection with the “Invisible Counselors” described in the next chapter) so that we can, by a process of blending our three minds into one, find the solution to a great variety of personal problems which are submitted by my clients.

The procedure is very simple. We sit down at a conference table, clearly state the nature of the problem we have under consideration, then begin discussing it. Each contributes whatever thoughts that may occur. The strange thing about this method of mind stimulation is that it places each participant in communication with unknown sources of knowledge definitely outside his own experience.

If you understand the principle described in the chapter on the Master Mind, you of course recognize the round-table procedure here described as being a practical application of the Master Mind.

This method of mind stimulation, through harmonious discussion of definite subjects, between three people, illustrates the simplest use of the Master Mind.

By adopting and following a similar plan any student of this philosophy may come into possession of the famous Carnegie formula briefly described in the introduction. If it means nothing to you at this time, mark this page and read it again after you have finished the last chapter.

LAW OF ATTITUDE

COACHING TOOL

The Twelfth Law of the Universe

If every human brain is both a broadcasting and a receiving station for vibrations of thought how can we turn the channel and pump up the volume?

We've talked about the impact others can have on us. The very thing they affect in us is the very thing we have control over in our own lives. *Attitude*. This is the channel we are tuned into. If we don't like what we're hearing we can change the channel by changing our attitude. There's nothing like a bad mood to ruin everything it touches (through vibrations). It becomes the colored glasses with which we see everything.

If you are around someone who is generating vibrations of anger or negativity, these feelings could be triggered in you. If you resonate with the thoughts being generated by that person, you may end up adopting them. The good news is this works exactly the same way when you place yourself in the electromagnetic field of positive people.

What makes each of us so special is our ability to control, regulate, and change these frequencies. If the people who surround you are positive and full of energy... congratulations. If they're not, stir up your own chemistry and change your mind. The right people will be drawn to you like an electromagnet.

Recharging Your Batteries

If you just feel drained and don't have the energy to send out good vibrations, then what? Think of the brain as an electric battery. You may have left it turned on too long. It could be run down from over use. It may work but it just doesn't shine as brightly as it used to. The cells in your brain need to be recharged just like the cells of a battery. The way to do this is

through contact with more vital minds. Go out and connect with others. Look at it as sort of a jump start... no cables required.

Enjoying the Coaching Journey

You started your coaching career by following a calling or living a dream. You were full of passion and excitement. How great it was to be receiving financial rewards for something you truly loved doing!

How is it for you today? You deserve to sustain those same feelings of enjoyment.

Coaches are people too. If you are like most of us, you sometimes find yourself having a difficult time. Results aren't happening fast enough, some things feel like they are moving too fast, or people don't seem to be responding to you in the ways that you had hoped.

Maybe, because of these common challenges, you are no longer having the fun that you once did when you started the journey. Perhaps your unmet expectations cause stress and you find yourself missing out on good things along the way.

Remember the Path

Remember why you started on the path that you have chosen for yourself. Even if you are not quite to the point you want to be, enjoy your daily progress. Honor and even celebrate where you are right now. If you do not have fun with the steps you take forward, what is the point of continuing?

You will not be 100% complete with a goal if, at one time, you did not finish the first 25% of it. Embrace the plateaus of accomplishment. These can be natural resting spots. Do not confuse your current location on the path with your intended destination. This will only cause unnecessary stress because you are not there yet.

Keep moving in the direction of goals, and enjoy the journey. Maintain a positive attitude. You will be there before you know it!

XIV

THE SIXTH SENSE

THE DOOR TO THE
TEMPLE OF WISDOM

The Thirteenth Step toward Riches

The “thirteenth” principle is known as the sixth sense, through which Infinite Intelligence may, and will communicate voluntarily, without any effort from, or demands by, the individual.

This principle is the apex of the philosophy. It can be assimilated, understood, and applied only by first mastering the other twelve principles.

The sixth sense is that portion of the subconscious mind which has been referred to as the Creative Imagination. It has also been referred to as the “receiving set” through which ideas, plans, and thoughts flash into the mind. The “flashes” are sometimes called “hunches” or “inspirations.”

The sixth sense defies description! It cannot be described to a person who has not mastered the other principles of this philosophy, because such a person has no knowledge, and no experience with which the sixth sense may be compared. Understanding of the sixth sense comes only by meditation through mind development *from within*. The sixth sense probably is the medium of contact between the finite mind of man and Infinite Intelligence, and for this reason, *it is a mixture of both the mental and the spiritual*. It is believed to be the point at which the mind of man contacts the Universal Mind.

After you have mastered the principles described in this book, you will be prepared to accept as truth a statement which may, otherwise, be incredible to you, namely:

Through the aid of the sixth sense, you will be warned of impending dangers in time to avoid them, and notified of

opportunities in time to embrace them.

There comes to your aid, and to do your bidding, with the development of the sixth sense, a “guardian angel” who will open to you at all times the door to the Temple of Wisdom.

Miracles of the Sixth Sense

The author is not a believer in, nor an advocate of “miracles,” for the reason that he has enough knowledge of Nature to understand that Nature *never deviates from her established laws*. Some of her laws are so incomprehensible that they produce what appear to be “miracles.” The sixth sense comes as near to being a miracle as anything I have ever experienced, and it appears so, only because I do not understand the method by which this principle is operated.

This much the author does know—that there is a power, or a First Cause, or an Intelligence, which permeates every atom of matter, and embraces every unit of energy perceptible to man—that this Infinite Intelligence converts acorns into oak trees, causes water to flow down hill in response to the law of gravity, follows night with day, and winter with summer, each maintaining its proper place and relationship to the other. This Intelligence may, through the principles of this philosophy, be induced to aid in transmuting desires into concrete, or material form. The author has this knowledge, because he has experimented with it—and has experienced it.

Step by step, through the preceding chapters, you have been led to this, the last principle. If you have mastered each of the preceding principles, you are now prepared to accept, *without being skeptical*, the stupendous claims made here. If you have not mastered the other principles, you must do so before you may determine, definitely, whether or not the claims made in this chapter are fact or fiction.

While I was passing through the age of “hero-worship” I found myself trying to imitate those whom I most admired. Moreover, I discovered that the element of faith, with which I endeavored to imitate my idols, gave me great capacity to do so quite successfully.

Let Great Men Shape Your Life

I have never entirely divested myself of this habit of hero-worship, although I have passed the age commonly given over to such. My experience has taught me that the next best thing to being truly great, is to emulate the great, by feeling and action, as nearly as possible.

Long before I had ever written a line for publication, or endeavored to deliver a speech in public, I followed the habit of reshaping my own character, by trying to imitate the nine men whose lives and life-works had been most impressive to me. These nine men were, Emerson, Paine, Edison, Darwin, Lincoln, Burbank, Napoleon, Ford, and Carnegie. Every night, over a long period of years, I held an imaginary Council meeting with this group whom I called my "Invisible Counselors."

The procedure was this. Just before going to sleep at night, I would shut my eyes, and see, in my imagination, this group of men seated with me around my Council Table. Here I had not only an opportunity to sit among those whom I considered to be great, but I actually dominated the group, by serving as the Chairman.

I had a very definite purpose in indulging my imagination through these nightly meetings. My purpose was to rebuild my own character so it would represent a composite of the characters of my imaginary counselors. Realizing, as I did, early in life, that I had to overcome the handicap of birth in an environment of ignorance and superstition, I deliberately assigned myself the task of voluntary rebirth through the method I described above.

Building Character Through Autosuggestion

Being an earnest student of psychology, I knew, of course, that all men have become what they are, because of their dominating thoughts and desires. I knew that every deeply seated desire has the effect of causing one to seek outward expression through which that desire may be transmuted into reality. I knew that self-suggestion is a powerful factor in

building character, that it is, in fact, the sole principle through which character is built.

With this knowledge of the principles of mind operation, I was fairly well armed with the equipment needed in rebuilding my character. In these imaginary Council meetings I called on my Cabinet members for the knowledge I wished each to contribute, addressing myself to each member in audible words, as follows:

“Mr. Emerson, I desire to acquire from you the marvelous understanding of Nature which distinguished your life. I ask that you make an impress upon my subconscious mind, of whatever qualities you possessed, which enabled you to understand and adapt yourself to the laws of Nature.

“Mr. Burbank, I request that you pass on to me the knowledge which enabled you to so harmonize the laws of Nature that you caused the cactus to shed its thorns, and become an edible food. Give me access to the knowledge which enabled you to make two blades of grass grow where but one grew before.

“Napoleon, I desire to acquire from you, by emulation, the marvelous ability you possessed to inspire men, and to arouse them to greater and more determined spirit of action. Also to acquire the spirit of enduring faith, which enabled you to turn defeat into victory, and to surmount staggering obstacles.

“Mr. Paine, I desire to acquire from you the freedom of thought and the courage and clarity with which to express convictions, which so distinguished you!

“Mr. Darwin, I wish to acquire from you the marvelous patience, and ability to study cause and effect, without bias or prejudice, so exemplified by you in the field of natural science.

“Mr. Lincoln, I desire to build into my own character the keen sense of justice, the untiring spirit of patience, the sense of humor, the human understanding, and the tolerance, which were your distinguishing characteristics.

“Mr. Carnegie, I am already indebted to you for my choice of a life-work, which has brought me great happiness and peace of mind. I wish to acquire a thorough understanding of the principles of *organized effort*, which you used so effectively in the building of a great industrial enterprise.

“Mr. Ford, you have been among the most helpful of the men who have supplied much of the material essential to my work. I wish to acquire your spirit of persistence, the determination, poise, and self-confidence which have enabled you to master poverty, organize, unify, and simplify human effort, so I may help others to follow in your footsteps.

“Mr. Edison, I have seated you nearest to me, at my right, because of the personal cooperation you have given me, during my research into the causes of success and failure. I wish to acquire from you the marvelous spirit of faith, with which you have uncovered so many of Nature’s secrets, the spirit of unremitting toil with which you have so often wrested victory from defeat.”

The Startling Power of Imagination

My method of addressing the members of the imaginary Cabinet would vary, according to the traits of character in which I was, for the moment, most interested in acquiring. I studied the records of their lives with painstaking care. After some months of this nightly procedure, I was astounded by the discovery that these imaginary figures became, apparently *real*.

Each of these nine men developed individual characteristics, which surprised me. For example, Lincoln developed the habit of always being late, then walking around in solemn parade. When he came, he walked very slowly, with his hands clasped behind him, and once in a while, he would stop as he passed, and rest his hand, momentarily, upon my shoulder. He always wore an expression of seriousness upon his face. Rarely did I see him smile.

That was not true of the others. Burbank and Paine often indulged in witty repartee which seemed, at times, to shock the other members of the cabinet. One night Paine suggested that I prepare a lecture on “The Age of Reason,” and deliver it from the pulpit of a church which I formerly attended. Many around the table laughed heartily at the suggestion. Not Napoleon! He drew his mouth down at the corners and groaned so loudly that all turned and looked at him with

amazement. To him the church was but a pawn of the State, not to be reformed, but to be used, as a convenient inciter to mass activity by the people.

On one occasion Burbank was late. When he came, he was excited with enthusiasm, and explained that he had been late, because of an experiment he was making, through which he hoped to be able to grow apples on any sort of tree. Paine chided him by reminding him that it was an apple which started all the trouble between man and woman. Darwin chuckled heartily as he suggested that Paine should watch out for little serpents, when he went into the forest to gather apples, as they had the habit of growing into big snakes. Emerson observed—"No serpents, no apples," and Napoleon remarked, "No apples, no state!"

These meetings became so realistic that I became fearful of their consequences, and discontinued them for several months. The experiences were so uncanny, I was afraid if I continued them I would lose sight of the fact that the meetings were purely *experiences of my imagination*.

This is the first time that I have had the courage to mention this. Heretofore, I have remained quiet on the subject, because I knew, from my own attitude in connection with such matters, that I would be misunderstood if I described my unusual experience. I have been emboldened now to reduce my experience to the printed page, because I am now less concerned about what "they say" than

was in the years that have passed. One of the blessings of maturity is that it sometimes brings one greater courage to be truthful, regardless of what those who do not understand, may think or say.

Lest I be misunderstood, I wish here to state most emphatically, that I still regard my Cabinet meetings as being purely imaginary, but I feel entitled to suggest that, while the members of my Cabinet may be purely fictional, and the meetings existent only in my own imagination, they have led me into glorious paths of adventure, rekindled an appreciation of true greatness, encouraged creative endeavor, and emboldened the expression of honest thought.

Tapping the Source of Inspiration

Somewhere in the cell-structure of the brain, is located an organ which receives vibrations of thought ordinarily called "hunches." So far, science has not discovered where this organ of the sixth sense is located, but this is not important. The fact remains that human beings do receive accurate knowledge, through sources other than the physical senses. Such knowledge, generally, is received when the mind is under the influence of extraordinary stimulation. Any emergency which arouses the emotions, and causes the heart to beat more rapidly than normal may, and generally does, bring the sixth sense into action. Anyone who has experienced a near accident while driving, knows that on such occasions, the sixth sense often comes to one's rescue, and aids, by split seconds, in avoiding the accident.

These facts are mentioned preliminary to a statement of fact which I shall now make, namely, that during my meetings with the "Invisible Counselors" I find my mind most receptive to ideas, thoughts, and knowledge which reach me through the sixth sense. I can truthfully say that I owe entirely to my "Invisible Counselors" full credit for such ideas, facts, or knowledge as I received through the sixth sense.

On scores of occasions, when I have faced emergencies, some of them so grave that my life was in jeopardy, I have been miraculously guided past these difficulties through the influence of my "Invisible Counselors."

My original purpose in conducting Council meetings with imaginary beings, was solely that of impressing my own subconscious mind, through the principle of autosuggestion, with certain characteristics which I desired to acquire. In more recent years, my experimentation has taken on an entirely different trend. I now go to my imaginary counselors with every difficult problem which confronts me and my clients. The results are often astonishing, although I do not depend entirely on this form of counsel.

A Mighty Force of Slow Growth

The sixth sense is not something that one can take off and put on at will. Ability to use this great power comes slowly, through application of the other principles outlined in this book.

No matter who you are, or what may have been your purpose in reading this book, you can profit by it without understanding the principle described in this chapter. This is especially true if your major purpose is that of accumulation of money or other material things.

The chapter on the sixth sense was included, because the book is designed for the purpose of presenting a complete philosophy by which individuals may unerringly guide themselves in attaining whatever they ask of life. The starting point of all achievement is desire. The finishing point is that brand of knowledge which leads to understanding—understanding of self, understanding of others, understanding of the laws of Nature, recognition and understanding of happiness.

This sort of understanding comes in its fullness only through familiarity with, and use of the principle of the sixth sense.

Having read the chapter, you must have observed that while reading it, you were lifted to a high level of mental stimulation. Splendid! Come back to this again a month from now, read it once more, and observe that your mind will soar to a still higher level of stimulation. Repeat this experience from time to time, giving no concern as to how much or how little you learn at the time, and eventually you will find yourself in possession of a power that will enable you to throw off discouragement, master fear, overcome procrastination, and draw freely upon your imagination. Then you will have felt the touch of that unknown “something” which has been the moving spirit of every truly great thinker leader, artist, musician, writer, statesman. Then you will be in position to transmute your desires into their physical or financial counterpart as easily as you may lie down and quit at the first sign of opposition.

LAW OF CONFIDENCE

COACHING TOOL

The Thirteenth Law of the Universe

You are amazing! There is no one else in the world like you. It's almost too hard to believe, but it's true. You are one-of-a-kind. You have a gift that you were brought into this world to deliver. No one else can do it but you. There's just one catch... In order to fully deliver this gift; in order to fully live to your potential; you must own your excellence. You must acknowledge your greatness and all the reasons you are special.

Why is this so challenging for most of us to do? It's just a matter of confidence.

Well, if self-confidence were all it took we would, in fact, own our excellence. There's a natural tendency to believe we're not as good as the next guy. We've had to overcome certain obstacles, trials, and tribulations. We think we must not be as inherently wonderful as the truly dynamic people around us.

Intellectually we know this not to be true. But somehow this message doesn't seem to resonate in our core.

Of course, there are certain individuals (and I'm sure you've met a few) who are tremendously self-confident—over confident—and own more excellence than they deserve. For some reason they have an over-inflated opinion of their own skills and abilities and are fearless. How do they do that?

We can all take a lesson from these individuals. Grab some of that confidence for yourself. These people are just other human beings pretty much like you. In fact, people are more alike than they are different. There's a better than average chance they are not as glorious as they imagine or pretend to be. There is an equally good chance that you are much better than you perceive yourself to be. Own it!

The Birth Of Excellence

While thoughts hold tremendous power, beliefs make thoughts tangible, giving birth to excellence.

Have you noticed that some people have beliefs that pull them toward success, while others have ones that push them to fail? If you desire to hold beliefs that foster excellence, you must first understand the five primary sources of beliefs.

- **Environment** – You are a product of your environment. Albert Einstein said, “Few people are capable of expressing with equanimity opinions which differ from the prejudices of their social environment.” If you grew up in wealth and success, you’ll have an easier time modeling it. If you grew up in poverty and despair and want a different life, you’ll need to connect with suitable mentors.

- **Events** – Certain events occur in people’s lives, ones they’ll always remember. Where were you on September 11, 2001? Will you ever forget? This day may have permanently altered the way you view the world. In the same way, other experiences burn into your brain forever, some changing your life inexorably.

- **Knowledge** – Knowledge can help you break away from a limiting environment. Reading books, newspapers, and magazines and attending seminars and workshops all can contribute to your learning and help alter pre-set beliefs.

- **Past results** – Inescapably, past results mold beliefs. If you succeeded at something, you’ll believe more easily in continued success.

- **Mental rehearsal** – By creating in your mind something you desire, you can experience it as if it already exists. Pre-living a positive future gives your

brain a memory to recall as experience. Tiger Woods attributes much of his success on the golf course to visualization. Before each shot, he rehearses, picturing the ball rolling gently into the cup. These rehearsals have helped him become the best golfer in the world.

Stepping Over the Barriers

One of the reasons this is easier said than done is that we have stored away hundreds if not thousands of reasons why we are less than excellent. All of our experiences, good and bad, are filed away. This library of memories is maintained by our internal librarian who is an expert at extracting recollections to support your request. These vivid memories are just a neuron flick away.

When we lack confidence at doing something it is challenging to recall something positive to support our true desire. We usually end up remembering an incident that reminds us of the negative consequences that could befall us. This has the effect of disempowering us from achieving what we really want.

Confidence Is Not Enough

Being self-confident is a good start but there's so much more to owning your excellence. When you have the confidence to become who you were meant to be take time to appreciate how far you have come. Most people do not reach this level of enlightenment.

Enjoy the moment.

Okay. Now it's time to move on and shoulder the added responsibility that comes with this awareness.

Being confident does provide a warm, fuzzy feeling. Owning your excellence is about stepping up the game and stepping out of your comfort zone. Do more. Be more. Give more.

Ultimately, be humble. If you have to say you're great (wonderful, sexy, charming, etc.) you're not. You didn't get where you are by yourself. At the very least your mother had something to do with giving you your first push. Part of owning your excellence is modesty. Successful people are modest, reserved, gracious, mild-mannered, self-effacing, and understated. They can afford to be because they are living the Law of Confidence.

ABOUT THE AUTHORS

NAPOLEON HILL was commissioned by Andrew Carnegie to interview over 500 millionaires to find a success formula that could be used by the average person. He later became an advisor to Carnegie and presidential advisor to Franklin D. Roosevelt. Napoleon Hill passed away in November 1970 after a long and successful career having written *the* all time bestseller in the field, *Think and Grow Rich*.

WILL CRAIG is the founder and president of Coach Training Alliance. He is also a past president of the International Coach Federation (ICF) Denver chapter. He earned his Master's degree in Education and Human Development from The George Washington University in Washington, D.C. He lives near Boulder, Colorado with his wife, Lanie, and son Griffin.

To learn more about coaching and personal development, visit:
www.CoachTrainingAlliance.com