

THINK and GROW RICH

BY NAPOLEON HILL

PART II

Teaching, for the first time, the famous Andrew Carnegie formula for money-making, based upon the THIRTEEN PROVEN STEPS TO RICHES. Organized through 25 years of research, in collaboration with more than 500 distinguished men of great wealth, who proved by their own achievements that this philosophy is practical.

This electronic edition published in 2002 at www.absolute1.net

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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, viz:-

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

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

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

(d) Maintain PERFECT HARMONY between yourself and every member of your 'Master Mind' group. If you fail

to carry out this instruction to the letter, you may expect to meet with failure. The 'Master Mind' principle cannot obtain where PERFECT HARMONY does not prevail.

Keep in mind these facts:-

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

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

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

If the first plan which you adopt does not work successfully, replace it with a new plan, if this new plan fails to work, replace it, in turn with still another, and so on, until you find a plan which DOES WORK. Right here is the point at which the majority of 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.

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

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

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

Your achievement can be no greater than your PLANS are sound. That may seem to be an axiomatic statement, but it is true. Samuel Insull lost his fortune of over one hundred million dollars. The Insull fortune was built on plans which were sound. The business depression forced Mr. Insull to CHANGE HIS PLANS; and the CHANGE brought 'temporary defeat,' because his new plans were NOT SOUND. Mr. Insull is now an old man, he may, consequently, accept 'failure' instead of 'temporary defeat,' but if his experience turns out to be FAILURE, it will be for the reason that he lacks the fire of PERSISTENCE to rebuild his plans.

No man is ever whipped, until he QUILTS— 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 QUILTS.

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

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

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

## PLANNING THE SALE OF SERVICES

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

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?

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.

The world has just entered a new era of relationship between leaders and followers, which very clearly calls for new leaders, and a new brand of leadership in business and industry. Those who belong to the old school of leadership-by-force, must acquire an understanding of the new brand of leadership (cooperation) or be relegated to the rank and file of the followers. There is no other way out for them. The relationship of employer and employee, or of leader and follower, in the future, will be one of mutual cooperation, based upon an equitable division of the profits of business. In the future, the relationship of employer and employee will be more like a partnership than it has been in the past. Napoleon, Kaiser Wilhelm of Germany, the Czar of Russia, and the King of Spain were examples of leadership by force. Their leadership passed. Without much difficulty, one might point to the prototypes of these ex-leaders, among the business, financial, and labor leaders of America who have been dethroned or slated to go. Leadership-by-consent of the followers is the only brand which can endure!

Men 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 depression was prolonged, largely, because the world lacked LEADERSHIP of the new brand. At the end of the depression, the demand for leaders who are competent to apply the new methods of leadership has greatly exceeded the supply. Some of the old type of leaders will reform and adapt themselves to the new brand of leadership, but generally speaking, the world will have to look for new timber for its leadership. This necessity may be your OPPORTUNITY!



## THE 10 MAJOR CAUSES OF FAILURE IN LEADERSHIP

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

1. INABILITY TO ORGANIZE DETAILS. Efficient leadership calls for ability to organize and to master details. No genuine leader is ever 'too busy' to do anything which may be required of him 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.

#### SOME FERTILE FIELDS IN WHICH 'NEW LEADERSHIP' WILL BE REQUIRED

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. It can, therefore, be relied upon as sound and practical.

## MEDIA THROUGH WHICH SERVICES MAY BE MARKETED

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 photostatic 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, unmounted 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, (excepting, of course, the Boss' son).

#### THE NEW WAY OF MARKETING SERVICES. 'JOBS' ARE NOW 'PARTNERSHIPS'

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. In the future, the 'Golden Rule,' and not the 'Rule of Gold' will be the dominating factor in the marketing of merchandise as well as personal services. 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.

The depression served as a mighty protest from an injured public, whose rights had been trampled upon in every direction by those who were clamoring for individual advantages and profits. When the debris of the depression shall have been cleared away, and business shall have been once again restored to balance, both employers and employees will recognize that they are NO LONGER PRIVILEGED TO DRIVE BARGAINS AT THE EXPENSE OF THOSE WHOM THEY SERVE. The real employer of the future will be the public. This should be kept uppermost in mind by every person seeking to market personal services effectively. Nearly every railroad in America is in financial difficulty. Who does not remember the day when, if a citizen enquired at the ticket office, the time of departure of a train, he was abruptly referred to the bulletin board instead of being politely given the information?

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

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

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

The bankers have learned a thing or two during this

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

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

It used to be customary for customers to have to stand and wait at the corner grocery until the clerks were through passing the time of day with friends, and the proprietor had finished making up his bank deposit, before being waited upon. Chain stores, managed by COURTEOUS MEN who do everything in the way of service, short of shining the customer's shoes, have PUSHED THE OLD-TIME MERCHANTS INTO THE BACKGROUND. TIME MARCHES ON!

'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. Among several very significant discoveries, was the fact that greed on the part of operators and their employees was the chief cause of the loss of business for the operators, and loss of jobs for the miners. Through the pressure of a group of overzealous labor leaders, representing the employees, and the greed for profits on the part of the operators, the anthracite business suddenly dwindled. 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.

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

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

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

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, this same principle controls individuals and determines their economic status.

### WHAT IS YOUR 'QOS' 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 'QOS' formula which means that QUALITY, plus QUANTITY, plus the proper SPIRIT of cooperation, equals perfect salesmanship of service. Remember the 'QOS' 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 new way of marketing services has practically forced both employer and employee into partnership alliances, through which both take into consideration the rights of the third party, THE PUBLIC THEY SERVE. The day of the 'go-getter' has passed. He has been supplanted by the 'go-giver.' High-pressure methods in business finally blew the lid off. There will never be the need to put the lid back on, because, in the future, business will be conducted by methods that will require no pressure.

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

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

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

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



1. UNFAVORABLE HEREDITARY BACKGROUND. 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 thought; 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 major causes of failure is found a

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

The oldest of admonitions is 'Man, know thyself!' If you market merchandise successfully, you must know the merchandise. The same is true in marketing personal services. You should know all of your weaknesses in order that you may either bridge them or eliminate them entirely. You should know your 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  
28 QUESTIONS YOU SHOULD ANSWER

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

22. Have I been guilty of any conduct which was not approved by my conscience?

23. In what ways have I rendered MORE SERVICE AND BETTER SERVICE than I was paid to render?

24. Have I been unfair to anyone, and if so, in what way?

25. If I had been the purchaser of my own services for the year, would I be satisfied with my purchase?

26. Am I in the right 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.

The information contained in this chapter will be of great value to all who aspire to attain leadership in any calling. It will be particularly helpful to those aiming to market their services as business or industrial executives.

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. That might be both interesting and profitable, even though you do not doubt the soundness of the statement.

#### WHERE AND HOW ONE MAY FIND OPPORTUNITIES TO ACCUMULATE RICHES

Now that we have analyzed the principles by which riches may be accumulated, we naturally ask, 'where may one find favorable opportunities to apply these principles?' 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.

A family of two, living in the heart of Times Square district of New York City, far removed from the source of production of foods, took careful inventory of the cost of a simple breakfast, with this astonishing result:

| Articles of food;                                   | Cost at the breakfast table: |
|-----------------------------------------------------|------------------------------|
| Grape Fruit Juice, (From Florida) . . . . .         | .02                          |
| Rippled Wheat Breakfast food (Kansas Farm). . . . . | .02                          |
| Tea (From China). . . . .                           | .02                          |
| Bananas (From South America) . . . . .              | .02½                         |
| Toasted Bread (From Kansas Farm) . . . . .          | .01                          |
| Fresh Country Eggs (From Utah) . . . . .            | .07                          |
| Sugar (From Cuba, or Utah) . . . . .                | .00½                         |
| Butter and Cream (From New England) . . . . .       | .03                          |
| .....Grand total . . . . .                          | .20                          |

It is not very difficult to obtain FOOD in a country where two people can have breakfast consisting of all they want or need for a dime apiece! Observe that this simple breakfast was gathered, by some strange form of magic (?) from China, South America, Utah, Kansas and the New England States, and delivered on the breakfast table, ready for consumption, in the very heart of the most crowded city in America, at a cost well within the means of the most humble laborer.

The cost included all federal, state and city taxes! (Here is a fact the politicians did not mention when they were crying out to the voters to throw their opponents out of office because the people were being taxed to death).

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 & 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. Among these is the privilege of automobile transportation, with which one can go and come at will, at very small cost.

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. In Germany, Russia, Italy, and most of the other European and Oriental countries, the people cannot travel with so much freedom, and at so little cost.

#### 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, the simple breakfast described. 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. The 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.

The Rippled Wheat Biscuits 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 New York City family would be ready to sit down and enjoy breakfast, and you could collect your two dimes for your labor!

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 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.

For more than twenty years it has been a somewhat popular and growing pastime for radicals, self-seeking politicians, racketeers, crooked labor



leaders, and on occasion religious leaders, to take pot-shots at 'WALL STREET, THE MONEY CHANGERS, and BIG BUSINESS.'

The practice became so general that we witnessed during the business depression, the unbelievable sight of high government officials lining up with the cheap politicians, and labor leaders, with the openly avowed purpose of throttling the system which has made Industrial America the richest country on earth. The line-up was so general and so well organized that it prolonged the worst depression America has ever known. It cost millions of men their jobs, because those jobs were inseparably a part of the industrial and capitalistic system which form the very backbone of the nation.

During this unusual alliance of government officials and self-seeking individuals who were endeavoring to profit by declaring 'open season' on the American system of industry, a certain type of labor leader joined forces with the politicians and offered to deliver voters in return for legislation designed to permit men to TAKE RICHES AWAY FROM INDUSTRY BY ORGANIZED FORCE OF NUMBERS, INSTEAD OF THE BETTER METHOD OF GIVING A FAIR DAY'S WORK FOR A FAIR DAY'S PAY.

Millions of men and women throughout the nation are still engaged in this popular pastime of trying to GET without GIVING. Some of them are lined up with labor unions, where they demand SHORTER HOURS AND MORE PAY! Others do not take the trouble to work at all. THEY DEMAND GOVERNMENT RELIEF AND ARE GETTING IT. Their idea of their rights of freedom was demonstrated in New York City, where violent complaint was registered with the Postmaster, by a group of 'relief beneficiaries,' because the Postmen awakened them at 7: 30 A. M. to deliver Government relief checks. They DEMANDED that the time of delivery be set up to 10: 00 o'clock.

If you are one of those who believe that riches can be accumulated by the mere act of men who organize themselves into groups and demand MORE PAY for LESS SERVICE, if you are one of those who DEMAND Government relief without early morning disturbance when the money is delivered to you, if you are one of

those who believe in trading their votes to politicians in return for the passing of laws which permit the raiding of the public treasury, you may rest securely on your belief, with certain knowledge that no one will disturb you, because THIS IS A FREE COUNTRY WHERE EVERY MAN MAY THINK AS HE PLEASES, where nearly everybody can live with but little effort, where many may live well without doing any work whatsoever.

However, you should know the full truth concerning this FREEDOM of which so many people boast, and so few understand. As great as it is, as far as it reaches, as many privileges as it provides, IT DOES NOT, AND CANNOT BRING RICHES WITHOUT EFFORT.

There is but one dependable method of accumulating, and legally holding riches, and that is by rendering useful service. No system has ever been 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.

There is a principle known as the law of ECONOMICS! This is more than a theory. It is a law no man can beat.

Mark well the name of the principle, and remember it, because it is far more powerful than all the politicians and political machines. It is above and beyond the control of all the labor unions. It cannot be swayed, nor influenced nor bribed by racketeers or self-appointed leaders in any calling. Moreover, IT HAS AN ALL-SEEING EYE, AND A PERFECT SYSTEM OF BOOKKEEPING, in which it keeps an accurate account of the transactions of every human being engaged in the business of trying to get without giving. Sooner or later its auditors come around, look over the records of individuals both great and small, and demand an accounting.

'Wall Street, Big Business, Capital Predatory Interests,' or whatever name you choose to give the system which has given us AMERICAN FREEDOM, represents a group of men who understand, respect, and adapt themselves to this powerful LAW OF ECONOMICS! Their financial continuation depends upon their respecting the law.

Most people living in America like this country, its

capitalistic system and all. I must confess I know of no better country, where one may find greater opportunities to accumulate riches. Judging by their acts and deeds, there are some in this country who do not like it. That, of course is their privilege; if they do not like this country, its capitalistic system, its boundless opportunities, **THEY HAVE THE PRIVILEGE OF CLEARING OUT!** Always there are other countries, such as Germany, Russia, and Italy, where one may try one's hand at enjoying freedom, and accumulating riches providing one is not too particular.

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. Think twice, you who are seeking riches, before trying to destroy the Capitalistic System of a country whose citizens spend over fifty million dollars a year for **GREETING CARDS**, with which to express their appreciation of their **FREEDOM!**

If it is money you are seeking, consider carefully a country that spends hundreds of millions of dollars annually for cigarettes, the bulk of the income from which goes to only four major companies engaged in supplying this national builder of 'non-chalance' and 'quiet nerves.'

By all means give plenty of consideration to a country whose people spend annually more than fifteen million dollars for the privilege of seeing moving pictures, and toss in a few additional millions for liquor, narcotics, and other less potent soft drinks and giggle-waters.

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.

And, by all means, **STICK** by a country whose

inhabitants give up more than a million dollars a year for chewing gum, and another million for safety razor blades.

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 FREE-DOM 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.

The LAW OF ECONOMICS was passed by Nature! There is no Supreme Court to which violators of this law may appeal. The law hands out both penalties for its violation, and appropriate rewards for its observance, without interference or the possibility of interference by any human being. The law cannot be repealed. It is as fixed as the stars in the heavens,

and subject to, and a part of the same system that controls the stars.

May one refuse to adapt one's self to the LAW OF ECONOMICS?

Certainly! This is a free country, where all men are born with equal rights, including the privilege of ignoring the LAW OF ECONOMICS.

What happens then?

Well, nothing happens until large numbers of men join forces for the avowed purpose of ignoring the law, and taking what they want by force.

THEN COMES THE DICTATOR, WITH WELL ORGANIZED FIRING SQUADS AND MACHINE GUNS!

We have not yet reached that stage in America! But we have heard all we want to know about how the system works. Perhaps we shall be fortunate enough not to demand personal knowledge of so gruesome a reality. Doubtless we shall prefer to continue with our FREEDOM OF SPEECH, FREEDOM OF DEED, and FREEDOM TO RENDER USEFUL SERVICE IN RETURN FOR RICHES.

The practice, by Government officials of extending to men and women the privilege of raiding the public treasury in return for votes, sometimes results in election, but as night follows day, the final payoff comes; when every penny wrongfully used, must be repaid with compound interest on compound interest. If those who make the grab are not forced to repay, the burden falls on their children, and their children's children, 'even unto the third and fourth generations.' There is no way to avoid the debt. Men can, and sometimes do, form themselves into groups for the purpose of crowding wages up, and working hours down. There is a point beyond which they cannot go. It is the point at which the LAW OF ECONOMICS steps in, and the sheriff gets both the employer and the employees.

For six years, from 1929, to 1935, the people of America, both rich and poor, barely missed seeing the Old Man Economics hand over to the sheriff all the businesses, and industries and banks. It was not a pretty sight! It did not increase our respect for mob psychology through which men cast reason to the winds and start trying to GET without GIVING.

We who went through those six discouraging years,

when FEAR WAS IN THE SADDLE, AND FAITH WAS ON THE GROUND, cannot forget how ruthlessly the LAW OF ECONOMICS exacted its toll from both rich and poor, weak and strong, old and young. We shall not wish to go through another such experience.

These observations are not founded upon short-time experience. They are the result of twenty-five years of careful analysis of the methods of both the most successful and the most unsuccessful men America has known.

CHAPTER 8  
DECISION  
THE MASTERY OF PROCRASTINATION  
The Seventh Step toward Riches

ACCURATE analysis of over 25,000 men and women who had experienced failure, disclosed the fact that LACK OF DECISION was near the head of the list of the 30 major causes of FAILURE. This is no mere statement of a theory— it is a fact.

PROCRASTINATION, the opposite of DECISION, is a common enemy which practically 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. 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. He knew, too, that the carrying out of that proclamation would mean death to thousands of men on the battlefield. In the end, it cost Lincoln his life. That required courage.

Socrates' decision to drink the cup of poison, rather than compromise in his personal belief, was a

decision of courage. It turned Time ahead a thousand years, and gave to people then unborn, the right to freedom of thought and of speech.

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

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

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

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

We read the history of the Revolution, and falsely imagine that George Washington was the Father of our Country, that it was he who won our freedom, while the truth is—Washington was only an accessory after the fact, because victory for his armies had been insured long before Lord Cornwallis surrendered. This is not intended to rob Washington of any of the glory he so richly merited. Its purpose, rather, is to give greater attention to the astounding POWER that was the real cause of his victory.

It is nothing short of tragedy that the writers of history have missed, entirely, even the slightest reference to the irresistible POWER, which gave birth and freedom to the nation destined to set up new standards of independence for all the peoples of the earth. I say it is a tragedy, because it is the self-same POWER which must be used by every individual who

surmounts the difficulties of Life, and forces Life to pay the price asked.

Let us briefly review the events which gave birth to this POWER. The story begins with an incident in Boston, March 5, 1770. British soldiers were patrolling the streets, by their presence, openly threatening the citizens. The colonists resented armed men marching in their midst. They began to express their resentment openly, hurling stones as well as 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. Strange, is it not, how the great changes, such as the American Revolution, and the World War, often have their beginnings in circumstances which seem unimportant? It is interesting, also, to observe that these important changes usually begin in the form of a DEFINITE DECISION in the minds of a relatively small number of people. Few of us know the history of our country well enough to realize that John Hancock, Samuel Adams, and Richard Henry Lee (of the Province of Virginia) were the real Fathers of our Country.

Richard Henry Lee became an important factor in this story by reason of the fact that he and Samuel Adams communicated frequently (by correspondence), sharing freely their fears and their hopes concerning the welfare of the people of their Provinces. From this practice, Adams conceived the idea that a mutual exchange of letters between the thirteen Colonies might help to bring about the coordination of effort so badly needed in connection with the solution of their problems. Two years after the clash with the soldiers in Boston (March '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.'

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

The Committee of Correspondence was organized. Observe that this move provided the way for increasing the power of the Master Mind by adding to it men from all the Colonies. Take notice that this procedure constituted the first ORGANIZED PLANNING of the disgruntled Colonists.

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

Meanwhile, the British were not idle. They, too, were doing some PLANNING and 'Master-Minding' on their own account, with the advantage of having back of them

money, and organized soldiery.

The Crown appointed Gage to supplant Hutchinson as the Governor of Massachusetts. One of the new Governor's first acts was to send a messenger to call on Samuel Adams, for the purpose of endeavoring to stop his opposition— by FEAR.

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

Col. Fenton: 'I have been authorized by Governor Gage, to assure you, Mr. Adams, that the Governor has been empowered to confer upon you such benefits as would be satisfactory, [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.'

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

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

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 re-establish the reign of peace, and of law. The eyes of Europe are fixed upon us. She demands of us a living example of freedom, that may exhibit a contrast, in the felicity of the citizen, to the ever increasing tyranny.'

Before his motion was finally voted upon, Lee was

called back to Virginia, because of serious family illness, but before leaving, he placed his cause in the hands of his friend, Thomas Jefferson, who promised to fight until favorable action was taken. Shortly thereafter the President of the Congress (Hancock), appointed Jefferson as Chairman of a Committee to draw up a Declaration of Independence. Long and hard the Committee labored, on a document which would mean, when accepted by the Congress, that EVERY MAN WHO SIGNED IT, WOULD BE SIGNING HIS OWN DEATH WARRANT, should the Colonies lose in the fight with Great Britain, which was sure to follow. The document was drawn, and on June 28, the original draft was read before the Congress. For several days it was discussed, altered, and made ready. On July 4, 1776, Thomas Jefferson stood before the Assembly, and fearlessly read the most momentous DECISION ever placed upon paper.

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

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

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

Analyze the events which led to the Declaration of Independence, and be convinced that this nation, which now holds a position of commanding respect and power among all nations of the world, was born of a DECISION created by a Master Mind, consisting of fifty-six men. Note well, the fact that it was their DECISION which insured the success of Washington's



armies, because the spirit of that decision was in the heart of every soldier who fought with him, and served as a spiritual power which recognizes no such thing as FAILURE.

Note, also, (with great personal benefit), that the POWER which gave this nation its freedom, is the self-same power that must be used by every individual who becomes self-determining. This POWER is made up of the principles described in this book. It will not be difficult to detect, in the story of the Declaration of Independence, at least six of these principles; DESIRE, DECISION, FAITH, PERSISTENCE, THE MASTER MIND, and ORGANIZED PLANNING.

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

In your search for the secret of the method, do not look for a miracle, because you will not find it. You will find only the eternal laws of Nature. These laws are available to every person who has the FAITH and the COURAGE to use them. They may be used to bring freedom to a nation, or to accumulate riches. There is no charge save the time necessary to understand and appropriate them.

Those who reach DECISIONS promptly and definitely, know what they want, and generally get it. The leaders in every walk of life DECIDE quickly, and firmly. That is the major reason why they are leaders. The world has the habit of making room for the 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.

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

The habit of INDECISION acquired because of the deficiencies of our school systems, goes with the student into the occupation he 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.

In the chapter on Organized Planning, you will find complete instructions for marketing every type of personal services. You will find also detailed information on how to choose the employer you prefer, and the particular job you desire. These instructions will be of no value to you UNLESS YOU DEFINITELY DECIDE to organize them into a plan of action.

CHAPTER 9  
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.

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

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

There may be no heroic connotation to the word 'persistence,' but the quality is to the character of man what carbon is to steel.

The building of a fortune, generally, involves the application of the entire thirteen factors of this philosophy. These principles must be understood, they must be applied with PERSISTENCE by all who accumulate money.

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

The author is checking you up at this point, because

lack of persistence is one of the major causes of failure. Moreover, experience with thousands of people has proved that lack of persistence is a weakness common to the majority of men. 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. In this book may be found all the stimuli necessary to 'attune' any normal mind to the vibrations which will attract the object of one's desires.

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

Your subconscious mind works continuously, while you are awake, and while you are asleep.

Spasmodic, or occasional effort to apply the rules will be of no value to you. To get RESULTS, you must apply all of the rules until their application becomes a fixed habit with you. In no other way can you develop the necessary 'money consciousness.' POVERTY is attracted to the one whose mind is favorable to it, as money is attracted to 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.

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.'

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. The moving picture rights to

her latest novel, 'Great Laughter,' brought \$100,000.00, said to be the highest price ever paid for a story before publication. Her royalties from the sale of the book probably will run much more. Briefly, you have a description of what PERSISTENCE is capable of achieving. Fannie Hurst is no exception. Wherever men and women accumulate great riches, you may be sure they first acquired PERSISTENCE. Broadway will give any beggar a cup of coffee and a sandwich, but it demands PERSISTENCE of those who go after the big stakes.

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

Verily it pays to be PERSISTENT!

And here is an encouraging statement which carries with it a suggestion of great significance— THOUSANDS OF SINGERS WHO EXCEL KATE SMITH ARE WALKING UP AND DOWN BROADWAY LOOKING FOR A 'BREAK'— WITHOUT SUCCESS.

Countless others have come and gone, many of them sang well enough, but they failed to make the grade because they lacked the courage to keep on keeping on, until Broadway became tired of turning them away.

Persistence is a state of mind, therefore it can be cultivated. Like all states of mind, persistence is based upon definite causes, among them these:—

a. DEFINITENESS OF PURPOSE. Knowing what one wants is the first and, perhaps, the most important step toward the development of persistence. A strong motive forces one to surmount many difficulties.

b. DESIRE. It is comparatively easy to acquire and to maintain persistence in pursuing the object of intense desire.

c. SELF-RELIANCE. Belief in one's ability to carry out a plan encourages one to follow the plan through with persistence. (Self-reliance can be developed through the principle described in the chapter on



auto-suggestion).

d. DEFINITENESS OF PLANS. Organized plans, even though they may be weak and entirely impractical, encourage persistence.

e. ACCURATE KNOWLEDGE. Knowing that one's plans are sound, based upon experience or observation, encourages persistence; 'guessing' instead of 'knowing' destroys persistence.

f. CO-OPERATION. Sympathy, understanding, and harmonious cooperation with others tend to develop persistence.

g. WILL-POWER. The habit of concentrating one's thoughts upon the building of plans for the attainment of a definite 164 164 Page 165 166 165 purpose, leads to persistence.

h. HABIT. Persistence is the direct result of habit. The mind absorbs and becomes a part of the daily experiences upon which it feeds. Fear, the worst of all enemies, can be effectively cured by forced repetition of acts of courage. Everyone who has seen active service in war knows this.

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

#### SYMPTOMS OF LACK OF PERSISTENCE

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

1. Failure to recognize and to clearly define exactly what one wants.

2. Procrastination, with or without cause. (Usually

backed up with a formidable array of alibis and excuses).

3. Lack of interest in acquiring specialized knowledge.

4. Indecision, the habit of 'passing the buck' on all occasions, instead of facing issues squarely. (Also backed by alibis).

5. The habit of relying upon alibis instead of creating definite plans for the solution of problems.

6. Self-satisfaction. There is but little remedy for this affliction, and no hope for those who suffer from it.

7. Indifference, usually reflected in one's readiness to compromise on all occasions, rather than meet opposition and fight it.

8. The habit of blaming others for one's mistakes, and accepting unfavorable circumstances as being unavoidable.

9. WEAKNESS OF DESIRE, due to neglect in the choice of MOTIVES that impel action.

10. Willingness, even eagerness, to quit at the first sign of defeat. (Based upon one or more of the 6 basic fears).

11. Lack of ORGANIZED PLANS, placed in writing where they may be analyzed.

12. The habit of neglecting to move on ideas, or to grasp opportunity when it presents itself.

13. WISHING instead of WILLING.

14. The habit of compromising with POVERTY instead of aiming at riches. General absence of ambition to be, to do, and to own.

15. Searching for all the shortcuts to riches, trying to GET without GIVING a fair equivalent, usually reflected in the habit of gambling, endeavoring to drive 'sharp' bargains.

16. FEAR OF CRITICISM, failure to create plans and to put them into action, because of what other people will think, do, or say. This enemy belongs at the head of the list, because it generally exists in one's subconscious mind, where its presence is not recognized. (See the Six Basic Fears in a later chapter).

Let us examine some of the symptoms of the Fear of Criticism. The majority of people permit relatives,

friends, and the public at large to so influence them that they cannot live their own lives, because they fear criticism.

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

Millions of people neglect to acquire belated educations, after having left school, because they fear criticism.

Countless numbers of men and women, both young and old, permit relatives to wreck their lives in the name of DUTY, because they fear criticism. (Duty does not require any person to submit to the destruction of 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 STILL-BORN, AND NEED THE BREATH OF LIFE INJECTED INTO THEM THROUGH DEFINITE PLANS OF IMMEDIATE ACTION. The time to nurse an idea is at the time of its birth. Every minute it lives, gives it a better chance of surviving. The FEAR OF CRITICISM is at the bottom of the destruction of most ideas which never reach the PLANNING and ACTION stage.

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

During the depression, W. C. Fields, the comedian, lost all his money, and found himself without income, without a job, and his means of earning a living (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.

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

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

Her rise from obscurity was of the slow, progressive, PERSISTENT order, but it was SURE! She triumphed over unbelievably long odds; and, no matter who you are, or what you may think of Wallis Simpson, or the king who gave up his Crown for her love, she is an astounding example of applied PERSISTENCE, an instructor on the rules of self-determination, from whom the entire world might profitably take lessons. When you think of Wallis Simpson, think of one who knew what she wanted, and shook the greatest empire on earth to get it. Women who complain that this is a man's world, that women do not have an equal chance

to win, owe it to themselves to study carefully the life of this unusual woman, who, at an age which most women consider 'old,' captured the affections of the most desirable bachelor in the entire world.

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

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

Some will say, 'With all these blessings, King Edward should have found peace of mind, contentment, and joy of living.'

The truth is that back of all the privileges of a crown, all the money, the fame, and the power inherited by King Edward, there was an emptiness which could be filled only by love.

His greatest DESIRE was for love. Long before he met Wallis Simpson, he doubtless felt this great universal emotion tugging at the strings of his heart, beating upon the door of his soul, and crying out for expression.

And when he met a kindred spirit, crying out for this same Holy privilege of expression, he recognized it, and without fear or apology, opened his heart and bade it enter. All the scandal-mongers in the world cannot destroy the beauty of this international drama, through which two people found love, and had the courage to face open criticism, renounce ALL ELSE to give it holy expression.

King Edward's DECISION to give up the crown of the world's most powerful empire, for the privilege of going the remainder of the way through life with the

woman of his choice, was a decision that required courage. The decision also had a price, but who has the right to say the price was too great? Surely not He who said, 'He among you who is without sin, let him cast the first stone.'

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

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

In the words of Stuart Austin Wier we raise our cup and drink this toast to ex-king Edward and Wallis Simpson:

'Blessed is the man who has come to know that our muted thoughts are our sweetest thoughts.

'Blessed is the man who, from the blackest depths, can see the luminous figure of LOVE, and seeing, sing; and singing, say: 'Sweeter far than uttered lays are the thoughts I have of you. '

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

Most of the world will applaud the Duke of Windsor and Wallis Simpson, because of their PERSISTENCE in



searching until they found life's greatest reward. ALL OF US CAN PROFIT by following their example in our own search for that which we demand of life. What mystical power gives to men of PERSISTENCE the capacity to master difficulties? Does the quality of PERSISTENCE set up in one's mind some form of spiritual, mental or chemical activity which gives one access to supernatural forces? Does Infinite Intelligence throw itself on the side of the person who still fights on, after the battle has been lost, with the whole world on the opposing side?

These and many other similar questions have arisen in my mind as I have observed men like Henry Ford, who started at scratch, and built an Industrial Empire of huge proportions, with little else in the way of a beginning but PERSISTENCE. Or, Thomas A. Edison, who, with less than three months of schooling, became the world's leading inventor and converted PERSISTENCE into the talking machine, the moving picture machine, and the 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.

THE LAST GREAT PROPHET  
Reviewed by Thomas Sugrue

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

'His career never made sense. Mohammed was born to impoverished members of a leading family of Mecca. Because Mecca, the crossroads of the world, home of the magic stone called the Caaba, great city of trade and the center of trade routes, was unsanitary, its children were sent to be raised in the desert by Bedouins. Mohammed was thus nurtured, drawing strength and health from the milk of nomad, vicarious mothers. He tended sheep and soon hired out to a rich widow as leader of her caravans. He traveled to all parts of the Eastern World, talked with many men of diverse beliefs and observed the decline of Christianity into warring sects. When he was twenty-eight, Khadija, the widow, looked upon him with favor, and married him. Her father would have objected to such a marriage, so she got him drunk and held him up while he gave the paternal blessing. For the next twelve years Mohammed lived as a rich and

respected and very shrewd trader. Then he took to wandering in the desert, and one day he returned with the first verse of the Koran and told Khadija that the archangel Gabriel had appeared to him and said that he was to be the Messenger of God.

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

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

CHAPTER 10  
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!**

ENERGY is Nature's universal set of building blocks, out of which she constructs every material thing in the universe, including man, and every form of animal and vegetable life. Through a process which only Nature completely understands, she translates energy into matter.

Nature's building blocks are available to man, in the

energy involved in THINKING! Man's brain may be compared to an electric battery. It absorbs energy from the ether, which permeates every atom of matter, and fills the entire universe.

It is a well known fact that a group of electric batteries will provide more energy than a single battery. It is also a well known fact that an individual battery will provide energy in proportion to the number and capacity of the cells it contains. The brain functions in a similar fashion. This accounts for the fact that some brains are more efficient than others, and leads to this significant statement—a group of brains coordinated (or connected) in a spirit of harmony, will provide more thought-energy than a single brain, just as a group of electric batteries will provide more energy than a single battery.

Through this metaphor it becomes immediately obvious that the Master Mind principle holds the secret of the POWER wielded by 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.

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

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

This principle is available to you!

We have already mentioned Mahatma Gandhi. Perhaps the majority of those who have heard of Gandhi, look upon him as merely an eccentric little man, who goes around without formal wearing apparel, and makes trouble for the British Government. In reality, Gandhi is not eccentric, but HE IS THE MOST POWERFUL MAN NOW LIVING. (Estimated by the number of his followers and their faith in their leader.) Moreover, he is probably the most powerful man who has ever lived. His power is passive, but it is real.

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

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



time.

Every 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.

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.

Every man who has accumulated a great fortune, has recognized the existence of this stream of life. It consists of one's THINKING PROCESS. The positive emotions of thought form the side of the stream which carries one to fortune. The negative emotions form the side which carries one down to poverty.

This carries a thought of stupendous importance to the person who is following this book with the object of accumulating a fortune.

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

Some people undergo the experience of alternating between the positive and negative sides of the stream, being at times on the positive side, and at times on the negative side. The Wall Street crash of '29 swept millions of people from the positive to the negative side of the stream. These millions are struggling, some of them in desperation and fear, to get back to the positive side of the stream. This book was written especially for those millions. Poverty and riches often change places. The Crash taught the world this truth, although the world will not long remember the lesson. Poverty may, and generally does, voluntarily take the place of riches. When riches take the place of poverty, the change is usually brought about through well conceived and

carefully executed PLANS. Poverty needs no plan. It needs no one to aid it, because it is bold and ruthless. Riches are shy and timid. They have to be 'attracted.'

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

CHAPTER 11  
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, will-power, 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 will-power, 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. 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 will lift one to the status of a genius.

The emotion of sex 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 MIND STIMULI

The human mind responds to stimuli, through which it may be 'keyed up' to high rates of vibration, known as enthusiasm, creative imagination, intense desire, 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. Auto-suggestion
9. Fear
10. Narcotics and alcohol.

The desire for sex expression comes at the head of the list of stimuli, which most effectively 'stepup' 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. This comparison is necessary as a foundation for proof of the statement that transmutation of sex energy may lift one to the status of a genius. Let us find out what constitutes a genius.

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

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

1. Infinite Intelligence
2. One's subconscious mind, wherein is stored every

sense impression and thought impulse which ever reached the brain through any of the five senses

3. From the mind of some other person who has just released the thought, or picture of the idea or concept, through conscious thought, or
4. From the other person's subconscious storehouse.

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

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

When brain action has been stimulated, through one or more of the ten mind stimulants, it has the effect of lifting the individual far above the horizon of ordinary thought, and permits him 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.



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.'

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. In this manner Dr. Gates completed over 200 patents, which had been begun, but not completed, by 'half-baked' brains. Evidence of the truth of this statement is in the United States Patent Office.

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

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

The major difference between the genius and the 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 talking machine.

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 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.

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

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 their's, undoubtedly found its source of power in transmuted sex energy:

GEORGE WASHINGTON  
NAPOLEON BONAPARTE  
WILLIAM SHAKESPEARE  
ABRAHAM LINCOLN  
RALPH WALDO EMERSON  
ROBERT BURNS

THOMAS JEFFERSON  
ELBERT HUBBARD  
ELBERT H. GARY  
OSCAR WILDE  
WOODROW WILSON  
JOHN H. PATTERSON  
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 genii. 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 genii! 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 genii, 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 the status of a genius.

One of America's most able business men frankly admitted that his attractive secretary was responsible for most of the plans he created. He admitted that her presence lifted him to heights of creative imagination, such as he could experience under no other stimulus.

One of the most successful men in America owes most of his success to the influence of a very charming young woman, who has served as his source of inspiration for more than twelve years. Everyone knows the man to whom this reference is made, but not everyone knows the REAL SOURCE of his achievements.

History is not lacking in examples of men who attained to the status of geni, 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 Infinite 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.

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.

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, for so long that the very word sex is seldom used in polite society. 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. The better use of this power is the burden of this chapter.

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.' Perhaps such cases may not be entirely unknown to you.

Intemperance in sex habits is just as detrimental as intemperance in habits of drinking and eating. In this age in which we live, an age which began with the world war, intemperance in habits of sex is common. This orgy of indulgence may account for the shortage of great leaders. No man can avail himself of the forces of his creative imagination, while dissipating them. Man is the only creature on earth which violates Nature's purpose in this connection. Every other animal indulges its sex nature in moderation, and with purpose which harmonizes with the laws of nature. Every other animal responds to the call of sex only in 'season.' Man's inclination is to declare 'open season.'

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 will-power. Sexual overindulgence may not only destroy reason and will-power, 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.

From these brief references to the subject, 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 'verboden' 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. 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.

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.

Criminologists have discovered that the most hardened criminals can be reformed through the influence of a woman's love. There is no record of a criminal having been reformed solely through the sex influence. These facts are well known, but their cause is not.

Reformation comes, if at all, through the heart, or the emotional side of man, not through his head, or reasoning side. Reformation means, 'a change of heart.' It does not mean a 'change of head.' A man may, because of reason, make certain changes in his personal conduct to avoid the consequences of undesirable effects, but GENUINE REFORMATION comes only through a change of heart—through a DESIRE to change.

Love, Romance, and 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. There are geni, however, who know but little of the emotion of love. Most of them may be found engaged in some form of action which is destructive, or at least, not based upon justice and

fairness toward others. If good taste would permit, a dozen genii could be named in the field of industry and finance, who ride ruthlessly over the rights of their fellow men. They seem totally lacking in conscience. The reader can easily supply his own list of such men.

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. In extreme cases, the presence of any combination of these emotions in the mind may destroy one's reason.

The road to genius consists of the development, control, and use of 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 will-power, one may discourage the presence of any emotion, and encourage the presence of any other. Control of the mind, through the power of will, is not difficult. Control comes from persistence, and habit. The secret of control lies in understanding the process of transmutation. When any negative emotion presents itself in one's mind, it can be transmuted into a positive, or constructive emotion, by the simple procedure of changing one's thoughts.

**THERE IS NO OTHER ROAD TO GENIUS THAN THROUGH VOLUNTARY SELF EFFORT!** 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.

The emotions of love and sex leave their unmistakable marks upon the features. Moreover, these signs are so visible, that all who wish may read them. The man who is driven by the storm of passion, based upon sex desires alone, plainly advertises that fact to the entire world, by the expression of his eyes, and the lines of his face. The emotion of love, when mixed with the emotion of sex, softens, modifies, and beautifies the facial expression. No character analyst is needed to tell you this—you may observe it for yourself.

The emotion of love brings out, and develops, the artistic and the aesthetic nature of man. It leaves its impress upon one's very soul, even after the fire has been subdued by time and circumstance.

Memories of love never pass. They linger, guide, and influence long after the source of stimulation has faded. There is nothing new in this. Every person, who has been moved by GENUINE LOVE, knows that it leaves enduring traces upon the human heart. The effect of love endures, because love is spiritual in nature. The man who cannot be stimulated to great heights of achievement by love, is hopeless—he is dead, though he may seem to live.

Even the memories of love are sufficient to lift one to a higher plane of creative effort. The major force of love may spend itself and pass away, like a fire which has burned itself out, but it leaves behind indelible marks as evidence that it passed that way. Its departure often prepares the human heart for a still greater love.

Go back into your yesterdays, at times, and bathe your mind in the beautiful memories of past love. It will soften the influence of the present worries and annoyances. It will give you a source of escape from the unpleasant realities of life, and maybe — who

knows? — your mind will yield to you, during this temporary retreat into the world of fantasy, ideas, or plans which may change the entire financial or spiritual status of your life.

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

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

There should be no disappointment over love, and there would be none if people understood the difference between the emotions of love and 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. Nature creates geni through no other force.

Love is an emotion with many sides, shades, and colors. The love which one feels for parents, or children is quite different from that which one feels for one's sweetheart. The one is mixed with the emotion of sex, while the other is not.

The love which one feels in true friendship is not the same as that felt for one's sweetheart, parents, or children, but it, too, is a form of love.

Then, there is the emotion of love for things inanimate, such as the love of Nature's handiwork. But the most intense and burning of all these various kinds of love, is that experienced in the blending of 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!

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

Despite the fact that men are polygamous, by the very nature of their biological inheritance, it is true that no woman has as great an influence on a man as



his wife, unless he is married to a woman totally unsuited to his nature. If a woman permits her husband to lose interest in her, and become more interested in other women, it is usually because of her ignorance, or indifference toward the subjects of sex, love, and romance. This statement presupposes, of course, that genuine love once existed between a man and his wife. The facts are equally applicable to a man who permits his wife's interest in him to die. Married people often bicker over a multitude of trivialities. If these are analyzed accurately, the real cause of the trouble will often be found to be indifference, or ignorance on these subjects. 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.

CHAPTER 12  
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.

The possibilities of creative effort connected with the subconscious mind are stupendous and imponderable. They inspire one with awe.

I never approach the discussion of the subconscious mind without a feeling of littleness and inferiority due, perhaps, to the fact that man's entire stock of knowledge on this subject is so pitifully limited.

The very fact that the subconscious mind is the medium of communication between the thinking mind of man and Infinite Intelligence is, of itself, a thought which almost paralyzes one's reason.

After you have accepted, as a reality, the existence of the subconscious mind, and understand its possibilities, as a medium for transmuting your DESIRES into their physical or monetary equivalent, you will comprehend the full significance of the instructions given in the chapter on DESIRE. You will also understand why you have been repeatedly admonished to MAKE YOUR DESIRES CLEAR, AND TO REDUCE THEM TO WRITING. You will also understand the necessity of PERSISTENCE in carrying out instructions.

The thirteen principles are the stimuli with which you acquire the ability to reach, and to influence your subconscious mind. Do not become discouraged, if you cannot do this upon the first attempt. Remember that the subconscious mind may be voluntarily directed only through habit, under the directions given in the chapter on FAITH. You have not yet had time to master faith. Be patient. Be persistent.

A good many statements in the chapters on faith and auto-suggestion will be repeated here, for the benefit of YOUR subconscious mind. Remember, your subconscious mind functions voluntarily, whether you make any effort to influence it or not. This, naturally, suggests to you that thoughts of fear and poverty, and all negative thoughts serve as stimuli to your subconscious mind, unless, you master these impulses and give it more desirable food upon which it may feed.

The subconscious mind will not remain idle! If you fail to plant DESIRES in your subconscious mind, it will feed upon the thoughts which reach it as the result of your neglect. We have already explained that thought impulses, both negative and positive are reaching the subconscious mind continuously, from the four sources which were mentioned in the chapter on 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. Ella Wheeler Wilcox gave evidence of her understanding of the power of the subconscious mind when she wrote:

'You never can tell what a thought will do  
In bringing you hate or love—  
For thoughts are things, and their airy wings  
Are swifter than carrier doves.  
They follow the law of the universe—  
Each thing creates its kind,  
And they speed O'er the track to bring you back  
Whatever went out from your mind.'

Mrs. Wilcox understood the truth, that thoughts which go out from one's mind, also imbed themselves deeply in one's subconscious mind, where they serve as a magnet, pattern, or blueprint by which the subconscious mind is influenced while translating them into their physical equivalent. Thoughts are truly things, for the reason that every material thing begins in the form of thought-energy. The subconscious mind is more susceptible to influence by impulses of thought mixed with 'feeling' or emotion, than by those originating solely in the reasoning portion of the mind. In fact, there is much evidence to support the theory, that ONLY emotionalized thoughts have any ACTION influence upon the subconscious mind. It is a well known fact that emotion or feeling, rules the majority of people. If it is true that the subconscious mind responds more quickly to, and is influenced more readily by thought impulses which are well mixed with emotion, it is essential to become familiar with the more important of the emotions. There are seven major positive emotions, and seven major negative emotions. The negatives voluntarily inject themselves into the thought impulses, which insure passage into the subconscious mind. The positives must be injected, through the principle of auto-suggestion, into the thought impulses which an individual wishes to pass on to his subconscious mind. (Instructions have been given in the chapter on auto-suggestion.) These emotions, or feeling impulses, may be likened to yeast in a loaf of bread, because they constitute the ACTION element, which transforms thought impulses from the passive to the active state. Thus may one understand why thought impulses, which have been well mixed with emotion, are acted upon more readily than

thought impulses originating in 'cold reason.'  
You are preparing yourself to influence and control the 'inner audience' of your subconscious mind, in order to hand over to it the DESIRE for money, which you wish transmuted into its monetary equivalent. It is essential, therefore, that you understand the method of approach to this 'inner audience.' You must speak its language, or it will not heed your call. It understands best the language of emotion or feeling. Let us, therefore describe here the seven major positive emotions, and the seven major negative motions, 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.

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 time will come when the schools and educational institutions of the country will teach the 'science of prayer.' Moreover, then prayer may be, and will be reduced to a science. When that time comes, (it will come as soon as mankind is ready for it, and demands it), no one will approach the Universal Mind in a state of fear, for the very good reason that there will be no such emotion as fear. Ignorance,



superstition, and false teaching will have disappeared, and man will have attained his true status as a child of Infinite Intelligence. A few have already attained this blessing.

If you believe this prophesy is far-fetched, take a look at the human race in retrospect. Less than a hundred years ago, men believed the lightning to be evidence of the wrath of God, and feared it. Now, thanks to the power of FAITH, men have harnessed the lightning and made it turn the wheels of industry. Much less than a hundred years ago, men believed the space between the planets to be nothing but a great void, a stretch of dead nothingness. Now, thanks to this same power of FAITH, men know that far from being either dead or a void, the space between the planets is very much alive, that it is the highest form of vibration known, excepting, perhaps, the vibration of THOUGHT. Moreover, men know that this living, pulsating, vibratory energy which permeates every atom of matter, and fills every niche of space, connects every human brain with every other human brain.

What reason have men to believe that this same energy does not connect every human brain with Infinite Intelligence? There are no toll-gates between the finite mind of man and Infinite Intelligence.

The communication costs nothing except Patience, Faith, Persistence, Understanding, and a SINCERE DESIRE to communicate. Moreover, the approach can be made only by the individual himself. Paid prayers are worthless. Infinite Intelligence does no business by proxy. You either go direct, or you do not communicate.

You may buy prayer books and repeat them until the day of your doom, without avail. Thoughts which you wish to communicate to Infinite Intelligence, must undergo transformation, such as can be given only through your own subconscious mind.

The method by which you may communicate with Infinite Intelligence is very similar to that through which the vibration of sound is communicated by radio. If you understand the working principle of radio, you of course, know that sound cannot be communicated through the ether until it has been 'stepped up,' or

changed into a rate of vibration which the human ear cannot detect. The radio sending station picks up the sound of the human voice, and 'scrambles,' or modifies it by stepping up the vibration millions of times. Only in this way, can the vibration of sound be communicated through the ether. After this transformation has taken place, the ether 'picks up' the energy (which originally was in the form of vibrations of sound), carries that energy to radio receiving stations, and these receiving sets 'step' that energy back down to its original rate of vibration so it is recognized as sound.

The subconscious mind is the intermediary, which translates one's prayers into terms which Infinite Intelligence can recognize, presents the message, and brings back the answer in the form of a definite plan or idea for procuring the object of the prayer.

Understand this principle, and you will know why mere words read from a prayer book cannot, and will never serve as an agency of communication between the mind of man and Infinite Intelligence.

Before your prayer will reach Infinite Intelligence (a statement of the author's theory only), it probably is transformed from its original thought vibration into terms of spiritual vibration. Faith is the only known agency which will give your thoughts a spiritual nature. FAITH and FEAR make poor bedfellows. Where one is found, the other cannot exist.

CHAPTER 13  
THE BRAIN  
A BROADCASTING AND RECEIVING STATION FOR THOUGHT  
The Twelfth Step toward Riches

MORE than twenty years ago, the author, working in conjunction with the late Dr. Alexander Graham Bell, and Dr. Elmer R. Gates, observed that every human brain is both a broadcasting and receiving station for the vibration of thought.

Through the medium of the ether, in a fashion similar to that employed by the radio broadcasting principle, every human brain is capable of picking up vibrations of thought which are being released by other brains. In connection with the statement in the preceding paragraph, compare, and consider the description of the Creative Imagination, as outlined in the chapter on Imagination. The Creative Imagination is the 'receiving set' of the brain, which receives thoughts, released by the brains of others. It is the agency of communication between one's conscious, or reasoning mind, and the four sources from which one may receive thought stimuli.

When stimulated, or 'stepped up' to a high rate of vibration, the mind becomes more receptive to the vibration of thought which reaches it through the ether from outside sources. This 'stepping up' process takes place through the positive emotions, or the negative emotions. Through the emotions, the vibrations of thought may be increased.

Vibrations of an exceedingly high rate are the only vibrations picked up and carried, by the ether, from one brain to another. Thought is energy traveling at an exceedingly high rate of vibration. Thought, which has been modified or 'stepped up' by any of the major emotions, vibrates at a much higher rate than ordinary thought, and it is this type of thought which passes from one brain to another, through the broadcasting machinery of the human brain.

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.

Thus, you will see that the broadcasting principle is the factor through which you mix feeling, or emotion with your thoughts and pass them on to your subconscious mind.

The subconscious mind is the 'sending station' of the brain, through which vibrations of thought are broadcast. The Creative Imagination is the 'receiving set,' through which the vibrations of thought are picked up from the ether.

Along with the important factors of the subconscious mind, and the faculty of the Creative Imagination, which constitute the sending and receiving sets of your mental broadcasting machinery, consider now the principle of auto-suggestion, which is the medium by which you may put into operation your 'broadcasting' station.

Through the instructions described in the chapter on auto-suggestion, you were definitely informed of the method by which DESIRE may be transmuted into its monetary equivalent.

Operation of your mental 'broadcasting' station is a comparatively simple procedure. You have but three principles to bear in mind, and to apply, when you wish to use your broadcasting station—the SUBCONSCIOUS MIND, CREATIVE IMAGINATION, and AUTO-SUGGESTION. The stimuli through which you put these three principles into action have been described—the procedure begins with DESIRE.

## THE GREATEST FORCES ARE 'INTANGIBLE'

The depression brought the world to the very borderline of understanding of the forces which are intangible and unseen. Through the ages which have passed, 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—nay, he does not even know what electricity is, where it comes from, or what is its purpose!

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, viz:—'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 extra-sensory experiences, prophetic dreams, premonitions of disaster, and the like, may also prove to be part of the same faculty. The reader is not asked to accept any of these conclusions unless he finds it necessary, but the evidence that Rhine has piled up must remain impressive.'

In view of Dr. Rhine's announcement in connection with the conditions under which the mind responds to what he terms extra-sensory modes of perception, I now feel privileged to add to his testimony by stating that my associates and I have discovered what we believe to be the ideal conditions under which the mind can be stimulated so that the sixth sense described in the next chapter, can be made to function in a practical way.

The conditions to which I refer consist of a close working alliance between myself and two members of my staff. Through experimentation and practice, we have discovered how to stimulate our minds (by applying the principle used in connection with the 'Invisible Counselors' described in the next chapter) so that we can, by a process of blending our three minds into one, find the solution to a great variety of personal problems which are submitted by my clients.

The procedure is very simple. We sit down at a conference table, clearly state the nature of the problem we have under consideration, then begin discussing it. Each contributes whatever thoughts 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 and most practical use of the Master Mind. By adopting and following a similar plan any student of this philosophy may come into possession of the famous Carnegie formula briefly described in the introduction. If it means nothing to you at this time, mark this page and read it again after you have finished the last chapter.

THE 'depression' was a blessing in disguise. It reduced the whole world to a new starting-point that gives every one a new opportunity.

CHAPTER 14  
THE SIXTH SENSE  
THE DOOR TO THE TEMPLE OF WISDOM  
The Thirteenth Step toward Riches

THE 'thirteenth' principle is known as the SIXTH SENSE, through which Infinite Intelligence may, and will communicate voluntarily, without any effort from, or demands by, the individual. This principle is the apex of the philosophy. It can be assimilated, understood, and applied ONLY by first mastering the other twelve principles.

The SIXTH SENSE is that portion of the subconscious mind which has been referred to as the Creative Imagination. It has also been referred to as the 'receiving set' through which ideas, plans, and thoughts flash into the mind. The 'flashes' are sometimes called 'hunches' or 'inspirations.' The sixth sense defies description! It cannot be described to a person who has not mastered the other principles of this philosophy, because such a person has no knowledge, and no experience with which the sixth sense may be compared. Understanding of the sixth sense comes only by meditation through mind development from within. The sixth sense probably is the medium of contact between the finite mind of man and Infinite Intelligence, and for this reason, it is a mixture of both the mental and the spiritual. It is believed to be the point at which the mind of man contacts the Universal Mind.

After you have mastered the principles described in this book, you will be prepared to accept as truth a statement which may, otherwise, be incredible to you, namely:

Through the aid of the sixth sense, you will be warned of impending dangers in time to avoid them, and notified of opportunities in time to embrace them.

There comes to your aid, and to do your bidding, with the development of the sixth sense, a 'guardian angel' who will open to you at all times the door to the Temple of Wisdom.

Whether or not this is a statement of truth, you will never know, except by following the instructions

described in the pages of this book, or some similar method of procedure.

The author is not a believer in, nor an advocate of 'miracles,' for the reason that he has enough knowledge of Nature to understand that Nature never deviates from her established laws. Some of her laws are so incomprehensible that they produce what appear to be 'miracles.' The sixth sense comes as near to being a miracle as anything I have ever experienced, and it appears so, only because I do not understand the method by which this principle is operated.

This much the author does know— that there is a power, or a First Cause, or an Intelligence, which permeates every atom of matter, and embraces every unit of energy perceptible to man— that this Infinite Intelligence converts acorns into oak trees, causes water to flow 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 sceptical, the stupendous claims made here. If you have not mastered the other principles, you must do so before you may determine, definitely, whether or not the claims made in this chapter are fact or fiction.

While I was passing through the age of 'hero-worship' I found myself trying to imitate those whom I most admired. Moreover, I discovered that the element of FAITH, with which I endeavored to imitate my idols, gave me great capacity to do so quite successfully. I have never entirely divested myself of this habit of hero-worship, although I have passed the age commonly given over to such. My experience has taught me that the next best thing to being truly great, is to emulate the great, by feeling and action, as nearly as possible.

Long before I had ever written a line for

publication, or endeavored to deliver a speech in public, I followed the habit of reshaping my own character, by trying to imitate the nine men whose lives and life-works had been most impressive to me. These nine men were, Emerson, Paine, Edison, Darwin, Lincoln, Burbank, Napoleon, Ford, and Carnegie. Every night, over a long period of years, I held an imaginary Council meeting with this group whom I called my 'Invisible Counselors.'

The procedure was this. Just before going to sleep at night, I would shut my eyes, and see, in my imagination, this group of men seated with me around my Council Table. Here I had not only an opportunity to sit among those whom I considered to be great, but I actually dominated the group, by serving as the Chairman.

I had a very DEFINITE PURPOSE in indulging my imagination through these nightly meetings. My purpose was to rebuild my own character so it would represent a composite of the characters of my imaginary counselors. Realizing, as I did, early in life, that I had to overcome the handicap of birth in an environment of ignorance and superstition, I deliberately assigned myself the task of voluntary rebirth through the method here described.

#### BUILDING CHARACTER THROUGH AUTO-SUGGESTION

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 builded. With this knowledge of the principles of mind operation, I was fairly well armed with the equipment needed in rebuilding my character. In these imaginary Council meetings I called on my Cabinet members for the knowledge I wished each to contribute, addressing myself to each member in audible words, as follows: 'Mr. Emerson, I desire to acquire from you the

marvelous understanding of Nature which distinguished your life. I ask that you make an impress upon my subconscious mind, of whatever qualities you possessed, which enabled you to understand and adapt yourself to the laws of Nature. I ask that you assist me in reaching and drawing upon whatever sources of knowledge are available to this end.

`Mr. Burbank, I request that you pass on to me the knowledge which enabled you to so harmonize the laws of Nature that you caused the cactus to shed its thorns, and become an edible food. Give me access to the knowledge which enabled you to make two blades of grass grow where but one grew before, and helped you to blend the coloring of the flowers with more splendor and harmony, for you, alone, have successfully gilded the lily.

`Napoleon, I desire to acquire from you, by emulation, the marvelous ability you possessed to inspire 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. Emperor of Fate, King of Chance, Man of Destiny, I salute you!

`Mr. Paine, I desire to acquire from you the freedom of thought and the courage and clarity with which to express convictions, which so distinguished you!

`Mr. Darwin, I wish to acquire from you the marvelous patience, and ability to study cause and effect, without bias or prejudice, so exemplified by you in the field of natural science.

`Mr. Lincoln, I desire to build into my own character the keen sense of justice, the untiring spirit of patience, the sense of humor, the human understanding, and the tolerance, which were your distinguishing characteristics.

`Mr. Carnegie, I am already indebted to you for my choice of a life-work, which has brought me great happiness and peace of mind. I wish to acquire a thorough understanding of the principles of organized effort, which you used so effectively in the building of a great industrial enterprise.

`Mr. Ford, you have been among the most helpful of the men who have supplied much of the material

essential to my work. I wish to acquire your spirit of persistence, the determination, poise, and self-confidence which have enabled you to master poverty, organize, unify, and simplify human effort, so I may help others to follow in your footsteps.

'Mr. Edison, I have seated you nearest to me, at my right, because of the personal cooperation you have given me, during my research into the causes of success and failure. I wish to acquire from you the marvelous spirit of FAITH, with which you have uncovered so many of Nature's secrets, the spirit of unremitting toil with which you have so often wrested victory from defeat.'

My method of addressing the members of the imaginary Cabinet would vary, according to the traits of character in which I was, for the moment, most interested in acquiring. I studied the records of their lives with painstaking care. After some months of this nightly procedure, I was astounded by the discovery that these imaginary figures became, apparently real.

Each of these nine men developed individual characteristics, which surprised me. For example, Lincoln developed the habit of always being late, then walking around in solemn parade. When he came, he walked very slowly, with his hands clasped behind him, and once in a while, he would stop as he passed, and rest his hand, momentarily, upon my shoulder. He always wore an expression of seriousness upon his face. Rarely did I see him smile. The cares of a sundered nation made him grave.

That was not true of the others. Burbank and Paine often indulged in witty 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!'

Lincoln developed the habit of always being the last one to leave the table after each meeting. On one occasion, he leaned across the end of the table, his arms folded, and remained in that position for many minutes. I made no attempt to disturb him. Finally, he lifted his head slowly, got up and walked to the door, then turned around, came back, and laid his hand on my shoulder and said, 'My boy, you will need much courage if you remain steadfast in carrying out your purpose in life. But remember, when difficulties overtake you, the common people have common sense. Adversity will develop it.'

One evening Edison arrived ahead of all the others. He walked over and seated himself at my left, where Emerson was accustomed to sit, and said, 'You are destined to witness the discovery of the secret of life. When the time comes, you will observe that life consists of great swarms of energy, or entities, each as intelligent as human beings think themselves to be. These units of life group together like hives of bees, and remain together until they disintegrate, through lack of harmony.

These units have differences of opinion, the same as human beings, and often fight among themselves. These meetings which you are conducting will be very helpful to you. They will bring to your rescue some of the same units of life which served the members of your Cabinet, during their lives. These units are eternal. **THEY NEVER DIE!** Your own thoughts and **DESIREs** serve as the magnet which attracts units of life, from the great ocean of life out there. Only the friendly units are attracted—the ones which

harmonize with the nature of your DESIRES.'

The other members of the Cabinet began to enter the room. Edison got up, and slowly walked around to his own seat. Edison was still living when this happened. It impressed me so greatly that I went to see him, and told him about the experience. He smiled broadly, and said, 'Your dream was more a reality than you may imagine it to have been.' He added no further explanation to his statement.

These meetings became so realistic that I became fearful of their consequences, and discontinued them for several months. The experiences were so uncanny, I was afraid if I continued them I would lose sight of the fact that the meetings were purely experiences of my imagination.

Some six months after I had discontinued the practice I was awakened one night, or thought I was, when I saw Lincoln standing at my bedside. He said, 'The world will soon need your services. It is about to undergo a period of chaos which will cause men and women to lose faith, and become panic stricken. Go ahead with your work and complete your philosophy. That is your mission in life. If you neglect it, for any cause whatsoever, you will be reduced to a primal state, and be compelled to retrace the cycles through which you have passed during thousands of years.

'I was unable to tell, the following morning, whether I had dreamed this, or had actually been awake, and I have never since found out which it was, but I do know that the dream, if it were a dream, was so vivid in my mind the next day that I resumed my meetings the following night.

At our next meeting, the members of my Cabinet all filed into the room together, and stood at their accustomed places at the Council Table, while Lincoln raised a glass and said, 'Gentlemen, let us drink a toast to a friend who has returned to the fold.' After that, I began to add new members to my Cabinet, until now it consists of more than fifty, among them Christ, St. Paul, Galileo, Copernicus, Aristotle, Plato, Socrates, Homer, Voltaire, Bruno, Spinoza, Drummond, Kant, Schopenhauer, Newton, Confucius, Elbert Hubbard, Brann, Ingersol, Wilson, and William James.



This is the first time that I have had the courage to mention this. Heretofore, I have remained quiet on the subject, because I knew, from my own attitude in connection with such matters, that I would be misunderstood if I described my unusual experience. I have been emboldened now to reduce my experience to the printed page, because I am now less concerned about what 'they say' than I was in the years that have passed. One of the blessings of maturity is that it sometimes brings one greater courage to be truthful, regardless of what those who do not understand, may think or say.

Lest I be misunderstood, I wish here to state most emphatically, that I still regard my Cabinet meetings as being purely imaginary, but I feel entitled to suggest that, while the members of my Cabinet may be purely fictional, and the meetings existent only in my own imagination, they have led me into glorious paths of adventure, rekindled an appreciation of true greatness, encouraged creative endeavor, and emboldened the expression of honest thought.

Somewhere in the cell-structure of the brain, is located an organ which receives vibrations of thought ordinarily called 'hunches.' So far, science has not discovered where this organ of the sixth sense is located, but this is not important. The fact remains that human beings do receive accurate knowledge, through sources other than the physical senses. Such knowledge, generally, is received when the mind is under the influence of extraordinary stimulation. Any emergency which arouses the emotions, and causes the heart to beat more rapidly than normal may, and generally does, bring the sixth sense into action. Anyone who has experienced a near accident while driving, knows that on such occasions, the sixth sense often comes to one's rescue, and aids, by split seconds, in avoiding the accident.

These facts are mentioned preliminary to a statement of fact which I shall now make, namely, that during my meetings with the 'Invisible Counselors' I find my mind most receptive to ideas, thoughts, and knowledge which reach me through the sixth sense. I can truthfully say that I owe entirely to my 'Invisible Counselors' full credit for such ideas, facts, or

knowledge as I received through 'inspiration.'  
On scores of occasions, when I have faced emergencies, some of them so grave that my life was in jeopardy, I have been miraculously guided past these difficulties through the influence of my 'Invisible Counselors.'

My original purpose in conducting Council meetings with imaginary beings, was solely that of impressing my own subconscious mind, through the principle of auto-suggestion, with certain characteristics which I desired to acquire. In more recent years, my experimentation has taken on an entirely different trend. I now go to my imaginary counselors with every difficult problem which confronts me and my clients. The results are often astonishing, although I do not depend entirely on this form of Counsel.

You, of course, have recognized that this chapter covers a subject with which a majority of people are not familiar. The Sixth Sense is a subject that will be of great interest and benefit to the person whose aim is to accumulate vast wealth, but it need not claim the attention of those whose desires are more modest.

Henry Ford, undoubtedly understands and makes practical use of the sixth sense. His vast business and financial operations make it necessary for him to understand and use this principle. The late Thomas A. Edison understood and used the sixth sense in connection with the development of inventions, especially those involving basic patents, in connection with which he had no human experience and no accumulated knowledge to guide him, as was the case while he was working on the talking machine, and the moving picture machine.

Nearly all great leaders, such as Napoleon, Bismark, Joan of Arc, Christ, Buddha, Confucius, and Mohammed, understood, and probably made use of the sixth sense almost continuously. The major portion of their greatness consisted of their knowledge of this principle.

The sixth sense is not something that one can take off and put on at will. Ability to use this great power comes slowly, through application of the other principles outlined in this book. Seldom does any

individual come into workable knowledge of the sixth sense before the age of forty. More often the knowledge is not available until one is well past fifty, and this, for the reason that the spiritual forces, with which the sixth sense is so closely related, do not mature and become usable except through years of meditation, self-examination, and serious thought.

No matter who you are, or what may have been your purpose in reading this book, you can profit by it without understanding the principle described in this chapter. This is especially true if your major purpose is that of accumulation of money or other material things.

The chapter on the sixth sense was included, because the book is designed for the purpose of presenting a complete philosophy by which individuals may unerringly guide themselves in attaining whatever they ask of life. The starting point of all achievement is DESIRE. The finishing point is that brand of KNOWLEDGE which leads to understanding—understanding of self, understanding of others, understanding of the laws of Nature, recognition and understanding of HAPPINESS.

This sort of understanding comes in its fullness only through familiarity with, and use of the principle of the sixth sense, hence that principle had to be included as a part of this philosophy, for the benefit of those who demand more than money.

Having read the chapter, you must have observed that while reading it, you were lifted to a high level of mental stimulation. Splendid! Come back to this again a month from now, read it once more, and observe that your mind will soar to a still higher level of stimulation. Repeat this experience from time to time, giving no concern as to how much or how little you learn at the time, and eventually you will find yourself in possession of a power that will 225 225  
Page 226 227 226 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.

#### FAITH VS. FEAR

Previous chapters have described how to develop FAITH, through Auto-suggestion, Desire and the Subconscious. The next chapter presents detailed instructions for the mastery of FEAR.

Here will be found a full description of the six fears which are the cause of all discouragement, timidity, procrastination, indifference, indecision, and the lack of ambition, self-reliance, initiative, self-control, and enthusiasm.

Search yourself carefully as you study these six enemies, as they may exist only in your subconscious mind, where their presence will be hard to detect. Remember, too, as you analyze the 'Six Ghosts of Fear,' that they are nothing but ghosts because they exist only in one's mind.

Remember, also, that ghosts—creations of uncontrolled imagination—have caused most of the damage people have done to their own minds, therefore, ghosts can be as dangerous as if they lived and walked on the earth in physical bodies. The Ghost of the Fear of Poverty, which seized the minds of millions of people in 1929, was so real that it caused the worst business depression this country has ever known. Moreover, this particular ghost still frightens some of us out of our wits.

CHAPTER 15  
HOW TO OUTWIT THE SIX GHOSTS OF FEAR  
Take Inventory of Yourself, As You  
Read This Closing Chapter, and Find  
Out How Many of the 'Ghosts' Are  
Standing in Your Way

BEFORE you can put any portion of this philosophy into successful use, your mind must be prepared to receive it. The preparation is not difficult. It begins with study, analysis, and understanding of three enemies which you shall have to clear out. These are INDECISION, DOUBT, and FEAR!

The Sixth Sense will never function while these three negatives, or any of them remain in your mind. The members of this unholy trio are closely related; where one is found, the other two are close at hand. INDECISION is the seedling of FEAR! Remember this, as you read. Indecision crystallizes into DOUBT, the two blend and become FEAR! The 'blending' process often is slow. This is one reason why these three enemies are so dangerous. They germinate and grow without their presence being observed.

The remainder of this chapter describes an end which must be attained before the philosophy, as a whole, can be put into practical use. It also analyzes a condition which has, but lately, reduced huge numbers of people to poverty, and it states a truth which must be understood by all who accumulate riches, whether measured in terms of money or a state of mind of far greater value than money. The purpose of this chapter is to turn the spotlight of attention upon the cause and the cure of the six basic fears. Before we can master an enemy, we must know its name, its habits, and its place of abode. As you read, analyze yourself carefully, and determine which, if any, of the six common fears have attached themselves to you. Do not be deceived by the habits of these subtle enemies. Sometimes they remain hidden in the subconscious mind, where they are difficult to locate, and still more difficult to eliminate.

## THE SIX BASIC FEARS

There are six basic fears, with some combination of which every human suffers at one time or another. Most people are fortunate if they do not suffer from the entire six. Named in the order of their most common appearance, they are:-

|                        |                    |
|------------------------|--------------------|
| The fear of POVERTY    | } at the bottom of |
| The fear of CRITICISM  | } most of one's    |
| The fear of ILL HEALTH | } worries          |

The fear of LOSS OF LOVE OF SOMEONE  
The fear of OLD AGE  
The fear of DEATH

All other fears are of minor importance, they can be grouped under these six headings.

The prevalence of these fears, as a curse to the world, runs in cycles. For almost six years, while the depression was on, we floundered in the cycle of FEAR OF POVERTY. During the world-war, we were in the cycle of FEAR OF DEATH. Just following the war, we were in the cycle of FEAR OF ILL HEALTH, as evidenced by the epidemic of disease which spread itself all over the world.

Fears are nothing more than states of mind. One's state of mind is subject to control and direction. Physicians, as everyone knows, are less subject to attack by disease than ordinary laymen, for the reason that physicians DO NOT FEAR DISEASE.

Physicians, without fear or hesitation, have been known to physically contact hundreds of people, daily, who were suffering from such contagious diseases as small-pox, without becoming infected. Their immunity against the disease consisted, largely, if not solely, in their absolute lack of FEAR.

Man can create nothing which he does not first conceive in the form of an impulse of thought. Following this statement, comes another of still greater importance, namely, MAN'S THOUGHT IMPULSES BEGIN IMMEDIATELY TO TRANSLATE THEMSELVES INTO THEIR PHYSICAL EQUIVALENT, WHETHER THOSE THOUGHTS ARE

VOLUNTARY OR INVOLUNTARY. Thought impulses which are picked up through the ether, by mere chance (thoughts which have been released by other minds) may determine one's financial, business, professional, or social destiny just as surely as do the thought impulses which one creates by intent and design. We are here laying the foundation for the presentation of a fact of great importance to the person who does not understand why some people appear to be 'lucky' while others of equal or greater ability, training, experience, and brain capacity, seem destined to ride with misfortune. This fact may be explained by the statement that every human being has the ability to completely control his own mind, and with this control, obviously, every person may open his mind to the tramp thought impulses which are being released by other brains, or close the doors tightly and admit only thought impulses of his own choice.

Nature has endowed man with absolute control over but one thing, and that is THOUGHT. This fact, coupled with the additional fact that everything which man creates, begins in the form of a thought, leads one very near to the principle by which FEAR may be mastered.

If it is true that ALL THOUGHT HAS A TENDENCY TO CLOTHE ITSELF IN ITS PHYSICAL EQUIVALENT (and this is true, beyond any reasonable room for doubt), it is equally true that thought impulses of fear and poverty cannot be translated into terms of courage and financial gain.

The people of America began to think of poverty, following the Wall Street crash of 1929. Slowly, but surely that mass thought was crystallized into its physical equivalent, which was known as a 'depression.' This had to happen, it is in conformity with the laws of Nature.

#### THE FEAR OF POVERTY

There can be no compromise between POVERTY and RICHES! The two roads that lead to poverty and riches travel in opposite directions. If you want riches, you must refuse to accept any circumstance that leads

toward poverty. (The word 'riches' is here used in its broadest sense, meaning financial, spiritual, mental and material estates). The starting point of the path that leads to riches is DESIRE. In chapter one, you received full instructions for the proper use of DESIRE. In this chapter, on FEAR, you have complete instructions for preparing your mind to make practical use of DESIRE.

Here, then, is the place to give yourself a challenge which will definitely determine how much of this philosophy you have absorbed. Here is the point at which you can turn prophet and foretell, accurately, what the future holds in store for you. If, after reading this chapter, you are willing to accept poverty, you may as well make up your mind to receive poverty. This is one decision you cannot avoid.

If you demand riches, determine what form, and how much will be required to satisfy you. You know the road that leads to riches. You have been given a road map which, if followed, will keep you on that road. If you neglect to make the start, or stop before you arrive, no one will be to blame, but YOU. This responsibility is yours. No alibi will save you from accepting the responsibility if you now fail or refuse to demand riches of Life, because the acceptance calls for but one thing— incidentally, the only thing you can control—and that is a STATE OF MIND. A state of mind is something that one assumes. It cannot be purchased, it must be created.

Fear of poverty is a state of mind, nothing else! But it is sufficient to destroy one's chances of achievement in any undertaking, a truth which became painfully evident during the depression.

This fear paralyzes the faculty of reason, destroys the faculty of imagination, kills off self-reliance, undermines enthusiasm, discourages initiative, leads to uncertainty of purpose, encourages procrastination, wipes out enthusiasm and makes self-control an impossibility. It takes the charm from one's personality, destroys the possibility of accurate thinking, diverts concentration of effort, it masters persistence, turns the will-power into nothingness, destroys ambition, beclouds the memory and invites failure in every conceivable form; it



kills love and assassinates the finer emotions of the heart, discourages friendship and invites disaster in a hundred forms, leads to sleeplessness, misery and unhappiness— and all this despite the obvious truth that we live in a world of over-abundance of everything the heart could desire, with nothing standing between us and our desires, excepting lack of a definite purpose.

The Fear of Poverty is, without doubt, the most destructive of the six basic fears. It has been placed at the head of the list, because it is the most difficult to master. Considerable courage is required to state the truth about the origin of this fear, and still greater courage to accept the truth after it has been stated. The fear of poverty grew out of man's inherited tendency to PREY UPON HIS FELLOW MAN ECONOMICALLY. Nearly all animals lower than man are motivated by instinct, but their capacity to 'think' is limited, therefore, they prey upon one another physically. Man, with his superior sense of intuition, with the capacity to think and to reason, does not eat his fellowman bodily, he gets more satisfaction out of 'eating' him FINANCIALLY. Man is so avaricious that every conceivable law has been passed to safeguard him from his fellowman. Of all the ages of the world, of which we know anything, the age in which we live seems to be one that is outstanding because of man's money-madness. A man is considered less than the dust of the earth, unless he can display a fat bank account; but if he has money— NEVER MIND HOW HE ACQUIRED IT— he is a 'king' or a 'big shot'; he is above the law, he rules in politics, he dominates in business, and the whole world about him bows in respect when he passes. Nothing brings man so much suffering and humility as POVERTY! Only those who have experienced poverty understand the full meaning of this.

It is no wonder that man fears poverty. Through a long line of inherited experiences man has learned, for sure, that some men cannot be trusted, where matters of money and earthly possessions are concerned. This is a rather stinging indictment, the worst part of it being that it is TRUE.

The majority of marriages are motivated by the wealth

possessed by one, or both of the contracting parties. It is no wonder, therefore, that the divorce courts are busy.

So eager is man to possess wealth that he will acquire it in whatever manner he can— through legal methods if possible— through other methods if necessary or expedient.

Self-analysis may disclose weaknesses which one does not like to acknowledge. This form of examination is essential to all who demand of Life more than mediocrity and poverty. Remember, as you check yourself point by point, that you are both the court and the jury, the prosecuting attorney and the attorney for the defense, and that you are the plaintiff and the defendant, also, that you are on trial. Face the facts squarely. Ask yourself definite questions and demand direct replies. When the examination is over, you will know more about yourself. If you do not feel that you can be an impartial judge in this self-examination, call upon someone who knows you well to serve as judge while you cross-examine yourself. You are after the truth. Get it, no matter at what cost even though it may temporarily embarrass you!

The majority of people, if asked what they fear most, would reply, 'I fear nothing.' The reply would be inaccurate, because few people realize that they are bound, handicapped, whipped spiritually and physically through some form of fear. So subtle and deeply seated is the emotion of fear that one may go through life burdened with it, never recognizing its presence. Only a courageous analysis will disclose the presence of this universal enemy. When you begin such an analysis, search deeply into your character. Here is a list of the symptoms for which you should look:

#### SYMPTOMS OF THE FEAR OF POVERTY

INDIFFERENCE. Commonly expressed through lack of ambition; willingness to tolerate poverty; acceptance of whatever compensation life may offer without protest; mental and physical laziness; lack of initiative, imagination, enthusiasm and self-control

INDECISION. The habit of permitting others to do one's thinking. Staying 'on the fence.'

DOUBT. Generally expressed through alibis and excuses designed to cover up, explain away, or apologize for one's failures, sometimes expressed in the form of envy of those who are successful, or by criticizing them.

WORRY. Usually expressed by finding fault with others, a tendency to spend beyond one's income, neglect of personal appearance, scowling and frowning; intemperance in the use of alcoholic drink, sometimes through the use of narcotics; nervousness, lack of poise, self-consciousness and lack of self-reliance.

OVER-CAUTION. The habit of looking for the negative side of every circumstance, thinking and talking of possible failure instead of concentrating upon the means of succeeding. Knowing all the roads to disaster, but never searching for the plans to avoid failure. Waiting for 'the right time' to begin putting ideas and plans into action, until the waiting becomes a permanent habit. Remembering those who have failed, and forgetting those who have succeeded. Seeing the hole in the doughnut, but overlooking the doughnut. Pessimism, leading to indigestion, poor elimination, auto-intoxication, bad breath and bad disposition.

PROCRASTINATION. The habit of putting off until tomorrow that which should have been done last year. Spending enough time in creating alibis and excuses to have done the job. This symptom is closely related to over-caution, doubt and worry. Refusal to accept responsibility when it can be avoided. Willingness to compromise rather than put up a stiff fight.

Compromising with difficulties instead of harnessing and using them as stepping stones to advancement.

Bargaining with Life for a penny, instead of demanding prosperity, opulence, riches, contentment and happiness. Planning what to do IF AND WHEN

OVERTAKEN BY FAILURE, INSTEAD OF BURNING ALL BRIDGES AND MAKING RETREAT IMPOSSIBLE. Weakness of, and often total lack of self-confidence, definiteness of purpose, self-control, initiative, enthusiasm, ambition, thrift and sound reasoning ability.

EXPECTING POVERTY INSTEAD OF DEMANDING RICHES.

Association with those who accept poverty instead of seeking the company of those who demand and receive riches.

### MONEY TALKS!

Some will ask, 'why did you write a book about money? Why measure riches in dollars, alone?' Some will believe, and rightly so, that there are other forms of riches more desirable than money. Yes, there are riches which cannot be measured in terms of dollars, but there are millions of people who will say, 'Give me all the money I need, and I will find everything else I want.'

The major reason why I wrote this book on how to get money is the fact that the world has but lately passed through an experience that left millions of men and women paralyzed with the FEAR OF POVERTY. What this sort of fear does to one was well described by Westbrook Pegler, in the New York World-Telegram, viz:

'Money is only clam shells or metal discs or scraps of paper, and there are treasures of the heart and soul which money cannot buy, but most people, being broke, are unable to keep this in mind and sustain their spirits. When a man is down and out and on the street, unable to get any job at all, something happens to his spirit which can be observed in the droop of his shoulders, the set of his hat, his walk and his gaze. He cannot escape a feeling of inferiority among people with regular employment, even though he knows they are definitely not his equals in character, intelligence or ability.

'These people—even his friends—feel, on the other hand, a sense of superiority and regard him, perhaps unconsciously, as a casualty. He may borrow for a time, but not enough to carry on in his accustomed way, and he cannot continue to borrow very long. But borrowing in itself, when a man is borrowing merely to live, is a depressing experience, and the money lacks the power of earned money to revive his spirits. Of course, none of this applies to bums or

habitual ne'er-do-wells, but only to men of normal ambitions and self-respect.

#### 'WOMEN CONCEAL DESPAIR.

'Women in the same predicament must be different. We somehow do not think of women at all in considering the down-and-outers. They are scarce in the breadlines, they rarely are seen begging on the streets, and they are not recognizable in crowds by the same plain signs which identify busted men. Of course, I do not mean the shuffling hags of the city streets who are the opposite number of the confirmed male bums. I mean reasonably young, decent and intelligent women. There must be many of them, but their despair is not apparent. Maybe they kill themselves.

'When a man is down and out he has time on his hands for brooding. He may travel miles to see a man about a job and discover that the job is filled or that it is one of those jobs with no base pay but only a commission on the sale of some useless knick-knack which nobody would buy, except out of pity. Turning that down, he finds himself back on the street with nowhere to go but just anywhere. So he walks and walks. He gazes into store windows at luxuries which are not for him, and feels inferior and gives way to people who stop to look with an active interest. He wanders into the railroad station or puts himself down in the library to ease his legs and soak up a little heat, but that isn't looking for a job, so he gets going again. He may not know it, but his aimlessness would give him away even if the very lines of his figure did not. He may be well dressed in the clothes left over from the days when he had a steady job, but the clothes cannot disguise the droop.

#### MONEY MAKES DIFFERENCE.

He sees thousands of other people, bookkeepers or clerks or chemists or wagon hands, busy at their work and envies them from the bottom of his soul. They have their independence, their self-respect and

manhood, and he simply cannot convince himself that he is a good man, too, though he argue it out and arrive at a favorable verdict hour after hour. It is just money which makes this difference in him. With a little money he would be himself again. Some employers take the most shocking advantage of people who are down and out. The agencies hang out little colored cards offering miserable wages to busted men—\$ 12 a week, \$15 a week. An \$18 a week job is a plum, and anyone with \$25 a week to offer does not hang the job in front of an agency on a colored card. I have a want ad clipped from a local paper demanding a clerk, a good, clean penman, to take telephone orders for a sandwich shop from 11 A. M. to 2 P. M. for \$8 a month— not \$8 a week but \$8 a month. The ad says also, 'State religion.' Can you imagine the brutal effrontery of anyone who demands a good, clean penman for 11 cents an hour inquiring into the victim's religion? But that is what busted people are offered.

#### THE FEAR OF CRITICISM

Just how man originally came by this fear, no one can state definitely, but one thing is certain— he has it in a highly developed form. Some believe that this fear made its appearance about the time that politics became a 'profession.' Others believe it can be traced to the age when women first began to concern themselves with 'styles' in wearing apparel. This author, being neither a humorist nor a prophet, is inclined to attribute the basic fear of criticism to that part of man's inherited nature which prompts him not only to take away his fellowman's goods and wares, but to justify his action by CRITICISM of his fellowman's character. It is a well known fact that a thief will criticize the man from whom he steals — that politicians seek office, not by displaying their own virtues and qualifications, but by attempting to besmirch their opponents. The fear of criticism takes on many forms, the majority of which are petty and trivial. Bald-headed men, for example, are bald for no other reason than their fear of criticism. Heads become bald because of

the tight fitting bands of hats which cut off the circulation from the roots of the hair. Men wear hats, not because they actually need them, but mainly because 'everyone is doing it.' The individual falls into line and does likewise, lest some other individual CRITICIZE him. Women seldom have bald heads, or even thin hair, because they wear hats which fit their heads loosely, the only purpose of the hats being adornment.

But, it must not be supposed that women are free from the fear of criticism. If any woman claims to be superior to man with reference to this fear, ask her to walk down the street wearing a hat of the vintage of 1890.

The astute manufacturers of clothing have not been slow to capitalize this basic fear of criticism, with which all mankind has been cursed. Every season the styles in many articles of wearing apparel change. Who establishes the styles? Certainly not the purchaser of clothing, but the manufacturer. Why does he change the styles so often? The answer is obvious. He changes the styles so he can sell more clothes. For the same reason the manufacturers of automobiles (with a few rare and very sensible exceptions) change styles of models every season. No man wants to drive an automobile which is not of the latest style, although the older model may actually be the better car.

We have been describing the manner in which people behave under the influence of fear of criticism as applied to the small and petty things of life. Let us now examine human behavior when this fear affects people in connection with the more important events of human relationship. Take for example practically any person who has reached the age of 'mental maturity' (from 35 to 40 years of age, as a general average), and if you could read the secret thoughts of his mind, you would find a very decided disbelief in most of the fables taught by the majority of the dogmatists and theologians a few decades back. Not often, however, will you find a person who has the courage to openly state his belief on this subject. Most people will, if pressed far enough, tell a lie rather than admit that they do not believe

the stories associated with that form of religion which held people in bondage prior to the age of scientific discovery and education.

Why does the average person, even in this day of enlightenment, shy away from denying his belief in the fables which were the basis of most of the religions a few decades ago? The answer is, 'because of the fear of criticism.' Men and women have been burned at the stake for daring to express disbelief in ghosts. It is no wonder we have inherited a consciousness which makes us fear criticism. The time was, and not so far in the past, when criticism carried severe punishments—it still does in some countries.

The fear of criticism robs man of his initiative, destroys his power of imagination, limits his individuality, takes away his self-reliance, and does him damage in a hundred other ways. Parents often do their children irreparable injury by criticizing them. The mother of one of my boyhood chums used to punish him with a switch almost daily, always completing the job with the statement, 'You'll land in the penitentiary before you are twenty.' He was sent to a Reformatory at the age of seventeen. Criticism is the one form of service, of which everyone has too much. Everyone has a stock of it which is handed out, gratis, whether called for or not. One's nearest relatives often are the worst offenders. It should be recognized as a crime (in reality it is a crime of the worst nature), for any parent to build inferiority complexes in the mind of a child, through unnecessary criticism. Employers who understand human nature, get the best there is in men, not by criticism, but by constructive suggestion. Parents may accomplish the same results with their children. Criticism will plant FEAR in the human heart, or resentment, but it will not build love or affection.

#### SYMPTOMS OF THE FEAR OF CRITICISM

This fear is almost as universal as the fear of poverty, and its effects are just as fatal to personal achievement, mainly because this fear



destroys initiative, and discourages the use of imagination. The major symptoms of the fear are: SELF-CONSCIOUSNESS. Generally expressed through nervousness, timidity in conversation and in meeting strangers, awkward movement of the hands and limbs, shifting of the eyes.

LACK OF POISE. Expressed through lack of voice control, nervousness in the presence of others, poor posture of body, poor memory.

PERSONALITY. Lacking in firmness of decision, personal charm, and ability to express opinions definitely. The habit of side-stepping issues instead of meeting them squarely. Agreeing with others without careful examination of their opinions.

INFERIORITY COMPLEX. The habit of expressing self-approval by word of mouth and by actions, as a means of covering up a feeling of inferiority. Using 'big words' to impress others, (often without knowing the real meaning of the words). Imitating others in dress, speech and manners. Boasting of imaginary achievements. This sometimes gives a surface appearance of a feeling of superiority.

EXTRAVAGANCE. The habit of trying to 'keep up with the Joneses,' spending beyond one's income.

LACK OF INITIATIVE. Failure to embrace opportunities for self-advancement, fear to express opinions, lack of confidence in one's own ideas, giving evasive answers to questions asked by superiors, hesitancy of manner and speech, deceit in both words and deeds.

LACK OF AMBITION. Mental and physical laziness, lack of self-assertion, slowness in reaching decisions, easily influenced by others, the habit of criticising others behind their backs and flattering them to their faces, the habit of accepting defeat without protest, quitting an undertaking when opposed by others, suspicious of other people without cause, lacking in tactfulness of manner and speech, unwillingness to accept the blame for mistakes.

#### THE FEAR OF ILL HEALTH

This fear may be traced to both physical and social heredity. It is closely associated, as to its origin, with the causes of fear of Old Age and the fear of

Death, because it leads one closely to the border of 'terrible worlds' of which man knows not, but concerning which he has been taught some discomfoting stories. The opinion is somewhat general, also, that certain unethical people engaged in the business of 'selling health' have had not a little to do with keeping alive the fear of ill health.

In the main, man fears ill health because of the terrible pictures which have been planted in his mind of what may happen if death should overtake him. He also fears it because of the economic toll which it may claim.

A reputable physician estimated that 75% of all people who visit physicians for professional service are suffering with hypochondria (imaginary illness). It has been shown most convincingly that the fear of disease, even where there is not the slightest cause for fear, often produces the physical symptoms of the disease feared.

Powerful and mighty is the human mind! It builds or it destroys.

Playing upon this common weakness of fear of ill health, dispensers of patent medicines have reaped fortunes. This form of imposition upon credulous humanity became so prevalent some twenty years ago that Colliers' Weekly Magazine conducted a bitter campaign against some of the worst offenders in the patent medicine business.

During the 'flu' epidemic which broke out during the world war, the mayor of New York City took drastic steps to check the damage which people were doing themselves through their inherent fear of ill health. He called in the newspaper men and said to them, 'Gentlemen, I feel it necessary to ask you not to publish any scare headlines concerning the 'flu' epidemic. Unless you cooperate with me, we will have a situation which we cannot control.' The newspapers quit publishing stories about the 'flu,' and within one month the epidemic had been successfully checked. Through a series of experiments conducted some years ago, it was proved that people may be made ill by suggestion. We conducted this experiment by causing three acquaintances to visit the 'victims,' each of

whom asked the question, 'What ails you? You look terribly ill.' The first questioner usually provoked a grin, and a nonchalant 'Oh, nothing, I'm alright,' from the victim. The second questioner usually was answered with the statement, 'I don't know exactly, but I do feel badly.' The third questioner was usually met with the frank admission that the victim was actually feeling ill.

Try this on an acquaintance if you doubt that it will make him uncomfortable, but do not carry the experiment too far. There is a certain religious sect whose members take vengeance upon their enemies by the 'hexing' method. They call it 'placing a spell' on the victim.

There is overwhelming evidence that disease sometimes begins in the form of negative thought impulse. Such an impulse may be passed from one mind to another, by suggestion, or created by an individual in his own mind.

A man who was blessed with more wisdom than this incident might indicate, once said 'When anyone asks me how I feel, I always want to answer by knocking him down.'

Doctors send patients into new climates for their health, because a change of 'mental attitude' is necessary. The seed of fear of ill health lives in every human mind. Worry, fear, discouragement, disappointment in love and business affairs, cause this seed to germinate and grow. The recent business depression kept the doctors on the run, because every form of negative thinking may cause ill health.

Disappointments in business and in love stand at the head of the list of causes of fear of ill health. A young man suffered a disappointment in love which sent him to a hospital. For months he hovered between life and death. A specialist in suggestive therapeutics was called in. The specialist changed nurses, placing him in charge of a very charming young woman who began (by pre-arrangement with the doctor) to make love to him the first day of her arrival on the job. Within three weeks the patient was discharged from the hospital, still suffering, but with an entirely different malady. HE WAS IN LOVE AGAIN. The remedy was a hoax, but the patient and the

nurse were later married. Both are in good health at the time of this writing.

#### SYMPTOMS OF THE FEAR OF ILL HEALTH

The symptoms of this almost universal fear are:  
AUTO-SUGGESTION. The habit of negative use of self-suggestion by looking for, and expecting to find the symptoms of all kinds of disease. 'Enjoying' imaginary illness and speaking of it as being real. The habit of trying all 'fads' and 'isms' recommended by others as having therapeutic value. Talking to others of operations, accidents and other forms of illness. Experimenting with diets, physical exercises, reducing systems, without professional guidance. Trying home remedies, patent medicines and 'quack' remedies.

HYPOCHONDRIA. The habit of talking of illness, concentrating the mind upon disease, and expecting its appearance until a nervous break occurs. Nothing that comes in bottles can cure this condition. It is brought on by negative thinking and nothing but positive thought can affect a cure. Hypochondria, (a medical term for imaginary disease) is said to do as much damage on occasion, as the disease one fears might do. Most so-called cases of 'nerves' come from imaginary illness.

EXERCISE. Fear of ill health often interferes with proper physical exercise, and results in over-weight, by causing one to avoid outdoor life.

SUSCEPTIBILITY. Fear of ill health breaks down Nature's body resistance, and creates a favorable condition for any form of disease one may contact. The fear of ill health often is related to the fear of Poverty, especially in the case of the hypochondriac, who constantly worries about the possibility of having to pay doctor's bills, hospital bills, etc. This type of person spends much time preparing for sickness, talking about death, saving money for cemetery lots, and burial expenses, etc.

SELF-CODDLING. The habit of making a bid for sympathy, using imaginary illness as the lure. (People often resort to this trick to avoid work). The habit of feigning illness to cover plain

laziness, or to serve as an alibi for lack of ambition.

INTEMPERANCE. The habit of using alcohol or narcotics to destroy pains such as headaches, neuralgia, etc., instead of eliminating the cause.

The habit of reading about illness and worrying over the possibility of being stricken by it. The habit of reading patent medicine advertisements.

#### THE FEAR OF LOSS OF LOVE

The original source of this inherent fear needs but little description, because it obviously grew out of man's polygamous habit of stealing his fellow-man's mate, and his habit of taking liberties with her whenever he could.

Jealousy, and other similar forms of dementia praecox grow out of man's inherited fear of the loss of love of someone. This fear is the most painful of all the six basic fears. It probably plays more havoc with the body and mind than any of the other basic fears, as it often leads to permanent insanity.

The fear of the loss of love probably dates back to the stone age, when men stole women by brute force. They continue to steal females, but their technique has changed. Instead of force, they now use persuasion, the promise of pretty clothes, motor cars, and other 'bait' much more effective than physical force. Man's habits are the same as they were at the dawn of civilization, but he expresses them differently.

Careful analysis has shown that women are more susceptible to this fear than men. This fact is easily explained. Women have learned, from experience, that men are polygamous by nature, that they are not to be trusted in the hands of rivals.

#### SYMPTOMS OF THE FEAR OF LOSS OF LOVE

The distinguishing symptoms of this fear are:-

JEALOUSY. The habit of being suspicious of friends and loved ones without any reasonable evidence of sufficient grounds. (Jealousy is a form of dementia praecox which sometimes becomes violent without the

slightest cause). The habit of accusing wife or husband of infidelity without grounds. General suspicion of everyone, absolute faith in no one. FAULT FINDING. The habit of finding fault with friends, relatives, business associates and loved ones upon the slightest provocation, or without any cause whatsoever.

GAMBLING. The habit of gambling, stealing, cheating, and otherwise taking hazardous chances to provide money for loved ones, with the belief that love can be bought. The habit of spending beyond one's means, or incurring debts, to provide gifts for loved ones, with the object of making a favorable showing. Insomnia, nervousness, lack of persistence, weakness of will, lack of self-control, lack of self-reliance, bad temper.

#### THE FEAR OF OLD AGE

In the main, this fear grows out of two sources. First, the thought that old age may bring with it POVERTY. Secondly, and by far the most common source of origin, from false and cruel teachings of the past which have been too well mixed with 'fire and brimstone,' and other bogies cunningly designed to enslave man through fear.

In the basic fear of old age, man has two very sound reasons for his apprehension— one growing out of his distrust of his fellowman, who may seize whatever worldly goods he may possess, and the other arising from the terrible pictures of the world beyond, which were planted in his mind, through social heredity before he came into full possession of his mind. The possibility of ill health, which is more common as people grow older, is also a contributing cause of this common fear of old age. Eroticism also enters into the cause of the fear of old age, as no man cherishes the thought of diminishing sex attraction. The most common cause of fear of old age is associated with the possibility of poverty. 'Poorhouse' is not a pretty word. It throws a chill into the mind of every person who faces the possibility of having to spend his declining years on a poor farm.

Another contributing cause of the fear of old age, is the possibility of loss of freedom and independence, as old age may bring with it the loss of both physical and economic freedom.

#### SYMPTOMS OF THE FEAR OF OLD AGE

The commonest symptoms of this fear are:

The tendency to slow down and develop an inferiority complex at the age of mental maturity, around the age of forty, falsely believing one's self to be 'slipping' because of age. (The truth is that man's most useful years, mentally and spiritually, are those between forty and sixty).

The habit of speaking apologetically of one's self as 'being old' merely because one has reached the age of forty, or fifty, instead of reversing the rule and expressing gratitude for having reached the age of wisdom and understanding.

The habit of killing off initiative, imagination, and self-reliance by falsely believing one's self too old to exercise these qualities. The habit of the man or woman of forty dressing with the aim of trying to appear much younger, and affecting mannerisms of youth; thereby inspiring ridicule by both friends and strangers.

#### THE FEAR OF DEATH

To some this is the cruelest of all the basic fears. The reason is obvious. The terrible pangs of fear associated with the thought of death, in the majority of cases, may be charged directly to religious fanaticism. So-called 'heathen' are less afraid of death than the more 'civilized.' For hundreds of millions of years man has been asking the still unanswered questions, 'whence' and 'whither.' Where did I come from, and where am I going?

During the darker ages of the past, the more cunning and crafty were not slow to offer the answer to these questions, FOR A PRICE. Witness, now, the major source of origin of the FEAR OF DEATH.

'Come into my tent, embrace my faith, accept my dogmas, and I will give you a ticket that will admit

you straightaway into heaven when you die,' cries a leader of sectarianism. 'Remain out of my tent,' says the same leader, 'and may the devil take you and burn you throughout eternity.'

ETERNITY is a long time. FIRE is a terrible thing. The thought of eternal punishment, with fire, not only causes man to fear death, it often causes him to lose his reason. It destroys interest in life and makes happiness impossible.

During my research, I reviewed a book entitled 'A Catalogue of the Gods,' in which were listed the 30,000 gods which man has worshiped. Think of it! Thirty thousand of them, represented by everything from a crawfish to a man. It is little wonder that men have become frightened at the approach of death. While the religious leader may not be able to provide safe conduct into heaven, nor, by lack of such provision, allow the unfortunate to descend into hell, the possibility of the latter seems so terrible that the very thought of it lays hold of the imagination in such a realistic way that it paralyzes reason, and sets up the fear of death.

In truth, NO MAN KNOWS, and no man has ever known, what heaven or hell is like, nor does any man know if either place actually exists. This very lack of positive knowledge opens the door of the human mind to the charlatan so he may enter and control that mind with his stock of legerdemain and various brands of pious fraud and trickery.

The fear of DEATH is not as common now as it was during the age when there were no great colleges and universities. Men of science have turned the spotlight of truth upon the world, and this truth is rapidly freeing men and women from this terrible fear of DEATH. The young men and young women who attend the colleges and universities are not easily impressed by 'fire' and 'brimstone.' Through the aid of biology, astronomy, geology, and other related sciences, the fears of the dark ages which gripped the minds of men and destroyed their reason have been dispelled.

Insane asylums are filled with men and women who have gone mad, because of the FEAR OF DEATH.

This fear is useless. Death will come, no matter what



anyone may think about it. Accept it as a necessity, and pass the thought out of your mind. It must be a necessity, or it would not come to all. Perhaps it is not as bad as it has been pictured.

The entire world is made up of only two things, ENERGY and MATTER. In elementary physics we learn that neither matter nor energy (the only two realities known to man) can be created nor destroyed. Both matter and energy can be transformed, but neither can be destroyed.

Life is energy, if it is anything. If neither energy nor matter can be destroyed, of course life cannot be destroyed. Life, like other forms of energy, may be passed through various processes of transition, or change, but it cannot be destroyed. Death is mere transition.

If death is not mere change, or transition, then nothing comes after death except a long, eternal, peaceful sleep, and sleep is nothing to be feared. Thus you may wipe out, forever, the fear of Death.

#### SYMPTOMS OF THE FEAR OF DEATH

The general symptoms of this fear are:-

The habit of THINKING about dying instead of making the most of LIFE, due, generally, to lack of purpose, or lack of a suitable occupation. This fear is more prevalent among the aged, but sometimes the more youthful are victims of it. The greatest of all remedies for the fear of death is a BURNING DESIRE FOR ACHIEVEMENT, backed by useful service to others. A busy person seldom has time to think about dying. He finds life too thrilling to worry about death. Sometimes the fear of death is closely associated with the Fear of Poverty, where one's death would leave loved ones poverty-stricken. In other cases, the fear of death is caused by illness and the consequent breaking down of physical body resistance. The commonest causes of the fear of death are: ill-health, poverty, lack of appropriate occupation, disappointment over love, insanity, religious fanaticism.

## OLD MAN WORRY

Worry is a state of mind based upon fear. It works slowly, but persistently. It is insidious and subtle. Step by step it 'digs itself in' until it paralyzes one's reasoning faculty, destroys self-confidence and initiative. Worry is a form of sustained fear caused by indecision therefore it is a state of mind which can be controlled.

An unsettled mind is helpless. Indecision makes an unsettled mind. Most individuals lack the willpower to reach decisions promptly, and to stand by them after they have been made, even during normal business conditions. During periods of economic unrest (such as the world recently experienced), the individual is handicapped, not alone by his inherent nature to be slow at reaching decisions, but he is influenced by the indecision of others around him who have created a state of 'mass indecision.'

During the depression the whole atmosphere, all over the world, was filled with 'Fearenza' and 'Worryitis,' the two mental disease germs which began to spread themselves after the Wall Street frenzy in 1929. There is only one known antidote for these germs; it is the habit of prompt and firm DECISION. Moreover, it is an antidote which every individual must apply for himself.

We do not worry over conditions, once we have reached a decision to follow a definite line of action.

I once interviewed a man who was to be electrocuted two hours later. The condemned man was the calmest of some eight men who were in the death-cell with him. His calmness prompted me to ask him how it felt to know that he was going into eternity in a short while. With a smile of confidence on his face, he said, 'It feels fine. Just think, brother, my troubles will soon be over. I have had nothing but trouble all my life. It has been a hardship to get food and clothing. Soon I will not need these things. I have felt fine ever since I learned FOR CERTAIN that I must die. I made up my mind then, to accept my fate in good spirit.'

As he spoke he devoured a dinner of proportions sufficient for three men, eating every mouthful of

the food brought to him, and apparently enjoying it as much as if no disaster awaited him. DECISION gave this man resignation to his fate! Decision can also prevent one's acceptance of undesired circumstances. The six basic fears become translated into a state of worry, through indecision. Relieve yourself, forever of the fear of death, by reaching a decision to accept death as an inescapable event. Whip the fear of poverty by reaching a decision to get along with whatever wealth you can accumulate WITHOUT WORRY. Put your foot upon the neck of the fear of criticism by reaching a decision NOT TO WORRY about what other people think, do, or say. Eliminate the fear of old age by reaching a decision to accept it, not as a handicap, but as a great blessing which carries with it wisdom, self-control, and understanding not known to youth.

Acquit yourself of the fear of ill health by the decision to forget symptoms. Master the fear of loss of love by reaching a decision to get along without love, if that is necessary.

Kill the habit of worry, in all its forms, by reaching a general, blanket decision that nothing which life has to offer is worth the price of worry. With this decision will come poise, peace of mind, and calmness of thought which will bring happiness. A man whose mind is filled with fear not only destroys his own chances of intelligent action, but, he transmits these destructive vibrations to the minds of all who come into contact with him, and destroys, also their chances.

Even a dog or a horse knows when its master lacks courage; moreover, a dog or a horse will pick up the vibrations of fear thrown off by its master, and behave accordingly. Lower down the line of intelligence in the animal kingdom, one finds this same capacity to pick up the vibrations of fear. A honey-bee immediately senses fear in the mind of a person—for reasons unknown, a bee will sting the person whose mind is releasing vibrations of fear, much more readily than it will molest the person whose mind registers no fear.

The vibrations of fear pass from one mind to another just as quickly and as surely as the sound of the

human voice passes from the broadcasting station to the receiving set of a radio—and BY THE SELF-SAME MEDIUM.

Mental telepathy is a reality. Thoughts pass from one mind to another, voluntarily, whether or not this fact is recognized by either the person releasing the thoughts, or the persons who pick up those thoughts. The person who gives expression, by word of mouth, to negative or destructive thoughts is practically certain to experience the results of those words in the form of a destructive 'kick-back.' The release of destructive thought impulses, alone, without the aid of words, produces also a 'kickback' in more ways than one. First of all, and perhaps most important to be remembered, the person who releases thoughts of a destructive nature, must suffer damage through the breaking down of the faculty of creative imagination. Secondly, the presence in the mind of any destructive emotion develops a negative personality which repels people, and often converts them into antagonists. The third source of damage to the person who entertains or releases negative thoughts, lies in this significant fact—these thought-impulses are not only damaging to others, but they IMBED THEMSELVES IN THE SUBCONSCIOUS MIND OF THE PERSON RELEASING THEM, and there become a part of his character.

One is never through with a thought, merely by releasing it. When a thought is released, it spreads in every direction, through the medium of the ether, but it also plants itself permanently in the subconscious mind of the person releasing it.

Your business in life is, presumably to achieve success. To be successful, you must find peace of mind, acquire the material needs of life, and above all, attain HAPPINESS. All of these evidences of success begin in the form of thought impulses.

You may control your own mind, you have the power to feed it whatever thought impulses you choose. With this privilege goes also the responsibility of using it constructively. You are the master of your own earthly destiny just as surely as you have the power to control your own thoughts. You may influence, direct, and eventually control your own environment, making your life what you want it to be— or, you may

neglect to exercise the privilege which is yours, to make your life to order, thus casting yourself upon the broad sea of 'Circumstance' where you will be tossed hither and yon, like a chip on the waves of the ocean.

THE DEVIL'S WORKSHOP  
THE SEVENTH BASIC EVIL

In addition to the Six Basic Fears, there is another evil by which people suffer. It constitutes a rich soil in which the seeds of failure grow abundantly. It is so subtle that its presence often is not detected. This affliction cannot properly be classed as a fear. IT IS MORE DEEPLY SEATED AND MORE OFTEN FATAL THAN ALL OF THE SIX FEARS. For want of a better name, let us call this evil SUSCEPTIBILITY TO NEGATIVE INFLUENCES.

Men who accumulate great riches always protect themselves against this evil! The poverty stricken never do! Those who succeed in any calling must prepare their minds to resist the evil. If you are reading this philosophy for the purpose of accumulating riches, you should examine yourself very carefully, to determine whether you are susceptible to negative influences. If you neglect this self-analysis, you will forfeit your right to attain the object of your desires.

Make the analysis searching. After you read the questions prepared for this self-analysis, hold yourself to a strict accounting in your answers. Go at the task as carefully as you would search for any other enemy you knew to be awaiting you in ambush and deal with your own faults as you would with a more tangible enemy.

You can easily protect yourself against highway robbers, because the law provides organized cooperation for your benefit, but the 'seventh basic evil' is more difficult to master, because it strikes when you are not aware of its presence, when you are asleep, and while you are awake. Moreover, its weapon is intangible, because it consists of merely— a STATE OF MIND. This evil is also dangerous because it strikes in as many different forms as there are human

experiences. Sometimes it enters the mind through the well-meant words of one's own relatives. At other times, it bores from within, through one's own mental attitude. Always it is as deadly as poison, even though it may not kill as quickly.

#### HOW TO PROTECT YOURSELF AGAINST NEGATIVE INFLUENCES

To protect yourself against negative influences, whether of your own making, or the result of the activities of negative people around you, recognize that you have a WILL-POWER, and put it into constant use, until it builds a wall of immunity against negative influences in your own mind.

Recognize the fact that you, and every other human being, are, by nature, lazy, indifferent, and susceptible to all suggestions which harmonize with your weaknesses.

Recognize that you are, by nature, susceptible to all the six basic fears, and set up habits for the purpose of counteracting all these fears.

Recognize that negative influences often work on you through your subconscious mind, therefore they are difficult to detect, and keep your mind closed against all people who depress or discourage you in any way.

Clean out your medicine chest, throw away all pill bottles, and stop pandering to colds, aches, pains and imaginary illness.

Deliberately seek the company of people who influence you to THINK AND ACT FOR YOURSELF.

Do not EXPECT troubles as they have a tendency not to disappoint.

Without doubt, the most common weakness of all human beings is the habit of leaving their minds open to the negative influence of other people. This weakness is all the more damaging, because most people do not recognize that they are cursed by it, and many who acknowledge it, neglect or refuse to correct the evil until it becomes an uncontrollable part of their daily habits.

To aid those who wish to see themselves as they really are, the following list of questions has been prepared. Read the questions and state your answers

aloud, so you can hear your own voice. This will make it easier for you to be truthful with yourself.

#### SELF-ANALYSIS TEST QUESTIONS

Do you complain often of 'feeling bad,' and if so, what is the cause?

Do you find fault with other people at the slightest provocation?

Do you frequently make mistakes in your work, and if so, why?

Are you sarcastic and offensive in your conversation?

Do you deliberately avoid the association of anyone, and if so, why?

Do you suffer frequently with indigestion? If so, what is the cause?

Does life seem futile and the future hopeless to you? If so, why?

Do you like your occupation? If not, why?

Do you often feel self-pity, and if so why?

Are you envious of those who excel you?

To which do you devote most time, thinking of SUCCESS, or of FAILURE?

Are you gaining or losing self-confidence as you grow older?

Do you learn something of value from all mistakes?

Are you permitting some relative or acquaintance to worry you? If so, why?

Are you sometimes 'in the clouds' and at other times in the depths of despondency?

Who has the most inspiring influence upon you? What is the cause?

Do you tolerate negative or discouraging influences which you can avoid?

Are you careless of your personal appearance? If so, when and why?

Have you learned how to 'drown your troubles' by being too busy to be annoyed by them?

Would you call yourself a 'spineless weakling' if you permitted others to do your thinking for you?

Do you neglect internal bathing until auto-intoxication makes you ill-tempered and irritable?

How many preventable disturbances annoy you, and why

do you tolerate them?

Do you resort to liquor, narcotics, or cigarettes to 'quiet your nerves'? If so, why do you not try will-power instead?

Does anyone 'nag' you, and if so, for what reason?

Do you have a DEFINITE MAJOR PURPOSE, and if so, what is it, and what plan have you for achieving it?

Do you suffer from any of the Six Basic Fears? If so, which ones?

Have you a method by which you can shield yourself against the negative influence of others?

Do you make deliberate use of auto-suggestion to make your mind positive?

Which do you value most, your material possessions, or your privilege of controlling your own thoughts?

Are you easily influenced by others, against your own judgment?

Has today added anything of value to your stock of knowledge or state of mind?

Do you face squarely the circumstances which make you unhappy, or sidestep the responsibility?

Do you analyze all mistakes and failures and try to profit by them or, do you take the attitude that this is not your duty?

Can you name three of your most damaging weaknesses?

What are you doing to correct them?

Do you encourage other people to bring their worries to you for sympathy?

Do you choose, from your daily experiences, lessons or influences which aid in your personal advancement?

Does your presence have a negative influence on other people as a rule?

What habits of other people annoy you most?

Do you form your own opinions or permit yourself to be influenced by other people?

Have you learned how to create a mental state of mind with which you can shield yourself against all discouraging influences?

Does your occupation inspire you with faith and hope?

Are you conscious of possessing spiritual forces of sufficient power to enable you to keep your mind free from all forms of FEAR?

Does your religion help you to keep your own mind positive?



Do you feel it your duty to share other people's worries? If so, why?

If you believe that 'birds of a feather flock together' what have you learned about yourself by studying the friends whom you attract?

What connection, if any, do you see between the people with whom you associate most closely, and any unhappiness you may experience?

Could it be possible that some person whom you consider to be a friend is, in reality, your worst enemy, because of his negative influence on your mind?

By what rules do you judge who is helpful and who is damaging to you?

Are your intimate associates mentally superior or inferior to you?

How much time out of every 24 hours do you devote to:

- a. your occupation
- b. sleep
- c. play and relaxation
- d. acquiring useful knowledge e. plain waste

Who among your acquaintances,

- a. encourages you most
- b. cautions you most
- c. discourages you most
- d. helps you most in other ways

What is your greatest worry? Why do you tolerate it?

When others offer you free, unsolicited advice, do you accept it without question, or analyze their motive?

What, above all else, do you most DESIRE? Do you intend to acquire it? Are you willing to subordinate all other desires for this one? How much time daily do you devote to acquiring it?

Do you change your mind often? If so, why?

Do you usually finish everything you begin?

Are you easily impressed by other people's business or professional titles, college degrees, or wealth?

Are you easily influenced by what other people think or say of you?

Do you cater to people because of their social or financial status?

Whom do you believe to be the greatest person living?

In what respect is this person superior to yourself?

How much time have you devoted to studying and answering these questions? (At least one day is necessary for the analysis and the answering of the entire list.)

If you have answered all these questions truthfully, you know more about yourself than the majority of people. Study the questions carefully, come back to them once each week for several months, and be astounded at the amount of additional knowledge of great value to yourself, you will have gained by the simple method of answering the questions truthfully. If you are not certain concerning the answers to some of the questions, seek the counsel of those who know you well, especially those who have no motive in flattering you, and see yourself through their eyes. The experience will be astonishing.

You have ABSOLUTE CONTROL over but one thing, and that is your thoughts. This is the most significant and inspiring of all facts known to man! It reflects man's Divine nature. This Divine prerogative is the sole means by which you may control your own destiny. If you fail to control your own mind, you may be sure you will control nothing else.

If you must be careless with your possessions, let it be in connection with material things. Your mind is your spiritual estate! Protect and use it with the care to which Divine Royalty is entitled. You were given a WILL-POWER for this purpose.

Unfortunately, there is no legal protection against those who, either by design or ignorance, poison the minds of others by negative suggestion. This form of destruction should be punishable by heavy legal penalties, because it may and often does destroy one's chances of acquiring material things which are protected by law.

Men with negative minds tried to convince Thomas A. Edison that he could not build a machine that would record and reproduce the human voice, 'because' they said, 'no one else had ever produced such a machine.' Edison did not believe them. He knew that the mind could produce ANYTHING THE MIND COULD CONCEIVE AND BELIEVE, and that knowledge was the thing that lifted the great Edison above the common herd.

Men with negative minds told F. W. Woolworth, he

would go 'broke' trying to run a store on five and ten cent sales. He did not believe them. He knew that he could do anything, within reason, if he backed his plans with faith. Exercising his right to keep other men's negative suggestions out of his mind, he piled up a fortune of more than a hundred million dollars. Men with negative minds told George Washington he could not hope to win against the vastly superior forces of the British, but he exercised his Divine right to BELIEVE, therefore this book was published under the protection of the Stars and Stripes, while the name of Lord Cornwallis has been all but forgotten.

Doubting Thomases scoffed scornfully when Henry Ford tried out his first crudely built automobile on the streets of Detroit. Some said the thing never would become practical. Others said no one would pay money for such a contraption.

FORD SAID, 'I'LL BELT THE EARTH WITH DEPENDABLE MOTOR CARS,' AND HE DID!

His decision to trust his own judgment has already piled up a fortune far greater than the next five generations of his descendents can squander. For the benefit of those seeking vast riches, let it be remembered that practically the sole difference between Henry Ford and a majority of the more than one hundred thousand men who work for him, is this—  
FORD HAS A MIND AND CONTROLS IT, THE OTHERS HAVE MINDS WHICH THEY DO NOT TRY TO CONTROL.

Henry Ford has been repeatedly mentioned, because he is an astounding example of what a man with a mind of his own, and a will to control it, can accomplish. His record knocks the foundation from under that time-worn alibi, 'I never had a chance.' Ford never had a chance, either, but he CREATED AN OPPORTUNITY AND BACKED IT WITH PERSISTENCE UNTIL IT MADE HIM RICHER THAN CROESUS.

Mind control is the result of self-discipline and habit. You either control your mind or it controls you. There is no hall-way compromise. The most practical of all methods for controlling the mind is the habit of keeping it busy with a definite purpose, backed by a definite plan. Study the record of any man who achieves noteworthy success, and you will

observe that he has control over his own mind, moreover, that he exercises that control and directs it toward the attainment of definite objectives. Without this control, success is not possible.

## FIFTY-SEVEN FAMOUS ALIBIS

By Old Man IF

People who do not succeed have one distinguishing trait in common. They know all the reasons for failure, and have what they believe to be air-tight alibis to explain away their own lack of achievement. Some of these alibis are clever, and a few of them are justifiable by the facts. But alibis cannot be used for money. The world wants to know only one thing—HAVE YOU ACHIEVED SUCCESS?

A character analyst compiled a list of the most commonly used alibis. As you read the list, examine yourself carefully, and determine how many of these alibis, if any, are your own property. Remember, too, the philosophy presented in this book makes every one of these alibis obsolete.

IF I didn't have a wife and family . . .  
IF I had enough 'pull' . . .  
IF I had money . . .  
IF I had a good education . . .  
IF I could get a job . . .  
IF I had good health . . .  
IF I only had time . . .  
IF times were better . . .  
IF other people understood me . . .  
IF conditions around me were only different . . .  
IF I could live my life over again . . .  
IF I did not fear what 'THEY' would say . . .  
IF I had been given a chance . . .  
IF I now had a chance . . .  
IF other people didn't 'have it in for me' . . .  
IF nothing happens to stop me . . .  
IF I were only younger . . .  
IF I could only do what I want . . .  
IF I had been born rich . . .  
IF I could meet 'the right people' . . .  
IF I had the talent that some people have . . .

IF I dared assert myself . . .  
IF I only had embraced past opportunities . . .  
IF people didn't get on my nerves . . .  
IF I didn't have to keep house and look after the  
children . . .  
IF I could save some money . . .  
IF the boss only appreciated me . . .  
IF I only had somebody to help me . . .  
IF my family understood me . . .  
IF I lived in a big city . . .  
IF I could just get started . . .  
IF I were only free . . .  
IF I had the personality of some people . . .  
IF I were not so fat . . .  
IF my talents were known . . .  
IF I could just get a 'break' . . .  
IF I could only get out of debt . . .  
IF I hadn't failed . . .  
IF I only knew how . . .  
IF everybody didn't oppose me . . .  
IF I didn't have so many worries . . .  
IF I could marry the right person . . .  
IF people weren't so dumb . . .  
IF my family were not so extravagant . . .  
IF I were sure of myself . . .  
IF luck were not against me . . .  
IF I had not been born under the wrong star . . .  
IF it were not true that 'what is to be will be' . . .  
IF I did not have to work so hard . . .  
IF I hadn't lost my money . . .  
IF I lived in a different neighborhood . . .  
IF I didn't have a 'past' . . .  
IF I only had a business of my own . . .  
IF other people would only listen to me . . .  
IF \* \* \* and this is the greatest of them all \* \* \* I  
had the courage to see myself as I really am, I would  
find out what is wrong with me, and correct it, then  
I might have a chance to profit by my mistakes and  
learn something from the experience of others, for I  
know that there is something WRONG with me, or I  
would now be where I WOULD HAVE BEEN IF I had spent  
more time analyzing my weaknesses, and less time  
building alibis to cover them.  
Building alibis with which to explain away failure is

a national pastime. The habit is as old as the human race, and is fatal to success! Why do people cling to their pet alibis? The answer is obvious. They defend their alibis because THEY CREATE them! A man's alibi is the child of his own imagination. It is human nature to defend one's own brain-child.

Building alibis is a deeply rooted habit. Habits are difficult to break, especially when they provide justification for something we do. Plato had this truth in mind when he said, 'The first and best victory is to conquer self. To be conquered by self is, of all things, the most shameful and vile.' Another philosopher had the same thought in mind when he said, 'It was a great surprise to me when I discovered that most of the ugliness I saw in others, was but a reflection of my own nature.' 'It has always been a mystery to me,' said Elbert Hubbard, 'why people spend so much time deliberately fooling themselves by creating alibis to cover their weaknesses. If used differently, this same time would be sufficient to cure the weakness, then no alibis would be needed.

'In parting, I would remind you that 'Life is a checkerboard, and the player opposite you is TIME. If you hesitate before moving, or neglect to move promptly, your men will be wiped off the board by TIME. You are playing against a partner who will not tolerate INDECISION!'

Previously you may have had a logical excuse for not having forced Life to come through with whatever you asked, but that alibi is now obsolete, because you are in possession of the Master Key that unlocks the door to Life's bountiful riches.

The Master Key is intangible, but it is powerful! It is the privilege of creating, in your own mind, a BURNING DESIRE for a definite form of riches. There is no penalty for the use of the Key, but there is a price you must pay if you do not use it. The price is FAILURE. There is a reward of stupendous proportions if you put the Key to use. It is the satisfaction that comes to all who conquer self and force Life to pay whatever is asked.

The reward is worthy of your effort. Will you make the start and be convinced?

'If we are related,' said the immortal Emerson, 'we shall meet.' In closing, may I borrow his thought, and say, 'If we are related, we have, through these pages, met.'

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