

THE PRACTICAL STEPS TO

TRANSFORMING YOUR DESIRES INTO RICHES

The

THINK

and

GROW

RICH

WORKBOOK



Adapted from **NAPOLEON HILL'S**
landmark classic *Think and Grow Rich*
by JOEL FOTINOS and AUGUST GOLD

The
THINK *and*
GROW RICH

— WORKBOOK —

BY JOEL FOTINOS & AUGUST GOLD

JEREMY P. TARCHER/PENGUIN
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— W O R K B O O K —

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Do not spend a single moment more wondering whether this *Think and Grow Rich Workbook* can work for you. It can. Specifically, it *will* if you do the work in this book exactly as it is written, in both spirit and form.

The workbook is designed carefully. On the left-hand pages, all taken directly from the original text of *Think and Grow Rich*, you will be reading a story of people who through their thinking grew rich. Or you will be introduced to different laws of prosperity or asked to reflect on certain important ideas. The left-hand pages are designed to educate and inspire you. The right-hand pages will ask you to take an action. Do not skip over any suggested action hoping to find an easier action, one more to your liking; take the action. *In this workbook, reading every story and taking every action is important.*

In the back of the book you will find “Success Notes.” In this section, you are asked to record both the large and small successes that you will experience along the way. These successes may seem like intuitions, synchronicities, creative ideas that we or others have, chance meetings, important connections made, or even nighttime dreams that take on more significance than ever before. Whatever they look like, write all your successes down, as it is part of the process.

Thinking and growing rich is a *process* that works one step at a time, not something that appears full-blown overnight. This workbook from its first page to the last is intended to guide you successfully through the process.

What makes us so confident that the Think and Grow Rich process works if you work at it? Because we used it and it worked for us. Here’s what happened:

We had unexpectedly just received a “no” from a book agent to whom we had submitted our novel. Instead of scrambling for next steps, we decided to put aside for the moment our efforts toward getting published and instead pick up *Think and Grow Rich*.

We both had heard of this book for years. Napoleon Hill's prosperity principles, gleaned from the study of the richest men of his time, has sold millions of copies, is credited with helping countless men and women become wealthier, and is the foundation of most modern financial and business self-help books that have followed since its publication. We figured that if the book is still selling since its publication during the Depression, there must be a reason.

We agreed to be prosperity partners, studying the original version of *Think and Grow Rich* one chapter at a time (which is available in book form, or can even be found on the Internet). Since there are thirteen "Steps to Riches," we agreed to meet in person once a week for thirteen weeks to compare notes and our progress. Further, we agreed to follow each suggestion and exercise exactly as suggested in Hill's book. In addition, we chose a specific dollar amount that we individually wanted to have in hand at the end of the thirteen-week program. To help us on our way, we decided to cut up a copy of the text and create a personal workbook to make it easier for us to do everything Napoleon Hill suggests in his book. We wanted a workbook to record our desires and goals, to do the exercises, to keep a journal of our successes. Our own version of the book, now in workbook form, made the process much easier.

Fast forward to the end of the thirteen weeks. Yes, we learned and grew a lot in our understanding of the laws of prosperity and the process of using the mind to attract greater riches. Yes, we felt even more confident about our potential, more deserving of riches. Yes, our thoughts grew about who we were and what we felt able to create. But no, we didn't have the cash in hand! Yet, oddly, we were unfazed by the absence of the cash. Although the cash was not in hand, we were *certain* it was on the way.

How could we be certain? *Think and Grow Rich* had expanded our thinking—we had set a burning desire for "riches" in motion, and followed it by taking all the suggested actions, so by law it was inevitable that our desire would bear fruit if we didn't give up and close the door prematurely. People fail, never the law that Hill writes about; and we were working with law. We were not wishing and hoping, we were knowing.

At our weekly lunch in the thirteenth week, the idea of our novel came up (the one sitting on the shelf for the last three months). We had a hunch that it was finally time to find an agent for our book. Trust your hunches, Napoleon Hill advises, and we did. By the day's end, we had found a literary agent willing to look at the book. Less than twenty-four hours later, she called back with a "yes." Within sixty days the novel was given a preemptive offer, which is an offer to take the book off the table before any other publishers bid on it. "It's an honor to publish this book," were the exact words of our new editor. We received a good advance, and when the monies were divided up, we each had exactly the amount that we originally intended. It didn't arrive on the last day of the thirteenth week, but it did arrive.

This companion workbook was the one we created for ourselves to use during our thirteen-week program, and we knew that if it helped us, it could also make doing the work easier for others. We have since shared our workbook pages with many people over the past several years, and have heard firsthand from others how having the exercises and highlights from *Think and Grow Rich* put into a workbook form aids in the Think and Grow Rich journey. Our book is used most successfully as a companion as you read a copy of Napoleon Hill's *Think and Grow Rich*—however you use it, make sure you use it with an open mind.

The workbook—based on the original public-domain version of *Think and Grow Rich*—will help you transform the concept of your dream onto the reality of the page, where you will see it, build it, and breathe life into it. Although many people start the Think and Grow Rich adventure and never finish it, our hope is that this workbook will help you *finish* the process.

We wish you well in your journey of thinking and growing rich!



THE FIRST STEP TOWARD RICHES

DESIRE

All achievement, no matter what may be its nature or its purpose, must begin with an intense, burning desire for something definite.

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

Success Story

THOMAS EDISON

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

The six steps here were carefully scrutinized by Thomas A. Edison, who placed his stamp of approval upon them as being, not only the steps essential for the accumulation of money, but necessary for the attainment of any definite goal.

TASK 1: EXACT AMOUNT OF MONEY

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

€ _____

Why do you choose that particular amount? Examples are to pay off debt; pay off the mortgage; cover college fund; to make you feel safe and secure.

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

Burning Desire

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

TASK 2: INTENTION TO GIVE

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

I would like to give to/by:

I believe in the power of desire backed by faith, because I have seen this power lift men from lowly beginnings to places of power and wealth; I have seen it rob the grave of its victims; I have seen it serve as the medium by which men staged a comeback after having been defeated in a hundred different ways.

Why do you choose that particular way to give? For example, I've always wanted to work with children/homeless/the needy; it makes me feel part of a community; it makes me feel generous; it makes me feel like I have something to give.

Success Story

CHARLES DICKENS

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

TASK 3: A DEFINITE DATE

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

A burning desire has devious ways of transmuting itself into its physical equivalent.

My definite date is:

Why that date? Examples are: it corresponds to a national day of independence or thanksgiving that you want to claim for yourself; it's an anniversary of an important date in your life.

Inspiration for Success

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

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

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

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

TASK 4: A DEFINITE PLAN

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

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

My plan of action is:

1. _____
2. _____
3. _____

Examples are to commit to completing this book/workbook; make "that" call; do research on the Internet; take a class.

Success Story

COPERNICUS

Copernicus, the great astronomer, dreamed of a multiplicity of worlds, and revealed them! No one denounced him as “impractical” after he had triumphed. Instead, the world worshipped at his shrine, thus proving once more that “success requires no apologies, failure permits no alibis.”

TASK 5: STATEMENT OF DESIRE

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

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

The exact amount of money I desire is:

\$ _____

I intend to give _____

_____ in return for the money I desire.

I intend to possess this money by:

My plan of action is:

1. _____

2. _____

3. _____

Signed: _____ Date: _____

Success Story

MARCONI

Marconi dreamed of a system for harnessing the intangible forces of the ether. It may interest you to know that Marconi's "friends" had him taken into custody and had him examined in a psychopathic hospital, when he announced he had discovered a principle through which he could send messages through the air, without the aid of wires or other direct physical means of communication. Evidence that he did not dream in vain may be found in every wireless and radio in the world.

TASK 6: READ YOUR STATEMENT ALOUD TWICE DAILY

Read your written statement aloud (Task 5), twice daily, once just before retiring at night, and once after arising in the morning. As you read, see and feel and believe yourself already in possession of the money.

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

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

GOING DEEPER

Transmuting Your Defeats Into Your Victories

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

It is time to transmute your disappointments into dreams of a constructive nature.

List three major disappointments in your life:

1. _____

2. _____

3. _____

List how each disappointing experience has positively helped to strengthen you over time:

1. _____

2. _____

3. _____

GOING DEEPER

Go Ahead and Dream . . .

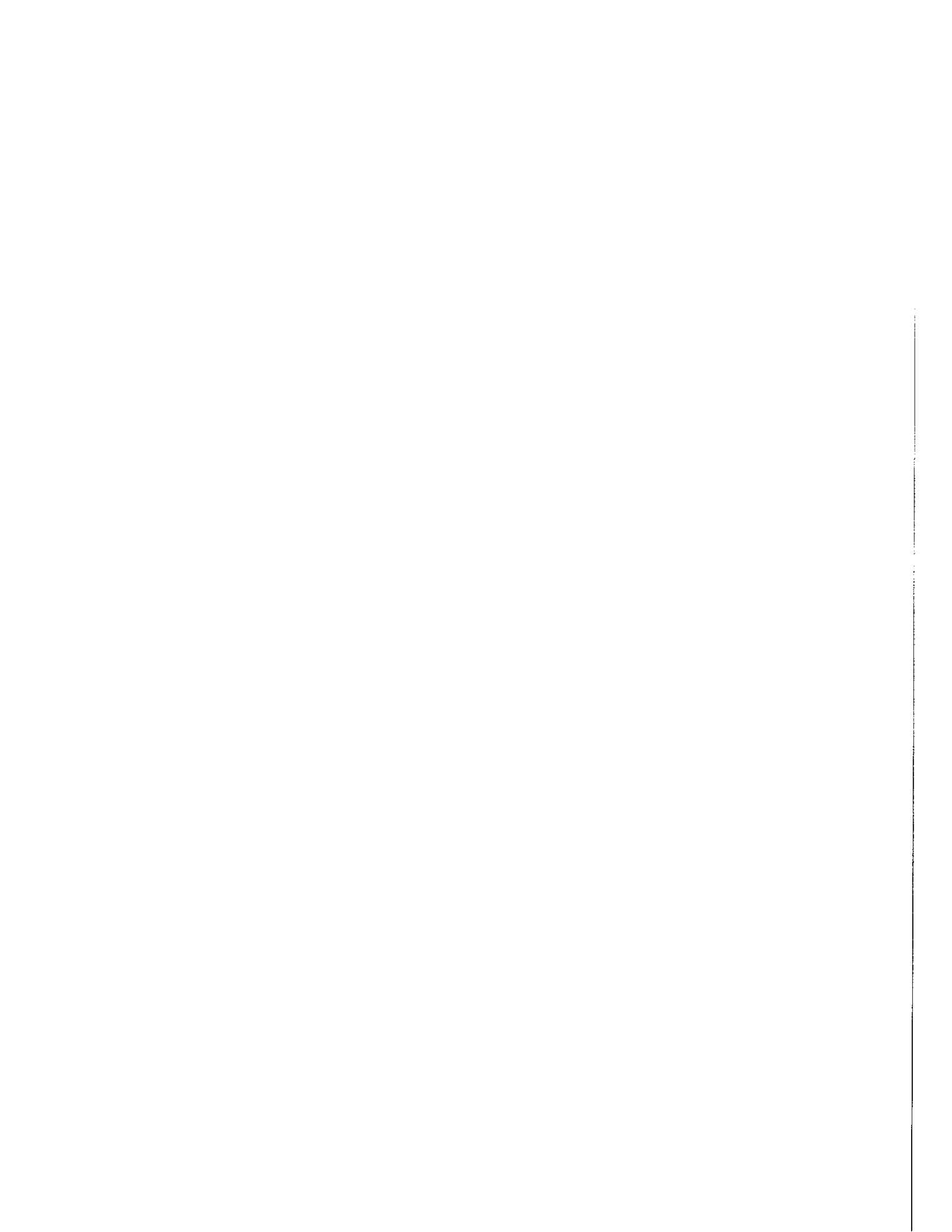
The greatest achievement was, at first and for a time, but a dream. The oak sleeps in the acorn. The bird waits in the egg, and in the highest vision of the soul, a waking angel stirs. Dreams are the seedlings of reality.

List three dreams you have never shared with anyone. Without thinking of how, when, or where it will happen, allow yourself to write down freely the desires you have only ever dreamed about.

1. _____

2. _____

3. _____



THE SECOND STEP TOWARD RICHES

FAITH

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

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

Declaration of Faith

Have Faith in yourself; Faith in the Infinite.

Faith is the "eternal elixir" which gives life, power, and action to the impulse of thought.

Faith is the starting point of all accumulation of riches!

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

Faith is the only known antidote for failure.

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

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

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

SELF-CONFIDENCE FORMULA

Auto-suggestion #1

“I KNOW that I have the ability to achieve the object of my definite purpose in life, therefore, I demand of myself persistent, continuous action toward its attainment, and I here and now promise to render such action.”

Every man is what he is, because of the dominating thoughts which he permits to occupy his mind.

Take ten minutes right now to read the above statement over and over aloud with feeling. These are only words until you claim them with your emotion and make them yours.

Each time you repeat it, try to memorize one additional phrase until, at the end of your recitation, you have memorized the sentence.

Success Story

MAHATMA GANDHI

Gandhi wields more potential power than any man living at his time. How did he come by that power?

Gandhi has accomplished, through the influence of faith, that which the strongest military power on earth could not, and never will accomplish through soldiers and military equipment. He has accomplished the astounding feat of influencing 200 million minds to coalesce and move in unison as a single mind.

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

SELF-CONFIDENCE FORMULA

Auto-suggestion #2

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

Take ten minutes right now to read the above statement over and over aloud with feeling. These are only words until you claim them with your emotion and make them yours.

Each time you repeat it, try to memorize one additional phrase until, at the end of your recitation, you have memorized the sentence.

The human mind is constantly attracting vibrations which harmonize with that which dominates the human mind.

Any idea, plan, or purpose may be placed in the mind through repetition of thought.

Thoughts which are mixed with any of the feelings of emotions constitute a magnetic force which attracts . . . other similar or related thoughts.

The Subconscious Mind

Auto-suggestion, or repetitive statements of truth, is a form of accessing the subconscious mind.

The subconscious mind is the chemical laboratory in which all thought impulses are combined and made ready for translation into physical reality.

The subconscious mind makes no distinction between constructive and destructive thought impulses.

The subconscious mind will translate into reality a thought driven by fear just as readily as it will translate into reality a thought driven by courage, or faith.

SELF-CONFIDENCE FORMULA

Auto-suggestion #3

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

Take ten minutes right now to read the above statement over and over aloud with feeling. These are only words until you claim them with your emotion and make them yours.

Each time you repeat it, try to memorize one additional phrase until, at the end of your recitation, you have memorized the sentence.

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

The Genius in You

Somewhere in your makeup there lies *sleeping*, this seed of achievement which, if aroused and put into action, would carry you to heights, such as you may never have hoped to attain.

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

SELF-CONFIDENCE FORMULA

Auto-suggestion #4

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

Take ten minutes right now to read the above statement over and over aloud with feeling. These are only words until you claim them with your emotion and make them yours.

Each time you repeat it, try to memorize one additional phrase until, at the end of your recitation, you have memorized the sentence.

Like the wind which carries one ship east and another west, the law of auto-suggestion will lift you up or pull you down, according to the way you set your sails of thought.

The Power of Your Thought

Riches begin in the form of thought!

The amount is limited only by the person in whose mind the thought is put into motion. Faith removes limitations!

Remember this when you are ready to bargain with life for whatever it is that you ask . . .

SELF-CONFIDENCE FORMULA

Auto-suggestion #5

“I FULLY REALIZE that no wealth or position can long endure, unless built upon truth and justice, therefore, I will engage in no transaction which does not benefit all whom it affects. I will succeed by attracting to myself the forces I wish to use, and the cooperation of other people. I will induce others to serve me, because of my willingness to serve others.”

Take ten minutes right now to read the above statement over and over aloud with feeling. These are only words until you claim them with your emotion and make them yours.

Each time you repeat it, try to memorize one additional phrase until, at the end of your recitation, you have memorized the sentence.

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



THE THIRD STEP TOWARD RICHES

AUTO- SUGGESTION

The actual performance of transmuting desire into money involves the use of auto-suggestion as an agency by which one may reach, and influence, the subconscious mind.

Auto-suggestion is a self-suggestion. Communicate the object of your desire directly to your subconscious mind in a spirit of absolute faith. Through repetition of this procedure, you voluntarily create thought habits which are favorable to your efforts to transmute desire into its monetary equivalent.

You are now reading the chapter which represents the keystone to the arch of this philosophy. The instructions contained in this chapter must be understood and applied with persistence, if you succeed in transmuting desire into money.

Understanding the Subconscious Mind

1: DOMINATING THOUGHTS

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

2: GUARDING YOUR THOUGHTS

All sense impressions which are perceived through the five senses are stopped by the conscious thinking mind and may be either passed on to the subconscious mind or rejected, at will. The conscious faculty serves therefore as an outer guard to the approach to the subconscious.

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

UNDERSTANDING THE SUBCONSCIOUS MIND

DOMINATING THOUGHTS: What are your three dominating thoughts you carry with you day in and day out? Examples are: Life is too hard; I'm not a lucky person; I'm too old.

1. _____
2. _____
3. _____

Man may become the master of himself, and of his environment, because he has the power to influence his own subconscious mind, and through it, gain the cooperation of Infinite Intelligence.

GUARDING YOUR THOUGHTS: What thoughts and beliefs do your friends, relatives, and acquaintances, your community, and your nation hold that you need to guard against? Examples are: Life is limited; There's not enough to go around; Be happy with what you have and don't ask for more; Things are bad and they're going to get worse.

1. _____
2. _____
3. _____

*Understanding the Subconscious Mind,
continued*

3: THE RICH GARDEN OF YOUR MIND

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

UNDERSTANDING THE SUBCONSCIOUS MIND, CONTINUED

WEEDING YOUR GARDEN: What three destructive thoughts in your mental garden would you like to uproot? Examples are: I've tried but I've failed before; It's too hard; I don't have enough money; I'm not smart enough; It's too much work; I was born into the wrong family.

1. _____
2. _____
3. _____

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

FEEDING YOUR GARDEN: What thought seeds would you like to plant in your rich, fertile garden of mind to replace the beliefs you have uprooted? Examples are: I experience prosperity everywhere I go; I open new doors in my life; I deserve the best and I accept the best now.

1. _____
2. _____
3. _____

Understanding the Subconscious Mind, continued

4: EMOTIONALIZING YOUR BELIEFS

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

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

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

UNDERSTANDING THE SUBCONSCIOUS MIND, CONTINUED

Look at the following affirmative statements. Find the one that excites you the most. Beginning today until your definite date, repeat this statement one hundred times each day. In the beginning the statement may sound like you are mechanically repeating words. But if you persist, you will find that your feelings will become engaged and they are no longer words on a page, but rather they become YOUR words emerging from your very being.

As you repeat the statement, make sure to breathe, try to feel the words coming from deep within you.

Say them this way: plant your feet on the ground, be aware of posture and your stance, and begin to speak these words aloud forcefully and powerfully until you begin to feel the strength of believing them.

*I am open to receive all of life's riches.
I am the master of my fate, I am the captain of my soul!
Every day in every way I open new doors in my life.
Day by day, in every way, I am getting better and better.
I am prosperous.
I say yes to life, and life says yes to me.
Everything I touch turns to gold.*

Create your own:

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

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

Concentration and Visualization

The subconscious mind takes any orders given it in a spirit of absolute faith, and acts upon those orders, although the orders often have to be presented *over and over again*, through repetition, before they are interpreted by the subconscious mind.

Fix in your own mind the exact amount of money you desire, hold your thoughts on that amount of money by concentration, or fixation of attention, with your eyes closed, until you can actually see the physical appearance of the money. Do this at least once each day as you see yourself actually in possession of the money.

Consider the possibility of playing a perfectly legitimate “trick” on your subconscious mind, by making it believe, because you believe it, that you must have the amount of money you are visualizing, that this money is already awaiting your claim.

INSTRUCTIONS FOR VISUALIZATION

Go into some quiet spot (preferably in bed at night) where you will not be disturbed or interrupted, close your eyes, and repeat aloud (so you may hear your own words) the written statement of the amount of money you intend to accumulate, the time-limit for its accumulation, and a description of the service or merchandise you intend to give in return for the money. As you carry out these instructions, see yourself already in possession of the money. For example, suppose that you intend to accumulate \$50,000 by the first of January, five years hence, and that you intend to give personal services in return for the money in the capacity of a salesman. Your written statement of your purpose should be similar to the following:

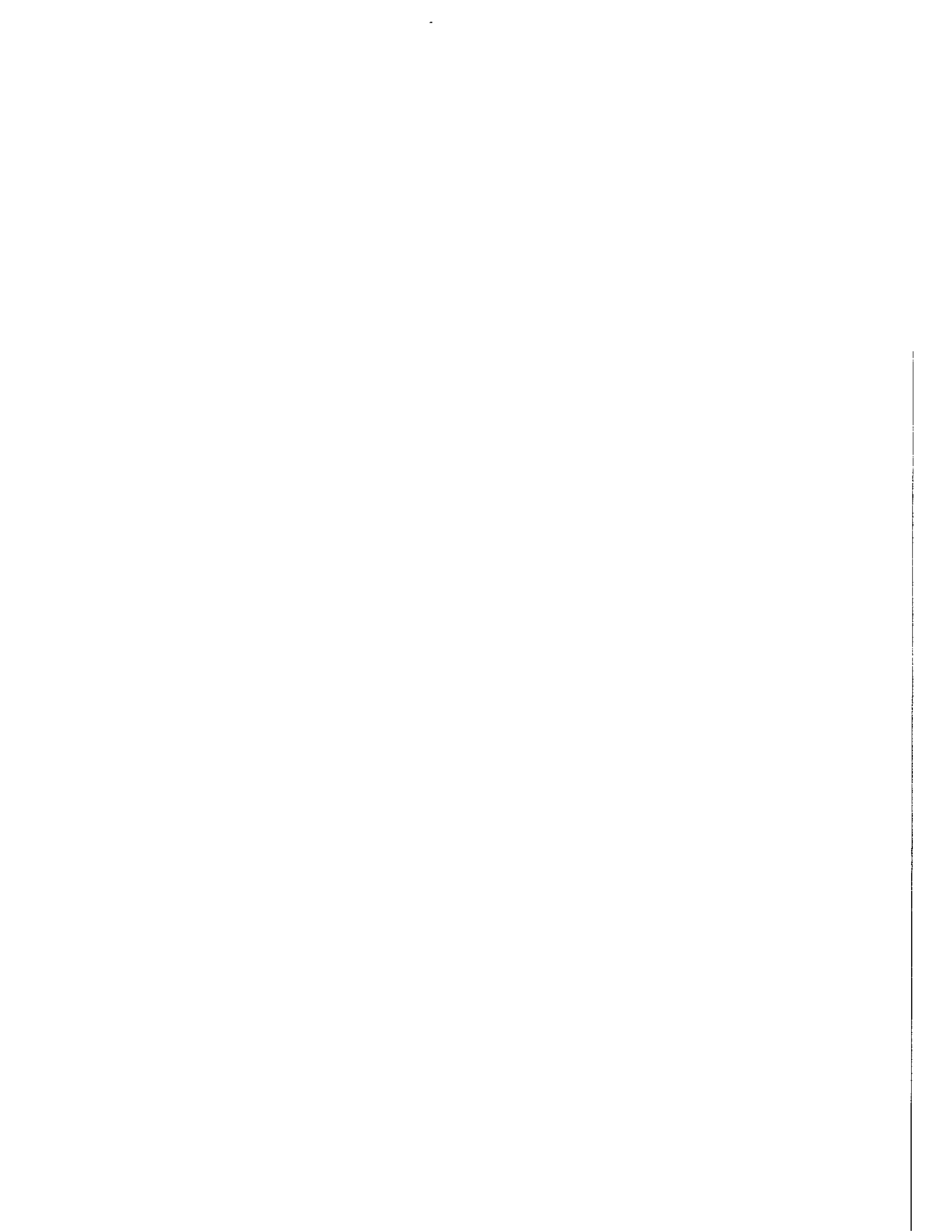
Carry out these instructions as though you were a small child. Inject into your efforts something of the faith of a child.

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

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

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

(Repeat this program night and morning until you can see, in your imagination, the money you intend to accumulate. Place a written copy of your statement where you can see it night and morning, and read it just before retiring and upon arising until it has been memorized.)



THE FOURTH STEP TOWARD RICHES

SPECIALIZED KNOWLEDGE

There are two kinds of knowledge. One is general, the other is specialized. General knowledge, no matter how great in quantity in variety it may be, is of but little use in the accumulation of money.

Knowledge will not attract money, unless it is organized, and intelligently directed, through practical plans of action, to the definite end of accumulation of money. Knowledge is only potential power. It becomes power only when, and if, it is organized into definite plans of action, and directed to a definite end.

Any man is educated who knows where to get knowledge when he needs it, and how to organize that knowledge into definite plans of action.

Specialized Knowledge

Thomas A. Edison had only three months of "schooling" during his entire life.

Henry Ford had less than a sixth-grade "schooling."

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

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

The preceding paragraph should give hope and encouragement to the man with ambition to accumulate a fortune, who has not possessed himself of the necessary "education" to supply such specialized knowledge as he may require.

HOW TO ATTAIN KNOWLEDGE

WHAT YOU NEED: Decide the sort of specialized knowledge you require and the purpose for which it is needed. To a large extent, your major purpose in life, the goal toward which you are working, will help determine the knowledge you need.

Make a list of specialized knowledge that you need to manifest your Statement of Desire.

1. _____

2. _____

3. _____

Knowledge has no value except that which can be gained from its application toward some worthy end.

Successful men, in all callings, never stop acquiring specialized knowledge related to their major purpose, business, or profession.

Those who are not successful usually make the mistake of believing that the knowledge-acquiring period ends when one finishes school.

Success Story

STUART AUSTIN WIER

Stuart Austin Wier prepared himself as a Construction Engineer and followed this line of work until the Depression limited his market to where it did not give him the income he required. He took inventory of himself, decided to change his profession to law, went back to school, and took special courses by which he prepared himself as a corporation lawyer. Despite the fact the Depression had not ended, he completed his training, passed the bar examination, and quickly built a lucrative law practice, in Dallas, Texas; in fact he is turning away clients.

(Just to keep the record straight, and to anticipate the alibis of those who will say, "I couldn't go to school because I have a family to support," or "I'm too old," I will add the information that Mr. Wier was past forty and married when he went back to school.)

HOW TO ATTAIN KNOWLEDGE

WHERE TO FIND IT: Your next move requires that you have accurate information concerning dependable sources of knowledge. These include one's own experience and education, colleges, workshops, special training courses, Internet, and the like.

List the places where you might attain that specialized knowledge—either within your present financial means or at no cost to you.

1. _____
2. _____
3. _____
4. _____
5. _____

The beginning of any successful business is an idea.

Persons who schedule their spare time to provide for home study seldom remain at the bottom very long. Their action opens the way for the upward climb, removes many obstacles from their path, and gains the friendly interest of those who have the power to put them in the way of opportunity.

Success Story

ENTERPRISING ACCOUNTANT

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

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

A CALL TO ACTION

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

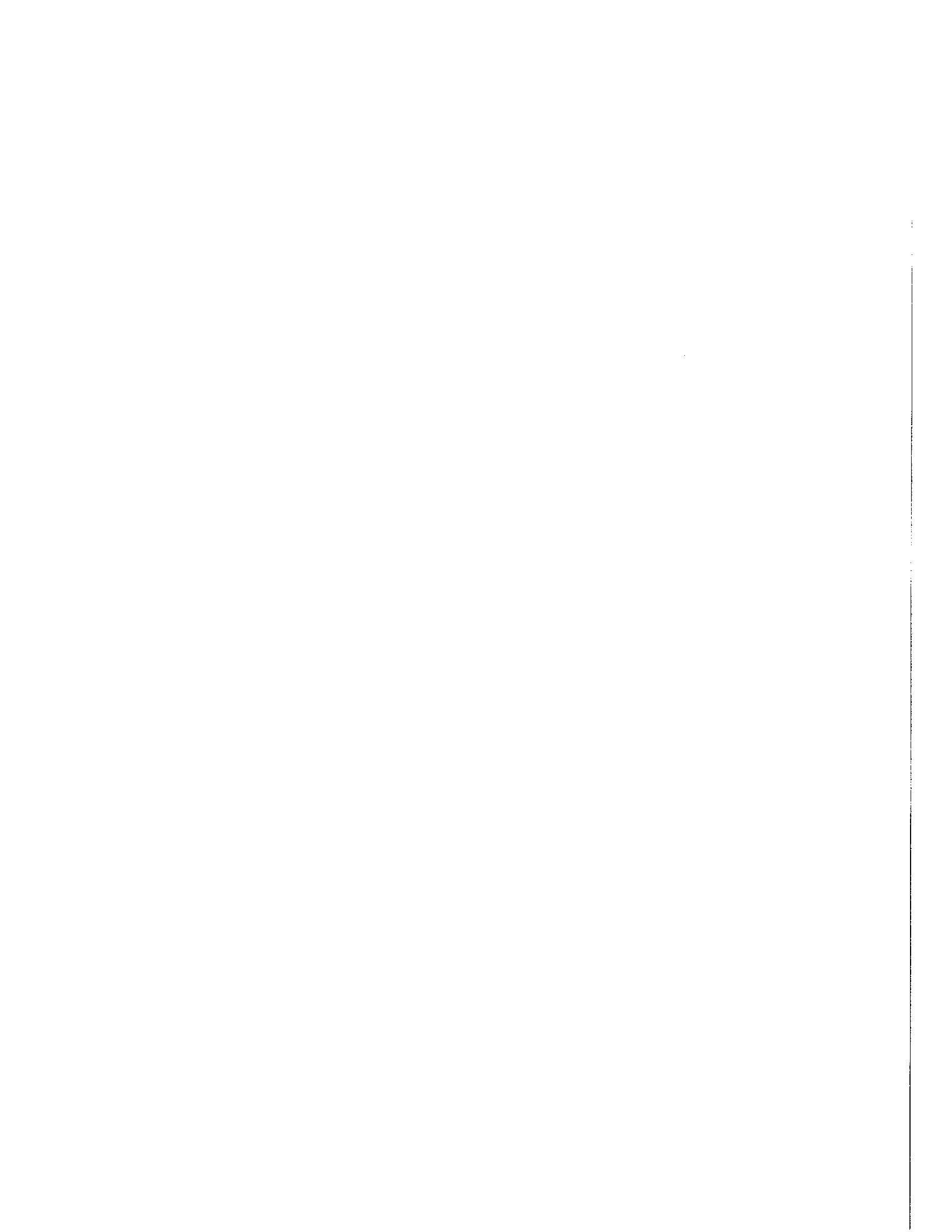
Remember, the idea is the main thing. Specialized knowledge may be found just around the corner—any corner!

List those places where you can attain specialized knowledge and their contact information:

ORGANIZATION NAME:	DATE CONTACT MADE:
CONTACT PERSON:	FEE:
TELEPHONE:	NEXT STEPS:
WEB SITE:	
E-MAIL:	
ADDRESS:	

ORGANIZATION NAME:	DATE CONTACT MADE:
CONTACT PERSON:	FEE:
TELEPHONE:	NEXT STEPS:
WEB SITE:	
E-MAIL:	
ADDRESS:	

ORGANIZATION NAME:	DATE CONTACT MADE:
CONTACT PERSON:	FEE:
TELEPHONE:	NEXT STEPS:
WEB SITE:	
E-MAIL:	
ADDRESS:	



THE FIFTH STEP TOWARD RICHES

IMAGINATION

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

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

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

Man's only limitation, within reason, lies in his development and use of his imagination. He has not yet reached the apex of development in the use of his imaginative faculty. He has merely discovered that he has an imagination, and has commenced to use it in a very elementary way.

Desire

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!

DESIRE

Desire is only a thought, an impulse. It is nebulous and ephemeral. It is abstract, and of no value, until it has been transformed into its physical counterpart.

Success requires no explanation.
Failure permits no alibis.

List your desires below. Place no limits on your imagination.

WHAT I WANT TO HAVE:

1. _____
2. _____
3. _____
4. _____
5. _____

WHO I WANT TO BE:

1. _____
2. _____
3. _____
4. _____
5. _____

Two Forms of Imagination

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

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

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

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

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

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

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

IMAGINATION MAP

Symbols are powerful and direct communicators to our subconscious mind. Unlike your conscious mind, when your subconscious mind receives a symbol, it does not ask how or why or when. Those are all questions that the conscious mind often gets stuck on, thereby stopping forward movement. Symbols bypass the critical mind.

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

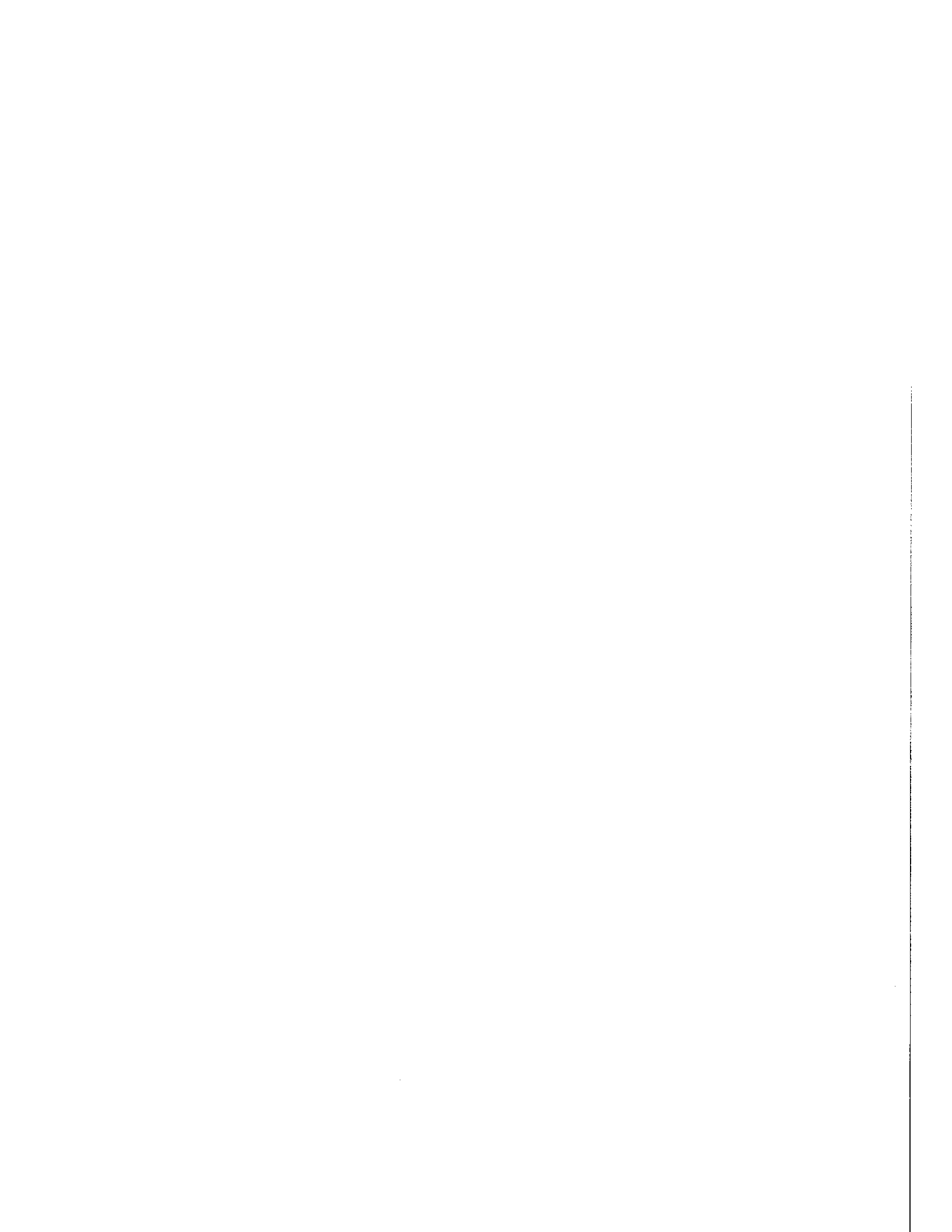
The Imagination Map

You will need:

- A dozen magazines of all types
- Scissors
- Glue

Time-limit: two undisturbed hours

1. Cut out a photograph, picture, phrase, or word that excites you. Do not use your logical mind to select the “correct” images. This is an imagination-driven activity. Whatever imagery arouses your passion and ignites your desire—cut it out and place it in a pile. Make sure to include not just material “things,” but also pictures that represent the qualities and feelings of the kind of person you wish to become. There need not be any rhyme or reason to the items you cut out. It is simply a matter of choosing what inspires you.
2. After you have done this with all twelve magazines, on the following two pages, assemble the words and images that are most striking to you. With a childlike enthusiasm, begin to create a collage that is pleasing to your eye. It must fit on these two pages, so you will have to be selective—you do not need to use every item you cut out. Use only those that inspire you the most.
3. Glue these images and words into place.
4. Twice a day as you read your Statement of Desire, turn to your Imagination Map and impress its images upon your subconscious mind. You do not have to know how they will come into being. Simply imagine yourself living in this new way.



THE SIXTH STEP TOWARD RICHES

ORGANIZED PLANNING

Organized planning is the crystallization of desire into action.

You have learned that everything that is created or acquired 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 1, you were instructed to take six definite, practical steps as your first move in translating desire into money. One of these steps is the formation of a definite, practical plan, or plans, through which this transformation may be made.

Master Mind Groups

1. 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 (in Step 9).
2. 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.
3. 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.
4. 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.

YOUR MASTER MIND GROUP

Make a list of a potential group of Master Mind participants. Choose from among the people in all walks of your life (home, work, volunteer, church, civic groups, book clubs, neighbors). These are people whom you admire for one reason or another: each person does not have to have all of the skills you are looking for. One person might have an exceptional ability to communicate with large groups of people, another might be excellent at finances and accounting, another might be a person who brings inspiration—so that together these people provide you with a full complement of attributes necessary for your success.

Name: _____ Success quality: _____

Phone: _____ E-mail: _____

Name: _____ Success quality: _____

Phone: _____ E-mail: _____

Name: _____ Success quality: _____

Phone: _____ E-mail: _____

Name: _____ Success quality: _____

Phone: _____ E-mail: _____

Name: _____ Success quality: _____

Phone: _____ E-mail: _____

Name: _____ Success quality: _____

Phone: _____ E-mail: _____

Name: _____ Success quality: _____

Phone: _____ E-mail: _____

Name: _____ Success quality: _____

Phone: _____ E-mail: _____

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.

Temporary Defeats

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

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*.

Thomas A. Edison "failed" ten thousand times before he perfected the incandescent electric light bulb.

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."

Edison met with *temporary defeat* ten thousand times before his efforts were crowned with success.

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.

SUCCESS AFFIRMATION

A QUITTER
NEVER WINS
&
A WINNER
NEVER QUILTS!

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.

Cut the above box declaration out and place it where you will see it every night before you go to sleep and every morning before you go to work.

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

The Major Attributes 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.

ARE YOU A LEADER OR A FOLLOWER?

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 man who makes these eleven Leadership Attributes the basis of his leadership will find abundant opportunity to lead in any walk of life.

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.

In what situations have you played the role of *follower*? (i.e., volunteering, jobs, family)

In what situations have you played the role of *leader*? (i.e., volunteering, jobs, family)

Which situation provided you with the greater satisfaction?

The 10 Major Causes of Failure in Leadership

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

1. *Inability to organize details.* Efficient leadership calls for ability to organize and master details. No genuine leader is ever "too busy" to do anything which may be required of him in his capacity as leader.
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.
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.
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 vitality of all who indulge in it.
8. *Disloyalty.* 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. Lack of loyalty is one of the major causes of failure in every mark of life.
9. *Emphasis of the "authority" of leadership.* The efficient leader leads by encouraging, and not by trying to instill fear in the hearts of 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.
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.

HOW TO GET THE EXACT POSITION YOU DESIRE

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" halfway up the ladder, does so by deliberate and careful planning (excepting, of course, the Boss's son).

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

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

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

4. 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.

5. 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*.

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

7. 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.

Q. Q. S.

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 "q.q.s." formula which means that quality, plus quantity, plus the proper spirit of cooperation, equals perfect salesmanship of service. Remember the "q.q.s." formula, but do more—apply it as a habit!

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.

WHAT IS YOUR Q.Q.S. RATING?

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.

How would you rate the service you have offered in all the various places you have been employed (including the work you have performed as a volunteer)?

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."

Where have I gone "above and beyond" what I was paid or asked to do?

Where could I have given more of myself? _____

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

Were all of my work relationships agreeable and harmonious? Could they have been more so?

Adequacy of quality or 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.

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 of both the quality and the quantity of service one renders.

The 30 Major Causes of Failure

Life's greatest tragedy consists of men and women who earnestly try, and fail! The tragedy lies in the overwhelmingly large majority of people who fail, as compared to the few who succeed period. I have had the privilege of analyzing several thousand men and women, 98% who were classified as "failures." My analysis work proved that there are 30 major reasons for failure (see next pages for details, and to see which of these are holding you back).

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.

FAILURE INVENTORY

How many of these are holding you back?

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.

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.

Place a check in the box next to each one that you claim is holding you back:

- 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 (see Step 9).
- 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 of every hundred of those whom I have analyzed had no such aim.
- 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.
- 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.
- Lack of self-discipline.* Discipline comes through self-control. This means that one must control all negative qualities, period. 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.
- Ill health.* No person may enjoy outstanding success without good health. Many of the causes of ill health are subject to mastery and control (overeating, negative thinking, overindulgence, lack of physical exercise, improper breathing).
- 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.
- Procrastination.* This is one of the most common causes of failure. 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.”

FAILURE INVENTORY, CONTINUED

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.

- 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.
- 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.
- 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.
- Uncontrolled desire for “something for nothing.”* The gambling instinct drives millions of people to failure.
- 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.
- One or more of the Six Basic Fears.* Fear of poverty, criticism, ill health, loss of love of someone, old age, and death must be mastered before you can market your services effectively.
- Wrong selection of a mate in marriage.* This is a most common cause of failure. The relationship of marriage brings people intimately into contact. Unless this relationship is harmonious, failure is likely to follow. Moreover, it will be a form of failure that is marked by misery and unhappiness, destroying all signs of ambition.
- 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.
- Wrong selection of associates in business.* We emulate those with whom we associate most closely.
- Superstition and prejudice.* Superstition is a form of fear. It is also a sign of ignorance. Men who succeed keep open minds.
- 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.
- 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.

FAILURE INVENTORY, CONTINUED

- The habit of indiscriminate spending.* The spendthrift cannot succeed mainly because he stands eternally in fear of poverty. 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.
- 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.
- Intolerance.* The person with a "closed" mind on any subject seldom gets ahead. Intolerance means that one has stopped acquiring knowledge.
- 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.
- 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 businessman or leader will tolerate.
- Possession of power that was not acquired through self-effort.* Power in the hands of one who did not acquire it gradually is often fatal to success. Quick riches are more dangerous than poverty.
- 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.
- Egotism and vanity.* These qualities serve as red lights which warn others to keep away. They are fatal to success.
- 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-dash judgments.
- 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.

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.

Add any particular cause of failure from which you have suffered that has not been included in the foregoing list.

Take Inventory of Yourself

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

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

INVENTORY OF YOURSELF

28 Questions You Should Answer

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? (See Appendix 1 for list of Six Basic Fears.)
10. Have I been either over-cautious, or under-cautious?
11. Has my relationship with my associates at 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 on 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 rebudget my time, and change my habits so I will be more efficient during the coming year?

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.

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.)

THE SEVENTH STEP TOWARD RICHES

DECISION

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.

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.

Definiteness of Decision

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.

REACHING YOUR OWN DECISIONS

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 factors 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.

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 wised 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 transmuting your own desire into money. If you are influenced by the opinions of others, you will have no desire of your own.

What are three decisions you can make with confidence right now?

1. _____
2. _____
3. _____

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 ways 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!*

DEEDS AND NOT WORDS

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.

Remember 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.



THE EIGHTH STEP TOWARD RICHES

PERSISTENCE

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 ensure the attainment of their objectives.

The majority of people are ready to throw their aims and purposes overboard and give up at the first sign of opposition or misfortune.

The Secret of 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 conversation did not come quickly, but it came. For four years Miss Hurst learned about "The Sidewalks of New York" from firsthand experience. She spent her days laboring, and her nights hoping. When hope grew dim, she did not say, "Alright, Broadway, you win." She said, "Very well, Broadway, you may whip some, but not me. I'm going to force you to give up."

One publisher (The Saturday Evening Post) sent her thirty-six rejection slips before she "broke the ice" and got a story across. The average writer, like the "average" in other walks of life, would have given up the job when the first rejection slip came. She pounded the pavements for four years to the tune of the publishers' "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 every paid for a story before publication.

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.

A TEST OF PERSISTENCE

If you are following this book with the intention of applying the knowledge it conveys, your first test as to your persistence will come when you begin to follow the six tasks described in the first 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.

Fortunes gravitate to men whose minds have been prepared to "attract" them, just as surely as water gravitates to the ocean.

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.

Persistence Exercise

Go back to task 1 (page 3) and start immediately to carry out the instructions given in connection with the six tasks.

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.

Definite Causes of Persistence

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

- *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.
- *Desire.* It is comparatively easy to acquire and to maintain persistence in pursuing the object of intense desire.
- *Self-reliance.* Belief in one's ability to carry out a plan encourages one to follow the plan through with persistence.
- *Definiteness of plans.* Organized plans, even though they may be weak and entirely impractical, encourage persistence.
- *Accurate knowledge.* Knowing that one's plans are sound, based upon experience or observation, encourages persistence; "guessing" instead of "knowing" destroys persistence.
- *Cooperation.* Sympathy, understanding, and harmonious cooperation with others tend to develop persistence.
- *Will-power.* The habit of concentrating one's thoughts upon the building of plans for the attainment of a definite purpose leads to persistence.
- *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.

SYMPTOMS OF LACK OF PERSISTENCE

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

Place a check next to the ones that you identify with:

- Failure to recognize and to clearly define exactly what one wants.
- Procrastination, with or without cause (usually backed up with a formidable array of alibis and excuses).
- Lack of interest in acquiring specialized knowledge.
- Indecision, the habit of “passing the buck” on all occasions, instead of facing issues squarely (also backed by alibis).
- The habit of relying upon alibis instead of creating definite plans for the solution of problems.
- Self-satisfaction. (Self-centeredness.) There is but little remedy for this affliction, and no hope for those who suffer from it.
- Indifference, usually reflected in one’s readiness to compromise on all occasions, rather than meet opposition and fight it.
- The habit of blaming others for one’s mistakes, and accepting unfavorable circumstances as being unavoidable.
- Weakness of desire, due to neglect in the choice of motives that impel action.
- Willingness, even eagerness, to quit at the first sign of defeat (based upon one or more of the Six Basic Fears).
- Lack of organized plans, placed in writing where they may be analyzed.
- The habit of neglecting to move on ideas, or to grasp opportunity when it presents itself.
- Wishing instead of willing.
- The habit of compromising with poverty instead of aiming at riches. General absence of ambition to be, to do, and to own.
- 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.
- 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.

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.

The Fear of Criticism

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

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

I had a fine opportunity, then and there, to kill off ambition before it gained control of me. Later in life, after having analyzed thousands of people, I discovered that most ideas are stillborn, and need the breath of life injected into them through definite plans of immediate action. The time to nurse an idea is at the time of its birth. Every minute it lives gives it a better chance of surviving. The fear of criticism is at the bottom of the destruction of most ideas which never reach the planning and action stage.

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:

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.

A. A definite purpose backed by burning desire for its fulfillment.

My definite purpose is: _____

B. A definite plan, expressed in continuous action.

My definite plan is: _____

C. A mind closed tightly against all negative and discouraging influences, including negative suggestions of relatives, friends, and acquaintances.

D. A friendly alliance with one or more persons who will encourage one to follow through with both plan and purpose.

The people who encourage me are: _____

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.*

THE NINTH STEP TOWARD RICHES

POWER OF THE MASTER MIND

Power is essential for success in the accumulation of money.

Plans are inert and useless without sufficient power to translate them into action.

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!

The Sources of Knowledge

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.

MASTER MIND CHECK-IN

No individual may have great power without availing himself of the Master Mind. In a preceding step, instructions were given for the creation of plans for the purpose of translating desire into its monetary equivalent.

Men take on the nature and the habits and the power of thought with whom they associate in a spirit of sympathy and harmony.

Refer back to your Master Mind list. Place the names of the people who you have chosen to be in your Master Mind group. Add to each name the success benefits they have brought to you to date (i.e., passion, vision, contacts, capital, etc.).

Name: _____

Success benefit: _____

Name: _____

Success benefit: _____

Name: _____

Success benefit: _____

Name: _____

Success benefit: _____

Name: _____

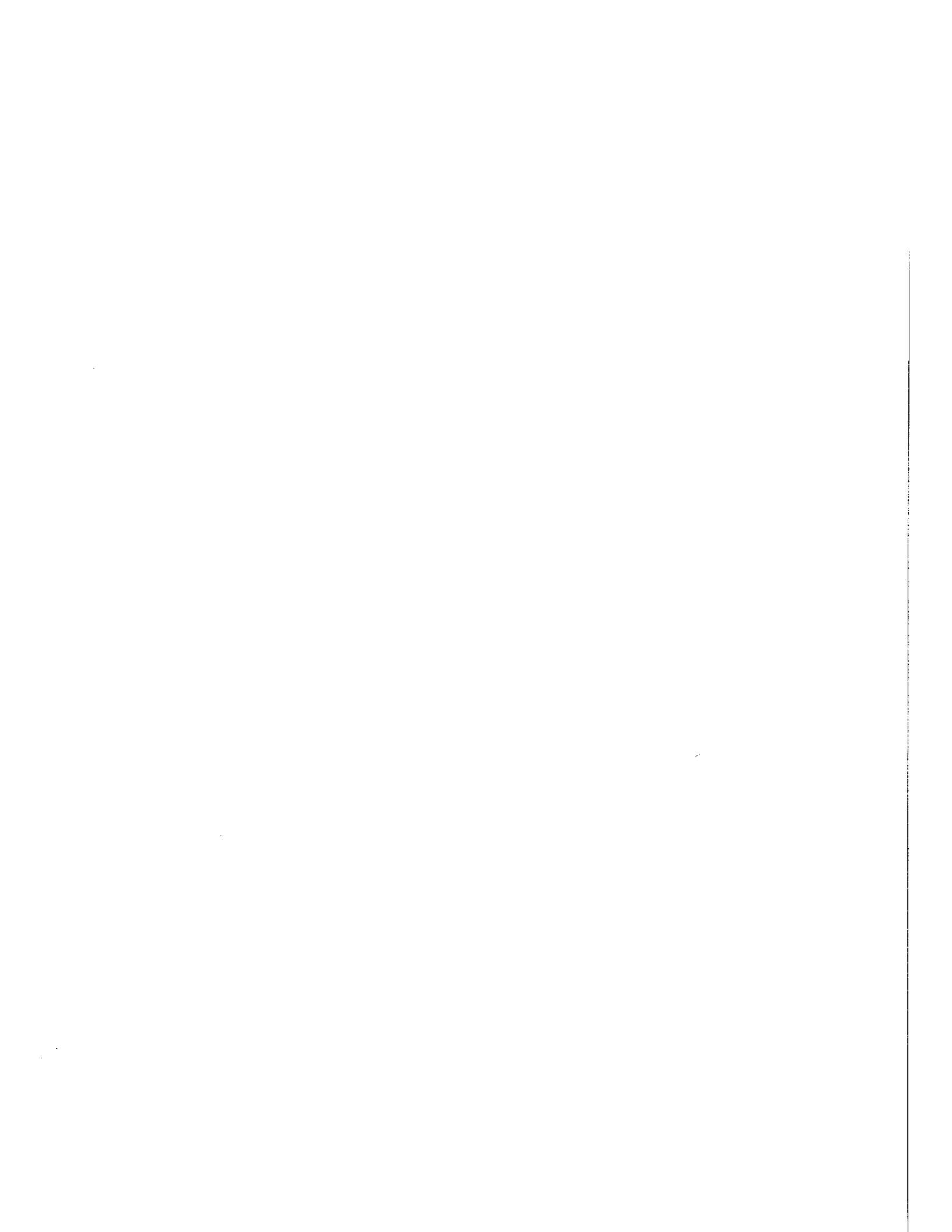
Success benefit: _____

Name: _____

Success benefit: _____

What qualities that you need in a Master Mind partner are still missing?

Who embodying this quality might be a good addition to your Master Mind group?



THE TENTH STEP TOWARD RICHES

THE MYSTERY OF SEX TRANSMUTATION

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. Sex transmutation 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 Ten Mind Stimuli

The human mind responds to stimuli, through which it may be “keyed up” to high rates of vibrations, 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 “step-up” the vibrations of the mind and start the “wheels” of physical action. Eight of these stimuli are natural and constructive. Two are destructive. 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.

YOUR MIND STIMULI

A mind stimulant is any influence which will either temporarily or permanently increase the vibrations of thought. Make a list of those stimuli which most *positively* affect you. Include in this list everything that you most respond to.

- Stimulus #1 _____
- Stimulus #2 _____
- Stimulus #3 _____
- Stimulus #4 _____
- Stimulus #5 _____
- Stimulus #6 _____
- Stimulus #7 _____
- Stimulus #8 _____
- Stimulus #9 _____
- Stimulus #10 _____

Now list the three most powerful and positive of those stimuli from the list above, and also list how you can use these stimuli more effectively in your life:

Most powerful stimulus #1 _____
Strategy to use more effectively: _____

Most powerful stimulus #2 _____
Strategy to use more effectively: _____

Most powerful stimulus #3 _____
Strategy to use more effectively: _____

The emotion of sex has back of it the possibility of transforming mediocrity into genius through transmutation.

The transmutation of sex energy calls for the exercise of will-power, to be sure, but the reward is worth the effort.

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.

“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 geni.

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.

IDEAS AND CONCEPTS

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.

Think back to ideas that have had a positive effect in your life. List three ideas that have come to you "spontaneously":

Idea 1. _____

Idea 2. _____

Idea 3. _____

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" imagination that their best ideas come through so-called "hunches."

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."

Sitting for Ideas

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

In his laboratory, he had what he called his "personal communication room." It was practically soundproof, and so arranged that all light could be shut out. It was equipped with a small table, on which he kept a pad of writing paper. In front of the table, on the wall, was an electric push button, 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 the 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. 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 hours, for "sitting for ideas."

SITTING FOR IDEAS

Read the previous page (“Sitting for Ideas”). Take a few moments right now to “sit for ideas.” Find a place that is as quiet and private as possible. Then, concentrate on your desired outcome from your original Statement of Desire (Step 1). Close your eyes if necessary. Remain in this position until ideas begin to “flash” into your mind, and write down these ideas (no matter how crazy or unrelated they may seem) in the space below. The genius will make a habit of doing this exercise consistently, and then act upon the best of the ideas that come forth.

My 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" may be found in the fact that the genius works through his faculty of creative imagination.

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 overindulgence 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.

INCREASING YOUR MAGNETISM

The factor of personality known as “personal magnetism” is nothing more or 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.

Look at the list below of five media through which your magnetism can be communicated to others. In the space below each one, write how you can increase your own personal magnetism in this area:

THE HANDSHAKE. The touch of the hand indicates, instantly, the presence of magnetism, or the lack of it.

THE TONE OF VOICE. Magnetism, or sex energy, is the factor with which the voice may be colored or made musical and charming.

POSTURE AND CARRIAGE OF THE BODY. Highly sexed people move briskly, and with grace and ease.

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.

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.

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 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, but no one of them, nor all of them combined, can equal the driving power of sex.

Thoughts on Love, Romance, and Sex

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.

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.

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. No man can avail himself of the forces of his creative imagination, while dissipating them.

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 list one to an altitude of genius.

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.

THE ROAD TO GENIUS

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 the 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! 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.

What negative emotions do you still have? Write them below (for example, I feel broke, or I'm useless, or I feel angry much of the time). Next to it, write a positive statement to transmute the old thought with (for example, I am on the road to riches, or Great ideas come to me easily, or I am calm and peaceful).

Old negative thought: _____

New positive thought: _____

Old negative thought: _____

New positive thought: _____

THE ELEVENTH STEP TOWARD RICHES

THE SUBCONSCIOUS MIND

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.

The Seven Major Positive Emotions

1. The emotion of DESIRE
2. The emotion of FAITH
3. The emotion of LOVE
4. The emotion of SEX
5. The emotion of ENTHUSIASM
6. The emotion of ROMANCE
7. The emotion of HOPE

The Seven Major Negative Emotions (to be avoided)

1. The emotion of FEAR
2. The emotion of JEALOUSY
3. The emotion of HATRED
4. The emotion of REVENGE
5. The emotion of GREED
6. The emotion of SUPERSTITION
7. The emotion of ANGER

FILLING YOUR MIND WITH POSITIVE EMOTIONS

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. Form the habit of applying and using the positive emotions! Eventually, they will dominate your mind so completely that the negatives cannot enter it.

Complete the following sentences with positive statements, and imbue them with positive emotions.

Repeat them daily, aloud, to aid you in dominating your subconscious mind with positive emotions.

Everything which man creates begins in the form of a thought impulse. Man can create nothing which he does not first conceive in thought.

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.

Today I choose to believe _____

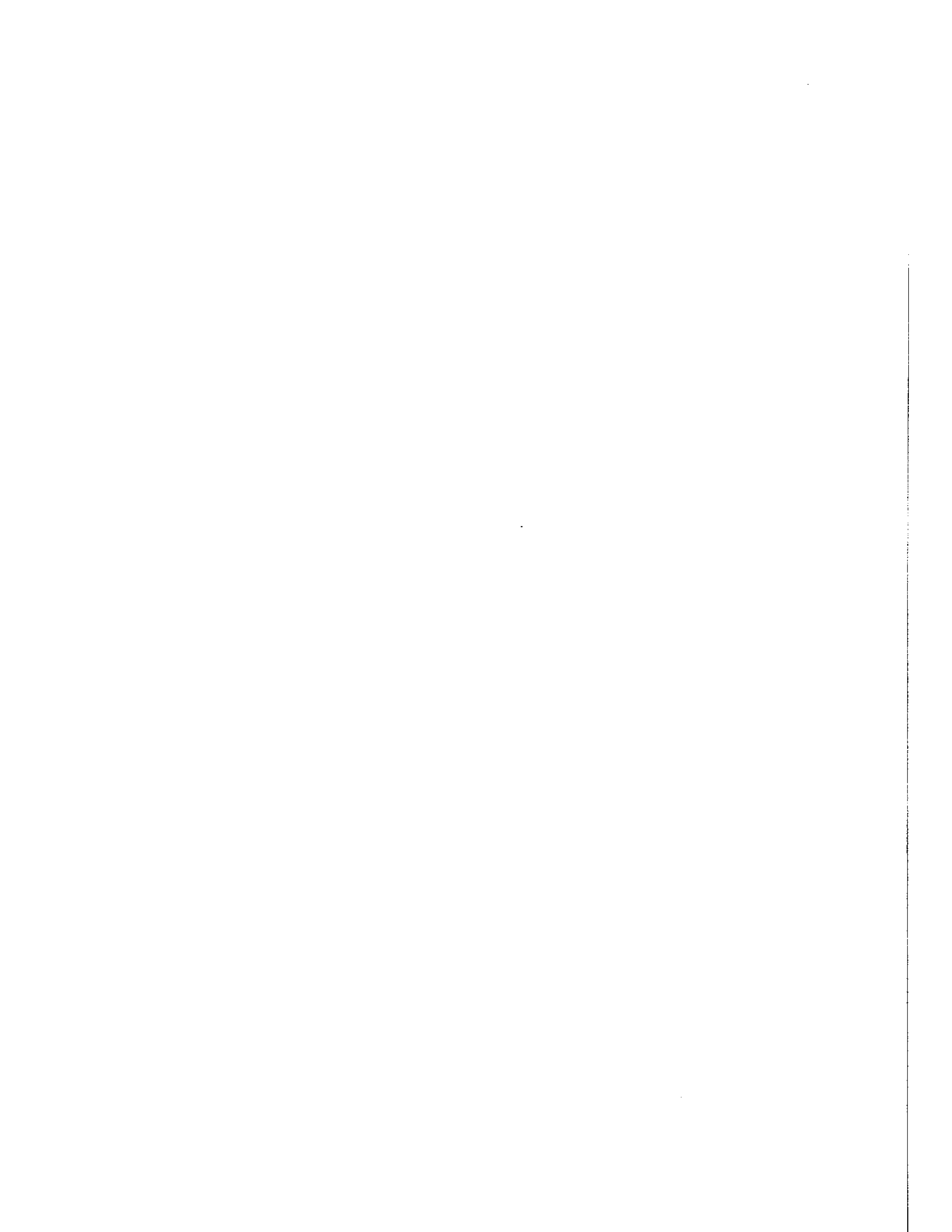
Starting now, I will _____

What I most desire is _____

I enthusiastically will _____

I am grateful for _____

I positively believe that _____



THE TWELFTH STEP TOWARD RICHES

THE BRAIN

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.

Practical Use of the Master Mind Group

I have discovered what we believe to be the ideal conditions under which the mind can be stimulated 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 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.

MASTER MIND EXERCISE

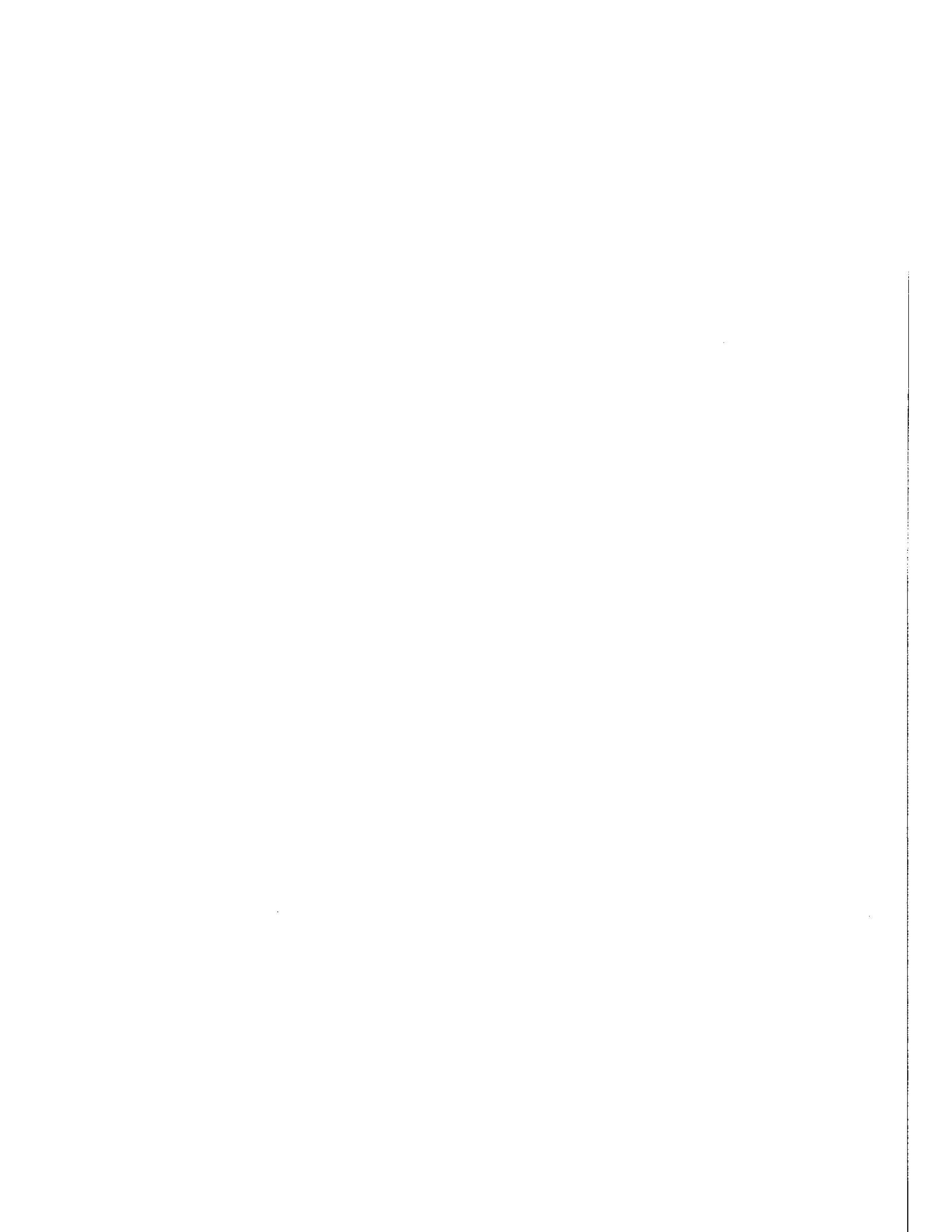
“ . . . so that we can, by a process of blending our minds into one, find the solution to a great variety of personal problems . . . ”

In your next Master Mind meeting, clearly state the nature of any problem or situation you are experiencing concerning your Statement of Desire, and then begin discussing it with your group. Let all the members contribute whatever thoughts they may have.

Record all significant solutions that are revealed below:

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 stations—the subconscious mind, creative imagination, and auto-suggestion.

It is inconceivable that such a network of intricate machinery (the brain) 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?



THE THIRTEENTH STEP TOWARD RICHES

THE SIXTH SENSE

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."

Invisible Counselors

My experience has taught me that the next best thing to being truly great, is to emulate the great, by feeling and action, as nearly as possible. Long before I had ever written a line for publication, or endeavored to deliver a speech in public, I followed the habit of reshaping my own character, by trying to imitate the nine men whose lives and life-works had been most impressive to me. These nine men were Emerson, Paine, Edison, Darwin, Lincoln, Burbank, Napoleon, Ford, and Carnegie. Every night, over a long period of years, I held an imaginary Council meeting with this group whom I called my "Invisible Counselors."

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

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

Being an earnest student of psychology, I knew, of course, that all men have become what they are, because of their dominating thoughts and desires. With this knowledge of the principles of mind operation, I was fairly well armed with the equipment need 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. 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.

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.

YOUR "INVISIBLE COUNSELORS"

Below, make a list of Invisible Counselors, those men and women throughout time who inspire you, and their qualities that you wish to emulate more fully in your life. Next, form a mental picture of you holding a board meeting with this group. On the lines beneath their name, write down any mentoring advice they might each give you in your pursuit of attaining your Statement of Desire. Let your imagination soar as you do this exercise.

Invisible Counselor #1: _____

Chief quality they possess: _____

Invisible Counselor #2: _____

Chief quality they possess: _____

Invisible Counselor #3: _____

Chief quality they possess: _____

Invisible Counselor #4: _____

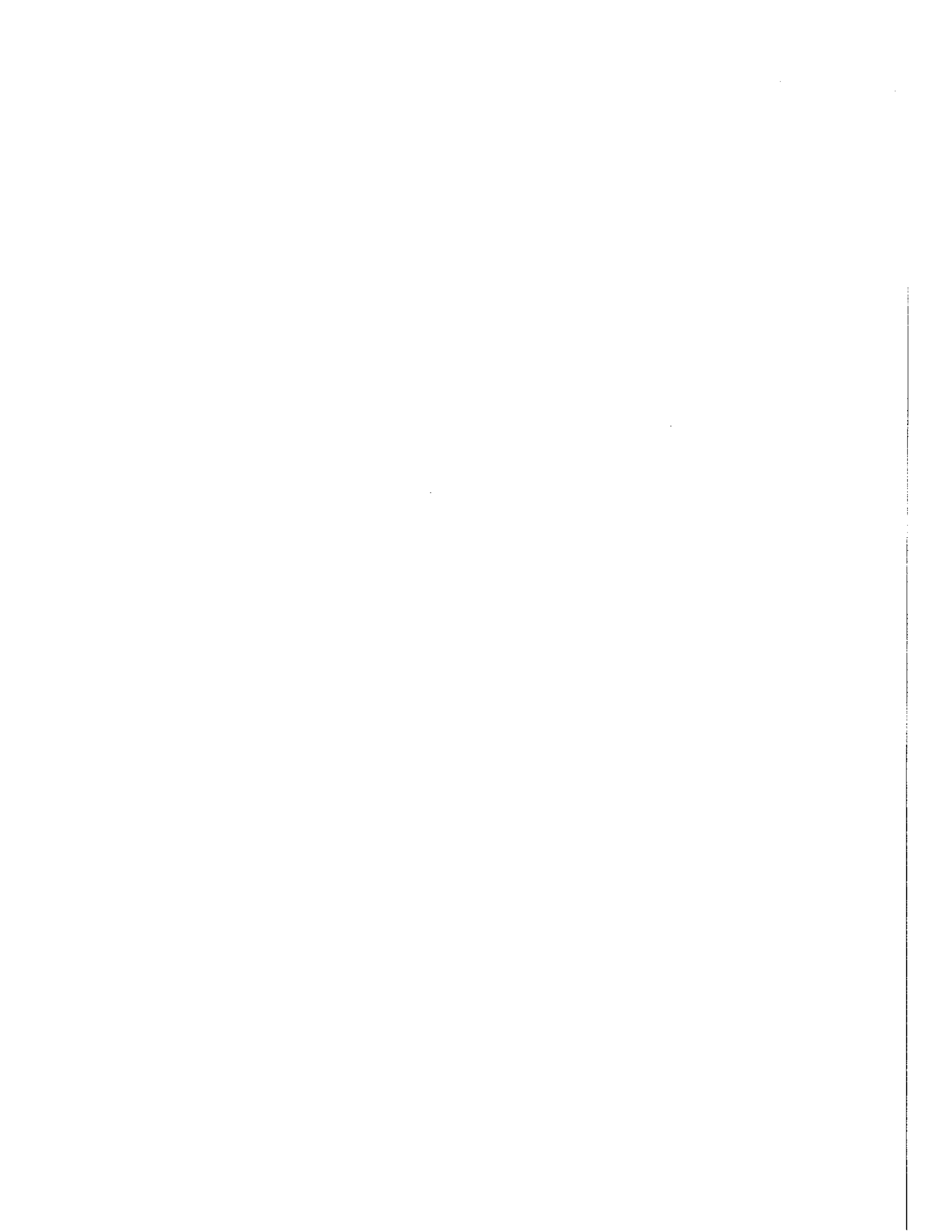
Chief quality they possess: _____

Invisible Counselor #5: _____

Chief quality they possess: _____

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.



HOW TO OUTWIT THE SIX GHOSTS OF FEAR

Fears are nothing more than states of mind. One's state of mind is subject to control and direction. 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.

The fear of POVERTY

The fear of CRITICISM

The fear of ILL HEALTH

The fear of LOSS OF LOVE OF SOMEONE

The fear of OLD AGE

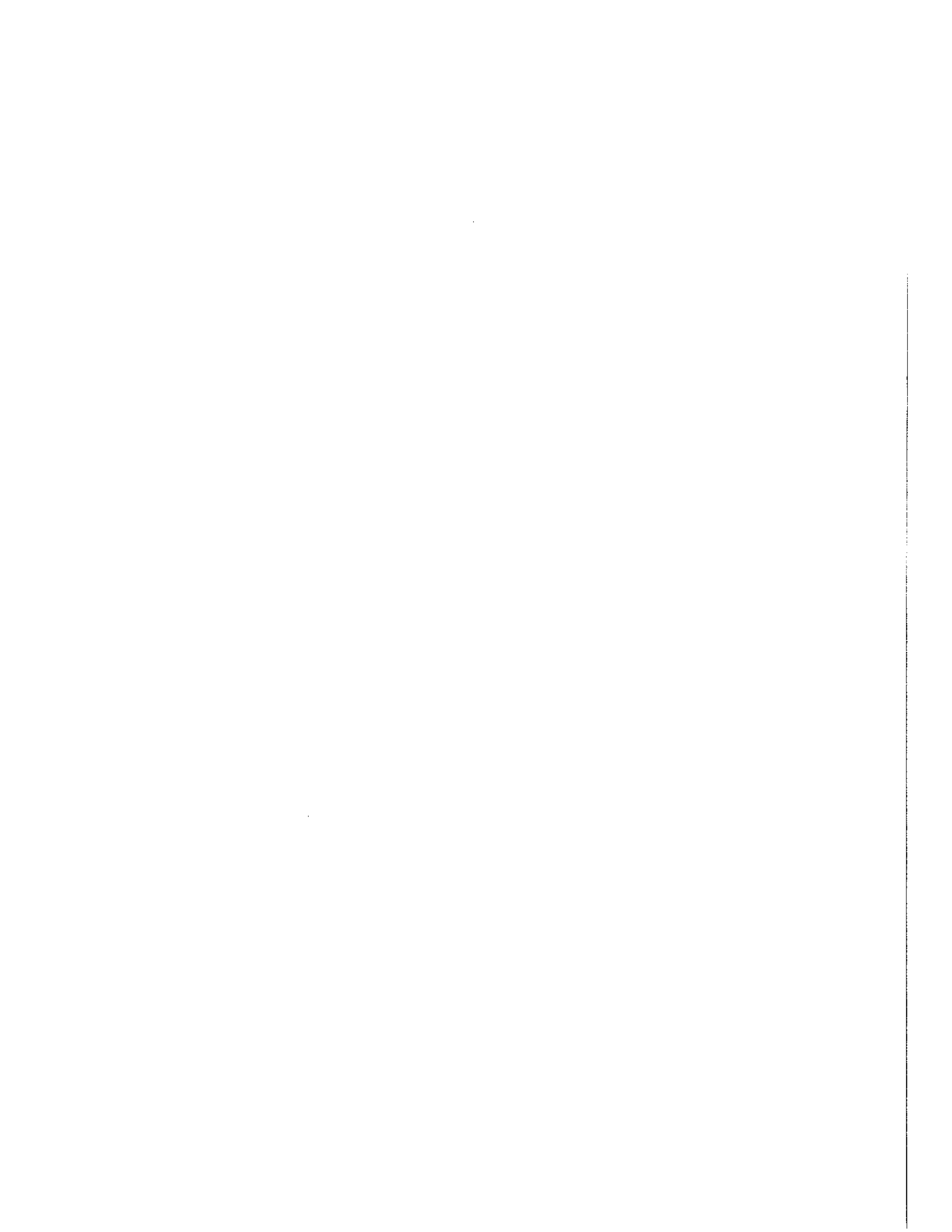
The fear of DEATH

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.

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 the 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.



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.



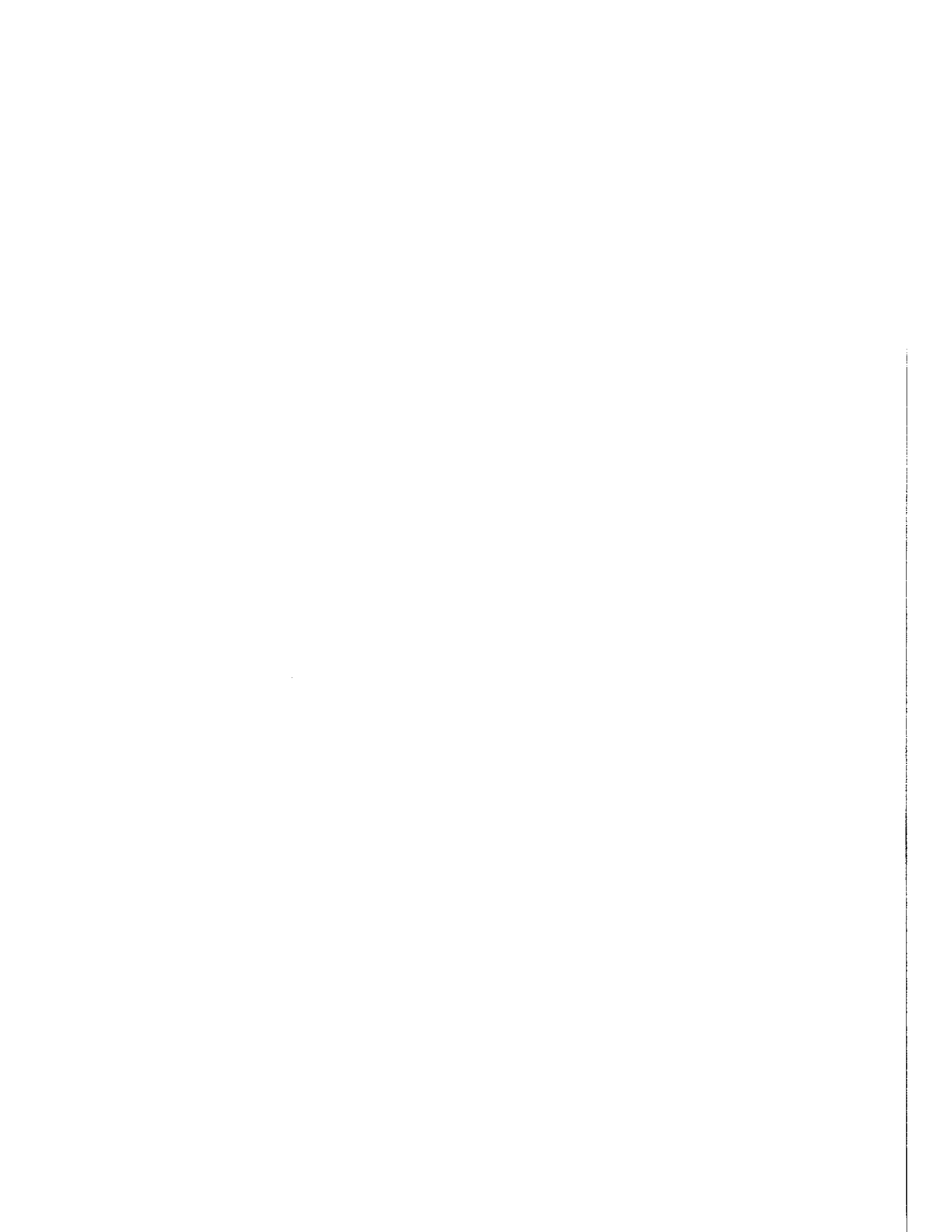
SELF-ANALYSIS TEST QUESTIONS

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. 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.

1. Do you complain often of "feeling bad," and if so, what is the cause?
2. Do you find fault with other people at the slightest provocation?
3. Do you frequently make mistakes in your work, and if so, why?
4. Are you sarcastic and offensive in your conversation?
5. Do you deliberately avoid the association of anyone, and if so, why?
6. Do you suffer frequently with indigestion? If so, what is the cause?
7. Does life seem futile and the future hopeless to you? If so, why?
8. Do you like your occupation? If not, why?
9. Do you often feel self-pity, and if so, why?
10. Are you envious of those who excel you?
11. To which do you devote most time, thinking of success, or of failure?
12. Are you gaining, or losing, self-confidence as you grow older?
13. Do you learn something of value from all mistakes?
14. Are you permitting some relative or acquaintance to worry you? If so, why?
15. Are you sometimes "in the clouds" and at other times in the depths of despondency?
16. Who has the most inspiring influence upon you? What is the cause?
17. Do you tolerate negative or discouraging influences which you can avoid?
18. Are you careless of your personal appearance? If so, when and why?
19. Have you learned how to "drown your troubles" by being too busy to be annoyed by them?
20. Would you call yourself a "spineless weakling" if you permitted others to do your thinking for you?
21. Do you neglect internal bathing until auto-intoxication makes you ill-tempered and irritable?
22. How many preventable disturbances annoy you, and why do you tolerate them?

23. Do you resort to liquor, narcotics, or cigarettes to “quiet your nerves”? If so, why do you not try will-power instead?
24. Does anyone “nag” you, and if so, for what reason?
25. Do you have a definite major purpose, and if so, what is it, and what plan have you for achieving it?
26. Do you suffer from any of the Six Basic Fears (page 115)? If so, which ones?
27. Have you a method by which you can shield yourself against the negative influence of others?
28. Do you make deliberate use of auto-suggestion to make your mind positive?
29. Which do you value most, your material possessions, or your privilege of controlling your own thoughts?
30. Are you easily influenced by others, against your own judgment?
31. Has today added anything of value to your stock of knowledge or state of mind?
32. Do you face squarely the circumstances which make you unhappy, or sidestep the responsibility?
33. 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?
34. Can you name three of your most damaging weaknesses? What are you doing to correct them?
35. Do you encourage other people to bring their worries to you for sympathy?
36. Do you choose, from your daily experiences, lessons or influences which aid in your personal advancement?
37. Does your presence have a negative influence on other people, as a rule?
38. What habits of other people annoy you most?
39. Do you form your own opinions or permit yourself to be influenced by other people?
40. Have you learned how to create a mental state of mind with which you can shield yourself against all discouraging influences?
41. Does your occupation inspire you with faith and hope?
42. Are you conscious of possessing spiritual forces of sufficient power to enable you to keep your mind free from all forms of fear?
43. Does your religion help you to keep your own mind positive?
44. Do you feel it your duty to share other people’s worries? If so, why?
45. If you believe that “birds of a feather flock together” what have you learned about yourself by studying the friends whom you attract?
46. What connection, if any, do you see between the people with whom you associate most closely, and any unhappiness you may experience?
47. 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?
48. By what rules do you judge who is helpful and who is damaging to you?
49. Are your intimate associates mentally superior, or inferior, to you?

50. How much time out of every twenty-four hours do you devote to:
 - a. your occupation
 - b. sleep
 - c. play and relaxation
 - d. acquiring useful knowledge
 - e. plain waste
51. Who among your acquaintances
 - a. encourages you most
 - b. cautions you most
 - c. discourages you most
 - d. helps you most in other ways
52. What is your greatest worry? Why do you tolerate it?
53. When others offer you free, unsolicited advice, do you accept it without questions, or analyze their motive?
54. 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?
55. How much time daily do you devote to acquiring it?
56. Do you change your mind often? If so, why?
57. Do you usually finish everything you begin?
58. Are you easily impressed by other people's business or professional titles, college degrees, or wealth?
59. Are you easily influenced by what other people think or say of you?
60. Do you cater to people because of their social or financial status?
61. Whom do you believe to be the greatest person living? In what respect is this person superior to yourself?
62. How much time have you devoted to studying and answering these questions?



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 airtight 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 brainchild.

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."

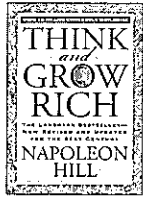
In parting, I would remind you that "life is a checkerboard, and the player opposite you is time. If you hesitate before moving, or neglect to move promptly, your men will be wiped off the board by time. You are playing against a partner who will not tolerate indecision!"

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.

ABOUT THE AUTHORS

Joel Fotinos is Vice President and Publisher of Jeremy P. Tarcher/Penguin, and Director of Religious Publishing for Penguin Group (USA) Inc. August Gold is an in-demand speaker, teacher, and award-winning author of four children's books. Together they are coauthors of several books, including *The Prayer Chest*, and cofounders of Sacred Center New York.

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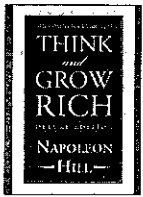


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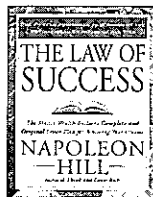


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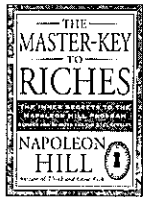
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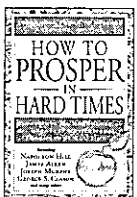
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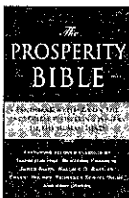
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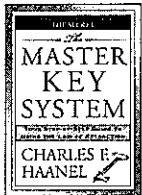
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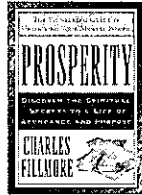


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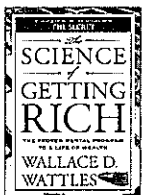


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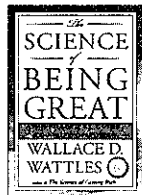
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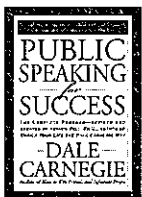
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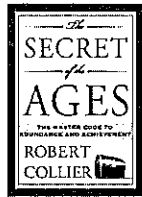


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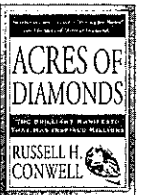
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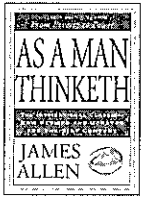


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