

Think And Grow Rich (Made Simple)

The Action Plan Workbook

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Foreword

What do you want out of life? What makes you happy?

This book offers a 13 steps to riches guide based on the achievements of others for people looking to succeed in their goals in life. It is important to realise that this book is not intended to entertain but to inform. It can be seen as a textbook that is based on the individual achievements and experiences of hundreds of the most successful men to come out of America.

All the information should be studied in depth and digested in stages. Try your best to absorb everything as it will all be applicable to you. Take time to select parts that stand out and are important to you and write them down and read them again. What you will discover is a philosophy that can be adapted to help you find material wealth or perhaps spiritual fulfilment.

The study shows that through the analyzing of hundreds of successful people it was found that they all had a similar habit that involves sharing their ideas through conferences. To solve problems they talked freely together contributing ideas until they agreed on a plan that would best suit their route to achieving their goals. With this in mind, if you want to get the most out of the 13 steps to riches it is best to go through it with others and discuss each step individually. This will allow you to express ideas of your own to others. You will not only acquire the knowledge of all the successful men and their experiences but will be able to tap into your own sources of knowledge that apply to the steps. By reinforcing the knowledge you will gain by sharing with others, you will be able to find the route to success more efficiently.

CHAPTER 1

INTRODUCTION

The Power of Thought and Burning Desire

A person's thoughts can be very powerful things when they are backed up by a burning desire to succeed and the determination to persist to achieve and gain riches along with success. Over thirty years ago a man named Edwin C. Barnes put his thoughts into action after deciding his burning desire was to try and become a business partner to the inventor Thomas Edison. The important thing about the desire that Barnes had was that it was definite. In other words he was positively sure that this was what he wanted. He didn't just want to work for him but with him. Once you have heard how he went about satisfying this burning desire you will understand the 13 steps better.

When Barnes first thought about the desire to work with Edison he would have soon realised the difficulty in going about his task. First of all he didn't know Edison and secondly he could not afford to get to him in New Jersey. Many men might have decided that this was enough to make them give up. However, Barnes was so determined that he decided to travel on a freight train. He arrived at Edison's laboratory saying he wanted to start working with Edison. According to Mr. Edison, "He stood there before me, looking like an ordinary tramp, *but there was something in the expression of his face which conveyed the impression that he was determined to get what he had come after.* I had learned, from years of experience with men, that when a man really DESIRES a thing so deeply that he is willing to stake his entire future on a single turn of the wheel in order to get it, he is sure to win. I gave him the opportunity he asked for, *because I saw he had made up his mind to stand by until he succeeded.* Subsequent events proved that no mistake was made."

The significance here is not in what Barnes said but what he thought. He was not a business associate immediately but he did start working in Edison's offices. This was a start and it gave him the opportunity to get where he wanted to go and to satisfy his burning desire to become a business associate. It is worth realising that Barnes was not prepared to just settle for the job that he was given. He waited for his moment to come and was determined to accomplish what he set out to achieve. The opportunity that came for Barnes was not necessarily what was expected but then opportunities may arise for us in life in forms we are not looking for. Sometimes being temporarily disappointed by defeat may make it hard to overcome difficulties and so we fail to recognise opportunities.

For Barnes his chance came when Edison invented a device for dictating. However his salesmen did not see the potential in it. Barnes seized the moment and rose to the challenge declaring he could sell it. Edison gave him the chance and he succeeded in selling and marketing the machine all over the country. Since then Barnes has been a business associate for over thirty years and has become rich showing that thinking and growing rich is truly possible.

Persevering In The Face Of Defeat

Failure is sometimes caused by quitting when disappointed by a temporary loss or defeat. R.U Darby had an uncle who went to work as a gold miner. In this

very hard business he had bags of determination to succeed in finding gold. Eventually after a long time digging he discovered gold in the mine. However, he needed the right machinery to get it out.

After covering up the mine and returning home to Williamsburg Maryland to tell his family, they managed to get funds to return with machinery. Once the first load had been mined and shipped it turned out that they had one of the richest mines in Colorado. R. U Darby and his uncle's hopes were high and, after clearing some of their debts, they continued to mine. However, the gold supply ran short. They continued to dig but to no avail and eventually they gave up. The machinery was then sold for just a few hundred dollars and they returned home again. A mining engineer was brought in to inspect the mine and it was discovered that they had missed the vein of gold which was just three feet away from where they had ceased digging. Now without the machinery this left them in a difficult situation and then, as the person who now had the equipment got the help of experts to exploit that bad decision to quit, they lost millions of dollars to in ore to him.

Much of Darby and his uncle's money had to be paid back to family and friends that had helped fund them and every dollar was eventually paid. They had learned a valuable lesson, one in which Darby would remember for the rest of his life and his work in later life selling insurance. The lesson would help Darby to become one of the few men who sell over a million dollars in life insurance annually. He reminded himself regularly saying "I stopped three feet from gold, but I will never stop *because men say 'no'* when I ask them to buy insurance."

It is important to remember then that you must never let a temporary defeat lead you to give up. Sometimes when defeat looks inevitable the greatest of successes could be waiting round the corner.

A Lesson in Persistence

This story involves another person's determination to succeed in the face of adversity and begins again with R. U Darby who was lucky enough to witness the following. He was helping his uncle on his farm in an old mill grinding wheat where most of the workers were black. Whilst they were working a young black girl came into the room and the uncle shouted at her asking her what she wanted. The child replied "my mom ask you send her 50 cents" The uncle angrily refused this and told her to "run on home". The kid said "yes sir" and went to leave but then stopped and the uncle carried on working unaware that she was still standing there. After he had spotted that she had not left he shouted at her threatening her and ordering her to leave. Again the girl replied "yes sir" but would not leave. He moved toward her in a threatening manner and Darby standing behind, feared for the little girl's health as he knew of his uncle's bad temper. As the uncle got close to the girl she stepped toward him and looking in his eyes shouted as loud as she could "my moms gotta have that fifty cents". The uncle looked shocked and paused for a moment before putting his hand in his pocket and handing the girl the fifty cents.

After the girl had left, Darby's uncle sat in awe just thinking for a while as did Darby himself. He had never seen a black child order a white adult like that before and he wondered how she managed it. How did she make his uncle lose his anger and succumb to her own strong will?

In the rest of the book you will discover exactly how this was possible. You will be able to gain the knowledge to use the same power as the child did for your own benefit. You might understand this power in a number of ways. It may be a flash in your mind as you take in each chapter or it may hit you in one idea or it may come when you delve into your own past experiences of failure, and discover the lesson you missed at the time.

Mr. Darby did exactly this, and after remembering his experiences in selling insurance he decided that much of his success came from this one lesson he learned from the little girl. Every time he had a potential client wanting to refuse him he reminisced of the defiant young black girl who defied his uncle. It made him say to himself, "I have to make this sale" Interestingly, the majority of his sales came from people who initially said 'no' to him. This combined with the lesson learnt from stopping too early in the gold mine he described as blessings in disguise. They both contribute to his persistence to make a sale, which partly explains his ability to sell life insurance so successfully.

Mr. Darby was fortunate enough to have these experiences and not only analyze them and understand their significance but to adopt the principles into his own life allowing him to profit by them. However, not everyone is lucky enough to have had similar experiences in turning defeat into an opportunity.

The thirteen principles can help those people. It is important to remember though that the answers may well lie in your own minds as an idea or plan that relates to your life situation. Before going into the thirteen principles it is worth realising the following.

A weakness of mankind is that we have always been concerned with what is impossible. We think we know what we cannot achieve and what will not work. In this way we are limiting ourselves. The thirteen steps were written in a way that ignores impossibilities. Success is easier if you concentrate on what *is* possible. Being conscious of success rather than failure will mean you will have more success and less failure. The objective of the thirteen steps is to turn people who focus too much on failure into people that focus more on success.

Henry Ford is a good example of someone who was success conscious and so persistent that failure was not an option. When he produced his V-8 motor his secret was quite simple. He got his engineers to produce a design for an engine with eight cylinders cast in a single block but they all thought it was impossible. Ford told them to produce it regardless of how impossible it seemed. He ordered them to persevere until they succeeded no matter how long it took. After over a year working on designs and failing to come up with anything, they wanted to quit. Ford told them to keep on trying and eventually they discovered it was possible. Ford's perseverance and unwillingness to accept failure had paid off.

Ford's Millions have been made from his understanding of what makes success. One principle was his desire. Knowing what one wants is essential if one is to be as successful as Ford was. There is nothing to say that you could not do what Ford did. Being able to tap into your own burning desire will enable you to be as successful as anyone. We are in control of our own desire and our own souls. The thirteen principles hold the secrets that will help you achieve your potential and satisfy that desire.

We will now look at the first of the principles. Remember that these principles come from the life experiences of many men, men who accumulated their riches after starting out with nothing and rising to the top. The principles worked for them and they can work for you.

CHAPTER 2

DESIRE – *Step 1 Towards Riches* Beginning The Journey To Success

Edwin C. Barnes arrived in Thomas Edison's office in Orange, N. J over thirty years ago looking like a tramp with nothing but the power of the thoughts in his head. His burning desire which had become an all consuming obsession was to become Edison's business associate. It was more than just hope. It was a definite goal he had set himself. Only a few years later when he was standing in front of Edison again his dream had become reality.

People today look at Barnes story as a rare and lucky break without understanding the route to his success. By having a single definite objective in which he placed all of his focus and determination on he was able to succeed. He was prepared to do the more menial jobs whilst patiently keeping an eye out for that opportunity to take a step closer to his original goal. It may have taken five years before that opportunity arose but because Barnes wanted it so badly, more than anything else, he waited and took the chance when it came to him. Many would have been disheartened with the lack of opportunity and gone elsewhere for work and kept their options open. Barnes however, needed no extra encouragement to keep him focused on his goal. There are similar stories of desire and determination.

Over fifty years ago, a fire in Chicago destroyed many buildings including many stores on State Street. The merchants were standing in the street the next morning and were trying to decide whether or not they should leave and set up business else where and start again. They decided this would be for the best, all except one. The one man who stayed declared that he would build the "world's greatest store" on the very spot where his had burned to the ground. His name was Marshall Field and his store stands there to this day as a sign of his burning desire to succeed when the going was tough. The difference between him and the other merchants is the same as the difference between Barnes and the rest of Edison's workers who were content with their jobs without having ambitions to advance themselves further.

Wishing for success and riches is not the same as desiring success in a way that takes over your mind as an obsession. When it becomes an obsession you will back that desire with an attitude that does not give a moments thought to the possibility of failure but is totally conscious of success and the persistence that is needed to achieve it. There are six steps that allow for a persons desire to be rewarded with financial gain.

1. You must think of the amount of money that you want in life to be comfortable and happy. Think of an exact figure.
2. Think about how much work you intend to put in. What are you prepared to do to get to that financial state?
3. Give yourself a deadline for obtaining that amount you desire.
4. Make a plan that outlines how you will carry out satisfying your desire.
5. Write out the plan as a statement with a timeline alongside it showing you

how long it will take you to get to your goal in stages.

6. Read your plan aloud regularly to reinforce that hunger to succeed that you have. Imagine that you are gaining that wealth as you read.

These six steps will help you in getting that burning desire. If you want wealth that much then this will help in convincing you that you can and will acquire it. The steps come from a man named Andrew Carnegie who went from working as a labourer in steel mills to making his fortune worth over a hundred million dollars. Thomas A. Edison also approved of these methods as steps for achieving not just wealth but any goal. All these steps require of a person is the imagination to see that obtaining wealth is not about chance or lucky breaks. Everyone who has achieved great wealth for themselves has done so through dreaming and desiring and then planning. It is about having self belief to match that burning desire.

All great leaders are dreamers or desirers. Christ is possibly the greatest example of someone who had the power to visualise his dreams becoming realities, and now Christianity has the biggest following in the world today. If you are unable to imagine yourself achieving your goals you are unlikely to achieve them.

It is an encouraging thought to know that we live in a much changed world to the one in which people like Edwin C. Barnes did. It is a world that demands new ideas, has new leaders and new inventions, new ways of advertising, new ideas for teaching and so on. With all this comes new opportunity for people to be inspired by. There are many paths to choose from and all you need is that hunger, that definite desire to search and take those opportunities. In this age we should realise that if it was not for the dreamers before us we would not have the modern world we live in today. Those desires in people gave us the skyscrapers in cities, the planes in the air, the vehicles on the road and many more things that make modern life more comfortable.

If you are to acquire the riches for yourself then you need to listen to no one else other than yourself. You need to continue in the same vein that pioneers of past generations have. As they did, you too can discover and market yourself and your talents to the world. Do not be afraid of the stakes when fully committing yourself to fulfilling your desire. Columbus desired to explore unknown parts of the world and staked his own life on it and succeeded in discovery.

Go for your dreams and do not hesitate to think what people might say even if you are temporarily held back by defeat. Not everything goes to plan. Life just is not that simple. Remember that behind every failure comes the opportunity to rise again and find success beyond it. Never be afraid to start off small.

Henry Ford started from a poor background with little education. His dream of a carriage powered without horses turned into a reality magnified many times over. He ended up producing more cars than anyone could have dreamed because he put his own wheels into motion. These are people who never give up.

The world is now a much more open minded place that rewards people who put

their dreams into action. In a world with opportunities as common as they are today you have more chance of achieving your goals than anyone has ever had providing you are determined and that the desire in you is strong enough. You cannot afford to be lazy and procrastinate. You need to put plans into action and be ambitious.

The stories of all the success you have heard before involve people that have dealt with hardship, whether it be emotional or financial. You will more than likely have had similar struggles. These struggles have given you the spirit you need to turn these experiences into positives, giving you the courage to use them to turn things around. Many have discovered they can make something of themselves after hitting their lowest point in life. Just when it seems like they are in crisis they discover their dream.

Edison was a poverty stricken telegraph operator who failed much before becoming one of the world's greatest inventors. Charles Dickens used to put labels on blacking pots before using emotional tragedy in his own life in his own novels becoming one of Britain's most famous ever authors. Beethoven was deaf and Milton was blind but they live on after they are gone because they were able to achieve so much despite their handicaps. If you are not sure what path you intend to go down in life then remember to be hopeful, tolerant and courageous and it will come to you when you are ready for it. Also, be open minded as this is important for believing in your self.

One particularly inspiring story showing the power of desire is about a man's determination to see his son succeed. In this particular situation the man's son was born without ears and the father was told he would be deaf and mute for life. The father was not prepared to except this and was determined to find a way around it despite the Doctors opinion.

In his mind he was sure that there was a way he could get his son to hear and speak. He had a burning desire stronger than any he had felt before to do something for his son. This man had already a strong belief system and faith in himself as he had once written "Our only limitations are those we set up in our own minds." He thought of this again. He saw his child in front of him knowing he would be naturally disfigured for life and that he would never have the natural equipment needed to hear. After much thought he decided he would use his definite desire to find a way for the child to understand sound in a way that did not involve the use of ears. When the child was old enough he would give him the burning desire as well, to want to be able to hear even through a different method. As the child grew up the parents discovered he was able to hear certain sounds but very little. However, this was enough for the fathers steely determination to grow even stronger. They found that the child could hear music on a victrola. The father bought one and the child was never happier than when he heard music. He would bite the edge of the victrola to get the vibrations and maximum sound possible. This helped the father discover that his son could hear him quite well if his lips were touching the part of his skull at the base of his brain when speaking. The child even started trying to speak. All these results fuelled the burning desire of the father to continue.

The father then decided to transfer the burning desire for him to hear and speak properly. He started by creating bedtime stories that would involve encouraging him to be independent and bring out in him a desire to be normal. One particular story was designed to make his son see potential in himself and to encourage him to think of ways around his handicap. Faith in himself and his son pushed him to persist with his son. Due to the confidence he had placed in his son, he was not self-conscious of his affliction. This allowed him to push himself further and his hearing was improving.

At a young age (younger than kids today) he managed to get a newspaper round. He snuck out without his mother's permission and managed to get the job. When his father found him asleep that night with the money in his hands he knew he had nothing to worry about. He had managed to plant in his son's mind a go-getter attitude and resourcefulness and he knew he would be successful. The child went to a normal school as his parents were determined he would learn with normal children. It meant they had to fight school officials but they managed to get him through high school.

After many years struggling to hear, he was sent a new kind of hearing aid that unexpectedly worked for him. And so after all the years of that burning desire to be normal and hear normally it was now a reality. He was so happy to be able to hear all the things he had missed out on such as the talking pictures and the radio that he wrote a letter to the makers of the hearing aid to thank them. The letter inspired the company enough to invite him to New York. It was whilst talking to the chief engineer that he had his eureka moment. He decided that he wanted to have his story told. He wanted to help and inspire all the people in the world who had hearing difficulties. This is what his burning desire became for the rest of his life. He would share with others like him his newly discovered world.

He eventually succeeded in setting up his company which was involved in teaching deaf mutes to hear. At a class his company was giving he had his father sit in and listen. It was only then that the father realised how he had managed to save his son from a life of deaf mutism and now he was doing the same for others. He had managed to turn his affliction into an asset and proved to everybody, including medical experts who said he would never hear that anything is possible. This story, perhaps more than any other, shows how self-belief combined with the burning desire to achieve can make dreams reality.

All achievements no matter how great or small begin with a burning desire to get that result. In the human mind is something that cannot be explained, the ability to put a strong will and desire into succeeding in something that at first seems impossible. When a burning desire is that strong the word impossible no longer has any meaning.

Chapter 3

FAITH – *Step 2 Towards Riches*

Using Faith and Self Belief to Satisfy Desire.

Developing Your Faith

Faith is related to the spiritual side of ourselves and is a very powerful emotion. Along with emotions such as love, this can be one of the strongest emotions in people that affects the sub conscious mind. Faith is a state of mind which is affected by repeated affirmations or instructions the sub conscious receives in an idea known as auto-suggestion. As an example, think of the reasons for which you are reading this e-book. Your object ideally, is to gain the power to use your thought impulses of desire and convert them into the ability to make money. By being able to convince the subconscious mind that you believe you can achieve this, the subconscious mind then acknowledges this by reaffirming your belief in the form of faith. This is done through a process called auto suggestion which will be explained in more detail later.

To try and develop faith in a man who lacks it is a difficult task but can be achieved. The thirteen principles can help to build your faith at will because it is something that builds in the sub conscious mind voluntarily if you can follow the principles. By repeating the affirmation of the instructions given to you the emotion of faith will become stronger. The process can be understood more clearly if you take a look at how people become addicted to a bad habit. When a gambler remembers his first ever flutter it is likely that it was nothing special. If they continue to gamble occasionally then they become accustomed to it and endure bad outcomes. If they continue to gamble for long enough then they start to embrace it and then become influenced by its effects. By using this example we can say that any thought impulse which is repeated will subconsciously be accepted. Then subconsciously we find a solution that satisfies that impulse in the most practical possible way.

All thoughts that are backed up with strong emotions, such as love and faith, have more chance of making you put those thoughts into action. Your actions can be affected with any strong emotion, negative or positive, through the subconscious mind. So if the subconscious mind puts thoughts affected by positive emotions into action then it will also do the same with thoughts affected by negative emotions. This can explain why people believe they suffer from misfortune in life. Many people believe they have bad luck which is something out of their control. However, they are the cause of their own misfortune because to believe you are having bad luck all the time establishes negative affirmations to the subconscious mind.

To have a strong belief and faith in yourself allows your subconscious mind to make your desire become reality. If you believe that the outcome will be positive then the subconscious will act on it.

This should be enough for you to go and experiment with the ability to mix faith with any task given to you that affects the subconscious mind. If a person can become a gambler through enduring the repeated experiences of it, then equally a person that repeatedly tells their subconscious in all situations that they have faith will help to develop faith in themselves. If you can realise that the mind naturally will act on the influences which dominate it then you will appreciate why it is important for you to encourage positive thoughts and emotions and avoid negative ones. As a consequence you will acquire a subconscious mind that will start to act upon all the positive emotions like faith.

The Power of Faith Influenced by Auto-suggestion

It is essential for you to understand how powerful the ability to have faith can be. Throughout history religion has demanded that people have faith in whatever religion they 'belonged to'. To think otherwise would have been considered heresy. However, people can learn how to keep or develop faith when they have lacked it or lost it completely. Faith can be seen as infinite. If you are to achieve your dreams and find riches then faith is imperative. Remind yourself of that every day. Faith is behind all miracles and is the cure for anyone who is defeatist. To understand how powerful faith can be you need to learn about self suggestion and what it is capable of helping you to achieve.

It should be obvious that if you repeat a statement whether it is true or false to yourself, then you will finally believe it. If you tell a lie to yourself repeatedly and ignore the truth, not wanting to see the true facts, then you will eventually accept the lie as a true *version* of the facts. Our dominating thoughts make us who we are. It is the thoughts that we deliberately put in our minds mixed with any emotion to strengthen them that motivates our actions. We consistently and subconsciously try to fill our heads with positive thoughts and strong emotions to get repeated success that spreads to all parts of our lives. Let me offer a simple analogy. When a seed is planted in the right place it will germinate and grow and multiply again and again until there are millions of seeds growing successfully, all the same as the original.

If we go back to the beginning we can see how the seed of an idea, a plan or a purpose is planted in the mind of a person. It is planted through the repetition and affirmation of a thought. Earlier I asked you to write down your main burning desire, your aim in life. You then need to read and remember it, repeating it daily until it has induced your subconscious mind to believe and act upon it. The things we encounter every day in our environment through different stimuli affect who we become as people so avoid negative influences in your environment to establish some order in your life.

One of the most common weaknesses in people and their lack of faith is a lack of self confidence. With the notion of autosuggestion this can be overcome. Auto suggestion can be applied through the process mentioned, of writing positive thoughts down and the repetition and affirmation of these thoughts until they are part of the subconscious mind.

Five Principles To Help Build Self Confidence

Firstly you need to realise that you have the ability to achieve your main aim in life so you must have a continual persistent attitude when applying yourself to attain the goal.

Secondly you must contribute some of your daily time towards positive thinking in relation to who you want to be. Realise that these dominant thoughts will eventually be expressed in the physical actions that will get you where you want to go.

Thirdly through autosuggestion you need to know how the desire you have in your head will come out as a physical reality, so try and develop self confidence every day.

Fourthly, with your chief aim written down you must promise yourself that you will never stop trying to achieve it even if your confidence levels mean that you are not ready. You will take on your objectives when you are confident enough.

Fifthly, you should not step on the toes of others to achieve your goals. You will be able to succeed in a way that benefits those who work with you. A negative attitude to people will not bring success. You will be able to make others believe in you to reaffirm your self belief.

Repeat these five points every day to yourself to influence your subconscious thoughts and to help make you independent and successful. Behind the five points is what psychologists have referred to as autosuggestion. The point to remember is that thoughts whether they are positive or negative, tend to become expressed by you in a physical way. So, a thought that is fuelled by fear will be expressed physically just as a thought that is expressed by faith will be too. In medical history there have been cases of what has been called "suggestive suicide". One case in mid west America involved a bank official named Joseph Grant who borrowed a large sum of the banks money, without consent. He gambled the money away and was later found in a hotel in a state of depression saying the disgrace would kill him. When he was found dead days later the Doctors said it was a case of "mental suicide". This explains the dangers of letting negative thoughts dominate your subconscious mind.

The principle of autosuggestion can lead you to success, prosperity and happiness just as it can make you miserable and lead you to fail. This is why filling your mind with positive thoughts and emotions when applying the use of autosuggestion is the key to your success. If you think you will fail then you more than likely will. If you are positive you will succeed you will have a better chance of doing so. In this world the people that win are the ones that know they can.

To see evidence of the power of faith then, regardless of whether you are religious or not, it is a good idea to look at Christianity. Aside from looking into

the origins of Christianity and instead recognising that it has influenced the minds of people for over two thousand years it is easy to see how strong having faith in such a concept can be. Without any scientific understanding of the idea of “miracles” people have only their faith in them to support their belief that they occur. Many however follow Christianity without understanding faith at all.

One of the most extraordinary examples of the power of faith was displayed in one of the most well known of men in history, Mahatma Gandhi. Without any of the things that many people would say typically displays power in a leader, like money or an army behind him or even a home, he still had power. Through the power of faith he had over two hundred million followers all who fed off his faith which then helped to strengthen their own. No one else could do more with the power of faith than such a man as Gandhi, and no other force except faith could influence to such an extent.

Faith is now something that is important in modern life within business and industry. I will now talk about how businessmen have faith in their power to accumulate wealth through the way in which they ‘give before trying to get’. The story that demonstrates this point starts in 1900 when the USA Steel Corporation was forming. Charles M. Schwab was the man behind the birth of the Corporation. He used his *imagination* to create the *idea* to begin with. Then he added his *faith* to the idea which then helped him create a *plan* to make the dream a reality. He made his plan known through a famous speech he gave at the University Club. He then used his determination and persistence to make the plan work devoting himself to making it successful. He used a burning desire to make it happen. If there was ever an example of the think and grow rich idea then this is it. This should give you the faith to believe that it is possible and that you too can obtain fortunes with the same principles.

On December 12th 1900 around eighty wealthy and noble Americans were gathered for a banquet at the University Club at Fifth Avenue. They unexpectedly witnessed Charles M. Schwab make a twenty minute speech that would go down in American industrial history. When J. Edward Simmons and Charles Stewart Smith invited him to make the speech they were unsure as to how it would be received by the bankers and brokers in the room so they asked him to not talk for longer than about twenty minutes. There was little conversation as the hosts ate with their guests and few of the guests had even met Schwab before who came from western America as opposed to the majority of the guests who were from the east. They were however, blown away by the young man and his speech. Unfortunately the speech itself was not documented and so what was said was not fully remembered. However, it is the effect that the speech had on the billions of capital that the people represented in the room that was significant. Schwab had spoken for ninety minutes and afterwards he was led to a window by Morgan where they spoke for another hour.

Schwab had basically laid down revolutionary plans for the expansion of the steel industry. Morgan had had offers from others to get together a steel trust but until Schwab’s speech he could not visualize solid results. It would be the most daring

financial undertaking ever undertaken.

Most small steel companies by this time had been combined to form larger corporations. John W. Gates helped to form the American Steel and Wire Company out of small chain businesses and went on to create the Federal Steel Company with Morgan. This together with Morgan's National Tube and American Bridge companies made up a small chunk of the America's steel industry. However, this was a small percentage compared to Andrew Carnegies steel organisation which operated under fifty three partners. This was Morgan's problem. To start a trust without Carnegie would be worthless. However, Schwab's speech made him see otherwise. The speech persuaded Morgan with talk of the future of world steel, the scrapping of old mills and reorganizing of new ones and of going for foreign markets and so on. Schwab condemned businesses that were trying to create monopolies and raise the price of steel. He thought that the price should be made cheaper to help expand business more effectively and create more use for steel. He unwittingly opened the doors for modern mass production.

After the dinner at the University Club, Morgan went home with the speech on his mind and Schwab went back to Pittsburgh to run the steel business. After a week Morgan had thought long enough and sent for Schwab. They then arranged a conference to discuss the possibility of offering Andrew Carnegie a deal for his steel companies. Four men discussed the figures through the night. There was Morgan Robert Bacon (his partner) John W. Gates who was a go between and of course Schwab. As Schwab knew more about the Steel industry than anyone in the world at the time, everyone relied on his figures and estimates of the value of companies. The main problem in everyone's mind was persuading Carnegie to sell up. Schwab thought he could get him to sell for around \$320,000,000.

After a round of golf at St. Andrews in Westchester they sat in the Carnegie cottage to negotiate a deal. Schwab used the same persuasiveness as he did at the dinner to get Carnegie to agree to a deal. He promised him a comfortable retirement with the help of the millions that he was about to offer. Carnegie wrote the figure of \$400,000,000 on paper and handed it to Schwab. \$320,000,000 was the basic worth with \$80,000,000 added for the increased capital of the last two years. Unexpectedly Carnegie accepted, causing uproar in the foreign steel industries as the massive combination of companies was seen as a risk of someone having too much control. However, Carnegie had his millions and his retirement and the Morgan organisation got \$62,000,000 for its efforts. Schwab was only thirty eight and he was made president of the new corporation of which he was in control until 1930.

This story is a great example of how a strong burning desire can be converted into a practical way of acquiring riches. Now you may at first be sceptical of this statement and think it is impossible to have a single desire that resulted in such a level of success or, put another way, you cannot get something out of nothing. You need to realise that in the story of United States Steel it was just the mind of one man that made the creation of the huge corporation. His faith and burning desire and his strong will and persistence were the keys to the success of the business. It is worth knowing that after the deal was made and the companies

and properties were combined the estimated, the value of the organisation went up \$600,000,000. This astonishing amount of money came from the idea of just one mind. The idea backed by his faith with which he expressed it at the dinner that night is evidence of how the principles we have described, and are yet to explain, actually work.

Riches are acquired by people who start with a dominant thought. The story proves that having faith means there are no limits to what a person can achieve. Remember this as it is fundamental for anyone looking to grow rich.

Chapter 4

Auto-suggestion – *Step 3 toward Riches*

Acquiring the Power to Control the Subconscious Mind

The term auto-suggestion is used to describe how you stimulate your mind with self suggestion. It is the means in which you communicate between the conscious thoughts and the actions carried out through the subconscious mind. When you are aware of a dominant thought in your head by using autosuggestion in the subconscious mind your actions are influenced and carried out. The principle of auto-suggestion is used in every thought that enters the subconscious mind. Put another way, through your five senses a thought enters the conscious mind and is either accepted or dismissed by your sub-conscious mind. You have the power to have complete control over what enters your sub-conscious mind. Many people are unable to control the thoughts and so are affected negatively when they allow negative thoughts to dominate them sub-consciously.

If you imagine the sub-conscious mind as a fertile garden then you want to fill it with the right seeds for the most colourful plants i.e. the positive thoughts and not let it become crowded with weeds i.e. the negative thoughts. Auto-suggestion is the method of control you can use to feed the seeds of thought in your positive mind. It is up to you whether you can concentrate on positive creative thoughts or whether you allow negative destructive thoughts to grow.

When I spoke of desire a little earlier, you were asked to write your statement for the desire for money and read it daily and to imagine yourself having already obtained the riches. This activity allows you to communicate the positive thought of you achieving your burning desire with the subconscious part of your mind supported by your faith. If you repeat this process you will find that you start to fall into the habit of creating positive thoughts that contribute to you looking to use your desire to put words into action and to make steps towards achieving your aims. You must remember when reading your statement to yourself that simply reading it aloud is insignificant unless you are trying to mix emotion and faith with the words. A famous motto said by Emil Coue can be adopted to help you believe you are heading in the right direction – “Day by day, in every way, I am getting better and better”. Your sub-conscious will put thoughts into action more efficiently if you have faith in the words and use feeling to emphasise their meaning.

It may take a while for you to be able to influence your sub-conscious mind through the principle of auto-suggestion but do not give up if it doesn't work straight away. Just remember that you will only get desirable results when you learn to influence the sub-conscious with thoughts that are supported by your belief in them. You also need to be aware that if you are determined to get this to work for you then you will need to show a strong will and persistence when applying these principles.

Although some people are able to acquire fortunes through wisdom alone, this happens rarely and a law of averages has to be taken into account. However, through the use of auto-suggestion there is no need to rely on a law of

averages, as the principles described will benefit one person just as well as another. If you find that you fail to begin with then it will not be the method which has failed you but you that has failed yourself. You need to persist and be relentless in trying until you succeed.

Success will depend upon how willing you are to concentrate on a specific desire that you have. If you want something so much that it becomes an obsession then through the use of concentration you have a better chance of satisfying the desire.

Here is some advice to help your concentration. First, you need to look at the first of the six steps described earlier when we spoke about desire. When you are thinking of the exact amount of money that you are looking to obtain, actually close your eyes and concentrate until you can actually see what that money would physically look like in front of you. Using the instructions described to strengthen your faith, actually imagine that you are in possession of the money already. Now, considering that the subconscious mind is influenced by repeated orders that are given in complete faith, which it then acts upon, you will discover it is possible then to trick the subconscious. If you can make yourself believe subconsciously that you are already in possession of riches, as if they are out there for you to claim, then the subconscious mind will have to come up with a plan that will help you physically acquire those riches that are yours to get.

Have a go every day at using your imagination to do the task just mentioned. Eventually you will see that you are subconsciously putting those thoughts into action to allow you to make plans that will help you make money. Do not wait for a plan to make its self apparent to you, but persist in imagining you are already wealthy and be ready for a plan from your subconscious mind that will enable you to act upon it. If you are ready for that plan then you will spot any opportunity to use it no matter how small, then you need to act immediately. The plans or ideas may just come in the form of a flash of inspiration. Ignoring this will contribute to failure so use this inspiration as a signal to boost you into action.

Now consider the fourth of the six steps that we looked at earlier – to create a plan to carry out your desire. Use the principles just described and when you visualise the money you intend to acquire imagine yourself succeeding in your role that will reward you with the riches.

I will summarise the instructions again for you. You need to follow all the principles that have been described and what is yet to come if you are to succeed in achieving your goals. Choosing to ignore some of the advice will result in failure. You must have faith in the principles as well as yourself. To emphasise them again they have been explained below with the information that you have just learned added.

Find a quiet place in your day, either in bed before you sleep or somewhere where you are alone and where it is quiet. Close your eyes and repeat the written statement aloud to yourself. Concentrate on repeating the amount of

money you intend on accumulating, the deadline you give yourself on getting it, and the method in which you will go about it. As you read aloud to yourself, imagine yourself with the money already. Repeat this when you wake up and before going to bed every day until you are at a stage where you are sure that this is how you will get to be rich. Put the written statement up in your home in big letters where you can see it regularly and read it whenever you can until you have it imprinted into your memory. Remember the principle of auto-suggestion and that you will use faith and strong emotion to support your belief that this is how you will succeed.

It all may seem a little strange at first but these instructions truly do work. The task is an abstract one at first and you may feel a little strange reading aloud to yourself and it may take time for you to appreciate the power of auto-suggestion but when you do understand it and use it to achieve your potential you will open up new doors for yourself. If you are feeling sceptical then realise that all great new ideas in human industry are met with similar scepticism before their benefit is realised. Once you realise that this will work you will have complete faith in it and will understand that you are the one in control of your future.

Chapter 5

SPECIALIZED KNOWLEDGE – Step 4 toward Riches

If you are to succeed in life and earn yourself riches then you need a certain kind of specialised knowledge. General knowledge is not useful for obtaining your fortune. Knowledge will help you to grow rich only if it is organised and focused on putting your money making plans into action. The statement “knowledge is power” is known to millions but it actually is not entirely true. Potentially knowledge can mean power but it does not always guarantee you riches or the power to fulfil your goals unless you back it up with definite plans that are focused towards achieving those goals.

One thing that is not taught properly in secondary schools and even in colleges at A-level, is what you can do with the knowledge you have acquired through years of education. Many people are unsure of where to go next with their lives after achieving good results in their GCSE’s or A-levels or even degrees. So although they seem to have a high level of knowledge they do not know how to apply it to life situations and are not prepared for the “real” world. In opposition to this there are also people who have had much less schooling but have been much more successful and grown wealthy from it.

Henry Ford was one of the latter, and some would say he was not a man of education. However, there are other ways of interpreting education. Henry Ford was able to develop the significant parts of his mind that allowed him to acquire anything he wanted. He is a prime example of someone that became rich without what people would typically call a good education. If a man is able to get the knowledge when he needs it for a certain situation then he can be considered educated. Henry Ford had at his assistance a “master mind” group, which helped him with any knowledge when needed and this helped him to become one of the wealthiest Americans of the early 20th century.

If you are to succeed at converting your desire into a practical money making physical process then you too will need to have the same kind of specialised knowledge. Your specialised knowledge needs to be focused on the service or profession or idea which you wish to offer for you to obtain the fortune. The case may be that you need more specialised knowledge than you are able to get. If this is so then it is possible to get you where you need to go with the aid of others. Andrew Carnegie had a master mind group of people to assist him in the steel business as he admitted he knew nothing about the technical side. The important fact is that he did not need to, so although fortune is gained through the use of specialised knowledge it is not always necessary for the person in power to have all the knowledge.

This should give hope to anyone who has not had a lot of schooling and encourage those who are ambitious. A person that is able to organise groups of people and manage them effectively is just as efficient and educated as any person in that group. Many people feel they are inferior because of a lack of schooling but remember that Thomas A. Edison had only three months of school in his whole life. You could never say that he was uneducated and you certainly could never say he was poor.

Purchasing Knowledge or Training at Home?

The first thing you need to do is find out what kind of specialised knowledge is required to get you into the profession or service or whatever it is that will take you to the next step towards acquiring riches. You then need to find out where you can find the best sources that offer the knowledge necessary for you to find fortune. You need to think about your own experience and education and determine whether you are prepared to get more education through perhaps evening courses or even going to a college or university. If not you need to look into the possibility of finding experience and education through others (master mind alliance). You could even think about doing your own research through the use of libraries and the internet.

However you acquire the knowledge that is specific to the path you choose, you need to make sure that it is organised and focused on aiding you when putting your plan into action. The knowledge you gain or use will only be financially beneficial when it is a means to an end. Therefore, if you are taking extra schooling you need to make sure you are gaining the significant specialised knowledge that is required to help you progress to the next stage.

Most companies in the modern day require increasingly specifically skilled workers. Going to university to study a generalised degree that does not focus on a specific subject could mean that you are not specialised in any one particular skill. However, you cannot afford to be complacent and say that if you are specialising and do well companies will want to snap you up. Companies do not always refer to just your academic record and often are more interested in your experience and personality. They want to know if you have the potential to progress in an industry. If you take a course and find out that it is not specialised enough for the path you are intending to go down then do not hesitate to change your situation. It would be far more beneficial to change courses or change to a specific night course. Even if this means that you have wasted time or money it is wiser to quit early rather than to drift through a course that is not benefiting you like you thought it would.

A huge weakness for many people today and one that prevents them becoming wealthy is a lack of ambition. However, the people that are prepared to put in extra study time at home are the people that climb to the top. Employers are much more impressed with people that have done their homework and more opportunities will open up through your home training and research. If you are able to acquire extra specialised knowledge to give you an advantage over others in your niche subject then this is an opportunity itself to help you get ahead early.

Research shows that people today change their profession an average five times in their lifetime. If a salesman is selling something that is no longer in demand or someone is providing a service that is not required as much as it used to be then it is likely that the profession will no longer give them a decent profit.

There are many stories of people changing from one job to something entirely different. My own father was a school teacher in his younger days but the money then was not so good. He decided to join an advertising company becoming a sales rep. He was bringing in much better money and stayed with the company for around twenty years. The company was struggling and he got made redundant and so a career change was inevitable. He decided he would then just do a refresher course and go back into teaching. The specialised knowledge he had acquired over twenty years before was still stored in his mind and it was all reaffirmed in him allowing him to revert back to his original profession.

This shows that having a skill is one thing but to try and improve your financial state by taking a gamble can pay off. It also shows that the risks are not always that big as you can potentially fall back into the same line of work as before. Never be afraid to try your hand at learning something new. The people who stop studying just because they have finished school are doomed to a mediocre lifestyle and income. The way to succeed is the way of continuously acquiring that specialised knowledge.

The key to getting yourself the best opportunities in the modern world are being able to market yourself or sell your self efficiently. Many years ago during the depression in America, a grocery store salesman found he needed to change his career. He already had some experience in bookkeeping and so he took a course in accounting and found out what sort of bookkeeping equipment was required to go into business. He made contracts for more than a hundred stores to keep their books at a cheap monthly fee. The business started successfully and so he bought a truck which he used as a portable office. He went on to have a fleet of bookkeeping offices and employed many assistants to help provide an accounting service as good as any other. All this took was a little imagination and a great application of specialised knowledge to succeed. One of the initial problems with the change in professions was being able to market himself. With the help of a woman working as a typist a book was put together to describe the advantages to bookkeeping. It was neatly presented as a brief and its purpose was to offer a plan to market the personal services the man had to offer. It aided the man in obtaining great wealth through managing many accounts effectively.

This great idea not only benefited the man and his change of career but was also adopted by the woman who created it. She had seen the success of the original marketing plans she had written and decided she would create another, this time for her son who had finished college and was struggling to find a market for his services. The plan she created was around fifty pages long and contained all the information that sold her sons talent. It was based on his personal experiences, his abilities, his schooling and much more. In addition to this it stated the position that her son was searching for along with a description of how he would suit the job and a plan for his progress through the career ladder. Whilst the book was being written her son was gaining the specialised knowledge he needed in libraries and researching the competition of others to gain valuable business knowledge and methods. This helped in

the final stages of the writing of the plan which now explained the reasons why he would benefit the potential company.

Now it may be hard for you to at first understand why someone would go to such effort when applying for a job. Here is the answer. The brief put together not only got him a job at the first interview at the organisation where he applied, he even got to start as a junior executive rather than start at the bottom. The effort put into the plan had paid off and saved him the ten years it would have taken to climb his way up to the position he started at. There is nothing wrong with starting at the bottom and progressing in a company but the problem is many who start at the bottom stay there as they may struggle to stay ambitious and embrace any opportunities that may come along. People refer to this situation as “getting into a rut”, which basically means falling into the habit of daily routine and not trying to get out of it and advance in the profession. The important thing to remember when climbing in a company is that you should never be discouraged by temporary failure or by an opportunity you have missed.

Whilst falling into the habit of routine is connected with failure, habit can also be linked to success. If you are constantly looking for opportunity and trying to succeed in your daily tasks to the best of your ability then you are more likely to have chances given to you. You are effectively marketing yourself to your employers every day. If you are late when you turn up or dressed too casually, if you show minimal effort and enthusiasm then you are not showing potential and will never get out of that rut. If you fall into the habit of putting a hundred percent into everything you do, regardless of whether the praise takes a while to come, you will at some time or another, gain opportunities to advance yourself.

Being stuck at the bottom is hard to take for anyone. This is why it is essential that you put effort into marketing your skills and talents to potential employers. The art of marketing services itself has become a niche profession. The woman who made “Personal Services Sales Plans “, for her son went on to do the same for others looking to market themselves. Her business grew and she employed typists, artists and writers to help with marketing personal services. Her business became so successful that she was able to charge a percentage of the increased pay she secured for clients as a part of their fee.

By using your imagination you too are capable of thinking up ingenious ways of making profit from a service or talent you have. All good ideas are put into action with the support of a specialised knowledge. The likeliness of an idea succeeding depends on your imagination and ability to combine your specialised knowledge with the ideas allowing you to create an organised plan that will eventually result in riches. Imagination is a natural thing, ideas come with time and specialised knowledge is there for the taking.

CHAPTER 6

IMAGINATION - *Step 5 toward Riches*

The Inner Workings of the Mind

Any plan that has ever been created by man has required the use of imagination. The imaginative part of the brain is used when an idea is dreamed up and with desire it takes shape and is put into action. We live in an age where developing our imagination is important when it comes to acquiring riches. In the last century man has used imagination to more productive effect than in the whole of human history previously. We can now travel the globe by air, communicate around the world without delay, and we can even tell how far the stars are from our world. None of this would be possible without the imagination behind the ideas. The progress of the last hundred years leads us to believe that, within reason, man has the seemingly unlimited power to achieve through the use of imagination.

The Two Kinds of Imagination

The imagination is looked at in two separate forms known as “synthetic imagination” and “creative imagination”. Synthetic imagination is when old ways, ideas or methods that are already in existence are combined for new effect. All that is needed to use this kind of imagination successfully is experience and education combined with the ability to observe potential new combinations of ideas. The creative imagination however, is used to dream up new ideas through inspiration. It is through this part of the mind that people are able to communicate with the subconscious minds of others. Your creative imagination is strong when it is fuelled by a strong burning desire. It is more receptive when you are motivated by strong emotions involved in the processes mentioned earlier relating to auto-suggestion and faith. Being able to convert desire into a materially rewarding reality can only be completed successfully through the use of your creative imagination. Successful people from all walks of life, whether they are leaders in business or the most successful musicians, they have all developed their use of their creative imagination.

You can become more aware of both types of imagination through using them more regularly just as you would develop your muscles the more you used them. If you have that burning desire to succeed and become rich then the synthetic imagination will at some point be used to convert this desire into the reality. You must also be aware that there could also be situations where you will need some creative imagination as well. However, if you have not had much experience in being creatively imaginative then this may not be a strong point for you and you may need time to gradually improve that ability.

For now we will concentrate on the use of the synthetic imagination as it is more often used and is easier to get to grips with. With the aid of this imagination you will start to construct the plans that will enable you to begin turning your money making dreams into reality.

After you have finished reading this e-book, come back to read this section again and start putting your imagination into work. Use the previous sections that advised on how to build your plans and get your plan focused in writing.

Once you have your goals and a step by step plan on how to go about achieving them written out, you have made the first major move towards converting that original thought into a physical reality.

Consider for a moment the power of nature, evolution, and the sources of energy. We have all evolved, like every other living thing, from the tiny forms of energy that first lived. When you understand how unlikely the chances were of you, or any of us, existing you begin to appreciate the complexity of the power and the energy of nature. Your desire is a thought impulse which also is a form of energy. When you are looking to carry out your plans to satisfy that desire you are using that energy that nature used in getting us here. When you realise the power of nature's force then you can become more at ease with the tasks you set yourself. Just think to yourself, nature has had the power to create you, and now you will use the laws of nature to establish yourself in your success. You can make your fortune through these laws by understanding all the principles laid out here. They will help you understand the secrets that have been used in the accumulation of riches for others. This may all seem a bit too abstract for you to take in at the moment. However, all that is merely being stated is that the miracle of life shows what nature can achieve. You are a product of that nature and so you can also achieve much, if you put your mind to it. You are already miraculously alive and the ability to earn your fortune is not so much of a miracle in comparison as long as you learn to use the right tools. The imagination is one of the key 13 principles.

Making a practical use of your imagination

All fortunes begin with ideas, and all ideas are constructed with the use of your imagination. We can now look at some examples of how the imagination has been used in acquiring wealth effectively.

Many years ago an old south country doctor drove down to a town drug store, hitched his horse and went in the back door to speak to the clerk. His intent was to bring wealth to people in the south. He spoke with the clerk for an hour before going out to his cart and coming back with an old kettle and a wooden paddle for stirring and put them down at the back of the store. The clerk had a look at what the doctor had brought in before pulling out a roll of bills that came to five hundred dollars, and giving them to the doctor. The doctor then gave him a piece of paper with a formula written on it. At the time neither of them realised just how much this formula was worth even though the clerk had given his life savings for it. The doctor was happy with the money he got and it helped him pay some debts. The clerk however, was taking a big risk and never realised the potential money he could make back. In reality the clerk had only really purchased an idea but was brave enough to take the risk which is what is important. It turned out that the idea would go on to pay fortunes to people all around the globe who distribute the mixed formula to millions.

The doctor had given him a formula for making a drink, and The Old Kettle became one of the world's largest sugar consumers and world famous. This has provided thousands of jobs to people in growing sugar cane and refining and marketing it. There are plenty of other jobs too in the industry such as clerks,

copy writers, advertising people, and so on. The small city in which the formula was sold became a business capital for the south. The area became wealthy funding the building of a prominent college of the south of the US. It continued to offer jobs to people all through the time of depression. Whatever kind of profession you are involved in just understand and appreciate that every time you see Coca-Cola either on T.V or out in a bar, you are looking at the result of the single idea behind that formula. The clerk's idea and the Doctors imagination were the source that created the wealthy empire of the Coca-Cola business. Now, just stop to think of the significance of that idea. You too are capable of using your imagination to create a basic idea that can grow in such a way. The journey of Coca-Cola is a prime example of how the thirteen steps can be used to grow a business.

Where There is a Will There is a Way

This next story was originally told by a clergyman named Frank W. Gunsaulus and proves the point that if there is a strong determined will or desire to find a way of succeeding then it can be done. Gunsaulus began his preaching career in south Chicago and whilst going through college he noticed problems with the educational system, which he believed he could change if he was a principle of a college. He developed his desire to become the head of such an institution and he decided to set up his own college so that he could put his own teaching methods, which involved "learning by doing" techniques, to the test. The problem was getting money to fund such a project. He needed a million dollars, no small amount of money, and this hindered him from making progress. He took this burning desire everywhere and thought of it from getting up in the morning until when he went to sleep until it was an obsession. Although he needed a million dollars, he told himself that the only thing holding him back was the limits his mind had set. He knew that by having a definite purpose backed by his desire he would find a way to turn it into a material reality. For nearly two years he pondered the idea and of ways to raise a million dollars. Now was the time for action.

Before deciding how he would get the money he set himself a deadline of just a week. Even though he was unsure of how it would happen he told himself he would get it within that week. As soon as he had committed himself to this deadline things started to happen quickly for him. He decided to preach a sermon which was based on what he would do if he had a million dollars. He started writing it and the words just flowed out of him as he had been thinking of the project for two years. When he went to sleep that night after writing the sermon, he got a major confidence boost as he could now visualise himself with the million dollars. When he woke the next day he read through the sermon and then got on his knees to pray. He asked that his sermon would be heard by the right person who would help with the money.

The prayer made him even more confident that the money would be raised and he was so excited about delivering the sermon that he left without it. He got all the way to his pulpit to start the sermon before realising that he had forgotten it. However, it turned out that this mistake was a blessing in disguise. After the initial panic he calmed down and closed his eyes and began talking. He spoke

with heart and soul and shared his burning desires with the audience using all the words he had stored in his subconscious mind. He told them all in detail what he would do with a million dollars. He described plans for a college where people would learn practical things as well as develop their minds. When he finished and sat down a man a few rows back stood up and came towards the pulpit. He introduced himself as Phillip D. Armour and then said how much he liked the sermon. In fact he was so convinced of the preacher's good intentions that he said he would give him the million dollars. The preacher went to his office the next morning as instructed and was presented with the money. With it he founded the Armour Institute of Technology.

Considering that a typical preacher would not see this amount of money over his whole lifetime this was a massive amount of money to gain on the basis of just a single idea. The most important point to the story is that although he was thinking of this project for two years, when he gave himself a deadline for obtaining the money and had purpose and a definite plan, things started to work. He managed to get the money within thirty six hours of making that decision. Many people make similar wishes and actually pray for money hoping for things to happen for them. There was something different with Gunsaulus' actions. He was determined and sure of himself when he said "I will get that money within a week". With the aid of the thirteen principles the possibilities are endless and you too can use this way of thinking to your advantage like he the preacher did.

The people in the last two stories have one main characteristic in common. They both understood that the power of ideas can be converted into cash with a definite plan and purpose behind it. You cannot just earn a fortune with hard work and rely on luck. You need to have that basic thought impulse which sparks the imagination into work. Then the plan will become apparent and you must get behind it with determination and a strong will to find the way to success.

Sometimes you just cannot put a price on a good idea. The story of pretty much every great fortune starts with the forming of ideas through the use of the creative imagination and then the selling of the idea. There are people who have the ideas and people who can put them into action. Carnegie of the steel business, had both of these kinds of people at his aid to help with the things he knew less about. Unlike people, ideas have the potential to live on, sometimes through many generations. Christianity is an obvious example.

The chief tenet "do unto others as you would have others do unto you" has been central to the morality of countless people and will continue to be indefinitely.

CHAPTER 7

ORGANIZED PLANNING - *Step 6 toward Riches* Putting your Desire Into Action

So far you have learned that man creates through having a burning desire, and then with the use of the imagination that desire is converted into a plan for the idea to be carried out. You were told about the practical steps that encourage your mind to come up with the plans that enable for this to happen. Now you can look at building and organising plans in more detail.

A) You need to ally yourself with the right people that will allow you to carry out your idea efficiently. The “master mind” principle will be described later. It is an essential element in the success of finding fortune.

B) Before you find the group of people that will help you find the right path towards success you need to work out what you can offer the people of that group in return for their cooperation.

C) You must meet with the group at least twice a week until you have discussed the plans and have got everyone focused on the goal.

D) Make sure that everyone is getting along in the group. If everyone has good morale then the chances of success will be greater.

When the group is organised make sure everyone is aware of the following points.

The task ahead is a journey you will all take together. All must be patient. The plans must be faultless. There must be the relevant experience or education in the group. No-one can rise to riches alone. All who have accumulated wealth have had the help of others. It may be you alone that has the main plan but make sure that everyone in the master mind group has checked and approved everything. Also be open to suggestions from anyone who feels they can add to the plans. If the first idea does not work then try something different, and if this fails keep at it until you have something solid to progress with. Most failures come when people are unwilling to persist in trying new plans. Temporary defeat does not mean you have failed so never give up. Remember that some of the most successful people of this world have failed at first. Before he invented the electric light bulb Thomas A. Edison failed thousands of times before discovering the answer. With every defeat you discover something extra. Analyse what went wrong and organise your group to find a way round the problem that made you fail.

A man is only beaten when he quits in his own mind. Henry Ford was hindered by temporary defeat later in his career as well as at the start. When we look at examples of people throughout history who have accumulated fortunes we tend to overlook their temporary failures.

Remember that if you quit you will never be a winner. A winner never quits. The people you need to surround yourself with in whatever service, profession or plan you intend to specialise in need to be as determined as you to overcome temporary failures.

Planning the Sale of Services

We will now look at the ways and means of marketing personal services. The information will be useful to anyone looking to market a personal service. It will be even more useful to anyone looking to become a leader in their chosen field. Anyone who is looking to grow rich must be intelligent when it comes to planning. These instructions will aid you in creating the right kind of plans.

Riches can only be obtained if a service or idea is offered. There are two kinds of people in this world. You are either a leader or a follower. You need to know what kind you are. It is no use lying to yourself if you are a follower by pretending to be a leader. Although it will be harder for you to accumulate wealth as a follower you will have to start here anyway. All great leaders start off as followers before learning from their leaders. Leadership skills come with learning efficiently from someone else. The most enthusiastic and the most confident of followers are the ones that rise to become leaders. Treat being a follower of someone else as a chance to gain their knowledge.

10 ATTRIBUTES OF LEADERSHIP

- 1. Self-Confidence** – As a follower you cannot allow yourself to become overly dominated by an inefficient leader. Have the courage to show your strengths to challenge that leadership.
- 2. Self-control** – You need to set an example for others to follow if you are to become a great leader. You will not control others if you lack self-control.
- 3. Sense of Justice** – You will never command the respect of others if you do not show a sense of justice. Be fair and equal to all who look up to you.
- 4. Be decisive** – You cannot lead others if you show you are indecisive or unsure of yourself.
- 5. Definiteness of plans** – A good leader follows strict deadlines in his plans. You must have definite plans before taking action and not make a move based on guesswork.
- 6. Putting in the work** – You must be willing to put in more work than others as a leader. You may not get paid extra but a good leader shows commitment through doing a bit extra.
- 7. Good Personality** – You cannot become a successful leader commanding respect if people are not taken with your personality. You need to be able to connect with followers on a personal level.

8. Be a good listener – A leader must be able to listen to his workers problems and help them through them when necessary.

9. Accept full responsibilities – When you are faced with temporary defeat be willing to accept the blame for your followers mistakes. Tell yourself that you need to guide them more efficiently. Make them realise the mistake and show them how to change it.

10. Cooperation – All successful leaders are able to cooperate with, and influence cooperation amongst, their colleagues. You must decide whether you will lead and command by force or by consent. By far the most effective is the latter as you will find you have mutual respect between leader and follower. People will not follow by force indefinitely. In the modern day the brand of leadership is fundamentally cooperation orientated.

Relationship between employer and employee is more like a partnership than it has been in previous generations. Take note of this and the ten attributes as they can help anyone aspiring to better their leadership skills.

10 CAUSES OF FAILURE IN LEADERSHIP

1. Inability to organise details – Efficient leaders are able to organise the relevant detail. A leader should find time for everything in his schedule and not be too busy when there is a sudden change of plan. You must be willing to delegate tasks to others.

2. Unwillingness to get hands dirty – A good leader must lead by demonstration. If you are not willing to get involved with your colleagues when it is necessary it will give them the impression that you think you are above them. You need to earn the respect of your followers.

3. Expecting better pay – Never expect to be paid more because you have more experience. You should earn money for what you do rather than for what you know.

4. Fear of competition from followers – Never allow a follower of yours to sense a weakness. Instead show leadership skills by delegating as you cannot be everywhere at once. You can accumulate more money through getting others to perform well rather than by taking everything on yourself and completing things in a rushed way.

5. Lack of Imagination – If a plan must be changed or abandoned altogether then you need to show imagination as a leader. You must be able to adapt to emergencies and guide your followers through these changes.

6. Taking all the credit – The best leaders know that if the honour goes to the followers then they will be motivated to continue in their roles. They will become harder workers and rather than seek extra pay will want more recognition for their efforts.

7. Intemperance – Followers do not respect an intemperate leader. It destroys the endurance and the vitality of all who indulge in it.

8. Disloyalty – This one is important. No-one can maintain leadership if they are shown to be disloyal as trust is completely lost. A lack of loyalty is a major form of failure in any situation.

9. Too much emphasis on your authority. – Disciplining people is sometimes essential but showing too much authority will put distance between you and your followers. Instead show sympathy, understanding and fairness in your leadership skills.

10. Too much emphasis on your title – Try not to be too proud off showing off your position. Put emphasis on your work rather than your job title.

If you are to become a great leader then these are some of the things that you need to avoid. Any one or more of these can cause you to fail as an efficient leader of people.

Areas That Require People with Leadership Capabilities

What follows are a few suggestions on where your leadership skills maybe required and most suited to. There are increasing amounts opportunity in these professions and services.

Politics – There is always demand for new leaders in the world of politics. It is a fickle business and the need for good leadership is high if you are to take this path.

Banking – Leadership is required in this field to maintain the confidence of the public who need to be reassured that they can trust the services of the banks.

Industry – Industrial leaders are needed to show a fair leadership quality. Leaders of business, and labour need to show they do not exploit their hardworking individuals.

Religion – A religious leader is aware of his follower's problems both personal and economic. They use their teachings to guide people through an ethical way.

Law, medicine and education – All these areas require increasingly adapted leadership skills. This is especially true in education where teachers are needed to teach people how to apply their knowledge to working environments.

These are just a few areas where leadership skills are most suited. Also the media world requires confident leaders. The leaders of the media industries determine the modern trends of civilisation.

APPLYING FOR A POSITION

The following information has been gathered from many men and women who were helped to market their talents effectively. Their experiences have showed that the following methods are the most efficient and direct ways to bring their services to people.

- 1. Employment agencies** – You must register with agencies with the best reputations so do some research on them beforehand. The best ones will be able to provide records of their achievements.
- 2. Advertising** – Search in newspapers, trade journals, magazines and radio for the right position. Most clerical positions are found in classified ads. Display ads usually deal with executive positions or specialised jobs.
- 3. Personal letters of application** – If you are applying in this more direct way then make sure that the letter is neatly structured and signed by hand. It should include a brief and list your qualifications and experiences as well as a statement on what you can offer the employer in your services.
- 4. Application in person** – It can be beneficial for you to go into prospective employers properties with your personal brief and CV as it shows you are keen to get your foot in the door.

Important things to put in your letter and CV

- 1. Education** – State what schooling you have had, and in what subjects you specialized in school and give the grades you achieved.
- 2. Experience** – If you have had experience in connection with positions similar to the one you seek, describe it fully, stating names and addresses of former employers. Be sure to emphasise clearly any special experience you may have had which would equip you to fill the position you seek.
- 3. Reference** – Practically every business firm desires to know all about the previous experiences you have had and to verify them with people. Make sure they can be contacted by the prospective employers. You can include any of the following.
 - a. Former employers
 - b. Teachers under whom you studied
 - c. Prominent people whose judgement may be relied upon.
- 4. Photograph** – Always attach to your CV a recent, photograph of yourself looking presentable.
- 5. Apply for a specific position** – Avoid application for a position without

describing exactly what particular position you seek. By stating the specific position you are showing that you feel you have the right specialised knowledge for the job

6. List your qualifications – Give full details of your grades and the subjects which you studied and where you studied for them. Explain why the qualifications make you suitable for the role.

7. Offer to go to work on probation – If you are determined to have the position you are going for then, if necessary, offer to work for a week, or a month to enable your prospective employer to judge your value even if it means you do not get paid. Experience has proved that it rarely fails to win at least a trial. Such an offer indicates that you have confidence in your ability to fill the position you seek. If your offer is accepted, and you impress the employer then you will more than likely get paid for your “probation” period.

8. Do some research on the employer's business – Before applying for a position, do sufficient research on the business to familiarize yourself with them and indicate in your covering letter the knowledge you have acquired in this field. This will be impressive, as it will indicate that you have imagination, and a real interest in the position you seek.

Remember that it is not the lawyer who knows the most law, but the one who best prepares his case, who wins. Do not be afraid of making your covering letter too long but at the same time only include relevant information.

First impressions are important so the covering letter and CV should be written with all these instructions in mind. Think of yourself as a salesman trying to sell your self and so you are at your most well groomed for the first customer you encounter. Do your best to make it stand out in contrast to anything your prospective employer ever saw in other applications. If the position you seek is worth having, it is worth going after with care. You may even impress the employer so much that you start a job at a higher position than you were going for or that you get a better starting wage.

If you seek employment through an advertising agency, or an employment agency, have the agent use copies of your CV and letter in marketing your services.

Getting The Position That's Most Suited For You

Everyone leaves school looking for the kind of work for which they are best suited. An artist wants to work with paints, a craftsman with his hands and so on. Those with less definite talents have their preferences for certain types of business and industry. Here are some steps to guide you through making those choices.

1. Decide what your talents are and what potential jobs you can do with those talents.
2. Find out what companies there are that you could potentially apply for and decide what would be the advantages to working for the different prospective

employers.

3. Do some research on the companies to help you make a decision. Find out the potential chances of advancement and the pay and company policies.

4. Analyse your talents and figure out what it is you can offer the business in the form of service and ideas.

5. Do not worry if the company is not advertising positions. Get your foot in the door anyway by showing them what you can offer.

6. Present your CV and letter to the right person with the authority and if you make the right impression then he or she will do the rest. All companies have room for people who have definite plans and are determined to succeed.

Even if it takes you a few efforts at repeating this procedure then persist in applying in this way. If you apply for several companies at the same time then you may have the luxury of being able to pick the company most suited to you.

The QQS Formula – Quality, Quantity and Spirit

The price and duration of your employment will largely depend on your ability to sell your self and your services. To market yourself effectively and continuously throughout a job you need to follow the QQS formula. This formula basically means quality plus quantity backed with spirit will equal a successful salesmanship of your service. Get into the habit of following this formula. Here it is in a little more detail.

Quality – Your service must be seen as a performance and you must be self analytical in this. Try and find ways to improve the quality of your service in every detail you possibly can.

Quantity – This refers to the amount of effort you put into your service. Doing just the bare minimal to get by in a job is not sufficient enough if you are looking to advance in a company. You must get into the habit of delivering all the service you are capable of.

Spirit – To be agreeable, harmonious and cooperative in your conduct is a strong factor in determining your wage and length of employment. Relying on only QUALITY and QUANTITY of service is not sufficient to maintain a permanent market for your services.

The quality of your services and the quantity you offer are obviously important if you are to be successful but more important is spirit. The formula breaks down without it and although you can get by with sufficient quality and quantity without spirit, you will never be at the top unless you show spirit and an easy going personality.

THIRTY OF THE MOST MAJOR CAUSES OF FAILURE

The world is full of tragic stories of people failing to accomplish what they dream of doing with their lives. It has to be said that it is a large majority that fail compared to those that succeed. Many people have been analysed to discover thirty main reasons for this, which has helped to establish the thirteen principles to help you succeed and become rich. As we go through them try to be self critical and pick out ones that apply to you. Recognizing the cause of failure is a fundamental step you must take to change and become successful.

1. Naturally less gifted – Of the thirty causes this is the only one which you cannot do much to change. If you are not as naturally bright as you feel you need to be, for whatever profession or service you intend to take, you will benefit from the aid of others in a Master Mind group which will be explained a little later.

2. Lack of a definite purpose – Without a main purpose in life or a goal for you to aim for you will not be as driven to succeed. You need to be sure of what you want to achieve.

3. Lack of ambition – If you are happy just doing the bare minimum to get by in life then you will never be at the top. You must be willing to put the time and effort in if you are to achieve your potential.

4. Lack of education – This one is easier to overcome. You do not need to have gone to university or even college to be classed as educated. Some of the best examples of success have been of those who are known as self- educated or self made. Having knowledge is one thing but it is being able to effectively apply your knowledge to the real working world that is the key to success.

5. No Self discipline – You need to be able to take control of yourself and to control negative thoughts if you are to maintain self discipline. Try to avoid anything that distracts you from your goals and de-motivates you from the day to day objectives.

6. Ill Health – Do everything in your power to remain healthy as this will affect your level of success. Eating the right foods and exercising regularly will make for a healthy body which in turn contributes to a healthy mind.

7. Bad influences in your upbringing – If you have been surrounded by negative influences in your childhood this will have had an effect on your attitude to work. People who have criminal tendencies are the result of being brought up in bad environments.

8. Procrastination – A common cause of failure is procrastination. Never stop yourself from progressing by saying the time is not right for you to start achieving your goals. Start by any means you can and continuously find ways to improve your situation with whatever tools you have at the present.

9. Lack of persistence – Many fail due to quitting after their first try at something. Never be discouraged by the first signs of defeat, as previously said the most successful people in history have had to deal with failure at

some point before working past it.

10. Negative personality – You will struggle if you find it hard to get on with people. To acquire power you need to be able to communicate and cooperate well with others.

11. Not highly sexed – If you do not satisfy the mind's natural need for sexual energy you will fail in other aspects of life. It is a powerful instinctual part of everyone that needs to be expressed but controlled to maintain a positive and confident attitude.

12. Taking risks to get something for nothing – Taking a gamble or an unnecessary risk is a major cause of failure.

13. Being indecisive – Successful people are able to make decisions quickly and stick to them. Being indecisive is closely linked to procrastination. Knowing your own mind is essential if you are to avoid these causes of failure.

14. The six basic fears – We will come to analysing these a little later. One or more of them will have a negative effect on your level of success.

15. Unhappy personal relationships – Another common cause of failure is having an unhappy marriage or relationship. Failure in this part of your life will cause unhappiness that will affect your ambitions in your work life.

16. Overly cautious – Whilst taking too many risks can cause failure, taking no chances at all can as well. If you are too cautious about taking a chance on a good opportunity then others will benefit by your hesitation.

17. Poor role models in work – If your superiors are not inspirational enough and do not demonstrate a high level of success then your motivation to become a leader will be negatively affected. Pick employers that inspire you to be the best you can be.

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

19. Wrong job choices – You will not reach your potential level of success if you are in a profession that you dislike or are untalented at.

20. Lack of specific talent – You need to be focused on excelling in one aim rather than trying to be good at everything. People who call themselves a jack of all trades are rarely advanced at any.

21. Unable to save money – Get into the habit of putting aside a certain amount of money each month for savings. Over spending will cause a fear of poverty and take away your courage to raise the bar in work.

22. Lack of enthusiasm – Maintaining an enthusiastic attitude will have a positive affect on your co-workers as well as you and is welcomed by

everyone.

23. Not being open minded – Being closed minded or intolerant of other cultures, opinions and other differences hinders you from acquiring more knowledge and damages working relationships.

24. Overindulging – Being greedy with anything is always negative whether it involves eating and drinking, sexual activity, or giving yourself too much time off. Too much can cause failure.

25. Lack of cooperation – Being too stubborn to cooperate when it is necessary is a major cause of failure in business. You need to be able to listen to your superiors just as well as you need to communicate effectively as a leader too.

26. Acquiring wealth without effort – People who have not earned the riches and have been handed power commonly find they will fail to keep it.

27. Dishonesty – By being continuously dishonest you risk affecting your working relationships permanently. The last thing you want to do is get a poor reputation for this as you will have lost the trust of everyone.

28. Too egotistical – This is a bad character flaw which will push others away and affect your level of success.

29. Relying on guesswork – Always make decisions based on the accurate facts and never allow a lack of them or of time to force you into making snap-judgements.

30. Lack of capital – People starting out in business for the first time may lack capital. Without enough to fall back on if you make mistakes you will fall at the first hurdle.

These thirty common causes of failure highlight the tragedy of those that fail in life. It may be helpful to go over them again with someone close to you who knows you well to help you find your weaknesses. You may be in denial about what may cause you to fail and so a friend may recognize things about you that you have overlooked. By analysing these weaknesses you have a better chance of succumbing to them and can then grow stronger.

Analysing yourself

28 QUESTIONS YOU SHOULD ANSWER

In most professions and services you will have an annual review. Its purpose is to analyse your progress and find out what you need to do to improve. You will find that most companies are quite constructively critical in asking you to analyse yourself. They want to know what you think your faults are as well as what you are reliable for. Here is a set of questions you need to think about answering on an annual basis. Check your answers with the aid of someone close to you to make for a more accurate analysis.

SELF-ANALYSIS QUESTIONNAIRE

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 quickly and definitely on all occasions?
9. Have I permitted any one or more of the six basic fears to decrease my efficiency?
10. Have I been either "over-cautious," or "under-cautious?"
11. Has my relationship with my associates in work been pleasant, or unpleasant? If it has been unpleasant, has the fault been partly or wholly mine?
12. Have I wasted 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 overindulged in any of my habits?
16. Have I expressed, either openly or secretly, any form of egotism?
17. Has my conduct toward my associates been such that it has induced them to respect me?
18. Have my opinions and decisions been based upon guesswork, or accuracy of analysis and thought?

19. Have I followed the habit of budgeting my time, my expenses, and my income, and have I been conservative in these budgets?

20. How much time have I devoted to unprofitable effort which I might have used to better advantage?

21. How may I re-budget my time, and change my habits so I will be more efficient during the coming year?

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

23. In what ways have I rendered more service and better service than I was paid to?

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 principles of success? (Make this rating fairly, and frankly, and have it checked by someone who is courageous enough to do it accurately).

Now that you have a better idea of your strengths and weaknesses you are ready to start creating a plan that will market your self and your skills effectively. You should now start being able to recognise the major attributes of leadership and the common causes of failure in leadership. This information is all important if you are to market your personal services successfully and make the most of opportunities. With this information and what follows you will also be able to make more accurate judgements of other people as well as yourself.

A land of Opportunity

We have analysed the causes of failure and the steps needed to take in succeeding in accumulating money. We must look into how you can find opportunities to apply the principles described. Firstly you need to recognise that living in a free developed country is an opportunity in itself. This has many advantages. You have freedom in religion, freedom in politics, freedom in the choice of a business, profession or occupation. You have the freedom to chase any dream you want to. You also have the basic freedoms of food, clothing and shelter all of which are easily affordable and accessible in a luxurious amount of variations. A lot of these necessities may go without saying but to just appreciate these blessings is to recognize what opportunities come with them.

We are lucky enough to have access to the privileges that some countries of the world do not. We are able to travel practically anywhere we wish using either our own or public transport. We can leave our money in the banks and trust the government to protect it. We can use our leisure time to go out and participate in whatever activity interests us. We can now search for almost any information we wish to look for through the use of the internet.

THE “MIRACLE” THAT HAS PROVIDED THESE BLESSINGS

There is a greatly misunderstood thing which gives citizens of the developed world these kinds of freedom and opportunities to accumulate riches. This unseen power which can be seen as a kind of benefactor for mankind is CAPITAL. By capital I do not mean money itself but the way in which money has been used by the groups of people in professions that maintain the modern world. These are people in positions such as scientists, educators, chemists, inventors, business analysts, publicity men, transportation experts, accountants, lawyers, doctors, and both men and women who have highly specialized knowledge in all fields of industry and business. After generations have pioneered and experimented with newer and more modern ways the world has slowly become industrialised giving us colleges, hospitals, schools and so on. Countries have become modernised through the brains of the capitalists.

All these advantages to living in a capitalistic system show that all who seek riches must recognise and adapt themselves to this system as it controls all methods of acquiring fortunes. We all live in a capitalistic country that was developed through the use of capital. If you are looking for opportunities to accumulate riches then it is worth knowing that neither riches nor opportunities would be available if to you if organised capital had not provided you with these modern benefits.

To be lucky enough to live in a free country means that every person may think as he or she pleases, it means you can live with little effort, it means many can live comfortably without working hard. However, the guaranteed thing about a free country and the privileges it provides is that you cannot make yourself rich without considerable effort. The law of economics is a principle that everyone must follow.

Developed countries provide all the freedom and opportunity to accumulate riches that an honest person desires. If it is riches you are seeking then do not overlook the possibilities in a world where women spend literally millions on lip stick, where citizens spend hundreds more millions on cigarettes, millions upon millions on watching films or even more on going to go and watch football. These are just some of the few ideas of sources for the accumulation of wealth. Just some of the capitalistic world's luxuries have been mentioned. The business behind the designs of ideas, the manufacture of products, the transportation of items all offer regular employment opportunities for many millions of people who earn many millions, some of which is spent back on the system.

Behind all this exchange of money for products and services is an abundance of

opportunity to make money. There is nothing to stop you from becoming part of the effort that is necessary to carry on this business. There is even nothing to say that you cannot add something new to it in the form of a new design or method of doing business.

Anyone may earn a good living for a relatively small amount of effort. Step up and decide what you want in life, then what you want to do to get it. Create your plan and put into action and follow it up with determination and persistence. The capitalistic country in which you live should help you do the rest. It insures you a chance to offer back a service and a chance to profit by that service. The system denies no one these chances but there are no guarantees you will be rich without effort as the law of economics controls the system so that getting without giving is not tolerated for long.

CHAPTER 8

The Power of Decision – *Step 7 toward Riches*

How not to Procrastinate

It has been found through the analysis of many men and women that many of their failures are due to a lack of decision. Procrastination is the most common thing holding most people back from achieving their full potential. You will be able to reach decisions quickly and put your thoughts into action with the aid of the thirteen steps towards riches.

Research of many millionaires has shown that successful money makers fall into the habit of making decisions promptly and only change them if absolutely necessary. People who find it difficult to make decisions and change their minds regularly fail to accumulate money. Going back to Henry Ford as an example highlights what being decisive is all about. The Model T car that was described as the world's ugliest car was manufactured by his orders despite all of his advisors urging him to change the idea. Although changing the idea earlier may have brought him even greater fortune more speedily, he stuck with it. The determination in his decision meant that he made a fortune before the change became necessary.

One major factor in indecision is that people are too easily influenced by the opinions of others. If you are to make decent money in this world doing the things you truly desire to do then you need to listen to yourself and not others. You should not be influenced by the media or people who gossip or even seek the approval of friends and family when it comes to making those vital decisions that you need to make to bring you your fortune. That burning desire should be all the influence you need. Even if you are working with others in a "master mind" group you should all have a common objective and should be influencing each other to reach that objective. If you have made a choice that seems too ambitious to people close to you then they may try to talk you out of it or even make a joke out of it. Many people get an inferiority complex from being ridiculed for their desires.

In some situations you will obviously need to rely on others for help or information. When you do, make sure that you get the facts you need and if possible try not to give away too much information regarding the purpose for their help. When you interact with others in your journey towards riches try to be wary of people that try to give off the impression that they have much knowledge as it is common to find that they are actually lacking it. One sign of this is when people do too much talking and not enough listening. By talking too much when you know little you are in fact depriving yourself of chances to acquire more knowledge from others. You also risk showing your lack of knowledge to people that you are seeking the approval of. It is much wiser to remain silent where necessary and show modesty.

An essential time that you should withhold specific information is when you are in the company of possible competitors. If you talk about your money making plans too openly you may be unfortunate enough to find that someone has put your plan into action before you. You are looking to eventually tell the world what you

intend to do but first you must show it. Your actions will speak louder than words.

THE STORY OF FREEDOM OR DEATH ON A DECISION

The value of a specific decision depends on how much courage is needed to carry it through. The people that made the decisions that helped to shape the modern civilised world often faced great risks, sometimes even risking death. When Abraham Lincoln made his Proclamation of Emancipation he gave freedom to coloured people in America whilst he knew that he was turning thousands of friends and political supporters against him. It ended up causing the death of many men in battle and also cost Lincoln his own life. This required enormous amounts of 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.

One of the more courageous and famous decisions in history was jointly made by fifty-six men in Philadelphia during the American revolution in July 1776. These men decided to sign a document that would either bring freedom to the people of America or get everyone of the fifty-six men killed. Whether you have heard of this document is not important. It is the lesson in personal achievement it taught that matters. George Washington takes much credit for this story but it is the astounding power of the decisions made by a few other men that was the real cause of the victory. Historical writers do not refer to this power when talking about the revolution which is a shame as it is this same kind of power that must be used by every individual who overcomes the difficulties of Life, and forces Life to pay the price asked.

The story begins in Boston, on March 5 1770. British soldiers were patrolling the streets and openly threatening citizens. The colonists resented this and began to show anger by hurling stones at them until the commanding officer ordered his troops to charge. A battle took place where many were killed, and this created such resentment that a meeting was called by the Provincial Assembly. Two of the members of this Assembly were John Hancock and Samuel Adams. They were brave enough to declare that action must be taken to rid Boston of the English soldiers. This one decision could be considered to have played a major role in creating freedom for America. Samuel Adams was appointed to contact Hutchison, who was governor of the province, to demand the withdrawal of the troops. They succeeded in getting the troops removed but the matter was not closed. It had caused a situation that would change the future of civilisation.

Many of the great changes throughout history such as World Wars and Revolutions have often begun due to events which seem unimportant. They also usually start due to definite decisions made by few people. In the case of the American Revolution it was John Hancock, Samuel Adams and a man from the Virginian Province called Richard Henry Lee that made the significant decisions. This man communicated with Adams regularly and they shared their worries for their people. Adams decided that letters should be exchanged between the

thirteen colonies to strengthen their communication and efforts to solve their problems. He presented this idea to the Assembly two years after the battle in Boston, suggesting that a Correspondence Committee be set up. Each colony would have a correspondent to help provide more friendly cooperation between the colonies of British America.

This was the beginning of the organizing of the power that would eventually mean freedom in America. The move created a Master Mind group of colonists through organised planning. Although citizens had fought back against the British they had not consolidated their efforts into one Master Mind group and made prompt and definite decisions to try and unite to fight back more successfully.

The Crown appointed Gage to take over from Hutchison as the Governor of Massachusetts. One of his first acts was to send a messenger to Samuel Adams to bribe him into changing his political position of opposition to the King. He was threatened with being put on trial for treason unless he changed his political course and made peace with the King. If he accepted however, he would receive great personal advantages. Adams was forced to make a decision instantly and whereas most men would have found difficulty in reaching such a decision Adams did not hesitate. Rather than send back an evasive reply he sent one with real conviction, making the messenger promise to deliver the message in exactly the same way as he had said it. His response was this,

“Then you may tell Governor Gage that I trust I have long since made my peace with the King of Kings. No personal consideration shall induce me to abandon the righteous cause of my Country. And, TELL GOVERNOR GAGE IT IS THE ADVICE OF SAMUEL ADAMS TO HIM, no longer to insult the feelings of an exasperated people.”

The courage and loyalty of Adams goes without saying but it is the ability to come to a decision in a high pressure situation that is important. When Governor Gage received the reply he was outraged. He wrote a proclamation which promised that a full pardon would be offered to anyone that laid down their weapons and surrendered except for Samuel Adams and John Hancock who were guaranteed punishment. This threat forced Adams and Hancock to reach another decision that was just as dangerous. They summoned their most dedicated followers to a meeting with the intention of forming a Congress of the Colonists. At the meeting many were sceptical of making a decision that would defy the crown. Adams and Hancock had no fear and were blind to the idea of failure. They managed to influence the others to agree to make arrangements, through the Correspondence Committee, to make a meeting for the First Continental Congress. It was held in Philadelphia on September 5 1774. This is a very important date as without this decision there could have been no signing of the Declaration of Independence.

Before this first meeting of the new Congress, another leader, Thomas Jefferson of Virginia, was publishing a summary view of the rights of British America. His relationship with his representative of the Crown was also strained like Adams' was with his Governor. Shortly after this summary was published Jefferson was

told that he had committed high treason and was threatened with prosecution. A colleague of Jefferson' expressed to him his thoughts on the matter in a famous sentence. He said "if this be treason, then make the most of it".

It was men such as these that for two years sat discussing the future of their colonies in the Continental Congress meetings. Then on June 7 1776 Richard Henry Lee made a motion to the assembly that shocked them. He declared that the United Colonies should no longer be in allegiance to the British and that all political connections should be dissolved. Weeks of debate went by and Lee returned to Virginia because of family illness. His friend Thomas Jefferson took up his cause and fought it until Hancock, the president of the congress, appointed him Chairman of a Committee to draw up a Declaration of Independence. A document was eventually prepared and read before the congress. After many alterations and discussions Thomas Jefferson stood before the Assembly and read out the following words which made one of the most important decisions in American history.

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

When Jefferson finished, the document was voted upon, accepted, and signed by the fifty-six men, every one risking his own life upon his decision to sign. By that decision a nation now exists with people having the freedom and the privilege of making their own decisions.

Take note of the power of decisions in this story. It was the decision of the master mind of the fifty six men which insured the success of Washington's armies as the spirit of that decision was in the hearts and minds of all the soldiers. This is the same power that must be used by every individual looking to fulfil their burning desire. There are several of the principles already described apparent in the story – desire, decision, faith, persistence, the master mind, organised planning and of course the power of decision.

The story proves that those who reach decisions promptly and know what they want have more chance of getting it. People become leaders because they decide quickly and firmly. Indecision, however, is the habit of too many people from a young age. A fault of the education system is that it does not encourage people to break this habit and so being indecisive stays with that person as they leave school and go into work. Many youths take the first jobs they can find because of the habit of indecision. Then it is common to find that they are stuck in the same position months or even years down the line because they lack the courage to make definite decisions when choosing an employer. When you are in a position where courage is needed to back a decision, think of the fifty six men that staked their lives on their decision to sign the declaration of independence. A person who seeks riches or professional positions or desirable business does not stake his life on his decision, he stakes economic freedom. If

you desire riches in the same way that Samuel Adams desired freedom for the Colonies in America, then you will surely accumulate them.

CHAPTER 9

PERSISTENCE – *Step 8 Towards Riches* Maintaining A Consistent and Continuous Effort

Persistence is an essential element in the thirteen steps towards riches. The strength of your persistence will be determined by the power of will. Men who are relentless in their pursuit of riches have been described as cold blooded or ruthless. This is not usually the case as what they actually have is will power backed up by persistence and the desire to achieve their objectives.

The majority of people are ready to give up at the first sign of defeat but a few, people like Ford, Carnegie and Edison carry on regardless of what oppose them until their goal is achieved. Persistence along with the other principles must be understood if you are to successfully make your fortune.

The first step in applying your persistence will come when you begin to follow the six steps referred to earlier in the section on desire. Unless you have a definite plan that has definite goals for you to aim for then you may read all the instructions and then go through your daily routine not applying them. The chances of a lack of persistence being overcome will depend largely on the intensity of your desire. The starting point of all achievement is desire and weak desires bring bad results. After this section go back to the section on desire and repeat the process of the six steps. If you are eager to follow the instructions it will show how great or small your desire to become rich really is.

If your mind is more conscious of poverty then you are likely to remain poor. However, if you can become money conscious and deliberately prepare your mind to attract money then you have more chance of attaining it. Persistence is essential if you are to understand and apply this. Without persistence you are defeated before you have even started.

The value of persistence can be realised when you think of waking from a nightmare. You are in bed half asleep and dreaming of something you really do not want to. You are unable to shake out of it and make your self wake up. Through persistent effort you start to kick or move your arms but still you are in the nightmare. You kick and twitch in your sleep until finally you jerk yourself awake and snap out of it. Just like in a nightmare, you may find that you need to snap out of that mentality that's holding you back from getting that burning desire fulfilled. No matter how slow your first steps are be persistent and with it will come success.

There is no substitute for persistence. It cannot be replaced by any other quality. People who fall into the habit of being persistent to the point of stubbornness find that no matter how many times that they fail they always find their way to the top of the ladder. These are people that pass the persistence test. They may gain the materialistic rewards for their efforts but they also gain the knowledge that every failure brings with it the seed of an equivalent advantage.

We see signs of people in all walks of life being overwhelmed by defeat and are unable to rise above it. We also see the few that rise out of hardship after taking much punishment but go on to succeed. What we do not see is the silent power which is used by the latter group who fight through the discouragement. The best word to describe that relentless strong will in people is persistence.

Persistence is a state of mind and therefore you can train your mind to become more persistent. Persistence is based upon these causes:

Definiteness of purpose – Knowing what you want is the first and most important step toward developing persistence.

Desire – It is easier to maintain persistence if you have an intense burning desire.

Self Reliance – If you have a strong belief in your ability to carry out your plans then you will be naturally persistent in doing so.

Definiteness of Plans – Even if the plan seems initially difficult to carry out, as long as they are well organised then it will encourage persistence in you.

Accurate Knowledge – If your plans are created based on accurate facts and information rather than guesswork then persistence will come.

Co-operation – You will develop persistence if you have the sympathy, understanding and cooperative help of others.

Will power – If you have the ability to concentrate all thoughts upon the building of the plan to achieve the definite purpose you will acquire a persistent mind.

Habit – Persistence is the result of falling into the right habits. By forcing the mind to repeat positive experiences, for example repeated acts of courage to overcome fear you will develop persistence in positive habits to overcome negative experiences.

Try to analyse your weaknesses in order to find out what it is lacking in regards to being a persistent strong willed person. This may help you get a better grip on yourself.

SYMPTOMS OF LACK OF PERSISTENCE

The following points will help you spot the symptoms that mean a lack of persistence and also you will understand the subconscious causes of the weakness. These are the weaknesses which must be overcome by all seeking riches.

- 1. Lack of purpose** – Failure to recognize and to clearly define exactly what one wants.
- 2. Procrastination** – Usually it is backed up by various excuses or alibis.
- 3. Lack specialised knowledge** – lack of interest in gaining the necessary knowledge
- 4. Indecision** – Passing the blame to others and not facing issues quickly and directly.
- 5. Self-satisfaction** – There is little you can do to overcome this affliction and little hope for those who suffer from it.
- 6. Indifference** – Being to willing to compromise in situations when you should be strong in opposition.
- 7. Blaming Others** – Passing the buck for your mistakes, and accepting difficult circumstances as being unavoidable.
- 8. Weakness of desire** – Being badly motivated by things that do not push you into action.
- 9. Willingness to quit** – Quitting at the first sign of defeat due to one or more the six basic fears.
- 10. Lack of organisation** – Plans are not written down in an organised way where they can be analysed.
- 11. Missing opportunities** – Failing to grasp and use ideas when they present themselves.
- 12. Wishing** – instead of willing.
- 13. Compromising with poverty** – Lacking enough ambition to aim for riches and settling for what you have got.
- 14. Trying to take shortcuts** – Trying to get without giving by cutting corners and taking too many unnecessary risks.
- 15. Fear of criticism** – failure to create plans and to put them into action, because of what other people will think, do, or say. This is usually hard to acknowledge as it is rooted deep in the subconscious mind.

Let us look at this last one in detail and examine some of the symptoms of the fear of criticism. Most people allow relatives and friends and people generally, to influence them so much that they do not live their own lives through fear of being criticised.

It is common these days to find people in misery due to situations that they would like to change but are too scared of being criticised if they do so. For example if you made a bad career choice or a bad relationship choice then you may feel you need to correct this mistake but fear the consequences and the criticism that will come as a result. This form of fear destroys ambition and self reliance as well as the desire to achieve. Another example is of people who are scared to resume education in later life after a long period away from it.

People from all sorts of backgrounds and of all different ages may feel they are bound by that sense of duty that holds them back through the fear of criticism. However, you are not required to destroy all your personal ambitions in the name of duty and have the right to live your life how you want live it.

The same can be said in business, people are afraid to take chances through fear of failing. The fear of criticism in all these situations is always stronger than the desire for success and so people remain stuck in that rut. When you are faced with new ideas or a new plan you may initially say to yourself "I can't do that ... the job is too big ... it takes too much time ... what will people think and why has nobody done this before" and so on. You need to work through this phase of doubt and overcome any fear of criticism. Ideas need to be nursed through the early stages until they take shape and your confidence in them is boosted. Every minute an idea lives the chances of it becoming well planned and put into action become greater.

Most people think that people become wealthy as a result of lucky breaks. Obviously there are cases of this occurring but the people that depend only on luck often find they are disappointed. Breaks do come to people, but usually only to those who have persisted in seeking them for so long.

W.C Fields was a comedian who lost all his money during the depression. He was over sixty years old with no job no money and his profession no longer existed. He was so determined to make a comeback that he offered to work without pay in movies which was a relatively new medium to him. To add to his problems he injured his back in a fall. Now this would be enough to make many men quit but through his persistence he knew he would get the break he needed and of course, he got it.

A man named Eddie Cantor lost all his money in the stock crash in 1929 but he did not lose his persistence courage and self belief. He was able to pick himself up after failure and get back into a job bringing in \$10,000 a week, a lot of money for the time. It shows that if a person that lacks many qualities but is persistent and applies themselves then they can go far in life. Breaks do come along but they are usually self made breaks that come not with luck but with persistence.

Before you develop the ability to persist in chasing your dreams you need to make sure that you know what you definitely want. Not many people can say they know exactly what their definite purpose is in life. When asked what people want they usually give vague answers such as, make money, be

happy, learn a new ability, success in business or whatever. All of these are loose responses and do not involve a definite plan that is needed to succeed at any of them. They are generally just wishes. Riches do not respond to wishes but to definite plans backed with burning desires that are put into action through a lot of persistence.

Four Steps to develop persistence

Here are the four simple steps which can lead you into having the habit of persistence. It does not matter how much education or intelligence you have. All that is required is a little time and effort.

1. Knowing what you want to achieve – You need that definite purpose and a burning desire to achieve it.
2. Having a definite plan – You must be organised in how you will tackle your aims with the plan written out and continuously updated along the way.
3. Focusing your mind – You must shut out all negative influences including any negative suggestions from friends and family that discourage you from your task.
4. A friendly alliance – Regardless of what your aims are, you need one or more persons to encourage you to follow through with your plan and purpose giving constructive criticism as well as positive feedback.

The entire thirteen steps are based on you following this philosophy, gradually making it a life long habit. It is through these steps that you will be led to power. It is through these steps that you will find those favourable breaks. It is through these steps you will find riches. It is through these steps that you will make your dreams become realities.

The mystical power of persistence can enable people to overcome almost any difficulty. In some stories it almost seems to give people a supernatural quality or a form of spiritual strength that enables one to succeed at a time when all seems lost. It is the likes of Henry Ford who built his huge Industrial Empire with little else but persistence or Thomas A. Edison who, with hardly any schooling became the most famous ever inventor, that gives this power an almost miraculous quality. Their success leads people to understand that persistence, along with the definite purpose is the major source of their achievements.

Let us finish this section by looking at the story of Mohammed. By comparing his life with the legends of the modern era we can see clearly that the common trait that leads to the most major achievements in history is persistence. What follows is a review of the biography of Mohammed written by Essad Bey. It highlights one of the most incredible examples of the power of persistence known to mankind.

THE LAST GREAT PROPHET

Reviewed by Thomas Sugrue

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

"His career never made sense. Mohammed was born to impoverished members of a leading family of Mecca. Because Mecca, the crossroads of the world, home of the magic stone called the Caaba, great city of trade and the centre of trade routes, was unsanitary, its children were sent to be raised in the desert by Bedouins. Mohammed was thus nurtured, drawing strength and health from the milk of nomad, vicarious mothers. He tended sheep and soon hired out to a rich widow as leader of her caravans. He travelled to all parts of the Eastern World, talked with many men of diverse beliefs and observed the decline of Christianity into warring sects. When he was twenty-eight, Khadija, the widow, looked upon him with favour, and married him. Her father would have objected to such a marriage, so she got him drunk and held him up while he gave the paternal blessing. For the next twelve years Mohammed lived as a rich and respected and very shrewd trader. Then he took to wandering in the desert, and one day he returned with the first verse of the Koran and told Khadija that the archangel Gabriel had appeared to him and said that he was to be the Messenger of God.

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

"The rise of Islam began. Out of the desert came a flame which would not be extinguished-- a democratic army fighting as a unit and prepared to die without wincing. Mohammed had invited the Jews and Christians to join him; for he was not building a new religion. He was calling all who believed in one God to join in a single faith. If the Jews and Christians had accepted his invitation Islam would

have conquered the world. They didn't. They would not even accept Mohammed's innovation of humane warfare. When the armies of the prophet entered Jerusalem not a single person was killed because of his faith. When the crusaders entered the city, centuries later, not a Moslem man, woman, or child was spared. But the Christians did accept one Moslem idea-- the place of learning, the university."

CHAPTER 10

POWER OF THE MASTER MIND – *Step 9 toward Riches* THE DRIVING FORCE

Another attribute you need to support your money making plans is the *power* to put them into action. In this section you will acquire the knowledge of how to apply power to your cause.

The term power being used here refers to organised effort and the use of knowledge directed intelligently to enable ones desires to be converted into a money making situation. Organised effort is more efficient with the cooperation of two or more people working towards the same definite goal. Everyone in your group requires the power to accumulate money through organised knowledge. Let us look at how this power may be acquired and the sources for gaining this knowledge.

A. Infinite Intelligence – This source of knowledge may be acquired through a procedure described in another section with the aid of the creative imagination explained earlier.

B. Accumulated experience – This refers to the experiences of mankind. It is all the information that man has discovered and documented that you can gain from schooling and from public libraries.

C. Experiment and research – In all subjects we study there are new things to be learned. In practically every walk of life, science, history, English, maths etc new information is researched and discoveries are made. It is the source which people turn to when their accumulated experience is insufficient. Sometimes the creative imagination is required here also.

Through these methods mankind acquires knowledge. A person has power if they can organise their relevant knowledge into a definite plan and then put those plans to use for their own benefit. By looking at the sources of knowledge it is easy to deduce that a person will struggle if working alone when gathering all the necessary information that will enable the plans to be put to use. It may be necessary to influence others to join and aid you in the gathering of all the necessary knowledge for the plans to be carried out. In a master mind group you can then spread that element of power.

GAINING POWER THROUGH THE “MASTER MIND”

The term Master Mind is used here to describe the cooperative relationship between two or more people where knowledge and effort is shared in a spiritual way for the definite purpose of achieving the aims and objectives. If the plan is too complex for an individual to take the challenge on alone then that person and the plans will lack the power to be successful. However, with a carefully chosen master mind group your goals will be half way reached.

We can now take a look at the potential power of the master mind principle

and explain the two main characteristics you need to understand when recruiting a group.

Firstly, the master mind group must be economic in nature. Economic advantages become available to you when you surround yourself with people that can offer advice, counsel and personal cooperation in ways that benefit all in a spirit of harmony.

Secondly is the psychic phase. This holds a more abstract meaning and is more difficult to get to grips with as it refers to the spiritual forces in us all. If two minds come together and are working for long enough to achieve the same aims then a spiritual connection may be made. If you know someone well enough and are in their company for long periods of time then it is almost as if you will start to think in the same way. To emphasise this point, think of relationships of people where they have become inseparable. You will often find that two close brothers or sisters, twins especially, are able to feel what one another is feeling or at least that they think alike. If you can develop relationships in a master mind group where your attitude towards your goals and the methods in which you intend to use in achieving them are all spiritually cooperative then the group will work far more efficiently.

Mr. Carnegie, of the steel industry, had a Master Mind group consisting of a staff of around fifty men. Their definite purpose was to manufacture and market steel. He committed his entire fortune to obtaining the power through the use of his master mind. Most great fortunes have been earned by people using the master mind principle in some way.

The human brain is a complex form of energy. Just compare it to an electric battery. It is obvious that a group of electric batteries provides more energy than a single battery. Also obvious is that a single battery will provide a proportionate amount of energy depending on the number and capacity of cells it has. The brain can be said to function in a similar way which explains how some brains are more efficient than others. Therefore, a collection of human minds cooperating towards the same purpose will provide much more brainpower than a single mind just as a group of batteries produces more energy than a single battery. This explains how you can potentially discover the secrets of the power that many have used to acquire great wealth through using the master mind principles.

We can understand the psychic aspect of the master mind principle more by looking at Henry Ford's use of it. He began his career in business handicapped due to being poor and illiterate. Within the short period of ten years he had overcome these handicaps and within twenty five years had become one of the richest men in America. It is worth knowing that that Ford's most productive years came when he became a personal friend of Thomas A. Edison. Along with other alliances it is easy to understand how Ford took on the nature, the habits and the same thought processes as those he spiritually connected with. Ford added to his own brain power by using the master mind principle as described here and this principle is also available to you.

We took a look at the power of Mahatma Gandhi earlier. Many people today are

not aware of his influence and may have judged him by his appearance seeing him as an eccentric man of history. He was in fact one of the most powerful men in history, maybe not in the conventional ways but in a passive way relating to the amount of followers who had faith in him. Let us look at how he gained this power. In short Gandhi accomplished a miracle by spiritually influencing and coordinating the minds of over two hundred million people. It is a miracle because these people were his followers for life. You will appreciate this more if you try to influence just a few people to follow you in your purpose for any length of time.

Any boss or person who manages a group of people will understand the difficulties involved in trying to influence their workers to cooperate in a spiritually harmonious manner. When two or more people are working together towards achieving a definite objective they put themselves in a position where they can obtain power through that infinite intelligence as a source of knowledge. The notion of infinite intelligence will be described in more detail a little later but for now just realise that it is the source of knowledge to which all great leaders tap into either consciously or subconsciously.

As we go through each of the thirteen principles the entire subject should start to come together. Listen, think and even meditate letting the principles roll over in your mind. Through the master mind you can obtain more power. To acquire riches that power must be mixed with faith. It must be driven by desire. It must be backed by persistence. It must be applied through an organised plan and that plan must be put into action.

Think of the flow of money as the flow of a stream, only this stream splits into two tributaries. One powerfully flows in one direction carrying anyone who steps into it onward and upwards towards a rich lake of success and wealth. The other trickles down and drags anyone drifting along in life down to a water fall that drops into misery and poverty. Anyone who has a money making mind will appreciate this metaphorical stream of life. It consists of a person's thinking processes. The positive emotions form the one route of the river which carries one to success and the other route consists of negative thought which leads one to failure.

CHAPTER 11

Transmuting Sexual Desire – *Step 10 towards riches*

The word transmutation simply means to transfer or to convert one element of energy into another. When we talk about sex in this section we are referring to a state of mind rather than the physical sense of the word. We are talking about the emotion of sex and how its energy can be channelled constructively.

There are three constructive principles in which the emotion of sex can be interpreted. They are:

1. The perpetuation of mankind.
2. The maintenance of health, (as a type of therapy, it has no equal).
3. The transformation of mediocrity into genius through transmutation.

Sex transmutation involves switching the mind from thoughts of physical sexual expression to thoughts of another nature. When driven by sexual desire people are able to develop their imagination, courage, will power, persistence and creative ability that would not be as efficient at other times.

The motivating sexual force can be transferred and redirected into other forms of expression. This applies to any profession or service being offered in return for the accumulation of wealth. To be able to channel this energy effectively a person requires will power. Sexual desire is a natural instinctively built in thing in all of us and so it should not be suppressed. However, if it is expressed in the right way it can enrich the mind body and soul. Using a river again as an analogy, if a dam is built then its water is controlled for a period of time. However, it will force an outlet eventually. The same can be said for sexual emotion. If it is not released in a creative form it will find a less desirable outlet.

Scientific research has shown that men of great achievement generally have highly developed sexual natures. They have learned the art of sexual transmutation. Also research has shown that the most successful of men involved in art, literature, industry, as well as other professions have been motivated by a woman's influence.

The emotions that are expressed through sexual desires contain secrets of creative ability. A man's state of mind can be altered just as an animal's behaviour is altered when it has been castrated. For example a bull becomes as docile as a cow after it has been altered sexually. By taking sexual emotions away from anyone takes the fight out of them.

THE TEN MIND STIMULI

The human mind can be at its most creative, enthusiastic and productive when stimulated by the following:

1. The desire for sex expression.
2. Love.
3. A burning desire for fame, power, or financial gain, money.

4. Music.
5. Friendships.
6. A Master Mind alliance based upon the cooperation of two or more people.
7. Mutual suffering, experienced by people who are persecuted.
8. Auto-suggestion.
9. Fear.
10. Drugs and alcohol.

The desire for sex expression is at the top of the list because it mostly affects the mind in a way that forces thoughts to be put into action. Eight of the stimuli are considered constructive whilst two are destructive. From this study we can deduce that sex emotion is the most intense and powerful of the stimuli. Research has shown that sexual energy, when channelled through the right forces can produce a genius. Let us find out what makes a genius. This is one definition: "a man who has discovered how to increase the vibrations of thought to the point where he can freely communicate with sources of knowledge not available through the ordinary rate of vibration of thought." We will take a look at what makes a genius in more detail by finding out what these sources of knowledge are and how they can be found.

"GENIUS" Is Developed Through the Creative Imagination

Many people go through life without ever using their creative imagination in a way that will benefit them. If people do use it then it is generally by pure chance and they have not understood its functions properly. Those that do use it voluntarily and understand it can be considered as genius. This is how. The great ideas and the discoveries mankind has made happen due to the use of the creative imagination. When the concept of an idea flashes into the brain it comes in any of the following ways.

1. Infinite Intelligence
2. The subconscious mind where all thoughts, that have reached the brain through any of the five senses, are stored.
3. From someone else's mind once they have revealed an idea or thought consciously.
4. From another persons subconscious thoughts.

These are all the known sources from which people are inspired with ideas or hunches.

When the mind is at its most highly stimulated the creative imagination functions more efficiently. When it is being stimulated by one of the ten stimulants from the list it gives an individual more ability to envision distance, scope and quality of thoughts that they would not have in a situation where there was a lack of stimulation. When the brain is actively stimulated in this way and the creative imagination is given more freedom for action it is almost as if a sixth sense starts to function. This is what makes the difference between a genius and an ordinary person.

The more an individual relies on using the creative imagination and the more

demands that are made on it for thoughts, the more alert and receptive it becomes. It is developed through experimentation. The greatest artists, writers, musicians and poets throughout history have put this power to use, getting into the habit of relying on that inner voice which provides the basis of good ideas through hunches.

There are many stories of great orators that close their eyes when reaching the climax of the speech. When asked why, one orator claimed he did so because then he spoke through ideas which came to him from within. Similarly, a successful American businessman was once questioned about the habit of closing his eyes for two or three minutes before making a decision. He replied saying that with his eyes closed he was able to draw upon a source of superior intelligence.

One man who was particularly capable of withdrawing ideas through the use of the creative imagination was a Dr. Elmer R. Gates of Chevy Chase, Maryland. He created more than 200 useful patents and was considered to be a genius and one of the great, though less well known scientists of the world. In his laboratory he had a room he called his "personal communication room". It was soundproof and had a single light switch controlling all the light in the room. When Dr. Gates was working on new ideas and required the necessary time alone to draw from his creative imagination he would sit in the room and concentrate alone with the lights out. Through this process he was able to get into a flow of constructive thoughts which he recorded on paper in his notes. In this manner he completed over 200 patents.

The normal brainpower with which we reason with is often faulty because it is mainly guided by an individual's experiences. Not all knowledge gathered through experiences is accurate and so it is less reliable. The reason why ideas received through creative imagination are more reliable is because they come from more reliable sources than that which are normally available.

A genius is able to make use of both synthetic and creative parts of the imagination. For example, a scientific inventor may begin an invention by organizing and combining new ideas that have been gathered through experiences through the reasoning part of the mind. If this knowledge is insufficient then he draws from the sources of knowledge available through the use of the creative imagination. The process works differently depending on the individual but generally works as follows.

The mind is stimulated by one of the ten mind stimulants so that it is working more efficiently. That person concentrates on the objective and the known factors of the problems that need to be overcome to achieve that objective. A picture of the unfinished part of the problem must be taken into the subconscious before the person relaxes by clearing the mind of all thoughts. It is only then that an answer might begin to flash in the mind.

Edison tried many of his thousands of ideas with only the synthetic part of his imagination as a source of knowledge. It was only when he tuned into the creative side that he found solutions to problems and went on to invent the most

notorious inventions.

Many who have never heard of these processes in which the creative imagination is used may be sceptical that it actually exists. However, there is plenty of evidence for it which becomes apparent when analysing men who have become great leaders without having had much education. Lincoln is an example of someone who achieved greatness after discovering how to use his creative imagination. His discovery came after he met Anne Rutledge and his mind became stimulated by love. As with Lincoln, there are a great many records of leaders whose achievements were linked to the influence of women and their effect on the creative imagination through sexual desire. Another example is Napoleon Bonaparte who when inspired by his first wife Josephine seemed invincible. When his reasoning became a factor he put Josephine aside which may have contributed to his decline as defeat came soon after.

The human mind responds to stimulation and in particular, sex stimulation. If this energy can be harnessed and redirected, it can drive a person into another plane of thought. The ability to do this is what sets a genius apart from the rest. Here are some examples of men who achieved a great deal. It is widely considered that the source of much of their work came from transmuted sexual energy.

GEORGE WASHINGTON
NAPOLEON BONAPARTE
WILLIAM SHAKESPEARE
ABRAHAM LINCOLN RALPH
WALDO EMERSON ROBERT
BURNS
THOMAS JEFFERSON
ELBERT HUBBARD
ELBERT H. GARY OSCAR
WILDE WOODROW
WILSON JOHN H.
PATTERSON ANDREW
JACKSON ENRICO
CARUSO

It is important to understand that whilst most people who have been considered genius have had high sexual energy, not all people who have high sexual energy are geni. Just having the energy alone is not enough. The energy needs to be converted from a desire for physical contact into a desire to put thoughts into action successfully. Many go through life without understanding the potential power of this energy and succumb all too often to their sexual desire.

Why People Rarely Reach Maximum Levels of Success Before Forty

Much of the research that helped produce the thirteen principles revealed that most people who reach great achievements do not do so before the age of forty. A major reason for this is because younger men over indulge in physical expression of sex rather than put the energy to other more positive uses. The

people that do make the most of this power usually do so after they have wasted most of the period of their lives before forty, when sexual energy is at a peak. The term "sowing his wild oats" demonstrates how throughout history people have felt the need to express their sexual identity earlier on in life to get it out of the way. The desire for sexual expression is the strongest of all human emotions and so after these urges are satisfied a more experienced person has the potential to channel this energy more creatively.

Another powerful stimulant of the mind is alcohol or drugs. Many great songs and artist's works have been created whilst under the influence of some kind of drug. However, many have destroyed themselves because of the use of drugs. Drink and drugs are only substitutes that man has used to stimulate the mind in the same way that natural stimulants have been used to get the creative mind going.

The training of over 30,000 sales people led their teacher to discover that highly sexed men make more efficient salesmen. It was not just the sexual energy in the men that made them more efficient but a closely linked characteristic, personal magnetism. Many highly sexed people display this magnetism in their personality and it can be used as a great advantage when building relationships. This kind of energy can be communicated in the following ways.

1. The hand shake – A firm handshake immediately indicates that you have a lot of magnetism.
2. The tone of voice – Sexual and personal magnetism is evident with a confident and charming tone.
3. Body posture – Highly sexed people move with grace and stand and sit upright to display strength and confidence.
4. Thought vibrations – Mixing the sex emotion with thoughts at will, may influence others.
5. Appearance – Most highly sexed people take pride in their appearance, choosing clothes and styles that suit their personality, body shape and colour.

When employing these people a manager looks for the strength of this personal magnetism. People lacking in sex energy will not inspire others with enthusiasm which is the key to a salesman's success. The salesman who knows how to take his mind off the subject of sex and convert every bit of the energy into sales effort knows the art of sex transmutation. However, not all of them are consciously aware of it though and so they redirect this energy subconsciously.

Transmutation of this sex energy takes a lot of will power but can it can be achieved if the effort is put in. Firstly though, the subject of sex must be seen in a positive way. In the modern day sex is not as much of a taboo subject as it has been in the past. Having a highly sexed nature may have been regarded as a curse in past generations but can now be considered a blessing. The emotion of sex however, is only a virtue if used intelligently and with discrimination. We all

know that too much stimulation through an excessive amount of alcohol leads to destruction. Too much sex stimulation will also have a destructive effect on a person's creative efforts and become a habit that is hard to break.

When the emotion of love begins to mix with the emotion of sex the motivation for constructive creative activity is even greater. If a person is driven by the desire to please the opposite sex with sex emotion alone then a person may achieve great things but will be disorganised and ultimately destructive. However with the emotion of love mixed that same person can carry out actions with more stability, balance and reason. In short, love, romance and sex are all positive emotions that are capable of driving people to greater heights of achievement.

Just as nature has provided man with these states of mind, it has also provided emotions that when mixed with sex emotion create a very negative effect. Sex and jealousy when mixed can drive people to insanity. In extreme cases the wrong kind of emotion mixed with sex can destroy all reason in a person. To avoid this and to instead develop control over yourself through the experiences of sex, love and romance try to understand the process: You need to encourage the presence of the positive emotions as dominating thoughts in the mind whilst shutting out negative thoughts and emotions. Through the use of will power emotions can be controlled if one has the persistence to try to fall into the right habits. The secret to this control is in the understanding of emotional transmutation. It is possible to convert any negative emotion into a positive emotion by changing ones thoughts.

The emotions of love and sex are easily recognized just by looking at the faces of people. The facial expression of a man driven by his sexual desire will be different to the expression of someone in love. Love brings out and develops the artistic and creative nature of man. It has a lasting impression even when love is lost. Anyone who has been motivated by love will know that it changes a person. Their heart and spirit is forever changed and their mind stimulated to its highest levels. A person who cannot be stimulated by love has no hope of reaching his or her potential.

Even people who have lost a loved one or have had a loving relationship that has come to an end can still be influenced by the emotion in a positive way. To have truly loved and lost is better than to have never loved at all. Love comes and goes without warning and influences throughout life. Embrace the emotion when you can and hold onto it but never panic when or if it goes. Different love experiences will affect people in different ways but all of the experiences should be beneficial.

Try not to be disappointed if love ends because resenting someone and becoming cynical about love will fill the subconscious mind with negative thought which you will eventually act on. No potential can ever be achieved when the heart and mind is devoid of love. However under the right circumstances when mixed with sex and romance it can lead a person to the very top of the ladder of creative effort.

CHAPTER 12

THE SUBCONSCIOUS MIND – *Step 11 Towards Riches* The Link Between Thoughts and Actions

The subconscious mind receives all thought impulses perceived through the five senses. The thoughts are classified and recorded like files and when needed maybe drawn from the subconscious like letters in a filing cabinet. All sorts of thoughts both positive and negative will inevitably enter the mind. The subconscious first puts the most dominating thoughts, backed by the stronger emotions, in the mind into action. The subconscious mind works constantly throughout the day and night in a process little understood. The mind draws from all sources of knowledge and attempts to convert your desires into realities. Consider this when you write down the six steps from the chapter on desire that instruct you to build your plans.

Remember, you cannot control your subconscious mind, but through the process of auto suggestion described in chapter 4 you can hand over a plan or desire which you want putting into action. There is evidence to suggest that the subconscious mind is the link between the finite thinking mind of man and infinite intelligence. This basically suggests that the subconscious mind opens new doors to new sources of knowledge to raise the limitations of what can be achieved. The possibilities for creative accomplishments become more accessible through the use of the subconscious.

When you fully understand what you are capable of achieving through training the subconscious mind to come up with the answers, you will then realise its significance in being able to transmute your desire into a physical practical method for making money. You need to read the chapter on Desire again and to take in the instructions. It will reinforce why you need to make your desires clear in writing and why you need to show persistence in carrying out the instructions.

The subconscious mind can only be influenced through the use of the thirteen principles. You cannot simply control it by telling your self to think positively. Do not be put off if you find it hard to understand the process straight away. Success will only come with time and through the reinforcement of the thirteen principles. The subconscious can only be affected through habits of thoughts. The chapter on faith is the key here so read that again remembering to be patient and persistent in learning how to master faith.

Many of the statements found in previous chapters will be repeated here to emphasise the benefit of the subconscious mind. Your subconscious mind functions without you realising it and regardless of whether you are trying to influence it or not. This means that you will take action based upon whatever your subconscious mind is stimulated by. Negative thoughts such as fear will stimulate the subconscious resulting in destructive behaviour and so you need to fill the subconscious mind with positive thoughts.

If you struggle to put positive thoughts based on desire into your head then the subconscious mind will act upon the unwanted thoughts that occupy the mind as a result of your neglect. Remember you are living in a world where thought impulses reach your subconscious mind constantly through all sorts of media

such as T.V, radio, newspapers, advertising, but also through interacting with others. You have the power to shut off the negative impulses and to voluntarily influence the positive ones. By doing this you will discover the secrets of the subconscious mind.

All things created by man, all ideas all plans to advance the human race start in the form of thought impulses. With the use of the imagination thought impulses are gathered and developed into plans. Man only becomes creative in any occupation or field once the imagination has been used to control and combine the thoughts with the intention of building a constructive idea. The success of the idea depends on the strength of faith in the plan. You must be able to use your imagination or you will never find the faith that is required for the subconscious to provide a successful plan.

The subconscious mind can be more easily influenced if thoughts are fuelled by strong emotions. In fact there is evidence to support the notion that without emotion the subconscious is not influenced enough to make you act upon merely thoughts. The majority of people's actions are dictated by their feelings. Therefore it is essential to become more familiar with the most important emotions. There are fourteen major emotions that we will look at here, seven are positive and seven are negative. Negative emotions find a way into our thoughts voluntarily and sometimes unintentionally whilst positive emotions must be passed into thoughts in the subconscious through the principle of auto-suggestion. Both kinds of emotion make up the *action* element which transforms thoughts into an active state.

By understanding the emotions as a kind of language in which you can communicate with your subconscious mind, you will improve in influencing it developing its ability to help you with plans that will convert your desire for money into a real money making situation. We are therefore about to describe the emotions so that you may distinguish between positive and negative more clearly when giving instructions to your subconscious mind.

THE SEVEN MAJOR POSITIVE EMOTIONS

The emotion of DESIRE

The emotion of FAITH The

emotion of LOVE The

emotion of SEX

The emotion of ENTHUSIASM

The emotion of ROMANCE The

emotion of HOPE

There are other positive emotions, but these are the seven most powerful, and the ones most commonly used in creative effort. Master these seven emotions through repeated use and the others will come naturally.

Your objective is to become more consciously aware of money by filling your head with the right emotions. You will fail in this if you experience the following emotions too frequently.

THE SEVEN MAJOR NEGATIVE EMOTIONS

The emotion of FEAR

The emotion of JEALOUSY

The emotion of HATRED The

emotion of REVENGE The

emotion of GREED

The emotion of SUPERSTITION

The emotion of ANGER

You will find that you do not experience positive and negative emotions simultaneously but rather that one kind dominates. Anyone is capable of feeling any of them but it is your responsibility to try and maintain positive thoughts by making sure you are dominated by positive emotion. As you become more successful at thinking and feeling positive, you will be less affected by events that would normally result in negative feelings and emotions.

By following these instructions continuously you can start to gain control over the subconscious mind. It is important to understand that even one of the seven major negative emotions can be enough to hold your subconscious mind back from producing the goods.

If you are a particularly perceptive person then you may have realised some of the ways in which people succumb to some of the negative emotions. Many people pray only when everything else has failed. They resort to praying out of panic if they cannot find an answer to a problem. This means their mind is filled with fear and doubt which are some of the negative emotions that the subconscious mind acts upon. If you pray in fear then that prayer is made in vain.

Many people however, can say that they have prayed for something and have received what they asked for. If this has happened to you then recall the prayer and the state of mind you were in at the time of the prayer and you will understand that what is described here is not just a theory.

Prayer can be analysed scientifically or more accurately, psychologically. In past times when man was more ignorant of the world he prayed in fear. We once believe that lightning was caused by the wrath of God and so this put fear in people when they prayed. Through the power of faith we have been able to not only discover the truth but use the lightning to our own benefit. Much of the same can be said for other past mysteries of the world, the Sun, the Ocean, both were worshipped and are now used to power our civilisation.

Through the power of faith we can push ourselves further and further and so we do not so much pray to display our faith in God but faith in ourselves.

The powers of faith and of thought can be seen as the highest forms of vibrating energy known. It may be the force which can connect a human mind with infinite intelligence. If a person can have these qualities – patience, faith, persistence, understanding and burning desire a person can open up the doors to infinite

intelligence. Think of the method of communicating with infinite intelligence as like vibration of sounds communicating by radio. Sound is only heard from a radio once it has been modified or changed into a vibration rate that we can pick up. When a sound is sent from a radio station its vibration is stepped up millions of times then when it is received it transforms again and the energy is slowed down to its original rate of vibration and is recognised as sound.

The subconscious mind is the link between your prayers or your faith and infinite intelligence. It translates the language of prayers into terms recognised by infinite intelligence which then finds the answer and feeds your subconscious the plans needed to satisfy the desire behind the prayer. Understand that you cannot simply read a written prayer to communicate with infinite intelligence. Your prayers need spiritual value if this is to succeed.

Faith is the only known emotion which can be applied to your thoughts to give them a spiritual nature. All fear must be conquered and replaced with faith.

CHAPTER 13

THE BRAIN – *Step 12 Towards Riches*

A Broadcasting and Receiving Station for your Thoughts

Every human brain acts as broadcasting and receiving stations for thoughts. We pick up thought vibrations which are released from other people. Consider here the chapter on the creative imagination. The creative imagination is the receiving part of the brain which receives thoughts released by other brains. It is through the use of the imagination that one communicates between the conscious mind and the four sources outlined earlier from which one is stimulated by thoughts. The mind is more receptive when stimulated to a high level of vibration. It is through experiencing more powerful emotions that the brain becomes highly stimulated and thought vibrations become increased.

The thought vibrations that transfer from one brain to another are the vibrations of a higher rate. Put another way thoughts are energy travelling at an exceedingly high rate of vibration. If thoughts are emphasised through the expression of emotions then the thoughts are more powerful or at a higher rate of vibration than usual. It is these thoughts which are communicated between brains.

As mentioned in the chapter on sex transmutation, sex emotion is at the top of the list in regards to being a source for motivation. A brain stimulated by the sex emotion vibrates at a more rapid rate than it can without it. With the sexual energy re-diverted into other more constructive efforts the creative imagination becomes more open to ideas. And so, the broadcasting principle refers to the mixing of emotions with thoughts and how they are passed on to the subconscious.

The subconscious mind is the *sending station* through which the thoughts are broadcast. The creative imagination is the *receiving station* through which thought vibrations are picked up. Think again of auto-suggestion. It is the method by which you use the broadcasting principle. The instructions in the chapter on autosuggestion inform you about the method in which desire is converted into a physical equivalent. Learning how to use the broadcasting principle is relatively easy. Three things need to be considered if the principle is to be mastered – the subconscious mind, creative imagination and auto suggestion. All three are put into action through the use of the ten stimuli as explained. The whole procedure begins with desire.

THE GREATEST FORCES ARE “INTANGIBLE”

In the time of depression the world became more aware of the unseen intangible forces. In past times mankind has limited his influence to sources of knowledge that can only be interpreted through the five senses. In the modern day mankind has become more aware of the intangible forces available to us. The potential of the other self rather than the physical self is becoming realised.

By intangibles we are talking about the forces which are not as obvious, sources that influence us that we cannot see but rather feel. Man however is still ignorant

of the power of intangible forces of the world such as of the oceans that control the world's climate, the force of gravity which keeps us firmly in place, and the elemental forces of storms. Man is powerless in comparison and has no way of controlling these forces. Take a moment to consider and appreciate these intangible forces of the world not forgetting the forces which contribute to our survival – The forces which provide us with the food we eat the materials we use for shelter and the clothes we wear.

Thought is also an intangible force, and like the others mentioned man knows little about it. We still know little about the physical brain and the potential for its use. Scientists have studied the brain in more depth in recent times but our knowledge of how the brain works is still very limited. Just to give you an idea of how complex the human brain is - the number of lines which connect the brain cells with each other is equal to the number one with fifteen million zeros after it. This figure is beyond comprehension. It has also been discovered that there are between 10 to 14 million nerve cells in the cerebral cortex which are arranged in definite orderly patterns. It is unlikely that a brain this advanced should evolve to this state for the purpose of just keeping a person living and breathing.

Much research has gone into the phenomenon of telepathy. Many believe there is such a thing as extra sensory perception due to experiments involving people correctly guessing cards. Assuming that these powers exist, there is no known organ for them. The experiments showed similar results when carried out at distances of hundreds of miles over the phone as they did when in the same room. It seems as if people have this extra sensory perception when they are at their most awake and alert rather than when they are sleepy. Results also showed that stimulants helped to produce higher scores in the experiments. There has been much study into other types of extra sensory perception such as prophetic dreams, premonitions of disaster and clairvoyance. It is widely considered that they are all part of the same gift.

Before going any further, you are not being asked to believe in this power unless you choose to do so. Many believe that the idea of extra sensory perception involves just tricks on the mind. However, there is much impressive evidence to at least make it intriguing.

The idea of the extra sense can apply to everyone looking to get the most out of a master mind group. If you can follow these ideal conditions you may find that a sixth sense, described in the next chapter can be used in a practical way. It involves a close working alliance between you and two or three close members of the group. If you all know each other very well then it is possible, through experimentation and practice, to stimulate your minds (through a process linked to "Invisible counsellors" which is described in the next chapter) so that they almost think like a single mind and therefore find solutions to problems more efficiently.

The procedure should run as follows. Your group should sit facing each other at your meetings, clearly state the nature of the problems and then begin discussing it. Take turns contributing your thoughts to each other. The more

stimulated the minds are together then the more chance you will have of solving issues. Eventually you may develop a group that thinks alike and comes up with solutions and ideas more efficiently and speedily.

The harmonious discussion between just a few people working together to solve a common problem as a method of mind stimulation is how the master mind can be used to greatest effect.

By adopting and following a similar plan any student of this philosophy may discover for themselves, the famous Carnegie formula briefly described in the introduction. If it means nothing to you at this time, mark this page and read it again after you have finished the last chapter.

CHAPTER 14

THE SIXTH SENSE – *Step 13 Towards Riches*

The Key to Old Age Wisdom

This chapter will explain the sixth sense as the thirteenth principle. It is this principle through which infinite intelligence may and will voluntarily communicate. This principle can only be understood and experimented with after mastering the other twelve principles.

The sixth sense is the part of the subconscious mind that has been referred to as the creative imagination. In the previous chapter it was also described as the receiving station through which ideas, plans and thoughts flash into the mind. The sixth sense is hard to describe to anyone struggling to grasp the other principles. Understanding the idea of extra senses can only come through meditation and self development. It is a mixture of both mental and spiritual thought that connects the finite thinking mind and infinite intelligence.

The next statement would seem unbelievable if you had not read the previous chapters and understood the principles described. Through the aid of the sixth sense you can be warned of dangers in time to avoid them and aware of opportunities in time to make the most of them, that you would not normally spot with the five known senses. The only way you will ever discover whether this statement has any truth to it is by following the instructions in the thirteen principles. As far fetched as this seems you are not being asked to believe in miracles as we all know that nature does have certain unbreakable laws. However, the idea of a sixth sense comes as close to being a miracle as anything most people claim to have experienced.

What we do know is that the same intelligence in nature that makes an acorn develop into an oak tree is in us and is developing or evolving all the time. Maybe we are gradually experiencing some new evolutionary step. Whatever it is, this infinite intelligence can be used through the principles described to help covert desires into a material reality.

You have now reached the last principle and if you can grasp the twelve before it you should be able to open your mind enough to accept some of the theory here. If you are sceptical then you probably have not got to grips with the philosophy that connects all the steps together.

Many people grow up trying to imitate their hero or idol. Some continue to do so in adulthood using the element of faith perhaps subconsciously. The idea behind this might be that wanting to be great at something means you will emulate the best. The original author of *Think and Grow Rich*, Napoleon Hill did this by following a habit of reshaping his own character by imitating nine of his heroes and their most impressive works. These were Emerson, Paine, Edison, Darwin, Lincoln, Burbank, Napoleon, Ford, and Carnegie. Every night he would hold an imaginary meeting with these nine who he called his "Invisible Counsellors".

He would follow his procedure. He would shut his eyes just before going to sleep

at night and imagine he was sitting with the nine around him his Council table. He would imagine himself not just as an equal but as the chairman of the group. The purpose of these imaginary meetings was to rebuild his character so it would take aspects from every one of the nine imaginary counsellors.

BUILDING CHARACTER THROUGH AUTO-SUGGESTION

All people become who they are because of their dominating thoughts and desires. Every desire in a person has the power to make them seek to express it in an attempt to make it reality. Self suggestion is a powerful factor in the building of a person's character.

With all this knowledge Napoleon Hill knew the principles required to rebuild character. In the imaginary meetings he had he would try to gather knowledge by imagining the counsellors contributing to a discussion. He addressed them in his head in the following different ways.

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

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

"Napoleon, I desire to acquire from you, by emulation, the marvellous ability you possessed to inspire men, and to arouse them to greater and more determined spirit of action. Also to acquire the spirit of enduring FAITH, which enabled you to turn defeat into victory, and to surmount staggering obstacles. Emperor of Fate, King of Chance, Man of Destiny, I salute you!

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

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

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

"Mr. Carnegie, I am already indebted to you for my choice of a life-work, which

has brought me great happiness and peace of mind. I wish to acquire a thorough understanding of the principles of organized effort, which you used so effectively in the building of a great industrial enterprise.

"Mr. Ford, you have been among the most helpful of the men who have supplied much of the material essential to my work. I wish to acquire your spirit of persistence, the determination, poise, and self-confidence which have enabled you to master poverty, organize, unify, and simplify human effort, so I may help others to follow in your footsteps.

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

The way in which he addressed this imaginary cabinet varied according to the parts of their personality he was interested in emulating. He studied their lives in detail to the point as if he actually knew them, until the point where they felt real.

Many people have been asked the question, if you could have ten, or how ever many, people to dinner who would they be? Well these were Napoleon Hill's choices. Night after night he imagined discussions with these nine idols. Each of the nine gradually developed individual characters in his mind. For example Lincoln developed the habit of being late. He always looked serious and had the same walk and mannerisms every night. Others like Burbank and Paine were different, more cheerful and witty. One night Hill imagined Paine was telling him he should prepare a lecture on "The Age of Reason" and deliver it at the local church he attended. He imagined that the others would laugh at this, except for Napoleon. Instead he groaned at the idea. He did not believe a church should be used in this way.

On another night he imagined Burbank was late and when he came he was excited with enthusiasm, explaining that he was late because of an experiment he was conducting. It involved finding a way to grow apples on any kind of tree. Paine said that the apple is what started all trouble between man and woman. Darwin laughed at this and said Paine should be on the look out for snakes who gather apples. Emerson said 'no serpents, no apples' and Napoleon replied 'no apples, no state'.

Lincoln fell into the habit of being the last to leave the meetings. Once Hill imagined him leaning across the table with his arms folded staying in this position for a quite a while. Finally he lifted his head and got up and walked to the door then turned and came back. He laid his hand on Hills shoulder and said "My boy, you will need much courage if you remain steadfast in carrying out your purpose in life. But remember, when difficulties overtake you, the common people have common sense. Adversity will develop it."

On another evening Hill imagined that Edison arrived before the others and walked over and sat next to Him in the place where Emerson usually sat. He said,

“You are destined to witness the discovery of the secret of life. When the time comes, you will observe that life consists of great swarms of energy, or entities, each as intelligent as human beings *think* themselves to be. These units of life group together like hives of bees, and remain together until they disintegrate, *through lack of harmony*.

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

The other members of the cabinet came into the room. Edison went to his own seat. At this time Edison was still living and the thoughts in Napoleon Hill’s head impressed him so much that he went to see him to tell him about this particular dream. Edison smiled at him and simply said “Your dream was more a reality than you may imagine it to have been.”

The meetings became so realistic that Hill started to worry about the effect they would have on him in the long term. He stopped imagining these meetings for several months. He stopped them through fear of losing the sight that they were really just experiences he imagined.

Around six months later one day he was half awake and half in a dream state when he saw Lincoln standing by his bed. “The world will soon need your services. It is about to undergo a period of chaos which will cause men and women to lose faith, and become panic stricken. Go ahead with your work and complete your philosophy. That is your mission in life. If you neglect it, for any cause whatsoever, you will be reduced to a primal state, and be compelled to retrace the cycles through which you have passed during thousands of years.” In the morning he could not believe how real the experience seemed. The dream was so vivid that it made him decide to continue with the imaginary meetings the following night before falling asleep.

In the next meeting the nine idols came into the room together and stood at their places round the table. Lincoln raised a glass toasting, “Gentlemen, let us drink a toast to a friend who has returned to the fold.” After that Napoleon Hill imagined new members joining the cabinet. Eventually it had more than fifty people which he idolised including Christ, St. Paul, Galileo, Copernicus, Aristotle, Plato, Socrates, Homer, Voltaire, Bruno, Spinoza, Drummond, Kant, Schopenhauer, Newton, Confucius, Elbert Hubbard, Brann, Ingersol, Wilson, and William James.

Before he wrote the original Think and Grow Rich Napoleon Hill never spoke of these experiences through fear of being misunderstood. He became less worried about what people thought and so was able to share these dreams. Through maturity he gained courage to be more truthful.

It may seem difficult for many to understand how he persisted in keeping the imagination of these characters going for so long. The things that happened in these dreams were entirely fictional and the characters, even though they were based on real people, were also just his perception of them. However, they helped him to appreciate what it is to be truly great. They helped him to express his thoughts and encouraged him to be creative.

Somewhere in our brains there is a section of the much unexplained organ which receives thought vibrations we like to call hunches. This has been described as the sixth sense. If this is still hard to believe then at least realise that human beings do receive knowledge somehow through ways that do not involve the use of the five basic senses. This usually happens when the mind is at the height of stimulation. If the heart is made to beat more quickly than normal due to an event that brings out major emotions in a person then it is more likely they will experience the sixth sense.

Napoleon Hill claims that his mind was most receptive to new ideas when he imagined the meetings with the "Invisible Counsellors". He believes he owes full credit to them for his ideas and works. He even called upon the imaginary counsellors when in emergencies and they would be like guides to him.

The original purpose for the imaginary meetings was to use the principle of auto-suggestion to influence the subconscious mind by impressing it with the characteristics of people he wanted to acquire. In his later years he continued to think about the imaginary counsellors when faced with difficult problems for which he needed advice.

This chapter refers to a subject that many are not familiar with, the sixth sense. Anyone looking to accumulate wealth should benefit from learning about it. If a person's desires are weaker than those of someone who is totally determined then they may not find this as applicable. Henry Ford is someone who had a practical use for the sixth sense which was necessary for the coordination of his vast business and financial operations. Thomas A. Edison used it to help him develop his inventions.

The sixth sense is not something that can be turned on and off at will. It is an ability that is developed through applying the principles that have been explained. It is not usually recognised in an individual until around the age of forty at which point the spiritual forces in a person become more usable as a person becomes more serious in their self examination and meditation.

If there is one principle out of the thirteen that you do not necessarily need, or at least do not yet need, for you to succeed in accumulating wealth then it is the principle in this chapter. The information regarding the sixth sense was included because together the principles combined present a complete philosophy by which you can be guided towards achieving whatever your goals are.

The starting point for achievement is desire. The finishing point is understanding, an understanding of self, of others, of the laws of nature and of happiness. Through the sixth sense a person fully understands the entire

philosophy and so this principle was included. It will benefit those who are seeking more than just money but success, power and happiness in all things.

Even if you have not fully grasped the potential of the sixth sense then you may have at least been highly mentally stimulated reading this chapter. Come and read it again a month or so from now and see if you understand it better. You may find your mind becomes increasingly stimulated and aware of the potential for the sixth sense through reading it again after putting the thirteen principles into practice. As you become increasingly aware of the sixth sense you will be able to master fear, overcome procrastination, and use your creative imagination more freely. Eventually, hopefully you will feel that extra spiritual power, that energy that all great thinkers and leaders have successfully channelled into a means for making them great fortunes.

FAITH VS FEAR!

In an earlier chapter you have learned how to develop faith through the use of auto-suggestion, desire and the subconscious. In the last chapter you will find detailed instructions that will help you overcome fear. You will find a description for the six basic fears which cause all the following:

discouragement, timidity, procrastination, indifference, indecision, and the lack of ambition, self-reliance, initiative, self-control, and enthusiasm. These faults are a consequence of the fears. They can be dangerous and ultimately lead you to failure if not addressed once they are discovered. Remember though that because the fears are only in the mind they can be overcome.

CHAPTER 15

HOW TO OVERCOME THE SIX FEARS

Take inventory of yourself, as you read this closing chapter, and find out how many of the six fears are holding you back.

Before you can use this philosophy successfully you must prepare your mind to fully understand it. You need to study and understand these three weaknesses and learn how to beat them, Indecision, Doubt and Fear.

If you are to develop the sixth sense then you must eliminate these faults from your mind. They are all linked to each other. Indecision is the result of fear. Indecision leads to doubt and the two both mix to form fear. The mixing of these weaknesses can take time and are dangerous because of this as they stay and grow in the mind without you realising it.

This chapter will go on to analyse a condition which has, in the past, reduced many people to poverty. It refers to a truth which you need to appreciate if you are to obtain riches or a state of happiness. You will discover the cause of the fears which hold people back from achieving their ambitions. Before you can master an enemy you need to recognise its habits and analyse it. Analyse yourself as you read to find out which of the fears affect you. Search deep as they may be rooted in your subconscious making them hard to locate as well and harder to overcome.

THE SIX BASIC FEARS

There are six basic fears and every human suffers from at least one of them at one time or another in their lives. Most are fortunate if they do not suffer from the entire six throughout their life. Named in the order of their most common appearance, they are:--

The fear of POVERTY The fear of CRITICISM The fear of ILL HEALTH
The fear of LOSS OF LOVE OF SOMEONE The
fear of OLD AGE
The fear of DEATH

All other weaker fears can be connected to these six headings. These six fears are nothing but states of mind, but people are influenced by other's fears around them. During the days of depression everyone feared poverty. During the time of world war people feared death and after the war people feared ill health as disease was spread around the world.

Because fears are a state of mind they can be controlled. A person is less likely to become ill if they have no fear of disease. Physicians have been known to have physical contact with hundreds of people suffering from contagious diseases but have never caught anything because they are accustomed to their job and overcome any initial fears.

Man can only create something after having a strong thought impulse to do so. Mans thought impulses begin to be expressed through his actions whether those thoughts are voluntary or not. Thoughts are picked up from other brains and

may determine a person's success whether in business or in personal life.

Everyone has the power to completely control their own mind. Therefore, they can either open their mind to receive thought impulses from others, or close their minds up and admit only thought impulses of their own. The only thing nature has prevented man from controlling is thought itself. If you understand this and also that everything which man creates begins in the form of thought then you are closer to understanding the principle in which fear is mastered. Seeing as all thought translates into a physical equivalent then if thoughts are governed by fear and poverty they will not translate into positive physical realities that financially benefit you.

In 1929 after the Wall Street crash, Americans were wary of poverty. Gradually everyone became fearful of it until the physical equivalent was occurring known as a "depression".

THE FEAR OF POVERTY

The path towards riches and the path towards poverty travel in opposite directions. If you want to be rich then you must go through life refusing to be poor. By riches we are not just talking about financial but spiritual, mental and material riches. As mentioned before the starting point to riches is desire. In this chapter you have instructions to help prepare your mind to make use of desire.

You can now give yourself a challenge to determine if you have understood this philosophy. You can now see what the future holds in store for you. After this chapter you can decide whether you are willing to accept poverty or not. If you are then you may as well settle for nothing but poverty. If however, you desire riches then you need to decide how much you need to be satisfied. You have been shown the way that leads to riches so the choice is yours. You have no valid excuses for failing or refusing to demand riches in life as their acceptance only calls for you to control your state of mind.

Fear of poverty is a state of mind. It is nothing more, yet it is able to destroy your chances of ever achieving anything. This fear prevents the ability to use the creative imagination, stops you from being self-reliant, allows you to procrastinate and takes away enthusiasm making you lose all self control. It destroys all ambition and turns will power into nothingness leading to misery by inviting failure in all forms.

The fear of poverty is the most destructive of the six basic fears. It is at the top of the list because it is more difficult to overcome. You need courage to realise the origins of this fear and to accept the truth after it has been stated. The fear of poverty comes from mans tendency to stand on the shoulders of others to succeed. Animals are motivated by instinct. They are limited in their ability to think for themselves and are not self aware, so they prey upon one another physically. Rather than preying on each other in this way man gets satisfaction out of preying on his fellow man financially. Laws have become increasingly prevalent in society to stop people from preying on each other.

Of all ages of the world we now seem to be in one where man is mad about money. People are judged today by the size of their bank balance. A rich man is respected and is treated by many to be above the law. Poverty however brings man suffering and makes him much more law abiding.

It is not surprising that people fear poverty. Through the ages man has learned that he cannot trust others when it comes to money or possessions. Even marriages are sometimes motivated by how wealthy a partner is. It is no wonder that many of these marriages do not work out and divorces are long processes involving fights for money. Man is so eager to become rich that he will go to extraordinary lengths to acquire it whether by legal or illegal methods.

Through self analysis people may find weaknesses that they do not want to address. This must be done if you are to get more from life and not settle for being poor. You must face up to the possible facts that you are being held back by some of the fears in some way. Ask yourself definite questions regarding the fears and give yourself honest answers. If you struggle to do this, have someone else help you in your self analysis. You need to realise the truth even if it means you feel embarrassed by it at first.

Most people do not admit their fears easily or rather they are unaware of them. They are subtly hidden in the mind and it takes courage to discover their symptoms before beating them.

SYMPTOMS OF THE FEAR OF POVERTY

INDIFFERENCE – Usually apparent in someone with a lack of ambition who is willing to tolerate poverty or accept whatever compensation life may offer without protest, mentally and physically lazy, lack of initiative, imagination, enthusiasm and self-control.

INDECISION – The habit of getting others to think for them. Staying “on the fence” in situations where they should express opinions.

DOUBT – Generally expressed with alibis and excuses used to cover up, or apologize for one's failures; sometimes expressed in the form of envy of those who are successful, or by criticising them.

WORRY – Frequently expressed by finding faults in others, a tendency to spend more than one earns, not taking care of ones personal appearance, overly indulgent in the use of alcoholic drink, nervousness, lack of self-consciousness and lack of self-reliance.

OVER-CAUTION – The habit of seeing the negative side of every situation, worrying about failure instead of concentrating on the ways in which one can succeed; Waiting for “the right time” to begin putting ideas and plans into action; remembering those who have failed, and forgetting those who have succeeded; pessimism.

PROCRASTINATION – The habit of putting tasks off until tomorrow that should have been done last year, creating alibis and excuses to explain why a job is not finished; Refusal to accept responsibility when it can be avoided, buckling under pressure and compromising instead of fighting; Bargaining with life cheaply, instead of demanding prosperity, riches, contentment and happiness; Planning what to do when faced with failure rather than forgetting failure is a possibility; lack of self-confidence, definiteness of purpose, self-control, initiative, enthusiasm, ambition, and reasoning ability, surrounding one's self with those who accept poverty instead of seeking the company of those who demand riches.

MONEY GIVES POWER

Many people reading this may wonder why riches are being measured by money alone. There are other forms of riches, of course but the main reason the thirteen principles are based around money making is because of the abundance of fear of poverty in people today. There are treasures in the heart and soul which money cannot buy but that is easier to appreciate if you are comfortably wealthy. People suffering with poverty are unable to remain spiritually strong and lose self respect and start to consider themselves as inferior.

MONEY MAKES DIFFERENCE

A poor man or a jobless man sees others hard at work and envies them. They have independence and self respect whilst he cannot convince himself that he is a good person. Money is what makes him different from others and if he could earn a little just to afford some basic luxuries he would feel like a man again.

Employers can sometimes take advantage of the poor. Menial jobs are offered but for wages that a person can barely live on. It is a sad but true fact that when you are at the bottom and remain there for too long it is harder to climb up the ladder to success. People find it hard to build on the little experience they have and so remain in that rut they are trying so hard to get out of.

THE FEAR OF CRITICISM

No one can say how this fear originally entered mans mind. Some say it came about when politics became a profession whilst others say it can be traced back to when people first started to become concerned about fashion.

One cause of the fear of criticism may come from mans habit to justify his reason for outdoing a competitor. It is in our nature to not only take away a rival's power but to justify it with criticism. A thief will criticise the person whom he steals from, just as the leader of a political party will criticise their opponent party's leaders.

The fear of criticism takes many forms. One example can be seen in how people are easily influenced in the world of fashion. Manufacturers of clothing have taken advantage of this fear by changing styles regularly. Bigger brand names change fashion styles to sell more clothes and smaller brands copy them. People try to stick with the changing styles through the fear of being criticised by their peers.

This same principle is apparent in the production of many things such as automobiles, mobile phones, and household products. Everyone wants the latest and most advanced technology when purchasing most products.

Feeling the need to follow fashions is a small and petty result of the fear of criticism but let us look at human behaviour when the fear affects more important aspects of lives. When it comes to religion in the modern era people are wary of being criticised for their beliefs. In a world where science, for many, has broken down religious belief people are less hasty than they used to be in admitting whether they believe in God or not. Everyone has a right to believe whatever they want and so should be more willing to express their beliefs. However, when asked if they believe in God many people will hesitate to answer the question for a fear of upsetting others as well as being criticised themselves. This is not surprising though when you consider that people were once seriously punished for disbelieving, and still are in some countries.

The fear of criticism robs man of his initiative and holds him back from using his imagination more efficiently. It does damage in many ways. Parents often make the mistake of criticising their children too much which holds them back. Punishing kids by discouraging them of their own ability rather than encouraging them to do better means they are likelier to fail.

Everyone takes criticism at some point in their lives usually from relatives or peers. It should be considered a crime as it affects people in a negative way for their whole lives. Employers who understand this do the opposite with their staff. They get the best out of people by praising and, if necessary constructively criticising them by suggesting a possible solution to their problems.

SYMPTOMS OF THE FEAR OF CRITICISM

The effects of this fear are just as dangerous as the fear of poverty in regards to personal achievement because it again, discourages the use of imagination. Here are the major symptoms of this fear:

SELF-CONSCIOUSNESS – Generally expressed through nervousness, shying away from conversation and in meeting strangers, awkward movement of the hands and limbs, shifting of the eyes.

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

PERSONALITY – Unable to make definite decisions, personal charm, and ability to express definite opinions; the habit of side-stepping issues instead of meeting them head on; agreeing with others without questioning them.

INFERIORITY COMPLEX – The habit of expressing self-approval by word of mouth and by actions, as a means of covering up a feeling of inferiority, imitating others in dress, speech and manners. Boasting of imaginary achievements or exaggerating stories to impress.

EXTRAVAGANCE – The habit of trying to display more wealth than one has and spending beyond one's income.

LACK OF INITIATIVE – Failing to spot opportunities for self-advancement; fear to express opinions; lack of confidence in one's own ideas; being hesitant to talk in front of superiors and being dishonest about other staff.

LACK OF AMBITION – Mentally and physically lazy, lack of self-assertion, slowness in reaching decisions, easily influenced by others, the habit of criticising others behind their backs, the habit of accepting defeat too easily, quitting an undertaking when opposed by others, suspicious of other people without cause, lacking in tactfulness of manner and speech, passing the buck, unwilling to accept the blame for mistakes.

THE FEAR OF ILL HEALTH

This fear is closely linked to the fear of death and of old age. Man fears ill health because of the terrible pictures that have been put in his mind from stories of death and disease either from the media (newspapers, T.V, etc) or from real experiences. It is through these ways that a moral panic spreads from person to person. It has been suggested that medical professionals have not helped in taking away the fear of ill health.

Many physicians believe that a large majority of people suffer from hypochondria, which is basically a condition of the mind where people imagine illnesses. There is evidence that people panicking and worrying about diseases often make themselves ill in doing so. The human mind is a powerful thing. It can be the making or breaking of you. Many have benefited from this fear by patenting new medicines.

During the flu epidemic of the First World War the mayor of New York took steps to find out the sort of damage people were doing to themselves due to the fear of ill health. He contacted some journalists and asked them not to publish any articles and headlines that would scare people regarding the flu epidemic. He warned them that unless they cooperated there would be a situation that they could not control. The papers stopped publishing flu stories and within a month the panic had calmed.

It has been proved from experiments conducted that people can be made ill just by suggestion. When people are asked if they are feeling well or told they look ill, they can affect their condition with the way they respond. If someone responds by saying they feel fine, they might convince themselves they are getting better. If someone feels sorry for his/her self and expresses their discomfort then they may carry on feeling ill.

There is evidence to suggest that disease can begin in the form of negative thought impulses. Like other thought impulses these may be passed from one brain to another through suggestion or any individual can create the thought in their own mind. A strong minded person may get very angry when asked how they feel because they want to show they are hundred percent fit whether

they are or not.

The fear of ill health is in the back of all minds. It becomes stronger through everyday worries, disappointment and discouragement in personal and professional life. All types of negative thinking, if one is continuously negative, leads to ill health and depression.

SYMPTOMS OF THE FEAR OF ILL HEALTH

The symptoms of this almost universal fear are:

AUTO-SUGGESTION – Use of self-suggestion by trying to find the symptoms of all kinds of disease; imagining illnesses and speaking of them as being real; the habit of trying all “fads” and “isms” which others have recommended as having therapeutic value; talking to others of operations, accidents and other forms of illness; experimenting with diets and physical exercise without professional guidance; trying patent medicines and “quack” remedies.

HYPOCHONDRIA – Talking of illness, thinking too regularly about disease, always expecting it bringing on a nervous breakdown. Nothing that comes in bottles can cure this condition. It is brought on by negative thinking and nothing but positive thought can cure it. Hypochondria is said to do as much damage on occasion, as the disease that one fears might do. Many so-called cases of “nerves” come from imaginary illness.

EXERCISE – Fear of ill health often stops people taking proper physical exercise, sometimes turns people into recluses and results in over-weight, by causing one to avoid outdoor life.

SUSCEPTIBILITY – The fear of ill health can be closely linked to the fear of Poverty, especially if someone is a hypochondriac, who constantly worries about the possibility of having to see a Doctor or take medicines etc. This type of person spends much time preparing for sickness, talking about death, saving money for cemetery lots, and burial expenses making them more susceptible to illness.

SELF-CODDLING – Trying to make others sympathise, using imaginary illness as the lure. (People often resort to this to avoid work); Feigning illness to cover for plain laziness, or to serve as an alibi for a lack of ambition.

INTEMPERANCE – The habit of using alcohol or drugs to destroy pains such as headaches, neuralgia, etc., instead of eliminating the cause; The habit of reading about illness and worrying over the possibility of being stricken by it; The habit of reading medicine advertisements unnecessarily.

THE FEAR OF LOSS OF LOVE

The origin of this fear needs little description. Man’s habit for finding love, and going to all kinds of lengths to get it, such as stealing a mate from another, means that the fear of losing a mate has always been there. This fear makes people

jealous and is a more mentally painful fear. It can cause more mental problems than any of the other fears and even lead to insanity.

Fearing the loss of love could date back to the stone-age when men acted upon instinct to take a mate by force. People still try to steal mates but with different tactics. They now use persuasion and money as bait to attract people away from their partners.

Evidence shows that women are more susceptible to the fear of loss of love. This is because women have less trust in men through their experiences of being cheated on more frequently than men have by women.

SYMPTOMS OF THE FEAR OF LOSS OF LOVE

The symptoms of this fear are:--

JEALOUSY – Always being suspicious of friends and loved ones without any evidence of sufficient grounds; the habit of accusing a partner of infidelity without grounds; general suspicion of everyone; having no faith in anyone and trusting no one.

FAULT FINDING – The habit of finding fault with friends, relatives, business associates and loved ones upon the slightest provocation, or without any cause whatsoever.

GAMBLING – Gambling, stealing, cheating, and otherwise taking risks to provide money for loved ones, believing that love can be bought; the habit of spending more than your income and getting into debt; insomnia, nervousness, lack of persistence, weak will, lack of self-control, lack of independence, bad temper.

THE FEAR OF OLD AGE

This fear is thought to have developed partly from the thought that growing old might lead to becoming poor as well. Man may be apprehensive when it comes to growing old for many reasons. One comes from the growing distrust of other people who may try to move in on whatever possessions may be owned. Another reason is the increasing possibility of ill health as one grows old. Many also fear the loss of their looks as the ability to attract a partner becomes less likely.

However, the most common type of fear associated with old age is the fear of becoming poor. It scares people to think of the possibility of gradually losing all that they own due to growing old. Without money to look after ones self a sense of independence is lost and if a person cannot look after themselves and loses their home too then they are no longer physically or economically free.

SYMPTOMS OF THE FEAR OF OLD AGE

The most common symptoms of this fear are:

INFERIORITY COMPLEX – This develops in people at the age of around forty (believing one's self to be getting less useful to society due to age). Actually people are found to be more productive between the ages of forty to sixty.

APOLOGETIC – Falling into the habit of apologising for one's self because of age rather than embracing it as the age of wisdom and understanding.

IN DENIAL – Being in denial about age by trying to act, look and dress to appear much younger than a person actually is, taking on mannerisms of the youth and becoming the subject for ridicule amongst others; losing imagination and independence by believing one is too old to use these qualities.

THE FEAR OF DEATH

This type of fear can be linked to religious fanaticism. Throughout human history man has concerned himself with the origins of the species. Not only have we asked the question, where did we come from? But also the question, where are we going?

When it comes to the fear of death it all depends on how religious an individual is and whether they believe in the afterlife or not. In previous ages man has feared death due to the thought of being punished with eternal life in hell. This is the major source of origin of the fear of death. The idea of being punished after death has caused man in the past to lose his reason which takes away an interest in life and any chance of happiness.

Throughout history man has worshipped thousands of different Gods in different religions, countries of the world and eras in history. Gods have taken every shape and form imaginable. Due to this it is no wonder why people have feared death.

These Gods as well as the leaders or founders of religion are not able to provide man with definite answers to the questions regarding the afterlife. However, most religions consist of certain rules which must be abided by if the follower is to be relieved of that fear of being punished with afterlife in hell.

In truth man has no evidence of what heaven or hell would be like if they exist at all. The study of science has broken down the belief in afterlife for many in the modern world and so the fear of hell is becoming conquered. However, this is like a double edged sword as the belief in heaven has, for many also been dispelled. People may still fear death then as they fear that there is no afterlife for them at all. This fear is useless though, as we all must realise that death comes to us all regardless of what we think about it. It must be accepted as necessary and thought of no more.

Death is not as bad as it may first seem. The prospect of eternal misery in hell is comparatively unthinkable. What science has shown us is that when you die your atoms will go off to be other things. Life is energy, and your energy is not wasted. It is transformed into other types of energy and not destroyed but changed. Death is just a transition. This may be hard to appreciate, but if you are

simply to look on death as a long eternal sleep then this is nothing to be feared and so you must wipe this fear from the mind completely.

SYMPTOMS OF THE FEAR OF DEATH

The symptoms of this fear are:--

UNEMPLOYMENT – People who are unemployed generally have less purpose and less desire for achievement and so spend more time thinking of death rather than making the most of life. A busy person has less time to concern his or herself with the negative thoughts of dying.

OTHER FEARS – Fear of death is linked to all the other fears. The fear of poverty is closely related because as a person's death may leave loved ones in poverty. The fear of ill health and losing a loved one also causes people to fear death.

RELIGIOUS FANATICISM – People who strictly follow religion may fear death because of their fear of being punished by their Gods and the possibility of a negative afterlife.

OLD MAN WORRY

Worrying is a state of mind which is based around fear. It is a form of sustained fear that grows slowly in the mind if not overcome. Like all states of mind, it can be controlled.

A mind that is filled with worries becomes increasingly useless. A person may develop this kind of unsettled mind through being too indecisive. Many people struggle to make quick decisions and stick to them in life either in business or in personal life. During times of depression in the past, people have been influenced by other people's worries and indecisiveness, which caused fears to spread amongst people almost like mass hysteria. The only way to prevent the spreading of these negative influences is for every individual to find the will power to make strong and prompt decisions. People worry less about a problem if they have made a committed decision to do something about it.

A man on death row was once interviewed two hours before his death by electrocution. Amazingly he was the calmest person in the cells which prompted the question, how do you feel knowing that you are going into eternity soon? Here was his answer:

“It feels fine. Just think, brother, my troubles will soon be over. I have had nothing but trouble all my life. It has been a hardship to get food and clothing. Soon I will not need these things. I have felt fine ever since I learned that I must die. I made up my mind then, to accept my fate in good spirit.”

The man ate his last meal heartily almost as if he was oblivious that he was going to die that night. It was the power of decision which made this man resigned to his fate. Decision can also help someone to refuse to accept

negative circumstances.

If you are able to make the decision to accept that death is unavoidable you will have the strength to conquer any fear of death. You can beat the fear of poverty by deciding to manage with the best you can earn. Overcome the fear of criticism by gaining confidence in your self and by forgetting what other people think. Eliminate the fear of old age by embracing it as the age of wisdom and productivity rather than seeing it as a handicap. Rid yourself of the fear of ill health by deciding to remain ignorant of the symptoms. Master the fear of loss of love by coming to a decision to live without love if you have to.

Rid your mind of all worries in all forms by reaching the decision that nothing in your life is worth you worrying about. You will then gain a peace of mind and calmness which will contribute to overall happiness. With fear overwhelming the mind a person becomes destructive not only to his/her self but to others who are close.

Just as thought vibrations pass from one mind to another, vibrations of fear can also be communicated without voices in a seemingly telepathic way. This process can happen without either the person giving out these thoughts or the person receiving them, realising it.

A person who expresses thoughts based on fears is sure to experience the destructive consequences. The release of a person's negative thoughts is evident through their actions in different ways. Firstly, that person will suffer a breakdown of their creative imagination. Secondly, a negative personality will develop if a mind is full of destructive emotions. This will make it hard for the person to sustain relationships. Thirdly, the negative thoughts will not only be damaging to others but will stay in the subconscious mind growing, until that person's character becomes destructive in nature.

When a person expresses a thought impulse, it does not mean they have rid themselves of that thought. It spreads in every direction towards all who are near enough to interpret it, but it also grows in the subconscious mind of the person releasing the thought.

If you are to become a success and reach a satisfactory level of happiness in life, which is presumably part of your goal then you need to understand and appreciate the fact that all success begins in the form of thought impulse.

You can take control of your mind by feeding it whatever thought impulses you choose. This means that you have a responsibility to control thoughts in a constructive way. You are in control of your own future and can influence your environment and have the privilege to get whatever you want from life.

THE SEVENTH BASIC EVIL

There is another type of negativity on top of the six fears which is abundant in man. It is not often noticed as it is subtle and is a more general type of evil. It is

more common in people and can hold you back more than any of the other fears. Generally speaking this evil involves the susceptibility to negative influences.

Wealthy men always try to protect themselves by avoiding these influences whereas the poverty stricken tends to succumb to them. Anyone looking to become successful in any walk of life must prepare their minds to resist negative influences. You must analyse yourself in detail to determine how susceptible you are. The analysis must help you answer the questions provided in a moment so be true to yourself with your answers. Only then can you find and eliminate your faults. Whilst answering the questions you must realise that the seventh evil is merely a state of mind. To protect yourself against these negative influences, whether they are caused by you or by others around you, realise that you have will power and then use it to block out any forces of a destructive nature. Every human being can be lazy and have some sort of vice but it must never be allowed to consume a person completely.

You need to think of ways to counteract all the fears which affect you. As long as you know that fear is in the subconscious and is hard to detect you will understand the importance of keeping the mind closed against people who bring you down and discourage you. Instead seek the company of people who enlighten you and influence you to be independent.

If nothing is done about the continuous effects of negative influence they can turn into the biggest weakness of all. It is most damaging because people do not acknowledge it and remain in denial and so a habit develops into something which is depended upon.

The sixty questions that follow will help anyone trying to discover their inner demons. Read the questions and answer aloud to hear your voice and emphasise the importance of the truth in the answers. You give.

SELF-ANALYSIS TEST QUESTIONS

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 being associated with anyone, and if so, why?

6. Do you suffer frequently with indigestion? If so, what is the cause?
7. Does the future seem 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? 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. How many preventable disturbances annoy you, and why do you tolerate them?

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

23. Does anyone “nag” you, and if so, for what reason?

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

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

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

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

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

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

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

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

32. 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?

33. Can you name three of your most damaging weaknesses? What are you doing to correct them?

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

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

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

37. What habits of other people annoy you most?

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

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

40. Does your occupation inspire you with faith and hope?

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

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

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

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

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

46. 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?

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

48. Are your intimate associates mentally superior or inferior to you?

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

a. your occupation

b. sleep

c. play and relaxation

d. acquiring useful knowledge e. plain waste

Who among your acquaintances,

a. encourages you most

b. cautions you most

c. discourages you most

d. helps you most in other ways

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

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

52. What, above all else, do you most DESIRE? Do you intend to acquire it?

53. Are you willing to subordinate all other desires for this one? How much time daily do you devote to acquiring it?

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

55. Do you usually finish everything you begin?

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

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

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

59. Whom do you believe to be the greatest person living?

60. In what respect is this person superior to yourself?

It is recommended that you spend the best part of a day answering these questions and analysing your answers. If you have answered truthfully then you have discovered your self more than most people have. There may be some questions that you are not sure how to answer, in which case get a friend or relative to give you feedback. You should come back to the questions every week or so to gain additional knowledge and reinforce what you learned the first time.

Your mind holds your individual spirituality which you must protect and use with care. With this you have the will power for the purpose of controlling your mind to avoid negativity. Unfortunately there are people out there that either willingly or ignorantly poison the minds of others through negative influence. There are no laws to prevent these people, which is unfortunate as they can take away your chances of achieving your goals.

People tried to influence and discourage Thomas A. Edison with negative comments. They told him that he could not build a machine that would record and reproduce voices because no one else could manage it. Edison knew he could do it by believing that a mind can produce anything that the mind can conceive of. This belief lifted Edison to greatness.

Men scoffed at Henry Ford when he experimented with his first automobile on the streets. Many believed it would never catch on or be practical and others thought people would not be prepared to pay for such an invention. Ford stuck to his guns and provided the world with the earliest reliable motor cars.

Henry Ford has been mentioned many times in the thirteen principles because he is one of the greatest examples of what one man can achieve by simply applying his mind to a problem and controlling it with will power. His accomplishments make people realise that everyone has the chance to succeed in life. Anyone who uses the alibi "I never had a chance" should take a leaf out of Fords book. He had to make chances for himself and be persistent in reaching his objectives.

To be able to control your own mind efficiently you need to be self disciplined. You can learn to control your mind or otherwise it can control you. The most practical method for controlling your mind is to fall into the habit of always having a definite purpose and plan in life. If you look at all people who achieve a high level of success in their chosen fields you will notice that they can control their own minds, but also they direct that control toward the attaining of their aims in life. Success is not possible without this control.

"FIFTY-SEVEN" MOST USED ALIBIS

People who fail in life usually have one obvious trait in common. That is they all use excuses or alibis to try to explain why they have failed. Some of these alibis are well thought out and others are just desperate attempts to explain a lack of success. Alibis do not help a person to acquire wealth. They give a person peace of mind when they fail and take away their motivation to apply themselves to a task.

Below are some of the most commonly used alibis. Read the list and find out what alibis you have used before. Then remember that none of these alibis are reasonable excuses now that you have read about the thirteen principles. The philosophy in this book makes them 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 neighbourhood . . . 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 had I spent more time analyzing my weaknesses, and less time
building alibis to cover them.

Everyone has made excuses for not achieving what they thought they could
before. It is a habit that is fatal to success. People cannot help defending their
alibis because they sometimes create them themselves. A lazy person uses
imagination to come up with an excuse for failing a task rather than tackling the
task itself.

All habits are hard to break including this one because we think we have justified our failure with the alibi. Plato realised this 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 expressed a similar thought 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.” If people put the time they spend on creating alibis into overcoming their weaknesses then they would not need to use the alibis again.

Before finishing let us look at the following analogy of life. Life is like playing checkers. Your opponent is TIME. Your pieces are your skills. If you take too long to make your move then your pieces will be taken before you get to use them. Time does not allow you to be indecisive in life.

You may think you have had a valid excuse for not getting where you want to go in life but those excuses are now obsolete, because now you have the keys to all the doors to success and to future wealth. Through having a burning desire for definite riches you have the power to achieve what you want to achieve. The price for not using the keys to the doors is failure. The reward, however, is worthy of your efforts as you will find out, if you put your mind, spirit and heart into all that you do.

Goals Worksheet

