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This new eBook version of “Think and Grow Rich” by Napoleon Hill has been made available because we truly believe that this text contains ideas and concepts that have the power to *transform people's lives*. We sincerely hope that this text helps you to **begin** YOUR journey to discovering the Riches in your life.

We have taken great effort to ensure that this text is as close to the original version as possible. Bringing you this *free* version of the eBook took several weeks of preparation. A great deal of time was spent sourcing the content from numerous sources available in the Public Domain; checking, proofing and re-checking the material to have the correct italics (ensuring proper emphasis of the text is conveyed); creating graphics we hope you find visually appealing as well as preparing a website dedicated to the free distribution of the ideas contained in this book.

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# Table Of Contents

WHAT DO YOU WANT MOST?.....	4
PUBLISHER'S PREFACE.....	8
AUTHOR'S PREFACE.....	10
<b>CHAPTER 1: INTRODUCTION.....</b>	<b>16</b>
THREE FEET FROM GOLD.....	18
A FIFTY-CENT LESSON IN PERSISTENCE.....	20
<b>CHAPTER 2: DESIRE.....</b>	<b>29</b>
THE STARTING POINT OF ALL ACHIEVEMENT.....	29
The First Step toward Riches.....	29
DESIRE OUTWITS MOTHER NATURE.....	38
<b>CHAPTER 3: FAITH.....</b>	<b>47</b>
The Second Step toward Riches.....	47
<b>CHAPTER 4: AUTO-SUGGESTION.....</b>	<b>66</b>
THE MEDIUM FOR INFLUENCING THE SUBCONSCIOUS MIND.....	66
The Third Step toward Riches.....	66
<b>CHAPTER 5: SPECIALIZED KNOWLEDGE.....</b>	<b>73</b>
The Fourth Step toward Riches.....	73
<b>CHAPTER 6: IMAGINATION.....</b>	<b>86</b>
THE WORKSHOP OF THE MIND.....	86
The Fifth Step toward Riches.....	86
<b>CHAPTER 7: ORGANIZED PLANNING.....</b>	<b>100</b>
THE CRYSTALLIZATION OF DESIRE INTO ACTION.....	100
The Sixth Step toward Riches.....	100
<b>CHAPTER 8: DECISION.....</b>	<b>140</b>
THE MASTERY OF PROCRASTINATION.....	140
The Seventh Step toward Riches.....	140

<b>CHAPTER 9: PERSISTENCE.....</b>	<b>151</b>
THE SUSTAINED EFFORT NECESSARY TO INDUCE FAITH.....	151
The Eighth Step toward Riches.....	151
<b>CHAPTER 10: POWER OF THE MASTER MIND.....</b>	<b>167</b>
THE DRIVING FORCE.....	167
The Ninth Step toward Riches.....	167
<b>CHAPTER 11: THE MYSTERY OF SEX TRANSMUTATION.....</b>	<b>174</b>
The Tenth Step toward Riches.....	174
WHY MEN SELDOM SUCCEED BEFORE FORTY.....	182
<b>CHAPTER 12: THE SUBCONSCIOUS MIND.....</b>	<b>194</b>
THE CONNECTING LINK.....	194
The Eleventh Step toward Riches.....	194
<b>CHAPTER 13: THE BRAIN.....</b>	<b>201</b>
A BROADCASTING AND RECEIVING STATION FOR THOUGHT.....	201
The Twelfth Step toward Riches.....	201
<b>CHAPTER 14: THE SIXTH SENSE.....</b>	<b>208</b>
THE DOOR TO THE TEMPLE OF WISDOM.....	208
The Thirteenth Step toward Riches.....	208
<b>CHAPTER 15: HOW TO OUTWIT THE SIX GHOSTS OF FEAR.....</b>	<b>218</b>
THE SIX BASIC FEARS.....	219
THE FEAR OF POVERTY.....	220
SYMPTOMS OF THE FEAR OF POVERTY.....	223
SYMPTOMS OF THE FEAR OF CRITICISM .....	228
THE FEAR OF ILL HEALTH.....	229
SYMPTOMS OF THE FEAR OF ILL HEALTH.....	230
THE FEAR OF LOSS OF LOVE.....	232
SYMPTOMS OF THE FEAR OF LOSS OF LOVE.....	232
THE FEAR OF OLD AGE.....	233
SYMPTOMS OF THE FEAR OF OLD AGE.....	233
THE FEAR OF DEATH.....	234
SYMPTOMS OF THE FEAR OF DEATH.....	235
OLD MAN WORRY.....	236

## 💫 THINK & GROW RICH 💫

THE DEVIL'S WORKSHOP.....	239
THE SEVENTH BASIC EVIL.....	239
How TO PROTECT YOURSELF AGAINST NEGATIVE INFLUENCES.....	239
SELF-ANALYSIS TEST QUESTIONS.....	240
"FIFTY-SEVEN" FAMOUS ALIBIS By Old Man IF.....	246

## WHAT DO YOU WANT MOST?

*Is It Money, Fame, Power,  
Contentment, Personality,  
Peace of Mind, Happiness?*

The Thirteen Steps to Riches described in this book offer the shortest dependable philosophy of individual achievement ever presented for the benefit of the man or woman who is searching for a definite goal in life.

Before beginning the book you will profit greatly if you recognize the fact that *the book was not written to entertain*. You cannot digest the contents properly in a week or a month.

After reading the book thoroughly, Dr. Miller Reese Hutchison, nationally known Consulting Engineer and long-time associate of Thomas A. Edison, said — "This is not a novel. It is a textbook on individual achievement that came directly from the experiences of hundreds of America's most successful men. It should be *studied, digested*, and meditated upon. No more than one chapter should be read in a single night. The reader should underline the sentences which impress him most. Later, he should go back to these marked lines and read them again. *A real student will not merely read this book*, he will absorb its contents and make them his own. This book should be adopted by all high schools and no boy or girl should be permitted to graduate without having satisfactorily passed an examination on it. This philosophy will not take the place of the subjects taught in schools, but it will enable one *to organize and apply* the knowledge acquired, and convert it into useful service and adequate compensation without waste of time.

Dr. John R. Turner, Dean of the College of The City of New York, after having read the book, said — "The very best example of the soundness of this philosophy is your own son, Blair, whose dramatic story you have outlined in the chapter on Desire."

Dr. Turner had reference to the author's son, who, born without normal hearing capacity, not only avoided becoming a deaf mute, but actually converted his handicap into a priceless asset by applying the philosophy here described. After reading the story (starting on page 52), you will realize that you are about to come into possession of a philosophy which can be transmuted into material wealth, or serve as readily to bring you peace of mind, understanding, spiritual

harmony, and in some instances, as in the case of the author's son, it can. help you master physical affliction.

The author discovered, through personally analyzing hundreds of successful men, that *all* of them followed the habit of exchanging ideas, through what is commonly called *conferences*. When they had problems to be solved they sat down together and talked freely until they discovered, from their joint contribution of ideas, a plan that would serve their purpose.

You, who read this book, will get most out of it by putting into practice the Master Mind principle described in the book. This you can do (as others are doing so successfully) by forming a study club, consisting of any desired number of people who are friendly and harmonious. The club should have a meeting at regular periods, as often as once each week. The procedure should consist of reading one chapter of the book at each meeting, after which the contents of the chapter should be freely discussed by all members. Each member should make notes, putting down *ALL IDEAS OF HIS OWN* inspired by the discussion. Each member should carefully read and analyze each chapter several days prior to its open reading and joint discussion in the club. The reading at the club should be done by someone who reads well and understands how to put color and feeling into the lines.

By following this plan every reader will get from its pages, not only the sum total of the best knowledge organized from the experiences of hundreds of successful men, but more important by far, *he will tap new sources of knowledge in his own mind as well as acquire knowledge of priceless value FROM EVERY OTHER PERSON PRESENT.*

If you follow this plan persistently you will be almost certain to uncover and appropriate the secret formula by which Andrew Carnegie acquired his huge fortune, as referred to in the author's introduction.

#### TRIBUTES TO THE AUTHOR From Great American Leaders

"THINK AND GROW RICH" was 25 years in the making. It is Napoleon Hill's newest book, based upon his famous Law of Success Philosophy. His work and writings have been praised by great leaders in Finance, Education, Politics, Government.



**Supreme Court of the United States  
Washington, D. C.**

*Dear Mr. Hill: - -*

*I have now had an opportunity to finish reading your Law of Success textbooks and I wish to express my appreciation of the splendid work you have done in the organization of this philosophy.*

*It would be helpful if every politician in the country would assimilate and apply the 17 principles upon which your lessons are based. It contains some very fine material which every leader in every walk of life should understand.*

*I am happy to have had the privilege of rendering you some slight measure of help in the organization of this splendid course of "common sense" philosophy.*

*Sincerely yours*



(Former President and former Chief Justice of the United States)

**KING OF THE 5 AND 10 CENT STORES**

"By applying many of the 17 fundamentals of the Law of Success philosophy we have built a great chain of successful stores. I presume it would be no exaggeration of fact if I said that the Woolworth Building might properly be called a monument to the soundness of these principles."

F. W. WOOLWORTH

**A GREAT STEAMSHIP MAGNATE**

"I feel greatly indebted for the privilege of reading your Law of Success. If I had had this philosophy fifty years ago, I suppose I could have accomplished

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all that I have done in less than half the time. I sincerely hope the world will discover and reward you."

ROBERT DOLLAR

FAMOUS AMERICAN LABOR LEADER

"Mastery of the Law of Success philosophy is the equivalent of an insurance policy against failure."

SAMUEL GOMPERS

A FORMER PRESIDENT OF THE UNITED STATES

"May I not congratulate you on your persistence. Any man who devotes that much time . . . must of necessity make discoveries of great value to others. I am deeply impressed by your interpretation of the 'Master Mind' principles which you have so clearly described."

WOODROW WILSON

A MERCHANT PRINCE

"I know that your 17 fundamentals of success are sound because I have been applying them in my business for more than 30 years."

JOHN WANAMAKER

WORLD'S LARGEST MAKER OF CAMERAS

"I know that you are doing a world of good with your Law of Success. I would not care to set a monetary value on this training because it brings to the student qualities which cannot be measured by money, alone."

GEORGE EASTMAN

A NATIONALLY KNOWN BUSINESS CHIEF

"Whatever success I may have attained I owe, entirely, to the application of your 17 fundamental principles of the Law of Success. I believe I have the honor of being your first student."

W.M.. WRIGLEY, JR.

## PUBLISHER'S PREFACE

THIS book conveys the experience of more than 500 men of great wealth, who began at scratch, with nothing to give in return for riches except THOUGHTS, IDEAS and ORGANIZED PLANS.

Here you have the entire philosophy of moneymaking, just as it was organized from the actual achievements of the most successful men known to the American people during the past fifty years. It describes WHAT TO DO, also, HOW TO DO IT!

It presents complete instructions on HOW TO SELL YOUR PERSONAL SERVICES.

It provides you with a perfect system of self-analysis that will readily disclose what has been standing between you and "the big money" in the past.

It describes the famous Andrew Carnegie formula of personal achievement by which he accumulated hundreds of millions of dollars for himself and made no fewer than a score of millionaires of men to whom he taught his secret.

Perhaps you do not need all that is to be found in the book— no one of the 500 men from whose experiences it was written did— but you may need ONE IDEA, PLAN OR SUGGESTION to start you toward your goal. Somewhere in the book you will find this needed stimulus.

The book was inspired by Andrew Carnegie, after he had made his millions and retired. It was written by the man to whom Carnegie disclosed the astounding secret of his riches— the same man to whom the 500 wealthy men revealed the source of their riches.

In this volume will be found the thirteen principles of money-making essential to every person who accumulates sufficient money to guarantee financial independence. It is estimated that the research which went into the preparation, before the book was written, or could be written— research covering more than twenty-five years of continuous effort— could not be duplicated at a cost of less than \$100,000.00.

Moreover, the knowledge contained in the book never can be duplicated, at any cost, for the reason that more than half of the 500 men who supplied the information it brings have passed on.

*Riches cannot always be measured in money!*

## 💎 THINK & GROW RICH 💎

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

All who read, understand and apply this philosophy will be better prepared to attract and enjoy these higher estates which always have been and always will be denied to all except those who are ready for them.

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

THE PUBLISHER.

## AUTHOR'S PREFACE

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

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

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

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

His experience with Charles M. Schwab, and other young men of Mr. Schwab's type, convinced Mr. Carnegie that much of that which is taught in the schools is of no value whatsoever in connection with the business of earning a living or accumulating riches. He had arrived at this decision, because he had taken into his business one young man after another, many of them with but little schooling, and by coaching them in the use of this formula, developed in them rare leadership. Moreover, *his coaching made fortunes for everyone of them who followed his instructions.*

In the chapter on Faith, you will read the astounding story of the organization of the giant United States Steel Corporation, as it was conceived and carried out by one of the young men through whom Mr. Carnegie proved that

his formula will work for all who are ready for it. This single application of the secret, by that young man— Charles M. Schwab— made him a huge fortune in both money and OPPORTUNITY. Roughly speaking, this particular application of the formula was worth *six hundred million dollars*.

These facts—and they are facts well known to almost everyone who knew Mr. Carnegie— give you a fair idea of what the reading of this book may bring to you, provided you *KNOW WHAT IT IS THAT YOU WANT*.

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

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

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

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

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

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

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

know if you are ready, but that would deprive you of much of the benefit you will receive when you make the discovery in your own way.

While this book was being written, my own son, who was then finishing the last year of his college work, picked up the manuscript of chapter two, read it, and discovered the secret for himself. He used the information so effectively that he went directly into a responsible position at a beginning salary greater than the average man ever earns. His story has been briefly described in chapter two. When you read it, perhaps you will dismiss any feeling you may have had, at the beginning of the book, that it promised too much. And, too, if you have ever been discouraged, if you have had difficulties to surmount which took the very soul out of you, if you have tried and failed, if you were ever handicapped by illness or physical affliction, this story of my son's discovery and use of the Carnegie formula may prove to be the oasis in the Desert of Lost Hope, for which you have been searching.

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

More than twenty years ago, Hon. Manuel L. Quezon (then Resident Commissioner of the Philippine Islands), was inspired by the secret to gain freedom for his people. He has gained freedom for the Philippines, and is the first President of the free state.

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

There is no such thing as SOMETHING FOR NOTHING!

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

The secret serves equally well, all who are ready for it. Education has nothing to do with it. Long before I was born, the secret had found its way into the possession of Thomas A. Edison, and he used it so intelligently that he



became the world's leading inventor, although he had but three months of schooling.

The secret was passed on to a business associate of Mr. Edison. He used it so effectively that, although he was then making only \$12,000 a year, he accumulated a great fortune, and retired from active business while still a young man. You will find his story at the beginning of the first chapter. It should convince you that riches are not beyond your reach, that you can still be what you wish to be, that money, fame, recognition and happiness can be had by all who are ready and determined to have these blessings. How do I know these things? You should have the answer before you finish this book. You may find it in the very first chapter, or on the last page.

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

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



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

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

As far as schooling is concerned, many of these men had very little. John Wanamaker once told me that what little schooling he had, he acquired in very much the same manner as a modern loco-motive takes on water, by "scooping it up as it runs." Henry Ford never reached high school, let alone college. I am not attempting to minimize the value of schooling, but I am trying to express my earnest belief that those who master and apply the secret will reach high stations, accumulate riches, and bargain with life on their own terms, even if their schooling has been meager.

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

We pass now, to Chapter One, and to the story of my very dear friend, who has generously acknowledged having seen the mystic sign, and whose business achievements are evidence enough that he turned down a glass. As you read his story, and the others, remember that they deal with the important problems of life, such as all men experience.

The problems arising from one's endeavor to earn a living, to find hope, courage, contentment and peace of mind; to accumulate riches and to enjoy freedom of body and spirit.

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

## 💡 THINK & GROW RICH 💡

As a final word of preparation, before you begin the first chapter, may I offer one brief suggestion which may provide a clue by which the Carnegie secret may be recognized? It is this— *ALL ACHIEVEMENT, ALL EARNED RICHES, HAVE THEIR BEGINNING IN AN IDEA!* If you are ready for the secret, you already possess one half of it, therefore, you will readily recognize the other half the moment it reaches your mind.

THE AUTHOR

## CHAPTER 1

### INTRODUCTION

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

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

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

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

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

These difficulties were sufficient to have discouraged the majority of men from making any attempt to carry out the desire. But his was no ordinary desire! He was so determined to find a way to carry out his desire that he finally decided to travel by "blind baggage," rather than be defeated. (To the uninitiated, this means that he went to East Orange on a freight train).

He presented himself at Mr. Edison's laboratory, and announced he had come to go into business with the inventor. In speaking of the first meeting between Barnes and Edison, years later, Mr. Edison said, "He stood there before me, looking like an ordinary tramp, *but there was something in the expression of his face which conveyed the impression that he was determined to get what he had come after*. I had learned, from years of experience with men, that when a man really DESIRES a thing so deeply that he is willing to stake his entire future on a single turn of the wheel in order to get it, he is sure to win. I gave him the opportunity

he asked for, *because I saw he had made up his mind to stand by until he succeeded.* Subsequent events proved that no mistake was made."

Just what young Barnes said to Mr. Edison on that occasion was far less important than that *which he thought*. Edison, himself, said so! It could not have been the young man's appearance which got him his start in the Edison office, for that was definitely against him. It was what he THOUGHT that counted.

If the significance of this statement could be conveyed to every person who reads it, there would be no need for the remainder of this book.

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

Months went by. Apparently nothing happened to bring the coveted goal which Barnes had set up in his mind as his DEFINITE MAJOR PURPOSE. But something important was happening in Barnes' mind. He was constantly intensifying his DESIRE to become the business associate of Edison.

Psychologists have correctly said that "when one is truly ready for a thing, it puts in its appearance."

Barnes was ready for a business association with Edison, moreover, he was DETERMINED TO REMAIN READY UNTIL HE GOT THAT WHICH HE WAS SEEKING.

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

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

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

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

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

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

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

Barnes literally *thought* himself into a partnership with the great Edison! He thought himself into a fortune. He had nothing to start with, except the capacity to KNOW WHAT HE WANTED, AND THE DETERMINATION TO STAND BY THAT DESIRE UNTIL HE REALIZED IT.

He had no money to begin with. He had but little education. He had no influence. But he did have initiative, faith, and the will to win. With these intangible forces he made himself number one man with the greatest inventor who ever lived.

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

### THREE FEET FROM GOLD

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

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

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

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

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

Finally, they decided to QUIT.

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

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

Most of the money which went into the machinery was procured through the efforts of R. U. Darby, who was then a very young man. The money came from his relatives and neighbors, because of their faith in him. He paid back every dollar of it, although he was years in doing so.

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

Remembering that he lost a huge fortune, because he STOPPED three feet from gold, Darby profited by the experience in his chosen work, by the simple