

Here's a special technique guaranteed to help you: *Use a pencil and paper.* A simple pencil is the greatest concentration tool money can buy. If I had to choose between an ultrafancy, deeply carpeted, beautifully decorated, soundproof office and a pencil and paper, I'd choose the pencil and paper every time. With a pencil and paper you can tie your mind to a problem.

When you write a thought on paper, your full attention is automatically focused on that thought. That's because the mind is not designed to think one thought and write another at the same time. And when you write on paper, you "write" on your mind, too. Tests prove conclusively that you remember something much longer and much more exactly if you write the thought on paper.

And once you master the pencil-and-paper technique for concentration, you can think in noisy or other distracting situations. When you want to think, start writing or doodling or diagramming. It's an excellent way to move your spirit.

*Now* is the magic word of success. *Tomorrow, next week, later, sometime, someday* often as not are synonyms for the failure word, *never*. Lots of good dreams never come true because we say, "I'll start someday," when we should say, "I'll start now, *right now*."

Take one example, saving money. Just about everybody agrees that saving money is a good idea. But just because it's a good idea doesn't mean many folks follow an organized savings and investment program. Many people have intentions to save, but only relatively few *act* on these intentions.

Here's how one young couple got into gear with a regular wealth accumulation program. Bill's take-home income was