

"As I look back at my college education now, I see that I became an expert in why a business idea won't work out. I learned every conceivable pitfall, every reason why a small business will fail: 'You've got to have ample capital;' 'Be sure the business cycle is right;' 'Is there a big demand for what you will offer?' 'Is local industry stabilized?'—a thousand and one things to check out.

"The thing that hurts most is that several of my old high school friends who never seemed to have much on the ball and didn't even go to college now are very well established in their own businesses. But me, I'm just plodding along, auditing freight shipments. Had I been drilled a little more in why a small business *can* succeed, I'd be better off in every way today."

The *thinking* that guided Chuck's intelligence was a lot more important than the *amount* of Chuck's intelligence.

*Why some brilliant people are failures.* I've been close for many years to a person who qualifies as a genius, has high abstract intelligence, and is Phi Beta Kappa. Despite this very high native intelligence, he is one of the most unsuccessful people I know. He has a very mediocre job (he's afraid of responsibility). He has never married (lots of marriages end in divorce). He has few friends (people bore him). He's never invested in property of any kind (he might lose his money). This man uses his great brain-power to prove why things won't work rather than directing his mental power to searching for ways to succeed.

Because of the negative thinking that guides his great reservoir of brains, this fellow contributes little and creates nothing. With a changed attitude, he could do great things indeed. He has the brains to be a tremendous success, but not the thought power.