

has done in the way of harnessing, and using the great water power of America. A score of years ago, such a dream would have seemed like madness.

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

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

John Bunyan wrote the Pilgrim's Progress, which is among the finest of all English literature, after he had been confined in prison and sorely punished, because of his views on the subject of religion.

O. Henry discovered the genius which slept within his brain, after he had met with great misfortune, and was confined in a prison cell, in Columbus, Ohio. Being FORCED, through misfortune, to become acquainted with his "other self," and to use his IMAGINATION, he discovered himself to be a great author instead of a miserable criminal and outcast. Strange and varied are the ways of life, and stranger still are the ways of Infinite Intelligence, through which men are sometimes forced to undergo all sorts of punishment before discovering their own brains, and their own capacity to create useful ideas through imagination.

Edison, the world's greatest inventor and scientist, was a "tramp" telegraph operator, he failed innumerable times before he was driven, finally, to the discovery of the genius which slept within his brain.

Charles Dickens began by pasting labels on blacking pots. The tragedy of his first love penetrated the depths of his soul, and converted him into one of the world's truly great authors. That tragedy produced, first, David Copperfield, then a succession of other works that made this a richer and better world for all who read his books. Disappointment over love affairs, generally has the effect of driving men to drink, and women to ruin; and this, because most people never learn the art of transmuting their strongest emotions into dreams of a constructive nature.

Helen Keller became deaf, dumb, and blind shortly after birth. Despite her greatest misfortune, she has written her name indelibly in the pages of the history of the great. Her entire life has served as evidence that *no one ever is defeated until defeat has been accepted as a reality.*

Robert Burns was an illiterate country lad, he was cursed by poverty, and grew up to be a drunkard in the bargain. The world was made better for his having lived, because he clothed beautiful thoughts in poetry, and thereby plucked a thorn and planted a rose in its place.

Booker T. Washington was born in slavery, handicapped by race and color. Because he was tolerant, had an open mind at all times, on all subjects, and was a DREAMER, he left his impress for good on an entire race.

Beethoven was deaf, Milton was blind, but their names will last as long as time endures, because they dreamed and translated their dreams into organized thought.

Before passing to the next chapter, kindle anew in your mind the fire of hope, faith, courage, and tolerance. If you have these states of mind, and a working knowledge of the principles described, all else that you need will come to you, when you are READY for it. Let Emerson state the thought in these words, "Every proverb, every book, every byword that belongs to thee for aid and comfort shall surely come home through open or winding passages. Every friend whom not thy fantastic will, but the great and tender soul in thee craveth, shall lock thee in his embrace."

There is a difference between WISHING for a thing and being READY to receive it. No one is ready for a thing, until he believes he can acquire it. The state of mind must be BELIEF, not mere hope or wish. Open-mindedness is essential for belief. Closed minds do not inspire faith, courage, and belief.

Remember, no more effort is required to aim high in life, to demand abundance and prosperity, than is required to accept misery and poverty. A great poet has correctly stated this universal truth through these lines:

"I bargained with Life for a penny,  
And Life would pay no more,  
However I begged at evening  
When I counted my scanty store. .

.  
"For Life is a just employer,  
He gives you what you ask,  
But once you have set the wages,  
Why, you must bear the task.

.  
"I worked for a menial's hire,

Only to learn, dismayed,  
That any wage I had asked of Life,  
Life would have willingly paid."

## DESIRE OUTWITS MOTHER NATURE

As a fitting climax to this chapter, I wish to introduce one of the most unusual persons I have ever known. I first saw him twenty-four years ago, a few minutes after he was born. He came into the world without any physical sign of ears, and the doctor admitted, when pressed for an opinion, that the child might be deaf, and mute for life.

I challenged the doctor's opinion. I had the right to do so, I was the child's father. I, too, reached a decision, and rendered an opinion, but I expressed the opinion silently, in the secrecy of my own heart. I decided that my son would hear and speak. Nature could send me a child without ears, but Nature *could not induce me to accept* the reality of the affliction.

In my own mind I knew that my son would hear and speak. How? I was sure there must be a way, and I knew I would find it. I thought of the words of the immortal Emerson, "The whole course of things goes to teach us faith. We need only obey.

There is guidance for each of us, and by lowly listening, we shall hear *the right word*."

The right word? DESIRE! More than anything else, I DESIRED that my son should not be a deaf mute. From that desire I never receded, not for a second.

Many years previously, I had written, "Our only limitations are those we set up in our own minds." For the first time, I wondered if that statement were true. Lying on the bed in front of me was a newly born child, without the natural equipment of hearing. Even though he might hear and speak, he was obviously disfigured for life. Surely, this was a limitation which that child had not set up in his own mind.

What could I do about it? Somehow I would find a way to transplant into that child's mind my own BURNING DESIRE for ways and means of conveying sound to his brain without the aid of ears.

As soon as the child was old enough to cooperate, I would fill his mind so completely with a BURNING DESIRE to hear, that Nature would, by methods of her own, translate it into physical reality.

All this thinking took place in my own mind, but I spoke of it to no one. Every day I renewed the pledge I had made to myself, not to accept a deaf mute for a son.

As he grew older, and began to take notice of things around him, we observed that he had a slight degree of hearing. When he reached the age when children usually begin talking, he made no attempt to speak, but we could tell by his actions that he could hear certain sounds slightly. That was all I wanted to know! I was convinced that if he could hear, even slightly, he might develop still greater hearing capacity. Then something happened which gave me hope. It came from an entirely unexpected source.

We bought a victrola. When the child heard the music for the first time, he went into ecstasies, and promptly appropriated the machine. He soon showed a preference for certain records, among them, "It's a Long Way to Tipperary." On one occasion, he played that piece over and over, for almost two hours, standing in front of the victrola, *with his teeth clamped on the edge of the case*. The significance of this self-formed habit of his did not become clear to us until years afterward, for we had never heard of the principle of "bone conduction" of sound at that time.

Shortly after he appropriated the victrola, I discovered that he could hear me quite clearly when I spoke with my lips touching his mastoid bone, or at the base of the brain. These discoveries placed in my possession the necessary media by which I began to translate into reality my *Burning Desire* to help my son develop hearing and speech. By that time he was making stabs at speaking certain words. The outlook was far from encouraging, but DESIRE BACKED BY FAITH knows no such word as impossible.

Having determined that he could hear the sound of my voice plainly, I began, immediately, to transfer to his mind the desire to hear and speak. I soon discovered that the child enjoyed bedtime stories, so I went to work, creating stories designed to develop in him self-reliance, imagination, and a *keen desire to hear and to be normal*.

There was one story in particular, which I emphasized by giving it some new and dramatic coloring each time it was told. It was designed to plant in his mind the thought that his affliction was not a liability, but an asset of great value. Despite the fact that all the philosophy I had examined clearly indicated that

EVERY ADVERSITY BRINGS WITH IT THE SEED OF AN EQUIVALENT ADVANTAGE, I must confess that I had not the slightest idea *how* this affliction could ever become an asset. However, I continued my practice of wrapping that philosophy in bedtime stories, hoping the time would come when he would find some plan by which his handicap could be made to serve some useful purpose. Reason told me plainly, that there was no adequate compensation for the lack of ears and natural hearing equipment. DESIRE backed by FAITH, pushed reason aside, and inspired me to carry on.

As I analyze the experience in retrospect, I can see now, that my son's *faith in me* had much to do with the astounding results. He did not question anything I told him. I sold him the idea that he had a distinct *advantage* over his older brother, and that this advantage would reflect itself in many ways. For example, the teachers in school would observe that he had no ears, and, because of this, they would show him special attention and treat him with extraordinary kindness. They always did. His mother saw to that, by visiting the teachers and arranging with them to give the child the extra attention necessary. I sold him the idea, too, that when he became old enough to sell newspapers, (his older brother had already become a newspaper merchant), he would have a big advantage over his brother, for the reason that people would pay him extra money for his wares, because they could see that he was a bright, industrious boy, despite the fact he had no ears.

We could notice that, gradually, the child's hearing was improving. Moreover, he had not the slightest tendency to be self-conscious, because of his affliction. When he was about seven, he showed the first evidence that our method of servicing his mind was bearing fruit. For several months he begged for the privilege of selling newspapers, but his mother would not give her consent. She was afraid that his deafness made it unsafe for him to go on the street alone.

Finally, he took matters in his own hands. One afternoon, when he was left at home with the servants, he climbed through the kitchen window, shinnied to the ground, and set out on his own. He borrowed six cents in capital from the neighborhood shoemaker, invested it in papers, sold out, reinvested, and kept repeating until late in the evening. After balancing his accounts, and paying back the six cents he had borrowed from his banker, he had a net profit of forty-two cents. When we got home that night, we found him in bed asleep, with the money tightly clenched in his hand.

His mother opened his hand, removed the coins, and cried. Of all things! Crying over her son's first victory seemed so inappropriate. My reaction was the reverse. I laughed heartily, for I knew that my endeavor to plant in the child's mind an attitude of faith in himself had been successful.

His mother saw, in his first business venture, a little deaf boy who had gone out in the streets and risked his life to earn money. I saw a brave, ambitious, self-reliant little business man whose stock in himself had been increased a hundred percent, because he had gone into business on his own initiative, and had won. The transaction pleased me, because I knew that he had given evidence of a trait of resourcefulness that would go with him all through life. Later events proved this to be true. When his older brother wanted something, he would lie down on the floor, kick his feet in the air, cry for it— and get it. When the "little deaf boy" wanted something, he would plan a way to earn the money, then buy it for himself. He still follows that plan!

Truly, my own son has taught me that handicaps can be converted into stepping stones on which one may climb toward some worthy goal, unless they are accepted as obstacles, and used as alibis.

The little deaf boy went through the grades, high school, and college without being able to hear his teachers, excepting when they shouted loudly, at close range. He did not go to a school for the deaf.

WE WOULD NOT PERMIT HIM TO LEARN THE SIGN LANGUAGE. We were determined that he should live a normal life, and associate with normal children, and we stood by that decision, although it cost us many heated debates with school officials.

While he was in high school, he tried an electrical hearing aid, but it was of no value to him; due, we believed, to a condition that was disclosed when the child was six, by Dr. J. Gordon Wilson, of Chicago, when he operated on one side of the boy's head, and discovered that there was no sign of natural hearing equipment.

During his last week in college, (eighteen years after the operation), something happened which marked the most important turning-point of his life. Through what seemed to be mere chance, he came into possession of another electrical hearing device, which was sent to him on trial. He was slow about testing it, due to his disappointment with a similar device. Finally he picked the instrument up, and more or less carelessly, placed it on his head, hooked up the battery, and lo! as if by a stroke of magic, his lifelong DESIRE FOR NORMAL HEARING BECAME A REALITY! For the first time in his life he heard



practically as well as any person with normal hearing. "God moves in mysterious ways, His wonders to perform."

Overjoyed because of the Changed World which had been brought to him through his hearing device, he rushed to the telephone, called his mother, and heard her voice perfectly. The next day he plainly heard the voices of his professors in class, for the first time in his life! Previously he could hear them only when they shouted, at short range. He heard the radio. He *heard* the talking pictures. For the first time in his life, he could converse freely with other people, without the necessity of their having to speak loudly. Truly, he had come into possession of a Changed World. We had refused to accept Nature's error, and, by PERSISTENT DESIRE, we had induced Nature to correct that error, through the only practical means available.

DESIRE had commenced to pay dividends, but the victory was not yet complete. The boy still had to find a definite and practical way to convert his handicap into an *equivalent asset*.

Hardly realizing the significance of what had already been accomplished, but intoxicated with the joy of his newly discovered world of sound, he wrote a letter to the manufacturer of the hearing-aid, enthusiastically describing his experience. Something in his letter; something, perhaps which was not written on the lines, but back of them; caused the company to invite him to New York. When he arrived, he was escorted through the factory, and while talking with the Chief Engineer, telling him about his changed world, a hunch, an idea, or an inspiration— call it what you wish— flashed into his mind. It was this *impulse of thought* which converted his affliction into an asset, destined to pay dividends in both money and happiness to thousands for all time to come.

The sum and substance of that impulse of thought was this: It occurred to him that he might be of help to the millions of deafened people who go through life without the benefit of hearing devices, if he could find a way to tell them the story of his Changed World. Then and there, he reached a decision to devote the remainder of his life to rendering useful service to the hard of hearing.

For an entire month, he carried on an intensive research, during which he analyzed the entire marketing system of the manufacturer of the hearing device, and created ways and means of communicating with the hard of hearing all over the world for the purpose of sharing with them his newly discovered "Changed World." When this was done, he put in writing a two-year plan, based upon his findings. When he presented the plan to the company, he was instantly given a position, for the purpose of carrying out his ambition.

Little did he dream, when he went to work, that he was destined to bring hope and practical relief to thousands of deafened people who, without his help, would have been doomed forever to deaf mutism.

Shortly after he became associated with the manufacturer of his hearing aid, he invited me to attend a class conducted by his company, for the purpose of teaching deaf mutes to hear, and to speak. I had never heard of such a form of education, therefore I visited the class, skeptical but hopeful that my time would not be entirely wasted. Here I saw a demonstration which gave me a greatly enlarged vision of what I had done to arouse and keep alive in my son's mind the DESIRE for normal hearing. I saw deaf mutes actually being taught to hear and to speak, through application of the self-same principle I had used, more than twenty years previously, in saving my son from deaf mutism.

Thus, through some strange turn of the Wheel of Fate, my son, Blair, and I have been destined to aid in correcting deaf mutism for those as yet unborn, because we are the only living human beings, as far as I know, who have established definitely the fact that deaf mutism can be corrected to the extent of restoring to normal life those who suffer with this affliction. It has been done for one; it will be done for others.

There is no doubt in my mind that Blair would have been a deaf mute all his life, if his mother and I had not managed to shape his mind as we did. The doctor who attended at his birth told us, confidentially, the child might never hear or speak. A few weeks ago, Dr. Irving Voorhees, a noted specialist on such cases, examined Blair very thoroughly. He was astounded when he learned how well my son now hears, and speaks, and said his examination indicated that "theoretically, the boy should not be able to hear at all." But the lad does hear, despite the fact that X-ray pictures show there is no opening in the skull, whatsoever, from where his ears should be to the brain.

When I planted in his mind the DESIRE to hear and talk, and live as a normal person, there went with that impulse some strange influence which caused Nature to become bridge-builder, and span the gulf of silence between his brain and the outer world, by some means which the keenest medical specialists have not been able to interpret. It would be sacrilege for me to even conjecture as to how Nature performed this miracle. It would be unforgivable if I neglected to tell the world as much as I know of the humble part I assumed in the strange experience. It is my duty, and a privilege to say I believe, and not without reason, that nothing is impossible to the person who backs DESIRE with enduring FAITH.



Verily, a BURNING DESIRE has devious ways of transmuting itself into its physical equivalent. Blair DESIRED normal hearing; now he has it! He was born with a handicap which might easily have sent one with a less defined DESIRE to the street with a bundle of pencils and a tin cup. That handicap now promises to serve as the medium by which he will render useful service to many millions of hard of hearing, also, to give him useful employment at adequate financial compensation the remainder of his life.

The little "white lies" I planted in his mind when he was a child, by leading him to BELIEVE his affliction would become a great asset, which he could capitalize, has justified itself. Verily, there is nothing, right or wrong, which BELIEF, plus BURNING DESIRE, cannot make real. These qualities are free to everyone.

In all my experience in dealing with men and women who had personal problems, I never handled a single case which more definitely demonstrates the power of DESIRE. Authors sometimes make the mistake of writing of subjects of which they have but superficial, or very elementary knowledge. It has been my good fortune to have had the privilege of testing the soundness of the POWER OF DESIRE, through the affliction of my own son. Perhaps it was providential that the experience came as it did, for surely no one is better prepared than he, to serve as an example of what happens when DESIRE is put to the test. *If Mother Nature bends to the will of desire, is it logical that mere men can defeat a burning desire?*

Strange and imponderable is the power of the human mind! We do not understand the method by which it uses every circumstance, every individual, every physical thing within its reach, as a means of transmuting DESIRE into its physical counterpart. Perhaps science will uncover this secret.

I planted in my son's mind the DESIRE to hear and to speak as any normal person hears and speaks. That DESIRE has now become a reality. I planted in his mind the DESIRE to convert his greatest handicap into his greatest asset. That DESIRE has been realized. The modus operandi by which this astounding result was achieved is not hard to describe. It consisted of three very definite facts; first, I MIXED FAITH with the DESIRE for normal hearing, which I passed on to my son. Second, I communicated my desire to him in every conceivable way available, through persistent, continuous effort, over a period of years. Third, HE BELIEVED ME!

As this chapter was being completed, news came of the death of Mme. Schuman-Heink. One short paragraph in the news dispatch gives the clue to this

unusual woman's stupendous success as a singer. I quote the paragraph, because the clue it contains is none other than DESIRE.

Early in her career, Mme. Schuman-Heink visited the director of the Vienna Court Opera, to have him test her voice. But, he did not test it. After taking one look at the awkward and poorly dressed girl, he exclaimed, none too gently, "With such a face, and with no personality at all, how can you ever expect to succeed in opera? My good child, give up the idea. Buy a sewing machine, and go to work. YOU CAN NEVER BE A SINGER."

Never is a long time! The director of the Vienna Court Opera knew much about the technique of singing. He knew little about the power of desire, when it assumes the proportion of an obsession. If he had known more of that power, he would not have made the mistake of condemning genius without giving it an opportunity.

Several years ago, one of my business associates became ill. He became worse as time went on, and finally was taken to the hospital for an operation. Just before he was wheeled into the operating room, I took a look at him, and wondered how anyone as thin and emaciated as he, could possibly go through a major operation successfully. The doctor warned me that there was little if any chance of my ever seeing him alive again. But that was the DOCTOR'S OPINION. It was not the opinion of the patient. Just before he was wheeled away, he whispered feebly, "Do not be disturbed, Chief, I will be out of here in a few days." The attending nurse looked at me with pity. But the patient did come through safely. After it was all over, his physician said, "Nothing but his own desire to live saved him. He never would have pulled through if he had not refused to accept the possibility of death."

I believe in the power of DESIRE backed by FAITH, because I have seen this power lift men from lowly beginnings to places of power and wealth; I have seen it rob the grave of its victims; I have seen it serve as the medium by which men staged a comeback after having been defeated in a hundred different ways; I have seen it provide my own son with a normal, happy, successful life, despite Nature's having sent him into the world without ears.

How can one harness and use the power of DESIRE? This has been answered through this, and the subsequent chapters of this book. This message is going out to the world at the end of the longest, and perhaps, the most devastating depression America has ever known. It is reasonable to presume that the message may come to the attention of many who have been wounded by the depression, those who have lost their fortunes, others who have lost their

positions, and great numbers who must reorganize their plans and stage a comeback. To all these I wish to convey the thought that all achievement, no matter what may be its nature, or its purpose, must begin with an intense, BURNING DESIRE for something definite.

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

## CHAPTER 3

### FAITH

#### VISUALIZATION OF, AND BELIEF IN ATTAINMENT OF DESIRE

##### *The Second Step toward Riches*

FAITH is the head chemist of the mind. When FAITH is blended with the vibration of thought, the subconscious mind instantly picks up the vibration, translates it into its spiritual equivalent, and transmits it to Infinite Intelligence, as in the case of prayer.

The emotions of FAITH, LOVE, and SEX are the most powerful of all the major positive emotions. When the three are blended, they have the effect of "coloring" the vibration of thought in such a way that it instantly reaches the subconscious mind, where it is changed into its spiritual equivalent, the only form that induces a response from Infinite Intelligence.

Love and faith are psychic; related to the spiritual side of man. Sex is purely biological, and related only to the physical. The mixing, or blending, of these three emotions has the effect of opening a direct line of communication between the finite, thinking mind of man, and Infinite Intelligence.

##### How To Develop Faith

There comes, now, a statement which will give a better understanding of the importance the principle of auto-suggestion assumes in the transmutation of desire into its physical, or monetary equivalent; namely: FAITH is a state of mind which may be induced, or created, by affirmation or repeated instructions to the subconscious mind, through the principle of auto-suggestion.

As an illustration, consider the purpose for which you are, presumably, reading this book. The object is, naturally, to acquire the ability to transmute the intangible thought impulse of DESIRE into its physical counterpart, money. By following the instructions laid down in the chapters on auto-suggestion, and the

subconscious mind, as summarized in the chapter on auto-suggestion, you may CONVINCE the subconscious mind that you *believe* you will receive that for which you ask, and it will act upon that belief, which your subconscious mind passes back to you in the form of "FAITH," followed by definite plans for procuring that which you desire.

The method by which one develops FAITH, where it does not already exist, is extremely difficult to describe, almost as difficult, in fact, as it would be to describe the color of red to a blind man who has never seen color, and has nothing with which to compare what you describe to him. Faith is a state of mind which you may develop at will, after you have mastered the thirteen principles, because it is a state of mind which develops voluntarily, through application and use of these principles.

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

Perhaps the meaning may be made clearer through the following explanation as to the way men sometimes become criminals. Stated in the words of a famous criminologist, "When men first come into contact with crime, they abhor it. If they remain in contact with crime for a time, they become accustomed to it, and endure it. If they remain in contact with it long enough, they finally embrace it, and become influenced by it."

This is the equivalent of saying that any impulse of thought which is repeatedly passed on to the subconscious mind is, finally, accepted and acted upon by the subconscious mind, which proceeds to translate that impulse into its physical equivalent, by the most practical procedure available.

In connection with this, consider again the statement, ALL THOUGHTS WHICH HAVE BEEN EMOTIONALIZED, (given feeling) AND MIXED WITH FAITH, begin immediately to translate themselves into their physical equivalent or counterpart.

The emotions, or the "feeling" portion of thoughts, are the factors which give thoughts vitality, life, and action. The emotions of Faith, Love, and Sex, when mixed with any thought impulse, give it greater action than any of these emotions can do singly.

Not only thought impulses which have been mixed with FAITH, but those which have been mixed with any of the positive emotions, or any of the negative emotions, may reach, and influence the subconscious mind.

From this statement, you will understand that the subconscious mind will translate into its physical equivalent, a thought impulse of a negative or

destructive nature, just as readily as it will act upon thought impulses of a positive or constructive nature. This accounts for the strange phenomenon which so many millions of people experience, referred to as "misfortune," or "bad luck."

There are millions of people who BELIEVE themselves "doomed" to poverty and failure, because of some strange force over which they BELIEVE they have no control. They are the creators of their own "misfortunes," because of this negative BELIEF, which is picked up by the subconscious mind, and translated into its physical equivalent.

This is an appropriate place at which to suggest again that you may benefit, by passing on to your subconscious mind, any DESIRE which you wish translated into its physical, or monetary equivalent, in a state of expectancy or BELIEF that the transmutation will actually take place. Your BELIEF, or FAITH, is the element which determines the action of your subconscious mind. There is nothing to hinder you from "deceiving" your subconscious mind when giving it instructions through autosuggestion, as I deceived my son's subconscious mind.

To make this "deceit" more realistic, conduct yourself just as you would, if you were ALREADY IN POSSESSION OF THE MATERIAL THING WHICH YOU ARE DEMANDING, when you call upon your subconscious mind.

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

Surely, enough has been stated to give a starting point from which one may, through experiment and practice, acquire the ability to mix FAITH with any order given to the subconscious mind. Perfection will come through practice. It *cannot* come by merely *reading* instructions.

If it be true that one may become a criminal by association with crime, (and this is a known fact), it is equally true that one may develop faith by voluntarily suggesting to the subconscious mind that one has faith. The mind comes, finally, to take on the nature of the influences which dominate it. Understand this truth, and you will know why it is essential for you to encourage the *positive emotions* as dominating forces of your mind, and discourage — and eliminate negative emotions.

A mind dominated by positive emotions, becomes a favorable abode for the state of mind known as faith. A mind so dominated may, at will, give the subconscious mind instructions, which it will accept and act upon immediately.



FAITH IS A STATE OF MIND WHICH MAY BE  
INDUCED BY AUTO-SUGGESTION

All down the ages, the religionists have admonished struggling humanity to "have faith" in this, that, and the other dogma or creed, but they have failed to tell people HOW to have faith. They have not stated that "faith is a state of mind, and that it may be induced by self-suggestion."

In language which any normal human being can understand, we will describe all that is known about the principle through which FAITH may be developed, where it does not already exist.

Have Faith in yourself; Faith in the Infinite.

Before we begin, you should be reminded again that:

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

The foregoing sentence is worth reading a second time, and a third, and a fourth. It is worth reading aloud!

FAITH is the starting point of all accumulation of riches!  
FAITH is the basis of all "miracles," and all mysteries which cannot be analyzed by the rules of science!

FAITH is the only known antidote for FAILURE!

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

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

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

EVERY ONE OF THE FOREGOING STATEMENTS IS CAPABLE OF PROOF!

The proof is simple and easily demonstrated. It is wrapped up in the principle of auto-suggestion. Let us center our attention, therefore, upon the subject of self-suggestion, and find out what it is, and what it is capable of achieving.

It is a well known fact that one comes, finally, to BELIEVE whatever one repeats to one's self, *whether the statement be true or false*. If a man repeats a lie over and over, he will eventually accept the lie as truth. Moreover, he will BELIEVE it to be the truth.

Every man is what he is, because of the DOMINATING THOUGHTS which he permits to occupy his mind. Thoughts which a man deliberately places in his own mind, and encourages with sympathy, and with which he mixes any one or more of the emotions, constitute the motivating forces, which direct and control his every movement, act, and deed!

Comes, now, a very significant statement of truth:

THOUGHTS WHICH ARE MIXED WITH ANY OF THE FEELINGS OF EMOTIONS, CONSTITUTE A "MAGNETIC" FORCE WHICH ATTRACTS, FROM THE VIBRATIONS OF THE ETHER, OTHER SIMILAR, OR RELATED THOUGHTS. A thought thus "magnetized" with emotion may be compared to a seed which, when planted in fertile soil, germinates, grows, and multiplies itself over and over again, until that which was originally one small seed, becomes countless millions of seeds of the SAME BRAND!

The ether is a great cosmic mass of eternal forces of vibration. It is made up of both destructive vibrations and constructive vibrations. It carries, at all times, vibrations of fear, poverty, disease, failure, misery; and vibrations of prosperity, health, success, and happiness, just as surely as it carries the sound of hundreds of orchestrations of music, and hundreds of human voices, all of which maintain their own individuality, and means of identification, through the medium of radio.

From the great storehouse of the ether, the human mind is constantly attracting vibrations which harmonize with that which DOMINATES the human mind. Any thought, idea, plan, or purpose which one *holds* in one's mind attracts, from the vibrations of the ether, a host of its relatives, adds these "relatives" to its own force, and grows until it becomes the dominating, MOTIVATING MASTER of the individual in whose mind it has been housed.

Now, let us go back to the starting point, and become informed as to how the original seed of an idea, plan, or purpose may be planted in the mind. The information is easily conveyed: any idea, plan, or purpose may be placed in the mind *through repetition of thought*. This is why you are asked to write out a statement of your major purpose, or Definite Chief Aim, commit it to memory, and repeat it, in audible words, day after day, until these vibrations of sound have reached your subconscious mind.

We are what we are, because of the vibrations of thought which we pick up and register, through the stimuli of our daily environment.

Resolve to throw off the influences of any unfortunate environment, and to build your own life to ORDER. Taking inventory of mental assets and

liabilities, you will discover that your greatest weakness is lack of self-confidence. This handicap can be surmounted, and timidity translated into courage, through the aid of the principle of autosuggestion. The application of this principle may be made through a simple arrangement of positive thought impulses stated in writing, memorized, and repeated, until they become a part of the working equipment of the subconscious faculty of your mind.

### SELF-CONFIDENCE FORMULA

First. I know that I have the ability to achieve the object of my Definite Purpose in life, therefore, I DEMAND of myself persistent, continuous action toward its attainment, and I here and now promise to render such action.

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

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

Fourth. I have clearly written down a description of my DEFINITE CHIEF AIM in life, and I will never stop trying, until I shall have developed sufficient self-confidence for its attainment.

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

envy, jealousy, selfishness, and cynicism, by developing love for all humanity, because I know that a negative attitude toward others can never bring me success. I will cause others to believe in me, because I will believe in them, and in myself.

I will sign my name to this formula, commit it to memory, and repeat it aloud once a day, with full FAITH that it will gradually influence my THOUGHTS and ACTIONS so that I will become a self-reliant, and successful person.

Back of this formula is a law of Nature which no man has yet been able to explain. It has baffled the scientists of all ages. The psychologists have named this law "auto-suggestion," and let it go at that.

The name by which one calls this law is of little importance. The important fact about it is— it WORKS for the glory and success of mankind, IF it is used constructively. On the other hand, if used destructively, it will destroy just as readily. In this statement may be found a very significant truth, namely; that those who go down in defeat, and end their lives in poverty, misery, and distress, do so because of negative application of the principle of auto-suggestion. The cause may be found in the fact that ALL IMPULSES OF THOUGHT HAVE A TENDENCY TO CLOTHE THEMSELVES IN THEIR PHYSICAL EQUIVALENT.

The subconscious mind, (the chemical laboratory in which all thought impulses are combined, and made ready for translation into physical reality), makes no distinction between constructive and destructive thought impulses. It works with the material we feed it, through our thought impulses. The subconscious mind will translate into reality a thought driven by FEAR just as readily as it will translate into reality a thought driven by COURAGE, or FAITH.

The pages of medical history are rich with illustrations of cases of "suggestive suicide." A man may commit suicide through negative suggestion, just as effectively as by any other means. In a midwestern city, a man by the name of Joseph Grant, a bank official, "borrowed" a large sum of the bank's money, without the consent of the directors. He lost the money through gambling. One afternoon, the Bank Examiner came and began to check the accounts. Grant left the bank, took a room in a local hotel, and when they found him, three days later, he was lying in bed, wailing and moaning, repeating over and over these words, "My God, this will kill me! I cannot stand the disgrace." In

a short time he was dead. The doctors pronounced the case one of "mental suicide."

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

If you fill your mind with *FEAR*, doubt and unbelief in your ability to connect with, and use the forces of Infinite Intelligence, the law of auto-suggestion will take this spirit of unbelief and use it as a pattern by which your subconscious mind will translate it into its physical equivalent.

THIS STATEMENT IS AS TRUE AS THE STATEMENT THAT TWO AND TWO ARE FOUR!

Like the wind which carries one ship East, and another West, the law of auto-suggestion will lift you up or pull you down, according to the way you set your sails of *THOUGHT*. The law of auto-suggestion, through which any person may rise to altitudes of achievement which stagger the imagination, is well described in the following verse:

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

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

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

"Life's battles don't always go  
To the stronger or faster man,

But soon or late the man who wins  
Is the man WHO THINKS HE CAN!"

Observe the words which have been emphasized, and you will catch the deep meaning which the poet had in mind.

Somewhere in your make-up (perhaps in the cells of your brain) there lies *sleeping*, the seed of achievement which, if aroused and put into action, would carry you to heights, such as you may never have hoped to attain.

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

Abraham Lincoln was a failure at everything he tried, until he was well past the age of forty. He was a Mr. Nobody from Nowhere, until a great experience came into his life, aroused the sleeping genius within his heart and brain, and gave the world one of its really great men. That "experience" was mixed with the emotions of sorrow and LOVE. It came to him through Anne Rutledge, the only woman whom he ever truly loved.

It is a known fact that the emotion of LOVE is closely akin to the state of mind known as FAITH, and this for the reason that Love comes very near to translating one's thought impulses into their spiritual equivalent. During his work of research, the author discovered, from the analysis of the life-work and achievements of hundreds of men of outstanding accomplishment, that there was the influence of a woman's love back of nearly EVERY ONE OF THEM. The emotion of love, in the human heart and brain, creates a favorable field of magnetic attraction, which causes an influx of the higher and finer vibrations which are afloat in the ether.

If you wish evidence of the power of FAITH, study the achievements of men and women who have employed it. At the head of the list comes the Nazarene. Christianity is the greatest single force which influences the minds of men. The basis of Christianity is FAITH, no matter how many people may have perverted, or misinterpreted the meaning of this great force, and no matter how many dogmas and creeds have been created in its name, which do not reflect its tenets.

The sum and substance of the teachings and the achievements of Christ, which may have been interpreted as "miracles," were nothing more nor less than FAITH. If there are any such phenomena as "miracles" they are produced only



through the state of mind known as FAITH! Some teachers of religion, and many who call themselves Christians, neither understand nor practice FAITH.

Let us consider the power of FAITH, as it is now being demonstrated, by a man who is well known to all of civilization, Mahatma Gandhi, of India. In this man the world has one of the most astounding examples known to civilization, of the possibilities of FAITH. Gandhi wields more potential power than any man living at this time, and this, despite the fact that he has none of the orthodox tools of power, such as money, battle ships, soldiers, and materials of warfare. Gandhi has no money, he has no home, he does not own a suit of clothes, but HE DOES HAVE POWER. How does he come by that power?

HE CREATED IT OUT OF HIS UNDERSTANDING OF THE PRINCIPLE OF FAITH, AND THROUGH HIS ABILITY TO TRANSPLANT THAT FAITH INTO THE MINDS OF TWO HUNDRED MILLION PEOPLE.

Gandhi has accomplished, through the influence of FAITH, that which the strongest military power on earth could not, and never will accomplish through soldiers and military equipment. He has accomplished the astounding feat of INFLUENCING two hundred million minds to COALESCE AND MOVE IN UNISON, AS A SINGLE MIND.

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

There will come a day when employees as well as employers will discover the possibilities of FAITH. That day is dawning. The whole world has had ample opportunity, during the recent business depression, to witness what the LACK OF FAITH will do to business.

Surely, civilization has produced a sufficient number of intelligent human beings to make use of this great lesson which the depression has taught the world. During this depression, the world had evidence in abundance that widespread FEAR will paralyze the wheels of industry and business. Out of this experience will arise leaders in business and industry who will profit by the example which Gandhi has set for the world, and they will apply to business the same tactics which he has used in building the greatest following known in the history of the world. These leaders will come from the rank and file of the unknown men, who now labor in the steel plants, the coal mines, the automobile factories, and in the small towns and cities of America.

Business is due for a reform, make no mistake about this! The methods of the past, based upon economic combinations of FORCE and FEAR, will be supplanted by the better principles of FAITH and cooperation. Men who labor will receive more than daily wages; they will receive dividends from the

business, the same as those who supply the capital for business; but, first they must GIVE MORE TO THEIR EMPLOYERS, and stop this bickering and bargaining by force, at the expense of the public. *They must earn the right to dividends!*

Moreover, and this is the most important thing of all— THEY WILL BE LED BY LEADERS WHO WILL UNDERSTAND AND APPLY THE PRINCIPLES EMPLOYED BY MAHATMA GANDHI. Only in this way may leaders get from their followers the spirit of FULL cooperation which constitutes power in its highest and most enduring form.

This stupendous machine age in which we live, and from which we are just emerging, has taken the soul out of men. Its leaders have driven men as though they were pieces of cold machinery; they were forced to do so by the employees who have bargained, at the expense of all concerned, to get and not to give. The watchword of the future will be HUMAN HAPPINESS AND CONTENTMENT, and when this state of mind shall have been attained, the production will take care of itself, more effectively than anything that has ever been accomplished where men did not, and could not mix FAITH and individual interest with their labor.

Because of the need for faith and cooperation in operating business and industry, it will be both interesting and profitable to analyze an event which provides an excellent understanding of the method by which industrialists and business men accumulate great fortunes, by *giving* before they try to *get*.

The event chosen for this illustration dates back to 1900, when the United States Steel Corporation was being formed. As you read the story, keep in mind these fundamental facts and you will understand how IDEAS have been converted into huge fortunes.

First, the huge United States Steel Corporation was born in the mind of Charles M. Schwab, in the form of an IDEA he created through his IMAGINATION! Second, he mixed FAITH with his IDEA. Third, he formulated a PLAN for the transformation of his IDEA into physical and financial reality. Fourth, he put his plan into action with his famous speech at the University Club. Fifth, he applied, and followed-through on his PLAN with PERSISTENCE, and backed it with firm DECISION until it had been fully carried out. Sixth, he prepared the way for success by a BURNING DESIRE for success.

If you are one of those who have often wondered how great fortunes are accumulated, this story of the creation of the United States Steel Corporation will be enlightening. If you have any doubt that men can THINK AND GROW RICH,

this story should dispel that doubt, because you can plainly see in the story of the United States Steel, the application of a major portion of the thirteen principles described in this book.

This astounding description of the power of an IDEA was dramatically told by John Lowell, in the New York World- Telegram, with whose courtesy it is here reprinted.

"A PRETTY AFTER-DINNER SPEECH FOR A  
BILLION DOLLARS

"When, on the evening of December 12, 1900, some eighty of the nation's financial nobility gathered in the banquet hall of the University Club on Fifth Avenue to do honor to a young man from out of the West, not half a dozen of the guests realized they were to witness the most significant episode in American industrial history.

"J. Edward Simmons and Charles Stewart Smith, their hearts full of gratitude for the lavish hospitality bestowed on them by Charles M. Schwab during a recent visit to Pittsburgh, had arranged the dinner to introduce the thirty-eight-year-old steel man to eastern banking society. But they didn't expect him to stampede the convention. They warned him, in fact, that the bosoms within New York's stuffed shirts would not be responsive to oratory, and that, if he didn't want to bore the Stilhnans and Harrimans and Vanderbilts, he had better limit himself to fifteen or twenty minutes of polite vaporings and let it go at that.

"Even John Pierpont Morgan, sitting on the right hand of Schwab as became his imperial dignity, intended to grace the banquet table with his presence only briefly. And so far as the press and public were concerned, the whole affair was of so little moment that no mention of it found its way into print the next day.

"So the two hosts and their distinguished guests ate their way through the usual seven or eight courses. There was little conversation and what there was of it was restrained. Few of the bankers and brokers had met Schwab, whose career had flowered along the banks of the Monongahela, and none knew him well. But before the evening was over, they — and with them Money Master Morgan — were to be swept off their feet, and a billion dollar baby, the United States Steel Corporation, was to be conceived.

"It is perhaps unfortunate, for the sake of history, that no record of Charlie Schwab's speech at the dinner ever was made. He repeated some parts of it at a later date during a similar meeting of Chicago bankers. And still later, when the Government brought suit to dissolve the Steel Trust, he gave his own version, from the witness stand, of the remarks that stimulated Morgan into a frenzy of financial activity.

"It is probable, however, that it was a 'homely' speech, somewhat ungrammatical (for the niceties of language never bothered Schwab), full of epigram and threaded with wit. But aside from that it had a galvanic force and effect upon the five billions of estimated capital that was represented by the diners. After it was over and the gathering was still under its spell, although Schwab had talked for ninety minutes, Morgan led the orator to a recessed window where, dangling their legs from the high, uncomfortable seat, they talked for an hour more.

"The magic of the Schwab personality had been turned on, full force, but what was more important and lasting was the full-fledged, clear-cut program he laid down for the aggrandizement of Steel. Many other men had tried to interest Morgan in slapping together a steel trust after the pattern of the biscuit, wire and hoop, sugar, rubber, whisky, oil or chewing gum combinations. John W. Gates, the gambler, had urged it, but Morgan distrusted him. The Moore boys, Bill and Jim, Chicago stock jobbers who had glued together a match trust and a cracker corporation, had urged it and failed. Elbert H. Gary, the sanctimonious country lawyer, wanted to foster it, but he wasn't big enough to be impressive. Until Schwab's eloquence took J. P. Morgan to the heights from which he could visualize the solid results of the most daring financial undertaking ever conceived, the project was regarded as a delirious dream of easy-money crackpots.

"The financial magnetism that began, a generation ago, to attract thousands of small and sometimes inefficiently managed companies into large and competition-crushing combinations, had become operative in the steel world through the devices of that jovial business pirate, John W. Gates. Gates already had formed the American Steel and Wire Company out of a chain of small concerns, and together with Morgan had created the Federal Steel Company. The National Tube and American Bridge companies were two more Morgan concerns, and the Moore Brothers had forsaken the match and cookie business to form the 'American' group— Tin Plate, Steel Hoop, Sheet Steel— and the National Steel Company.

"But by the side of Andrew Carnegie's gigantic vertical trust, a trust owned and operated by fifty-three partners, those other combinations were picayune. They might combine to their heart's content but the whole lot of them couldn't make a dent in the Carnegie organization, and Morgan knew it.

"The eccentric old Scot knew it, too. From the magnificent heights of Skibo Castle he had viewed, first with amusement and then with resentment, the attempts of Morgan's smaller companies to cut into his business. When the attempts became too bold, Carnegie's temper was translated into anger and retaliation. He decided to duplicate every mill owned by his rivals. Hitherto, he hadn't been interested in wire, pipe, hoops, or sheet. Instead, he was content to sell such companies the raw steel and let them work it into whatever shape they wanted. Now, with Schwab as his chief and able lieutenant, he planned to drive his enemies to the wall.

"So it was that in the speech of Charles M. Schwab, Morgan saw the answer to his problem of combination. A trust without Carnegie—giant of them all—would be no trust at all, a plum pudding, as one writer said, without the plums.

"Schwab's speech on the night of December 12, 1900, undoubtedly carried the inference, though not the pledge, that the vast Carnegie enterprise could be brought under the Morgan tent. He talked of the world future for steel, of reorganization for efficiency, of specialization, of the scrapping of unsuccessful mills and concentration of effort on the flourishing properties, of economies in the ore traffic, of economies in overhead and administrative departments, of capturing foreign markets.

"More than that, he told the buccaneers among them wherein lay the errors of their customary piracy. Their purposes, he inferred, had been to create monopolies, raise prices, and pay themselves fat dividends out of privilege. Schwab condemned the system in his heartiest manner. The shortsightedness of such a policy, he told his hearers, lay in the fact that it restricted the market in an era when everything cried for expansion. By cheapening the cost of steel, he argued, an ever-expanding market would be created; more uses for steel would be devised, and a goodly portion of the world trade could be captured. Actually, though he did not know it, Schwab was an apostle of modern mass production.

"So the dinner at the University Club came to an end. Morgan went home, to think about Schwab's rosy predictions. Schwab went back to Pittsburgh to run the steel business for 'Wee Andra Carnegie,' while Gary and the rest went back to their stock tickers, to fiddle around in anticipation of the next move.

"It was not long coming. It took Morgan about one week to digest the feast of reason Schwab had placed before him. When he had assured himself that no financial indigestion was to result, he sent for Schwab—and found that young man rather coy. Mr. Carnegie, Schwab indicated, might not like it if he found his trusted company president had been flirting with the Emperor of Wall Street, the Street upon which Carnegie was resolved never to tread. Then it was suggested by John W. Gates the go-between, that if Schwab 'happened' to be in the Bellevue Hotel in Philadelphia, J. P. Morgan might also 'happen' to be there. When Schwab arrived, however, Morgan was inconveniently ill at his New York home, and so, on the elder man's pressing invitation, Schwab went to New York and presented himself at the door of the financier's library.

"Now certain economic historians have professed the belief that from the beginning to the end of the drama, the stage was set by Andrew Carnegie— that the dinner to Schwab, the famous speech, the Sunday night conference between Schwab and the Money King, were events arranged by the canny Scot. The truth is exactly the opposite. When Schwab was called in to consummate the deal, he didn't even know whether 'the little boss,' as Andrew was called, would so much as listen to an offer to sell, particularly to a group of men whom Andrew regarded as being endowed with something less than holiness. But Schwab did take into the conference with him, in his own handwriting, six sheets of copper-plate figures, representing to his mind the physical worth and the potential earning capacity of every steel company he regarded as an essential star in the new metal firmament.

"Four men pondered over these figures all night. The chief, of course, was Morgan, steadfast in his belief in the Divine Right of Money. With him was his aristocratic partner, Robert Bacon, a scholar and a gentleman. The third was John W. Gates whom Morgan scorned as a gambler and used as a tool. The fourth was Schwab, who knew more about the processes of making and selling steel than any whole group of men then living. Throughout that conference, the Pittsburgher's figures were never questioned. If he said a company was worth so much, then it was worth that much and no more. He was insistent, too, upon including in the combination only those concerns he nominated. He had conceived a corporation in which there would be no duplication, not even to satisfy the greed of friends who wanted to unload their companies upon the broad Morgan shoulders. Thus he left out, by design, a number of the larger concerns upon which the Walruses and Carpenters of Wall Street had cast hungry eyes.



"When dawn came, Morgan rose and straightened his back. Only one question remained.

"Do you think you can persuade Andrew Carnegie to sell? ' he asked.

"I can try, ' said Schwab.

"If you can get him to sell, I will undertake the matter, ' said Morgan.

"So far so good. But would Carnegie sell? How much would he demand? (Schwab thought about \$320,000,000). What would he take payment in? Common or preferred stocks? Bonds? Cash? Nobody could raise a third of a billion dollars in cash.

"There was a golf game in January on the frost-cracking heath of the St. Andrews links in Westchester, with Andrew bundled up in sweaters against the cold, and Charlie talking volubly, as usual, to keep his spirits up. But no word of business was mentioned until the pair sat down in the cozy warmth of the Carnegie cottage hard by. Then, with the same persuasiveness that had hypnotized eighty millionaires at the University Club, Schwab poured out the glittering promises of retirement in comfort, of untold millions to satisfy the old man's social caprices. Carnegie capitulated, wrote a figure on a slip of paper, handed it to Schwab and said, 'all right, that's what we'll sell for.'

"The figure was approximately \$400,000,000, and was reached by taking the \$320,000,000 mentioned by Schwab as a basic figure, and adding to it \$80,000,000 to represent the increased capital value over the previous two years.

"Later, on the deck of a trans-Atlantic liner, the Scotsman said ruefully to Morgan, 'I wish I had asked you for \$100,000,000 more.'

"If you had asked for it, you'd have gotten it, ' Morgan told him cheerfully.

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"There was an uproar, of course. A British correspondent cabled that the foreign steel world was 'appalled' by the gigantic combination. President Hadley, of Yale, declared that unless trusts were regulated the country might expect 'an emperor in Washington within the next twenty-five years. ' But that able stock manipulator, Keene, went at his work of shoving the new stock at the public so vigorously that all the excess water— estimated by some at nearly \$600,000,000— was absorbed in a twinkling. So Carnegie had his millions, and the Morgan syndicate had \$62,000,000 for all its 'trouble, ' and all the 'boys, ' from Gates to Gary, had their millions.

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"The thirty-eight-year-old Schwab had his reward. He was made president of the new corporation and remained in control until 1930."

The dramatic story of "Big Business" which you have just finished, was included in this book, because it is a perfect illustration of the method by which *DESIRE CAN BE TRANSMUTED INTO ITS PHYSICAL EQUIVALENT!*

I imagine some readers will question the statement that a mere, intangible DESIRE can be converted into its physical equivalent. Doubtless some will say, "You cannot convert NOTHING into SOMETHING!" The answer is in the story of United States Steel.

That giant organization was created in the mind of one man. The plan by which the organization was provided with the steel mills that gave it financial stability was created in the mind of the same man. His FAITH, his DESIRE, his IMAGINATION, his PERSISTENCE were the real ingredients that went into United States Steel. The steel mills and mechanical equipment acquired by the corporation, AFTER IT HAD BEEN BROUGHT INTO LEGAL EXISTENCE, were incidental, but careful analysis will disclose the fact that the appraised value of the properties acquired by the corporation increased in value by an estimated SIX HUNDRED MILLION DOLLARS, by the mere transaction which consolidated them under one management.

In other words, Charles M. Schwab's IDEA, plus the FAITH with which he conveyed it to the minds of J. P. Morgan and the others, was marketed for a profit of approximately \$600,000,000. Not an insignificant sum for a single IDEA!

What happened to some of the men who took their share of the millions of dollars of profit made by this transaction, is a matter with which we are not now concerned. The important feature of the astounding achievement is that it serves as unquestionable evidence of the soundness of the philosophy described in this book, because this philosophy was the warp and the woof of the entire transaction. Moreover, the practicability of the philosophy has been established by the fact that the United States Steel Corporation prospered, and became one of the richest and most powerful corporations in America, employing thousands of people, developing new uses for steel, and opening new markets; thus proving that the \$600,000,000 in profit which the Schwab IDEA produced was earned.

RICHES begin in the form of THOUGHT!

The amount is limited only by the person in whose mind the THOUGHT is put into motion. FAITH removes limitations! Remember this when you are ready to bargain with Life for whatever it is that you ask as your price for having passed this way.

Remember, also, that the man who created the United States Steel Corporation was practically unknown at the time. He was merely Andrew Carnegie's "Man Friday" until he gave birth to his famous IDEA. After that he quickly rose to a position of power, fame, and riches.

THERE ARE NO LIMITATIONS  
TO THE MIND EXCEPT THOSE  
WE *ACKNOWLEDGE*

BOTH *POVERTY* AND *RICHERS* ARE THE  
OFFSPRING OF THOUGHT

## CHAPTER 4

### AUTO-SUGGESTION

#### THE MEDIUM FOR INFLUENCING THE SUBCONSCIOUS MIND

##### *The Third Step toward Riches*

AUTO-SUGGESTION is a term which applies to all suggestions and all self-administered stimuli which reach one's mind through the five senses. Stated in another way, auto-suggestion is self-suggestion. It is the agency of communication between that part of the mind where conscious thought takes place, and that which serves as the seat of action for the subconscious mind.

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

NO THOUGHT, whether it be negative or positive, CAN ENTER THE SUBCONSCIOUS MIND WITHOUT THE AID OF THE PRINCIPLE OF AUTO-SUGGESTION, with the exception of thoughts picked up from the ether. Stated differently, all sense impressions which are perceived through the five senses, are stopped by the CONSCIOUS thinking mind, and may be either passed on to the subconscious mind, or rejected, at will. The conscious faculty serves, therefore, as an outer-guard to the approach of the subconscious.

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

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

You were instructed, in the last of the six steps described in the chapter on Desire, to read ALOUD twice daily the WRITTEN statement of your DESIRE FOR MONEY, and to SEE AND FEEL yourself ALREADY in possession of the money! By following these instructions, you communicate the object of your DESIRE directly to your SUBCONSCIOUS mind in a spirit of absolute FAITH. Through repetition of this procedure, you voluntarily create thought habits which are favorable to your efforts to transmute desire into its monetary equivalent.

Go back to these six steps described in chapter two, and read them again, very carefully, before you proceed further. Then (when you come to it), read very carefully the four instructions for the organization of your "Master Mind" group, described in the chapter on Organized Planning. By comparing these two sets of instructions with that which has been stated on auto-suggestion, you, of course, will see that the instructions involve the application of the principle of auto-suggestion.

Remember, therefore, when reading aloud the statement of your desire (through which you are endeavoring to develop a "money consciousness"), that the mere reading of the words is of NO CONSEQUENCE — UNLESS you mix emotion, or feeling with your words. If you repeat a million times the famous Emil Coué formula, "Day by day, in every way, I am getting better and better," without mixing emotion and FAITH with your words, you will experience no desirable results. Your subconscious mind recognizes and acts upon ONLY thoughts which have been well-mixed with emotion or feeling.

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

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

Do not become discouraged, if you cannot control and direct your emotions the first time you try to do so. Remember, there is no such possibility as SOMETHING FOR NOTHING. Ability to reach, and influence your subconscious mind has its price, and you MUST PAY THAT PRICE. You cannot cheat, even if you desire to do so. The price of ability to influence your subconscious mind is everlasting PERSISTENCE in applying the principles



described here. You cannot develop the desired ability for a lower price. You, and YOU ALONE, must decide whether or not the reward for which you are striving (the "money consciousness"), is worth the price you must pay for it in effort.

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

Your ability to use the principle of auto-suggestion will depend, very largely, upon your capacity to CONCENTRATE upon a given DESIRE until that desire becomes a BURNING OBSESSION.

When you begin to carry out the instructions in connection with the six steps described in the second chapter, it will be necessary for you to make use of the principle of CONCENTRATION.

Let us here offer suggestions for the effective use of concentration. When you begin to carry out the first of the six steps, which instructs you to "fix in your own mind the EXACT amount of money you desire," hold your thoughts on that amount of money by CONCENTRATION, or fixation of attention, with your eyes closed, until you can ACTUALLY SEE the physical appearance of the money. Do this at least once each day. As you go through these exercises, follow the instructions given in the chapter on FAITH, and see yourself actually IN POSSESSION OF THE MONEY!

Here is a most significant fact— the subconscious mind takes any orders given it in a spirit of absolute FAITH, and acts upon those orders, although the orders often have to be presented *over and over again*, through repetition, before they are interpreted by the subconscious mind. Following the preceding statement, consider the possibility of playing a perfectly legitimate "trick" on your subconscious mind, by making it believe, *because you believe it*, that you must have the amount of money you are visualizing, that this money is already awaiting your claim, that the subconscious mind MUST hand over to you practical plans for acquiring the money which is yours.

Hand over the thought suggested in the preceding paragraph to your IMAGINATION, and see what your imagination can, or will do, to create

practical plans for the accumulation of money through transmutation of your desire.

DO NOT WAIT for a definite plan, through which you intend to exchange services or merchandise in return for the money you are visualizing, but begin at once to see yourself in possession of the money, DEMANDING and EXPECTING meanwhile, that your subconscious mind will hand over the plan, or plans you need. Be on the alert for these plans, and when they appear, put them into ACTION IMMEDIATELY. When the plans appear, they will probably "flash" into your mind through the sixth sense, in the form of an "inspiration." This inspiration may be considered a direct "telegram," or message from Infinite Intelligence. Treat it with respect, and act upon it as soon as you receive it. Failure to do this will be FATAL to your success.

In the fourth of the six steps, you were instructed to "Create a definite plan for carrying out your desire, and begin at once to put this plan into action." You should follow this instruction in the manner described in the preceding paragraph. Do not trust to your "reason when creating your plan for accumulating money through the transmutation of desire. Your reason is faulty. Moreover, your reasoning faculty may be lazy, and, if you depend entirely upon it to serve you, it may disappoint you.

When visualizing the money you intend to accumulate, (with closed eyes), *see yourself rendering the service, or delivering the merchandise you intend to give in return for this money. This is important!*

## SUMMARY OF INSTRUCTIONS

The fact that you are reading this book is an indication that you earnestly seek knowledge. It is also an indication that you are a student of this subject. If you are only a student, there is a chance that you may learn much that you did not know, but you will learn only by assuming an attitude of humility. If you choose to follow some of the instructions but neglect, or refuse to follow others—*you will fail!* To get satisfactory results, you must follow ALL instructions in a spirit of FAITH.

The instructions given in connection with the six steps in the second chapter will now be summarized, and blended with the principles covered by this chapter, as follows:

First. Go into some quiet spot (preferably in bed at night) where you will not be disturbed or interrupted, close your eyes, and repeat aloud, (so you may hear your own words) the written statement of the amount of money you intend to accumulate, the time limit for its accumulation, and a description of the service or merchandise you intend to give in return for the money. As you carry out these instructions, SEE YOURSELF ALREADY IN POSSESSION OF THE MONEY.

For example :— Suppose that you intend to accumulate \$50,000 by the first of January, five years hence, that you intend to give personal services in return for the money, in the Capacity of a salesman. Your written statement of your purpose should be similar to the following:

"By the first day of January, 19.., I will have in my possession \$50,000, which will come to me in various amounts from time to time during the interim.

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

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

Second. Repeat this program night and morning until you can see, (in your imagination) the money you intend to accumulate.

Third. Place a written copy of your statement where you can see it night and morning, and read it just before retiring, and upon arising until it has been memorized.

Remember, as you carry out these instructions, that you are applying the principle of auto-suggestion, for the purpose of giving orders to your subconscious mind. Remember, also, that your subconscious mind will act

ONLY upon instructions which are emotionalized, and handed over to it with "feeling." FAITH is the strongest, and most productive of the emotions. Follow the instructions given in the chapter on FAITH.

These instructions may, at first, seem abstract. Do not let this disturb you. Follow the instructions, no matter how abstract or impractical they may, at first, appear to be. The time will soon come, if you do as you have been instructed, *in spirit as well as in act*, when a whole new universe of power will unfold to you.

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

Many philosophers have made the statement, that man is the master of his own *earthly* destiny, but most of them have failed to say *why* he is the master. The reason that man may be the master of his own earthly status, and especially his financial status, is thoroughly explained in this chapter. Man may become the master of himself, and of his environment, because he has the POWER TO INFLUENCE HIS OWN SUBCONSCIOUS MIND, and through it, gain the cooperation of Infinite Intelligence.

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

The actual performance of transmuting DESIRE into money, involves the use of auto-suggestion as an agency by which one may reach, and influence, the subconscious mind. The other principles are simply tools with which to apply auto-suggestion. Keep this thought in mind, and you will, at all times, be conscious of the important part the principle of auto-suggestion is to play in your efforts to accumulate money through the methods described in this book.

Carry out these instructions as though you were a small child. Inject into your efforts something of the FAITH of a child. The author has been most careful, to see that no impractical instructions were included, because of his sincere desire to be helpful.

After you have read the entire book, come back to this chapter, and follow in spirit, and in action, this instruction:

READ THE ENTIRE CHAPTER ALOUD ONCE EVERY NIGHT, UNTIL YOU BECOME THOROUGHLY CONVINCED THAT THE PRINCIPLE OF

AUTO-SUGGESTION IS SOUND, THAT IT WILL ACCOMPLISH FOR YOU ALL THAT HAS BEEN CLAIMED FOR IT. AS YOU READ, *UNDERSCORE WITH A PENCIL* EVERY SENTENCE WHICH IMPRESSES YOU FAVORABLY.

Follow the foregoing instruction to the letter, and it will open the way for a complete understanding, and mastery of the principles of success.

## CHAPTER 5

### SPECIALIZED KNOWLEDGE

#### PERSONAL EXPERIENCES OR OBSERVATIONS

##### *The Fourth Step toward Riches*

THERE are two kinds of knowledge. One is general, the other is specialized. General knowledge, no matter how great in quantity or variety it may be, is of but little use in the accumulation of money. The faculties of the great universities possess, in the aggregate, practically every form of general knowledge known to civilization. *Most of the professors have but little or no money.* They specialize on teaching knowledge, but they do not specialize on the organization, or the use of knowledge.

KNOWLEDGE will not attract money, unless it is organized, and intelligently directed, through practical PLANS OF ACTION, to the DEFINITE END of accumulation of money. Lack of understanding of this fact has been the source of confusion to millions of people who falsely believe that "knowledge is power." It is nothing of the sort! Knowledge is only *potential* power. It becomes power only when, and if, it is organized into definite plans of action, and directed to a definite end.

This "missing link" in all systems of education known to civilization today, may be found in the failure of educational institutions to teach their students HOW TO ORGANIZE AND USE KNOWLEDGE AFTER THEY ACQUIRE IT.

Many people make the mistake of assuming that, because Henry Ford had but little "schooling," he is not a man of "education." Those who make this mistake do not know Henry Ford, nor do they understand the real meaning of the word "educate." That word is derived from the Latin word "educo," meaning to educe, to draw out, to DEVELOP FROM WITHIN.

An educated man is not, necessarily, one who has an abundance of general or specialized knowledge. An educated man is one who has so developed the faculties of his mind that he may acquire anything he wants, or its



equivalent, without violating the rights of others. Henry Ford comes well within the meaning of this definition.

During the world war, a Chicago newspaper published certain editorials in which, among other statements, Henry Ford was called "an ignorant pacifist." Mr. Ford objected to the statements, and brought suit against the paper for libeling him. When the suit was tried in the Courts, the attorneys for the paper pleaded justification, and placed Mr. Ford, himself, on the witness stand, for the purpose of proving to the jury that he was ignorant. The attorneys asked Mr. Ford a great variety of questions, all of them intended to prove, by his own evidence, that, while he might possess considerable specialized knowledge pertaining to the manufacture of automobiles, he was, in the main, ignorant.

Mr. Ford was plied with such questions as the following: "Who was Benedict Arnold?" and "How many soldiers did the British send over to America to put down the Rebellion of 1776?" In answer to the last question, Mr. Ford replied, "I do not know the exact number of soldiers the British sent over, but I have heard that it was a considerably larger number than ever went back."

Finally, Mr. Ford became tired of this line of questioning, and in reply to a particularly offensive question, he leaned over, pointed his finger at the lawyer who had asked the question, and said, "If I should really WANT to answer the foolish question you have just asked, or any of the other questions you have been asking me, let me remind you that I have a row of electric push-buttons on my desk, and by pushing the right button, I can summon to my aid men who can answer ANY question I desire to ask concerning the business to which I am devoting most of my efforts. Now, will you kindly tell me, WHY I should clutter up my mind with general knowledge, for the purpose of being able to answer questions, when I have men around me who can supply any knowledge I require?"

There certainly was good logic to that reply.

That answer floored the lawyer. Every person in the courtroom realized it was the answer, not of an ignorant man, but of a man of EDUCATION. Any man is educated who knows where to get knowledge when he needs it, and how to organize that knowledge into definite plans of action. Through the assistance of his "Master Mind" group, Henry Ford had at his command all the specialized knowledge he needed to enable him to become one of the wealthiest men in America. *It was not essential that he have this knowledge in his own mind.* Surely no person who has sufficient inclination and intelligence to read a book of this nature can possibly miss the significance of this illustration.

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

Andrew Carnegie stated that he, personally, knew nothing about the technical end of the steel business; moreover, he did not particularly care to know anything about it. The specialized knowledge which he required for the manufacture and marketing of steel, he found available through the individual units of his MASTER MIND GROUP.

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

The preceding paragraph should give hope and encouragement to the man with ambition to accumulate a fortune, who has not possessed himself of the necessary "education" to supply such specialized knowledge as he may require. Men sometimes go through life suffering from "inferiority complexes," because they are not men of "education." The man who can organize and direct a "Master Mind" group of men who possess knowledge useful in the accumulation of money, is just as much a man of education as any man in the group. REMEMBER THIS, if you suffer from a feeling of inferiority, because your schooling has been limited.

Thomas A. Edison had only three months of "schooling" during his entire life. He did not lack education, neither did he die poor.

Henry Ford had less than a sixth grade "schooling" but he has managed to do pretty well by himself, financially.

SPECIALIZED KNOWLEDGE is among the most plentiful, and the cheapest forms of service which may be had! If you doubt this, consult the payroll of any university.

### IT PAYS TO KNOW HOW TO PURCHASE KNOWLEDGE

First of all, decide the sort of specialized knowledge you require, and the purpose for which it is needed. To a large extent your major purpose in life, the goal toward which you are working, will help determine what knowledge you

need. With this question settled, your next move requires that you have accurate information concerning dependable sources of knowledge. The more important of these are:

- (a) One's own experience and education
- (b) Experience and education available through cooperation of others (Master Mind Alliance)
- (c) Colleges and Universities
- (d) Public Libraries (Through books and periodicals in which may be found all the knowledge organized by civilization)
- (e) Special Training Courses (Through night schools and home study schools in particular.)

As knowledge is acquired it must be organized and put into use, for a definite purpose, through practical plans. Knowledge has no value except that which can be gained from its application toward some worthy end. This is one reason why college degrees are not valued more highly. They represent nothing but miscellaneous knowledge.

If you contemplate taking additional schooling, first determine the purpose for which you want the knowledge you are seeking, then learn where this particular sort of knowledge can be obtained, from reliable sources.

Successful men, in all callings, never stop acquiring specialized knowledge related to their major purpose, business, or profession. Those who are not successful usually make the mistake of believing that the knowledge acquiring period ends when one finishes school. The truth is that schooling does but little more than to put one in the way of learning how to acquire practical knowledge.

With this Changed World which began at the end of the economic collapse, came also astounding changes in educational requirements. The order of the day is SPECIALIZATION! This truth was emphasized by Robert P. Moore, secretary of appointments of Columbia University.

#### "SPECIALISTS MOST SOUGHT

"Particularly sought after by employing companies are candidates who have specialized in some field— business-school graduates with training in

accounting and statistics, engineers of all varieties, journalists, architects, chemists, and also outstanding leaders and activity men of the senior class.

"The man who has been active on the campus, whose personality is such that he gets along with all kinds of people and who has done an adequate job with his studies has a most decided edge over the strictly academic student. Some of these, because of their all-around qualifications, have received several offers of positions, a few of them as many as six.

"In departing from the conception that the 'straight A' student was invariably the one to get the choice of the better jobs, Mr. Moore said that most companies look not only to academic records but to activity records and personalities of the students.

"One of the largest industrial companies, the leader in its field, in writing to Mr. Moore concerning prospective seniors at the college, said:

"' We are interested primarily in finding men who can make exceptional progress in management work. For this reason we emphasize qualities of character, intelligence and personality far more than specific educational background.'

#### "APPRENTICESHIP' PROPOSED

"Proposing a system of 'apprenticing' students in offices, stores and industrial occupations during the summer vacation, Mr. Moore asserts that after the first two or three years of college, every student should be asked 'to choose a definite future course and to call a halt if he has been merely pleasantly drifting without purpose through an unspecialized academic curriculum.'

"Colleges and universities must face the practical consideration that all professions and occupations now demand specialists," he said, urging that educational institutions accept more direct responsibility for vocational guidance. One of the most reliable and practical sources of knowledge available to those who need specialized schooling, is the night schools operated in most large cities. The correspondence schools give specialized training anywhere the U. S. mails go, on all subjects that can be taught by the extension method. One advantage of home study training is the flexibility of the study programme which permits one to study during spare time. Another stupendous advantage of home study training (if the school is carefully chosen), is the fact that most courses offered by home study schools carry with them generous privileges of

consultation which can be of priceless value to those needing specialized knowledge. No matter where you live, you can share the benefits.

Anything acquired without effort, and without cost is generally unappreciated, often discredited; perhaps this is why we get so little from our marvelous opportunity in public schools. The SELF-DISCIPLINE one receives from a definite programme of specialized study makes up to some extent, for the wasted opportunity when knowledge was available without cost.

Correspondence schools are highly organized business institutions. Their tuition fees are so low that they are forced to insist upon prompt payments. Being asked to pay, whether the student makes good grades or poor, has the effect of causing one to follow through with the course when he would otherwise drop it. The correspondence schools have not stressed this point sufficiently, for the truth is that their collection departments constitute the very finest sort of training on DECISION, PROMPTNESS, ACTION and THE HABIT OF FINISHING THAT WHICH ONE BEGINS.

I learned this from experience, more than twenty-five years ago. I enrolled for a home study course in Advertising. After completing eight or ten lessons I stopped studying, but the school did not stop sending me bills. Moreover, it insisted upon payment, whether I kept up my studies or not. I decided that if I had to pay for the course (which I had legally obligated myself to do), I should complete the lessons and get my money's worth. I felt, at the time, that the collection system of the school was somewhat too well organized, but I learned later in life that it was a valuable part of my training for which no charge had been made. Being forced to pay, I went ahead and completed the course. Later in life I discovered that the efficient collection system of that school had been worth much in the form of money earned, because of the training in advertising I had so reluctantly taken.

We have in this country what is said to be the greatest public school system in the world. We have invested fabulous sums for fine buildings, we have provided convenient transportation for children living in the rural districts, so they may attend the best schools, but there is one astounding weakness to this marvelous system — IT IS FREE! One of the strange things about human beings is that they value only that which has a price. The free schools of America, and the free public libraries, do not impress people because they are free. This is the major reason why so many people find it necessary to acquire additional training after they quit school and go to work. It is also one of the major reasons why EMPLOYERS GIVE GREATER CONSIDERATION TO EMPLOYEES WHO

TAKE HOME STUDY COURSES. They have learned, from experience, that any person who has the ambition to give up a part of his spare time to studying at home has in him those qualities which make for leadership. This recognition is not a charitable gesture, it is sound business judgment upon the part of the employers.

There is one weakness in people for which there is no remedy. It is the universal weakness of LACK OF AMBITION! Persons, especially salaried people, who schedule their spare time, to provide for home study, seldom remain at the bottom very long. Their action opens the way for the upward climb, removes many obstacles from their path, and gains the friendly interest of those who have the power to put them in the way of OPPORTUNITY.

The home study method of training is especially suited to the needs of employed people who find, after leaving school, that they must acquire additional specialized knowledge, but cannot spare the time to go back to school.

The changed economic conditions prevailing since the depression have made it necessary for thousands of people to find additional, or new sources of income. For the majority of these, the solution to their problem may be found only by acquiring specialized knowledge. Many will be forced to change their occupations entirely. When a merchant finds that a certain line of merchandise is not selling, he usually supplants it with another that is in demand. The person whose business is that of marketing personal services must also be an efficient merchant. If his services do not bring adequate returns in one occupation, he must change to another, where broader opportunities are available.

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

Just to keep the record straight, and to anticipate the alibis of those who will say, "I couldn't go to school because I have a family to support," or "I'm too old," I will add the information that Mr. Wier was past forty, and married when he went back to school. Moreover, by carefully selecting highly specialized courses, in colleges best prepared to teach the subjects chosen, Mr. Wier



completed in two years the work for which the majority of law students require four years. IT PAYS TO KNOW HOW TO PURCHASE KNOWLEDGE!

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

Let us consider a specific instance.

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

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

The beginning of this successful business was an IDEA!

Inasmuch as I had the privilege of supplying the unemployed salesman with that idea, I now assume the further privilege of suggesting another idea which has within it the possibility of even greater income. Also the possibility of rendering useful service to thousands of people who badly need that service.

The idea was suggested by the salesman who gave up selling and went into the business of keeping books on a wholesale basis. When the plan was suggested as a solution of his unemployment problem, he quickly exclaimed, "I like the idea, but I would not know how to turn it into cash." In other words, he complained he would not know how to market his bookkeeping knowledge after he acquired it.

So, that brought up another problem which had to be solved. With the aid of a young woman typist, clever at hand lettering, and who could put the story together, a very attractive book was prepared, describing the advantages of the new system of book-keeping. The pages were neatly typed and pasted in an

ordinary scrapbook, which was used as a silent salesman with which the story of this new business was so effectively told that its owner soon had more accounts than he could handle.

There are thousands of people, all over the country, who need the services of a merchandising specialist capable of preparing an attractive brief for use in marketing personal services. The aggregate annual income from such a service might easily exceed that received by the largest employment agency, and the benefits of the service might be made far greater to the purchaser than any to be obtained from an employment agency.

The IDEA here described was born of necessity, to bridge an emergency which had to be covered, but it did not stop by merely serving one person. The woman who created the idea has a keen IMAGINATION. She saw in her newly born brain-child the making of a new profession, one that is destined to render valuable service to thousands of people who need practical guidance in marketing personal services.

Spurred to action by the instantaneous success of her first "PREPARED PLAN TO MARKET PERSONAL SERVICES," this energetic woman turned next to the solution of a similar problem for her son who had just finished college, but had been totally unable to find a market for his services. The plan she originated for his use was the finest specimen of merchandising of personal services I have ever seen.

When the plan book had been completed, it contained nearly fifty pages of beautifully typed, properly organized information, telling the story of her son's native ability, schooling, personal experiences, and a great variety of other information too extensive for description. The plan book also contained a complete description of the position her son desired, together with a marvelous word picture of the exact plan he would use in filling the position.

The preparation of the plan book required several week's labor, during which time its creator sent her son to the public library almost daily, to procure data needed in selling his services to best advantage. She sent him, also to all the competitors of his prospective employer, and gathered from them vital information concerning their business methods which was of great value in the formation of the plan he intended to use in filling the position he sought. When the plan had been finished, it contained more than half a dozen very fine suggestions for the use and benefit of the prospective employer. (The suggestions were put into use by the company).

One may be inclined to ask, "Why go to all this trouble to secure a job?" The answer is straight to the point, also it is dramatic, because it deals with a subject which assumes the proportion of a tragedy with millions of men and women whose sole source of income is personal services.

The answer is, "DOING A THING WELL NEVER IS TROUBLE! THE PLAN PREPARED BY THIS WOMAN FOR THE BENEFIT OF HER SON, HELPED HIM GET THE JOB FOR WHICH HE APPLIED, AT THE FIRST INTERVIEW, AT A SALARY FIXED BY HIMSELF."

Moreover— and this, too, is important— THE POSITION DID NOT REQUIRE THE YOUNG MAN TO START AT THE BOTTOM. HE BEGAN AS A JUNIOR EXECUTIVE, AT AN EXECUTIVE'S SALARY.

"Why go to all this trouble?" do you ask?

Well, for one thing, the PLANNED PRESENTATION of this young man's application for a position clipped off no less than ten years of time he would have required to get to where he began, had he "started at the bottom and worked his way up."

This idea of starting at the bottom and working one's way up may appear to be sound, but the major objection to it is this— too many of those who begin at the bottom never manage to lift their heads high enough to be seen by OPPORTUNITY, so they remain at the bottom. It should be remembered, also, that the outlook from the bottom is not so very bright or encouraging. It has a tendency to kill off ambition. We call it "getting into a rut," which means that we accept our fate because we form the HABIT of daily routine, a habit that finally becomes so strong we cease to try to throw it off. And that is another reason why it pays to start one or two steps above the bottom. By so doing one forms the HABIT of looking around, of observing how others get ahead, of seeing OPPORTUNITY, and of embracing it without hesitation.

Dan Halpin is a splendid example of what I mean. During his college days, he was manager of the famous 1930 National Championship Notre Dame football team, when it was under the direction of the late Knute Rockne.

Perhaps he was inspired by the great football coach to aim high, and NOT MISTAKE TEMPORARY DEFEAT FOR FAILURE, just as Andrew Carnegie, the great industrial leader, inspired his young business lieutenants to set high goals for themselves. At any rate, young Halpin finished college at a mighty unfavorable time, when the depression had made jobs scarce, so, after a fling at investment banking and motion pictures, he took the first opening with a potential future he could find— selling electrical hearing aids on a commission

basis. ANYONE COULD START IN THAT SORT OF JOB, AND HALPIN KNEW IT, but it was enough to open the door of opportunity to him.

For almost two years, he continued in a job not to his liking, and he would never have risen above that job if he had not done something about his dissatisfaction. He aimed, first, at the job of Assistant Sales Manager of his company, and got the job. That one step upward placed him high enough above the crowd to enable him to see still greater opportunity, also, it placed him where OPPORTUNITY COULD SEE HIM.

He made such a fine record selling hearing aids, that A. M. Andrews, Chairman of the Board of the Dictograph Products Company, a business competitor of the company for which Halpin worked, wanted to know something about that man Dan Halpin who was taking big sales away from the long established Dictograph Company. He sent for Halpin. When the interview was over, Halpin was the new Sales Manager, in charge of the Acousticon Division. Then, to test young Halpin's metal, Mr. Andrews went away to Florida for three months, leaving him to sink or swim in his new job. He did not sink! Knute Rockne's spirit of "All the world loves a winner, and has no time for a loser inspired him to put so much into his job that he was recently elected Vice-President of the company, and General Manager of the Acousticon and Silent Radio Division, a job which most men would be proud to earn through ten years of loyal effort. Halpin turned the trick in little more than six months.

It is difficult to say whether Mr. Andrews or Mr. Halpin is more deserving of eulogy, for the reason that both showed evidence of having an abundance of that very rare quality known as IMAGINATION. Mr. Andrews deserves credit for seeing, in young Halpin, a "go-getter" of the highest order. Halpin deserves credit for REFUSING TO COMPROMISE WITH LIFE BY ACCEPTING AND KEEPING A JOB HE DID NOT WANT, and that is one of the major points I am trying to emphasize through this entire philosophy — that we rise to high positions or remain at the bottom BECAUSE OF CONDITIONS WE CAN CONTROL IF WE DESIRE TO CONTROL THEM.

I am also trying to emphasize another point, namely, that both success and failure are largely the results of HABIT! I have not the slightest doubt that Dan Halpin's close association with the greatest football coach America ever knew, planted in his mind the same brand of DESIRE to excel which made the Notre Dame football team world famous. Truly, there is something to the idea that hero-worship is helpful, provided one worships a WINNER. Halpin tells me that Rockne was one of the world's greatest leaders of men in all history.

My belief in the theory that business associations are vital factors, both in failure and in success, was recently demonstrated, when my son Blair was negotiating with Dan Halpin for a position. Mr. Halpin offered him a beginning salary of about one half what he could have gotten from a rival company. I brought parental pressure to bear, and induced him to accept the place with Mr. Halpin, because I BELIEVE THAT CLOSE ASSOCIATION WITH ONE WHO REFUSES TO COMPROMISE WITH CIRCUMSTANCES HE DOES NOT LIKE, IS AN ASSET THAT CAN NEVER BE MEASURED IN TERMS OF MONEY.

The bottom is a monotonous, dreary, unprofitable place for any person. That is why I have taken the time to describe how lowly beginnings may be circumvented by proper planning. Also, that is why so much space has been devoted to a description of this new profession, created by a woman who was inspired to do a fine job of PLANNING because she wanted her son to have a favorable "break."

With the changed conditions ushered in by the world economic collapse, came also the need for newer and better ways of marketing PERSONAL SERVICES. It is hard to determine why someone had not previously discovered this stupendous need, in view of the fact that more money changes hands in return for personal services than for any other purpose. The sum paid out monthly, to people who work for wages and salaries, is so huge that it runs into hundreds of millions, and the annual distribution amounts to billions.

Perhaps some will find, in the IDEA here briefly described, the nucleus of the riches they DESIRE! Ideas with much less merit have been the seedlings from which great fortunes have grown. Woolworth's Five and Ten Cent Store idea, for example, had far less merit, but it piled up a fortune for its creator.

Those seeing OPPORTUNITY lurking in this suggestion will find valuable aid in the chapter on Organized Planning. Incidentally, an efficient merchandiser of personal services would find a growing demand for his services wherever there are men and women who seek better markets for their services. By applying the Master Mind principle, a few people with suitable talent, could form an alliance, and have a paying business very quickly. One would need to be a fair writer, with a flair for advertising and selling, one handy at typing and hand lettering, and one should be a first class business getter who would let the world know about the service. If one person possessed all these abilities, he might carry on the business alone, until it outgrew him.

The woman who prepared the "Personal Service Sales Plan" for her son now receives requests from all parts of the country for her cooperation in

preparing similar plans for others who desire to market their personal services for more money. She has a staff of expert typists, artists, and writers who have the ability to dramatize the case history so effectively that one's personal services can be marketed for much more money than the prevailing wages for similar services. She is so confident of her ability that she accepts, as the major portion of her fee, a percentage of the *increased* pay she helps her clients to earn.

It must not be supposed that her plan merely consists of clever salesmanship by which she helps men and women to demand and receive more money for the same services they formerly sold for less pay. She looks after the interests of the purchaser as well as the seller of personal services, and so prepares her plans that the employer receives full value for the additional money he pays. The method by which she accomplishes this astonishing result is a professional secret which she discloses to no one excepting her own clients.

If you have the IMAGINATION, and seek a more profitable outlet for your personal services, this suggestion may be the stimulus for which you have been searching. The IDEA is capable of yielding an income far greater than that of the "average" doctor, lawyer, or engineer whose education required several years in college. The idea is saleable to those seeking new positions, in practically all positions calling for managerial or executive ability, and those desiring re-arrangement of incomes in their present positions.

There is no fixed price for sound IDEAS!

Back of all IDEAS is specialized knowledge. Unfortunately, for those who do not find riches in abundance, specialized knowledge is more abundant and more easily acquired than IDEAS. Because of this very truth, there is a universal demand and an ever-increasing opportunity for the person capable of helping men and women to sell their personal services advantageously. Capability means IMAGINATION, the one quality needed to combine specialized knowledge with IDEAS, in the form of ORGANIZED PLANS designed to yield riches.

If you have IMAGINATION this chapter may present you with an idea sufficient to serve as the beginning of the riches you desire. Remember, the IDEA is the main thing. Specialized knowledge may be found just around the corner—any corner!



## CHAPTER 6

### IMAGINATION

#### THE WORKSHOP OF THE MIND

##### *The Fifth Step toward Riches*

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

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

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

Through the aid of his imaginative faculty, man has discovered, and harnessed, more of Nature's forces during the past fifty years than during the entire history of the human race, previous to that time. He has conquered the air so completely, that the birds are a poor match for him in flying. He has harnessed the ether, and made it serve as a means of instantaneous communication with any part of the world. He has analyzed, and weighed the sun at a distance of millions of miles, and has determined, through the aid of IMAGINATION, the elements of which it consists. He has discovered that his own brain is both a broadcasting, and a receiving station for the vibration of thought, and he is beginning now to learn how to make practical use of this discovery. He has increased the speed of locomotion, until he may now travel at a speed of more than three hundred miles an hour. The time will soon come when a man may breakfast in New York, and lunch in San Francisco.

MAN'S ONLY LIMITATION, within reason, LIES IN HIS DEVELOPMENT AND USE OF HIS IMAGINATION. He has not yet reached the apex of development in the use of his imaginative faculty. He has merely discovered that he has an imagination, and has commenced to use it in a very elementary way.

#### TWO FORMS OF IMAGINATION