



# Napoleon Hill

*Ideals • Insight • Integrity*



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*Ideals, Insight, Integrity*

J. Altfeld

## Purpose

To help businesses, their owners and their people discover the forces that lie sleeping within them.

## Vision

The quintessential provider of stimuli, arousing business owners and their people to discern their own realities, reach true discovery, achieve greater action, grow personally and professionally, and extend the company's vision, through provocation, enlightenment, truth, learning, awareness, creativity, teamwork and confidentiality.

## Mission

To continuously raise the level of my personal being through knowledge, understanding and experience; to use that knowledge and experience to help others grow and affect them positively; to teach. To sow the seeds of positive attitude, learning, growth, vision, teamwork, optimism, and harmony throughout a business and have my influence reflect itself in every person with whom I come in contact.

## Credo

To do things never imagined; go places never considered; and achieve dreams never thought possible, together.

## Slogan

Because life is an everlasting question-mark!

## Objectives

- ♦ Seek out challenging experiences
- ♦ Remain in a constant state of becoming with an insatiable hunger to learn, know and experience more
- ♦ Be unafraid to dare.
- ♦ Become an owner's chief confidant through trust, honesty and integrity



## Napoleon Hill

Napoleon Hill is considered to have influenced more people into success than any other person in history. He was born in 1883 in a one-room cabin on the Pound River in Wise County, Virginia and began his career as a journalist. His big break came when he was asked to interview steel-magnate Andrew Carnegie, who was so impressed with the young reporter that he convinced Hill to research and organize the world's first philosophy of individual achievement. The project took 20 years to complete. Napoleon Hill passed away in November 1970 after a long and successful career writing, teaching, and lecturing about the principles of success. His work stands as a monument to individual achievement and is the cornerstone of modern motivation. Hill wrote several best-selling books on the subject. His book, *Think and Grow Rich*, is the all time best-seller in the field and his two volume set of *The Laws of Success in Sixteen Lessons* is a must-read for every business owner. Hill established the Napoleon Hill Foundation as a non-profit educational institution whose mission is to perpetuate his philosophy of leadership, self-motivation, and individual achievement.

### The Laws of Success in Sixteen Lessons

It began as a lecture series and was tested before hundreds of audiences before ever going to print. Even in print it was originally published in different editions and formats. The reason being that Hill, throughout his life, continued to update and modify his ideas and views. In 1928 *The Laws of Success in Sixteen Lessons* came out as an eight-volume set, and was an immediate success. Even today the power of his message endures. Each of the seventeen lessons is a treasure trove of useful, practical and extremely valuable information. Each Lesson is devoted to one specific principle, a vital principle that one is encouraged to make part of one's life, if one is to win the goals one sets for him or herself...**POWER, WEALTH, SUCCESS.**

Each is packed with thought-provoking, concentrated facts...written in simple easy-to-understand language that you can quickly grasp and apply right from your very first lesson. Each lesson is rich in information, knowledge and wisdom, so abundant in ideas, that just one lesson is often worth to the time and effort you put into reading it.

As Napoleon Hill himself wrote in his acknowledgement, "The reader who takes up this course with an open-mind, and sees to it that his or her mind remains open until the last lesson is finished, will be richly rewarded with a broader and more accurate view of life as a whole."

*The following is a highlighted summary of the book, **The Laws of Success in Sixteen Lessons**, by Napoleon Hill and published by Wilshire Book Company. The statements below are key points of the book as determined by James Altfeld and have been made available at no charge to the user. To learn more about Napoleon Hill, enroll in additional courses and seminars, or purchase Napoleon Hill related items, go to [www.naphill.org](http://www.naphill.org). Should you wish to purchase *Think and Grow Rich* or the two volume set of **The Laws of Success** contact **The Wilshire Book Company** at 12015 Sherman Road, North Hollywood, CA 91605 Phone: 818-765-8579 Fax: 818-765-2922 Email: [mpowers@mpowers.com](mailto:mpowers@mpowers.com)*



# Lesson One

## THE MASTER MIND

The moment two minds begin to take divergent roads of interest the individual units of each mind separate and the third element, known as a Master Mind, which grew out of the friendly or harmonious alliance, will disintegrate.

A Master Mind may be created out of any group of people who will coordinate their minds, in a spirit of perfect harmony. The group may consist of any number from two upward. Best results appear available from the blending of 6-7 minds.

The minds of those participating in the Master Mind become as magnets, attracting ideas and thought stimuli of the most highly organized and practical nature, from – no one knows where!

Master Minds are formed by people of various and sundry lines of work and business to assist one another with ideas and suggestions. Its purpose is to cooperate on the give and take basis of assisting one another with ideas and suggestions, and to assist some member of the group who had met with an emergency making such help necessary.

It is all about coordinating their minds as a group by blending them in perfect harmony, thus creating a Master Mind, that unlocks, to each individual of the group, doors which are closed to most others.

There is no organization unless the individuals engaged in the effort coordinate their knowledge and energy in a spirit of perfect harmony. Lack of such harmonious coordination of effort is the main cause of practically every business failure.

One of the most difficult tasks for any business-person is to induce those who are associated with him to coordinate their efforts in a spirit of harmony. To induce continuous cooperation between a group of workers, in any undertaking, is next to impossible.

The leader who successfully develops and directs the energies of a Master Mind must possess tact, patience, persistence, self-confidence, intimate knowledge of mind chemistry and the ability to adapt himself (in a state of perfect poise and harmony) to quickly changing circumstances, without showing the least sign of annoyance.

The word educate has its roots in the Latin word *educō*, which means to develop from within; to educe; to draw out; to grow through the law of use.

An educated person is one who knows how to acquire everything he needs in the attainment of his main purpose of life, without violating the rights of his fellow men. It might be surprise to many men of learning to know that they come nowhere near qualification as men of education. True education means mind development; not merely the gathering and classifying of knowledge and information.

The man who can intelligently use the knowledge possessed by another is as much or more a man of education as the person who merely has the knowledge but does not know what to do with it.



A man's primary business in life is to succeed. The road to success may be and generally is obstructed by many influences, which must be removed before the goal can be reached. One of the most detrimental of these obstacles is that of unfortunate alliance with minds that do not harmonize.

*Comments: What Hill advocates in his power of the Master Mind concept is a combination of "None of us is as great as all of us" philosophy and strategic thinking. -- He was a believer in the Gestalt theory of the whole is greater than the sum of its parts. That the only means to truly discern your realities, achieve full disclosure and reach genuine solutions is through the creation of a brain trust – a meeting of the minds of people with different perspectives who will fiercely and vigorously coordinate their minds and efforts, in a spirit of perfect harmony and purposefulness to attack a problem, overcome a challenge, and/or create a solution. People will only support what they help create. Involve, inform and inspire your people. Allow the energies and intensity of thought of the individual to interact with that of the group and behold the creation of something new and different.*



## Lesson Two

### A DEFINITE CHIEF AIM

Singleness of purpose is essential for success. Yet singleness of purpose is a quality, which may, and generally does, call for thought on many allied subjects.

None of us know very much and by the very nature of our being can never know as much as we need to know in order to live sanely and enjoy life while we live. Humility is a forerunner to success.

So few people are willing to hear the truth, especially when it shows up their weaknesses. We prefer illusions to realities.

Nothing is more tragic, or more common than mental inertia. Stagnant minds are the breeding places of fear. Every person should make it his business to gather new ideas from sources other than the environment in which he daily lives and works.

### **Power is really organized energy or effort.**

When asked what contributed to his success, Carnegie replied, "... we have a Master Mind here in our business and that mind is made up of more than a score of men who constitute my personal staff of superintendents and managers and accountants and chemist and other necessary types. No one person in this group is the master mind of which I speak, but the sum total of the minds in the group, coordinated, organized and directed to a definite end in a spirit of harmonious cooperation is the power that got my money for me. No two minds in the group are exactly alike, but each man in the group does the thing that he is supposed to do and he does it better than any other person in the world could do it."

A bridge is a perfect example of the value of organized effort, because it demonstrates quite simply and clearly how thousands of tons of weight may be borne by a comparatively small group of steel bars and beams so arranged that the weight is spread over the entire group.

Take a bundle of sticks and try to break the bundle. You cannot. Take one stick from the bundle and break it. You can. Together, the bundle or team cannot be broken or defeated. Individually, you can be broken like a stick and we will be defeated one stick at a time.

Any definite Chief Aim should saturate the entire subconscious mind until it automatically influences the physical action of the body toward the attainment of that purpose.

All great leaders base their leadership upon a definite chief aim. Followers are willing followers when they know that their leader is a person with a definite chief aim who has the courage to back up that purpose with action.

Hard labor and good intentions are not sufficient to carry a man through success, for how may a man be sure that he has attained success unless he has established in his mind some definite object that he wishes? What would happen if you tried to build a house without plans? Chaos, misunderstanding and a very prohibitive cost.

In a vague sort of way, everyone desires money. But this is not a definite purpose within the meaning of the term. Before your purpose can be considered definite, even though that purpose were the accumulation of money, you would have to reach a decision as to the precise method through which you intend to accumulate that money. You would have to decide what line of business. You would also have to decide just where you would locate. You would also have to decide the business policies under which you would conduct your business.

Saying, "My definite purpose in life is to be of as much service to the world as possible and earn a good living" is about as definite as frog's conception of the size of the universe is accurate!

There is some one thing that you can do better than anyone else in the world could do it. Search until you find out what this particular line of endeavor is, make it the object of your definite chief aim and then organize all of your forces and attack it with the belief that you are going to win. Find out what work you like best.

One's Definite Chief Aim in Life Should Be Backed Up With a Burning Desire for Its Achievement.

## Formulate a Singleness of Purpose.

### The Steps from desire to fulfillment:

- ◆ Define your burning desire
- ◆ The crystallization of that desire into a definite purpose
- ◆ Sufficient and appropriate action to achieve that purpose

If your aim in life is vague your achievements will also be vague, and it might well be added, very meager. Know what you want, when you want it, why you want it, and How you intend to get it.

THE FIRST STEP is to decide what your major aim in life shall be. Your next step is to write out a clear, concise statement of this aim. Your next and final step will be the forming of an alliance with some person or persons who will cooperate with you in carrying out these plans and transforming your definite chief aim into reality.

The alliance, a Master Mind, should be made between yourself and those who have your highest and best interests at heart. If you are married, your wife should be one of the members of this alliance. Other members could include your father, mother, brothers, sisters, or some close friend or friends.

Your Master Mind alliance should all sign, with you, your statement of the object of your definite aim. Every member must be in hearty accord with this object, and in full sympathy with you. Each member must be supplied a written copy of your statement of your definite chief aim. Have each member state to you that they know you can and will realize the object of your definite chief aim.

From time to time it may become necessary to change the plans you have adopted for the achievement of the object of your definite chief aim. Make these changes without hesitation. No human being has sufficient foresight to build plans which need no alteration or change.

Should any member of your alliance lose faith, immediately remove that member and replace him with some other person.

**YOU CANNOT SUCCEED WHEN SURROUNDED BY DISLOYAL AND UNFRIENDLY ASSOCIATES,  
NO MATTER WHAT MAY BE THE OBJECT OF YOUR DEFINITE CHIEF AIM.**

If there is one word that should stand out in your mind in connection to achieving the object of your definite chief aim, it is persistence.

*Comment: One's chief aim of purpose provides direction and focus. In the case of your business, it allows each of your company's stake holders, your people, your customers, your suppliers and your sales channels to see and understand what your business is all about, where it is going, how it intends to get there and what it stands for. Remember taking a magnifying glass as a kid, holding it up to the sun and burning things with it? That is the power of focus. That is the power of a Chief Aim of Purpose. As an owner there needs to be not one, but two Chief Aims of Purpose. -- One for yourself and one for your business. What is it that you personally have a burning, life-long desire to achieve? What is it that your business has a burning desire to achieve? Have you considered forming a Master Mind group to help you determine, develop and formulate the chief aim of purpose for yourself and your business? If not, why not? What's keeping you from getting started?*

*Another point that Hill makes is that you cannot have a woodpecker on Noah's ark. It is all right for people not to believe in the chief aim, but it is not all right if they are on your team. Dissenters and non-believers can only create chaos, wreak havoc and cause dissention and disruption from within. Like a cancer they need to be surgically removed.*



## Lesson Three:

### SELF-CONFIDENCE

*“You can do it if you believe you can!”*

Skepticism is the deadly enemy of progress and self-development.

Thought is the most highly organized form of energy known to man, and this is an age of experimentation and research that is sure to bring us into greater understanding of the mysterious force called thought, which reposes within us. We have already found out enough about the human mind to know that a man may throw off the accumulated effects of a thousand generations of fear, through the aid of the principle of Auto-suggestion. We have already discovered the fact that fear is the chief reason for poverty and failure and misery that takes on a thousand different forms. We have already discovered the fact that the man who masters FEAR may march on to a successful achievement in practically any undertaking, despite all efforts to defeat him.

The development of self-confidence starts with the elimination of this demon called fear, which sits upon a man's shoulder and whispers into his ear, *“You can't do it – you are afraid to try – you are afraid of public opinion – you are afraid you will fail – you are afraid you have not the ability.”*

### The Six Basic Fears:

**Every person falls heir to the influence of six basic fears.**

- ◆ The fear of poverty
- ◆ The fear of Old Age
- ◆ The fear of Criticism
- ◆ The fear of Loss of Love of Someone
- ◆ The fear of Ill Health
- ◆ The fear of Death

Study the list and take inventory of your own fears.

All that man is, both physically and mentally, he came by through two forms of heredity. One is known as physical heredity and the other is called social heredity.

Through the law of physical heredity, man has evolved from the amoeba through stages of development corresponding to all the known animal forms now on this earth.

Every generation through which man has passed has added to his nature something of the traits, habits and physical appearance of that generation. Man's physical inheritance, therefore, is a heterogeneous collection of many habits and physical forms.

By reason of the fact that many animal forms (including that of most men) live by eating the smaller and weaker animals, the “cell intelligence” of these animals which enter into and become a part of man brings with it the FEAR growing out of their experience in having been eaten alive. But, this is only a theory.

By far the most important part of man's make-up comes to him through the law of social heredity, this term having reference to the methods by which one generation imposes upon the minds of the generation under its immediate control the superstitions, beliefs, legends and ideas which it, in turn, inherited from the generation proceeding it.

It is hardly sufficient to state that social heredity is the method through which man gathers all knowledge that reaches him through the five senses. It is more to the point to state HOW social heredity works, in as many different applications as will give the student a comprehensive understanding of that law.

### A CREED TO LIVE BY:

I believe in myself. I believe in those who work with me. I believe in my employer. I believe in my friends. I believe in my family. I will be patient with other people and tolerant with those who do not believe as I do. I believe that success is the result of intelligent effort and does not depend upon luck or sharp practices, or double-crossing friends, fellow men or my employer. I believe I will get out of life exactly what I put into it. Therefore, I will be careful to conduct myself toward others as I would want them to act toward me. I will not slander those whom I do not like. I will not slight my work no matter what I may see others doing. I will render the best service of which I am capable because I have pledged myself to succeed in life and I know that success is always the result of conscientious and efficient effort. Finally, I will forgive those who offend me because I realize that I shall sometimes offend others and I will need their forgiveness.

Signed YOU

You learned in Lesson Two that any idea you firmly fix in your subconscious mind, by repeated affirmation, automatically becomes a plan or blueprint, which an unseen power uses in direction your efforts toward the attainment of the objective named in the plan.

You have also learned that the principle through which you may fix any idea you choose in you mind is called Auto-Suggestion., which simply means a suggestion that you give your own mind. It was this principle of Auto-Suggestion that Emerson had in mind when he wrote:

*"Nothing can bring you peace but yourself!!"*

You might well remember that, "Nothing can bring you success but yourself." Of course you will need the cooperation of others if you aim to attain success of a far reaching nature, but you will never get that cooperation unless you vitalize your mind with the positive attitude of self-confidence.

Perhaps you have wondered why a few men advance to highly paid positions while others around them, who have as much training and who seemingly perform as much work, do not get ahead. Select any two people of these two types that you choose and study them, and the reason one advances and the other stands still will be quite obvious to you. You will find that the one who advances *believes in himself*. You will find that he backs this belief in such dynamic, aggressive action that he lets others know that he believes in himself. You will also notice that this Self-confidence is contagious; it is impelling; it is persuasive; it attracts others.

### Self-Confidence Formula:

**First:** I know that I have the ability to achieve the object of my definite purpose, therefore I demand of

myself persistent, aggressive and continuous action toward its attainment.

**Second:** I realize that the dominating thoughts of my mind eventually reproduce themselves in outward, bodily action, and gradually transform themselves into physical reality, therefore I will concentrate my mind for thirty minutes daily upon the task of thinking of the person I intend to be, by creating a mental picture of this person and then transforming that picture into reality through practical service.

**Third:** I know that through the principle of Auto-suggestion, any desire that I persistently hold in my mind will eventually seek expression through some practical means of realizing it, therefore I shall devote ten minutes daily to demanding of myself the development of the factors named in the sixteen lessons of this Reading Course on the Law of Success.

**Fourth:** I have clearly mapped out and written down a description of my definite purpose in life, for the coming five years. I have set a price on my services for each of these five years; a price that I intend to earn and receive, through strict application of the principle of efficient, satisfactory service which I will render in advance.

**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 me the forces I wish to use, and the cooperation of other people. I will induce others to serve me because I will first serve them. 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 it will gradually influence my entire life so that I will become a successful and happy worker in my chosen field of endeavor.

Signed YOU.

If you fill your mind with doubt and unbelief in your ability to achieve, then the principle of auto-suggestion takes this spirit of unbelief and sets it up in your subconscious mind as your dominating thought and slowly but surely draws you into the whirlpool of failure. But, if you fill your mind with radiant self-confidence, the principle of auto-suggestion takes this belief and sets it up as your dominating thought and helps you master the obstacles that fall in your way until you reach the mountain-top of success.

## The Power of Habit

Habit is created by repeatedly direction one or more of the five senses of seeing, hearing, smelling, tasting, and feeling in a given direction. It is through this repetition principle that the injurious drug habit is formed. It is through this same principle that the desire for intoxicating drink is formed into a habit.

After habit has been well established, it will automatically control and direct our bodily activity, wherein may be found a thought that can be transformed into a powerful factor in the development of self-confidence. The thought is this: *Voluntarily, and by force if necessary, direct your efforts and your thoughts along a desired line until you have formed the habit that will lay hold of you and continue voluntarily, to direct your efforts along the same line.*



The object in writing out and repeating the self-confidence formula is to form the habit of making belief in yourself the dominating thought of your mind until that thought has been thoroughly imbedded in your subconscious mind, through the principle of habit.

The principle of habit is the very foundation upon which the lesson on Self-Confidence is built, and if you will understand and follow the directions laid down in this lesson you will soon know more about the law of habit, from first-hand knowledge, than could be taught you by a thousand such lessons as this.

You have but little conception of the possibilities which lie sleeping within you, awaiting but the awakening hand of vision to arouse you, and you will never have a better conception of those possibilities unless you develop sufficient self-confidence to lift you above the common place influences of your present environment.

The human mind is a marvelous, mysterious piece of machinery... The human mind is constantly unfolding, like the petals of a flower, until it reaches the maximum development. What this maximum development is, where it ends, or whether it ends at all or not are unanswerable questions, but the degree of unfolding seems to vary according to the nature of the individual and the degree to which he keeps his mind at work. A mind that is forced or coaxed into analytical thought every day seems to keep on unfolding and developing greater powers of interpretation.

Where thought prevails power may be found!

## A POEM ON SELF-CONFIDENCE

*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've lost,  
For out of the world we find  
Success begins with a person's will –  
It's all in the state of the 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.*

No man knows what hidden forces lie dormant within you. You, yourself, do not know your capacity for achievement, and you never will know until you come in contact with that particular stimulus which arouses you to greater action and extends your vision, develops your self-confidence and moves you with a deeper desire to achieve.

The determination to help men and women discover the forces that lie sleeping within them.

You should be cautioned, however, to learn the difference between Self-confidence, which is based upon sound knowledge of what you know and what you can do and egotism, which is only based upon what you wish you knew or could do. Learn the difference between these two terms or you will make yourself bore-some, ridiculous and annoying to people of culture and understanding. Self-confidence is something, which should never be proclaimed or announced except through intelligent performance or constructive deeds.

If you have self-confidence those around you will discover this fact. Let them make the discovery. Opportunity forms affinities much more easily and quickly with self-confidence than it does with egotism. Self-praise is never a proper measure for self-reliance.

Self-confidence is the product of knowledge. Know yourself, know how much you know (and how little), why you know it and how you are going to use it.

*Comment: As Jack Welch stated in his book, Straight from the Gut, "Legitimate self-confidence is a winner. The truest test of self-confidence is having the courage to be open -- to welcome change and new ideas regardless of their source. Self-confident leaders are not afraid to have their views challenged. They relish the intellectual combat that enriches ideas. They determine the ultimate openness of an organization and its ability to learn. How do you find them? By seeking out people who are comfortable in their own skin -- people who like who they are and are never afraid to show it."*

Larry Bossidy, in his book *Execution*, took it even further. “Self-Mastery is the key to true self-confidence. When you know yourself, you can master yourself. You can keep your ego in check, take responsibility for your behavior, adapt to change, embrace new ideas, adhere to your standards of integrity and honesty under all conditions. Self-confident people contribute the most to dialogues. They know they don’t know everything; they are actively curious, and encourage debate to bring up opposite view and set up the social ambience of learning from others. They can take risks, and relish hiring people who are smarter than themselves. So, when they encounter a problem, they don’t have to whine, cast blame, or feel like victims. They know they’ll be able to fix it.

## **An After-the Lesson Visit with the Author**

### DISCONTENTMENT

Happiness is always just around the bend; always in sight but just out of reach. Life is never complete, no matter what we have or how much of it we possess. One thing calls for something else to go with it.

We are always seeking but never finding. Life is an everlasting question mark. That which we want most is always in the embryonic distance of the future. Our power to acquire is always a decade or so behind our power to desire. And, if we catch up with the thing we want we no longer want it.

Beauty, happiness and contentment are states of mind. They can never be enjoyed except through vision of the afar. Destroy the hope of unfinished dreams in man’s heart and he is finished.

The moment a man ceases to cherish the vision of future achievement he is through. Nature has built man so that his greatest and only lasting happiness is that which he feels in the pursuit of some yet unattained object. Anticipation is sweeter than realization. That which is in the hand does not satisfy. The only enduring satisfaction is that which comes to is the person who keeps alive in his heart the HOPE of future achievement. When that hope dies write FINIS across the human heart.

*The Highest Compact We Can Make with our fellow is:  
Let there be truth between us two forevermore.*

– Emerson

**Comment:** *A company’s vision is the hope of unfinished dreams. It articulates possibility. It is an inspiring shared picture of a future state that motivates. A company’s vision is also free standing. It is a long line of possibility radiating outward. It invites infinite expression, development and proliferation within its definitional framework.*

A vision is an open invitation and an inspiration for people to create ideas and events.

*One man may have a vision for his or her business, but no one person can realize the vision without the help and contribution of others. State the vision. Share the vision. Allow your people to help you create the plan. People only support what they help create. Let your people contribute to the plan and the realization of the vision. If you have one, define it. If you don’t have a vision for your business, create one.*





## Lesson Four

### THE HABIT OF SAVING

The saving of money is solely a matter of habit. Millions of people go through life in poverty and want because they have made destructive use of the Law of Habit.

Fix in your mind the thought that your ability is limited to a given earning capacity and you will never earn more than that, because the law of habit will set up a definite limitation on the amount you can earn, your subconscious mind will accept this limitation and very soon you will feel yourself “slipping” until finally you will become so hedge in by “FEAR of POVERTY” that opportunity will no longer knock at your door; your doom will be sealed; your fate fixed.

When you thoroughly understand the Law of Habit, you may insure yourself success in the great game of money-making by “playing both ends of that game against the middle.”

You proceed in this manner:

First, through the Law of Definite Chief Aim you set up, in your mind, an accurate, definite description of that which you want, including the amount of money you intend to earn. Your subconscious mind takes over this picture which you have created and uses it as a blueprint, chart of map by which to mold your thoughts and actions into practical plans for attaining the object of your Chief Aim, or purpose. Through the Law of Habit you keep the object of your Definite Chief Aim fixed in your mind until it becomes firmly and permanently implanted there. You will actually begin to demand prosperity, you will begin to expect it, you will begin to prepare yourself to receive it and to use it wisely, thus paving the way or setting the stage for the development of the Habit of Saving.

Second, having in this manner increased your earning power you will make further use of the Law of Habit by provision, in your written statement of your Definite Chief Aim, for saving a definite proportion of all the money you earn.

Therefore, as your earnings increase, your savings will, likewise, increase in proportion.

Reverse the operation of the Law of Habit, by setting up in your mind the Fear of Poverty, and very soon this fear will reduce your earning capacity until you will be barely able to earn sufficient money to take care of your actual necessities.

We are the victims of our habits, no matter who we are or what may be our life calling.

Like attracts like! If you are in business and have formed the habit of talking and thinking about business being bad, business will be bad. A sign you may wish to hang in your office to combat that is this one:

*“We talk and think only of abundance here. If you have a tale of woe please keep it to yourself as we do not want it.”*

No business firm wants the services of a pessimist.

## The Slavery of Debt

No man can do his best work, no man can express himself in terms that command respect, no man can either create or carry out a definite purpose in life, with heavy debt hanging over his head. The man who is bound in the slavery of debt is just as helpless as the slave who is bound by ignorance, or by actual chains.

The accumulation of debt is a habit. It starts in a small way and grows to enormous proportions slowly, step by step, until finally it takes charge of one's very soul.

The Fear of Poverty is one of the most destructive of the six basic fears. The man who becomes hopelessly in debt is seized with this fear of poverty, his ambition and self-confidence become paralyzed, and he sinks gradually into oblivion.

There are two classes of debt:

1. There are debts incurred for luxuries which become a dead loss
2. There are debts incurred in the course of professional or business trading which represent service or merchandise that can be converted back into assets.

Practically all people who live beyond their means are tempted to speculate with the hope that they may recoup, at a single turn of the wheel of fortune, so to speak, their entire indebtedness. The wheel generally stops at the wrong place and far from finding themselves out of debt, such people as indulge in speculation are bound more closely as slaves of debt.

## How to Master the Fear of Poverty

To whip the Fear of Poverty one must take two very definitive steps, providing one is in debt. First, quit the habit of buying on credit, and follow this by gradually paying off the debts that you have already incurred.

Being free from the worry of indebtedness you are ready to revamp the habits of your mind and re-direct our course toward prosperity.

Any habit may be discontinued by building in its place some other and more desirable habit. The spending habit must be replaced by the saving habit. Merely to discontinue an undesirable habit is not enough, as such habits have a tendency to reappear unless the place they formerly occupied in the mind is filled by some other habit of a different nature.

The habit of saving money requires more force of character than most people have developed, for the reason that saving means self-denial and sacrifice of amusements and pleasures in scores of different ways.

For this very reason one who develops the savings habit acquires, at the same time, many of the other needed habits which lead to success: especially Self-control, self-confidence, Courage, Poise, and Freedom from Fear.

## Lesson Five



## INITIATIVE & LEADERSHIP

What is initiative? That exceedingly rare quality that prompts, or impels a person to do that which, ought to be done without being told to do it. It is doing the right thing without being told.

One of the peculiarities of Leadership is the fact that it is never found in those who have not acquired the habit of taking the initiative. Leadership is something that you must invite yourself into; it will never thrust itself upon you. If you will carefully analyze all leaders whom you know you will see that they not only exercised Initiative, but they went about their work with a definite purpose in mind. You will also see that they possessed that quality of Self-confidence.

Example of Steps:

First of all, I made the securing of this capital my definite chief aim. Second, I laid out a complete plan through which to transform this aim into reality. Backed by sufficient self-confidence and spurred on by initiative, I proceeded to put my plan into action. My problem was to ally myself with some group of men who needed that which I had and who supply the \$25K.

Initiative is the pass-key that opens the door to opportunity.

You must first master the habit of procrastination and eliminate it from your make up.

Form the habit of taking some definite action each day that will carry you one step nearer the attainment of your definite chief aim

Your only limitation is the one that you set up in your mind.

What is the object of your leadership? For Napoleon it was his own aggrandizement, not lifting the French people to new heights. For Lincoln, it was to bring truth and justice and understanding to the people of the United States. The objects of their leadership were polarized. What is the object of your leadership?

The Two C's: Co-operation and Communication are the two most important words in the English language.

## MANAGEMENT

Words from Major Bach:

“In a short time each of you men will control the lives of certain number of other men. You will have in your charge loyal but untrained citizens, who look to you for instruction and guidance. Your word will be their law. Your most casual remark will be remembered. Your mannerisms will be aped. Your clothing, your carriage, your vocabulary, your manner of command will be imitated.”

When you join your organization, you will find there a willing body of men who ask from you nothing more than the qualities that will command their respect, their loyalty and their obedience.

They are perfectly ready and eager to follow you so long as you can convince them that you have these

qualities. When the time comes that they are satisfied you do not possess them you might as well kiss yourself goodbye. Your usefulness in that organization is at an end.

Your job title does not make you a manager. It will merely make you managers. As a manager you will be placed in a position where you can become a leader if you possess the proper attributes. But you must make good, not so much with the men over you as with the men under you.

Great results are not achieved by cold, passive, unresponsive soldiers. They don't go very far and they stoop as soon as they can. Leadership not only demands but receives the willing, unhesitating, unfaltering obedience and loyalty of other men; and a devotion that will cause them, when the time comes, to follow their uncrowned king to hell and back again, if necessary.

Leadership is a composite of qualities. - self-confidence, moral ascendancy, self-sacrifice, paternalism, fairness, initiative, decision, dignity and courage.

### Be an example to your men.

Your company will be the reflection of yourself. If you have a rotten company it will be because you are a rotten captain.

Your job as leader is to breathe a soul into your organization that will make the mass respond to you as though it were one man. And that is esprit. With an esprit, you will discover the tables turned. Instead of your constantly looking out for them, they have taken up the task of looking out for you.

Study each person as a surgeon studies a difficult case. You cannot treat all men alike.

**The man who always takes and never gives is not a leader. He is a parasite.**

The man who is ready is the man who prepared himself. He has studied beforehand the possible situations that might arise; he has made tentative plans covering such situations. When he is confronted by the emergency he is ready to meet it.

Your men should stand in awe of you, not fear. If you are worthy of their respect and devotion they will surely give all these without asking.

### Know your men, know your business, and know yourself!

The difference between persistence and the lack of it is the same as the difference between wishing for something and positively determining to get it.

Establish your definite chief aim and aggressively and persistently go after it.

Leaders make use of the laws of a definite purpose, self-confidence, initiative and leadership. The great ones also use imagination, enthusiasm, self-control, pleasing personality, accurate thinking, concentration, and tolerance.

The stagnant ones, the ones going nowhere in their lives are that way because they do not have the power within themselves to reach a decision.

The leader who has the personality and imagination to induce his followers to accept his plans and carry

them out faithfully is always an able leader.

Keep in mind here though, that **LEADERS HAVE PLANS. LEADERS PROVIDE GUIDANCE AND DIRECTION. IF THEY DON'T THEY ARE NOT LEADERS.**

Initiative is the moving force that pushes the leader ahead, but imagination is the guiding spirit that tells him which way to go.

Perhaps one of the most important advantages of imagination is that it enables one to separate all problems into their component parts and to reassemble them in more favorable combinations.

We win or lose according to the nature of the plans we build and carry out, a fact which serves to emphasize the value of the laws of initiative and leadership, imagination, self confidence and definite chief aim. With the intelligent use of these four laws one may build plans, for any purpose whatsoever, which cannot be defeated by any person or group of persons who do not employ or understand these laws.

*Comment: "A business ought not to drift. It ought to march ahead under leadership. The easy way is to follow the crowd and hope to make money. But that's not the way of sound business. The way is to provide a service. Try to run a business solely to make money and the business will die." Henry Ford.*

Leaders are those responsible for making the right decisions and doing the right things. Their first priority is to build the business, not run the business. They set a course or direction for the company. They know where their business is going and where it must go. They control their own destiny and do not allow the "business gods" to determine the future of the company they are leading. Leaders don't think themselves into a new way of acting, they act themselves into a new way of thinking. They know that they get from their people the very same behavior that they themselves exhibit and tolerate. They establish the company's culture based on key, primary values that define what gets accepted, respected and rewarded. They leave little doubt as to what is valued, recognized and tolerated and what is not. They create a climate in which there is tremendous pride in making significant contributions to shared goals. They encourage and foster the concept of "renewal" and continuous improvement. Leaders are self-confident. They are not afraid to hire people with talents far superior to their own. They build strong, dynamic and passionate executive management teams consisting of the best and the brightest the company can afford - because leaders know they cannot get the company from where it is now to where it needs to be, without such a team. Leaders ensure that the right people are in key, pivotal places; people who can help move the company forward. They make recruitment an on-going, essential part of the company's culture. They ensure that clearly defined goals and priorities are established, and policies are in writing. Leaders ensure that the right systems and processes are in place to make the company run efficiently and effectively. Leaders ensure that management understands those systems and processes. They ensure that the company is strategically aligned from the top down and the bottom up -- that everyone understands their roles, responsibilities, job functions and contributions toward keeping the company moving forward and on course. Leaders ensure that their people and themselves continue to grow and become more valuable to the company and the customers. They inform, involve, inspire and challenge their people while holding everyone accountable. Leaders put measurements in place and make it clear what is expected of everyone. They deliver on their promises and ensure that things get done at every level and in every department of the company. They let their people know what is going on while letting their people's voices be heard. Leaders endorse the concept of "synergy," that what is good for the whole is good for the individual and vice-versa. They understand that the more teamwork there is the more their people will come to rely upon and trust one another. Leaders know that the greater their people become the greater they themselves become and the greater the company becomes. Leaders understand that titles are given and with that come subordinates, but leadership is earned -- that leadership is be-

stowed upon them by their followers and as a result they must earn their followers, not just accept subordinates. Leaders are authentic and consistent. There is never doubt about who they are or what they stand for. They build trust and get “buy in” through their own actions and the culture of the company. They teach and build with a book in one hand and a brick in the other. They motivate and energize others. Leaders are open to new ideas regardless of their source. Leaders are judgmental and decisive because they have to be. Leaders are courageous. They have a need to achieve and are not afraid to take risks. Leaders never give up, but they always know when to get the hell out of the way.

*“Coming together is a beginning. Keeping together is progress. Working together is success.”*

Henry Ford

As the leader of your business, ask yourself what is it that you wish to accomplish? Four things that should come to mind are to get your people to:

- think for themselves
- take responsibility for their own job
- work together as a team
- come to know, understand and think about your customers

*If your people know their job, how their job fits in with everyone else's job, how their job directly affects the present and future state of the company, how their job directly affects the customer, and has a full and complete understanding of the company's values, culture, policies and procedures – then they should know what to do without waiting for orders or having someone constantly telling them what to do. Because those who sit and wait to be told what to do have already lost much of their capacity to be of help.*

### **An After-the Lesson Visit with the Author**

## INTOLERANCE

“If you must give expression to prejudice and hatred and intolerance, do not speak it, but write it; write it in the sands, near the water's edge.”

The three major forms of competition are sex, economic and religious in nature.

In one of the great industrial plants, two young foremen “locked horns” because one received a promotion, which the other believed he should have had. For more than five years the silent undertow of hatred and intolerance showed itself. The men under each of the foremen became inoculated with the spirit of dislike which they saw cropping out in their superiors. Slowly the spirit of retaliation began to spread over the entire plant. The men became divided into little cliques. Production began to fall off.

Then came financial difficulty and finally bankruptcy for the company.

Now the bones of a once prosperous business lie bleaching in the sun and the two foremen and several thousand others were compelled to start all over again in another field.

A key success factor is tolerance. Intolerance binds a man's legs with the shackles of ignorance and covers his eyes with the scales of fear and superstition. Intolerance closes the book of knowledge and writes on the cover "Open not this book again. The last word has been herein written."

It is not your duty to be tolerant; it is your privilege. Sowing the seed of intolerance is the sole and exclusive business of some men. All wars and all strikes and all other forms of human suffering bring profit to some. If this were not true there would be no wars or strikes or other similar forms of hostility.

When you feel yourself preparing to lock horns with someone, remember that it will be more profitable to lock hands instead. A warm, hearty handshake leaves no bones bleaching in the sun.



## Lesson Six

### IMAGINATION

If every business is the extended shadow of one man, as Emerson stated, then it behooves that one man to reflect a shadow of confidence and good cheer and optimism and harmony, that these qualities may, in turn, reflect themselves in all who are connected with the business.

**THERE IS NOTHING NEW UNDER THE SUN.** Life on this earth may be likened to a great kaleidoscope before which the scenes and facts and materials substances are ever shifting and changing and all any man can do is to take these facts and substances and re-arrange them in new combinations. The process through which this is done is called imagination. Imagination is both interpretive and creative in nature. It can receive impressions or ideas and out of these it can form new combinations.

**Imagination is the act of re-arranging old ideas in new combinations.**

I know I am here. I know I had nothing to do with my coming, and I shall have but little, if anything, to do with my going. All I can do is make the best of those things that I can control and can have an effect upon, between the time I entered this world and time I leave it.

*Comment:*

*Q. What was the greatest invention ever made?*

*A. The mind of a child. (T. Edison)*

*Every three years a company should challenge its every product, service, market, policy and distribution channel by asking the following questions: If we were not in this business already, would we be going into it now? Why did it work? Why are we successful? Why did it not work? Why was it working and why isn't it working now? Did we do everything right? Did we make a mistake? Did we do things wrong?*

Test your own theories on a regular basis. Ask yourself if there is a better way than the current status quo. If there is, change it through innovation. Be technologically agnostic. Be prepared to destroy the very product, service or technology you created.

**A word of caution.** *Too often, people try to be creative for the pure sake of going outside the box. Unless creativity, imagination, or innovation result in some form of added value, don't do it. Innovation is a tool you use to add value. -- Nothing more, nothing less. You can use it to add value to products, services, systems and processes. You can apply innovation to organizational planning, sales, marketing, new product development, manufacturing, customer service, etc.. If there is a need, apply it. If there is no need, don't.*

*"Innovation is the flash of light in the darkness of thought."*

Thomas Edison





## Lesson Seven

### ENTHUSIASM

In sales, always plant in the mind of the man of whom you are asking to spend money, a good sound reason why the money should be given.

Closing Statement: It may be worth the difference between success and failure to many a worthy person who will read your message, believe in it and be guided by it.

No man can afford to express, through words or acts, that which, is not in harmony with his own belief, and if he does so he must pay by the loss of his ability to influence others.

You cannot afford to suggest to another person, by word of mouth or by an act of yours, that which you do not believe.

If you compromise with your own conscience, it will not be long before you will have no conscience; for your conscience will fail to guide you, just as an alarm clock will fail to awaken you if you do not heed it.

There is but one thing in the world that gives a man real and enduring power, and that is Character. Reputation, bear in mind, is not character. Reputation is that which people are believed to be; character is that which people are! If you would be a person of great influence, then be a person of real character.

Without character you have nothing; you are nothing; and you can be nothing, except a pile of flesh and bone and hair, worth perhaps \$25.00. Character is something that you cannot beg, steal or buy. You can get it only by building it; and you can build it by your own thoughts and deeds, and in no other way. All who have character have enthusiasm and personality sufficient to draw to them others who have character.

To become successful, you must be a person of action. Merely to know is not sufficient. It is necessary to both know and do.

Successful people have discovered ways and means in which they believe best suited to their own needs, to produce stimuli, which cause them to rise to heights of endeavor above the ordinary.



## Lesson Eight

### SELF-CONTROL

Enthusiasm is the vital quality that arouses you to action, while self-control is the balance wheel that directs your action so that it will build up and not tear down.

Without self-control, you will surely injure others as well as yourself.

The man who actually knows what he wants in life has already gone a long way toward attaining it.

No man can control others unless he first controls himself.

Now let us examine the scope of meaning of the term self-control, as it is used in connection with this course, by describing the general conduct of a person who possesses it. A person with well-developed self-control does not indulge in hatred, envy, jealousy, fear, revenge or any similar destructive emotions. A person with well-developed self control does not go into ecstasies or become ungovernably enthusiastic over anything or anybody.

Greed and selfishness and self-approval beyond the point of accurate self-analysis and appreciation of one's actual merits, indicate a lack of self control in one of its most dangerous forms. Self confidence is one of the most important essentials of success, but when this faculty is developed beyond the point of reason it becomes very dangerous.

Self-sacrifice is a commendable quality, but when it is carried to extremes, it also becomes one of the dangerous forms of lack of self-control.

You owe it to yourself not to permit your emotions to place your happiness in the keeping of another person. Love is essential for happiness, but the person who loves so deeply that his or happiness is placed entirely in the hands of another, resembles the little lamb who crept into the den of the "nice, gentle little wolf" and begged to be permitted to lie down and go to sleep.

A person with well developed self-control will not permit himself to be influenced by the cynic or the pessimist; nor will he permit another person to do his thinking for him.

A person with well developed self-control will stimulate his imagination and his enthusiasm until they have produced action, but he will then control that action and not permit it to control him.

A person with well developed self-control will never, under any circumstances, slander another person or seek revenge for any cause whatsoever.

A person with self-control will not hate those who do not agree with him; instead he will endeavor to understand the reason for their disagreement, and profit by it.

No one has the right to form an opinion that is not based either upon that which he believes to be facts, or upon a reasonable hypothesis; yet if you will observe yourself carefully, you will catch yourself forming opinions on nothing more substantial than your desire for a thing to be or not to be.

Another grievous form of lack of self-control is the spending habit. I have reference, of course, to the habit of spending beyond one's needs. This habit has become so prevalent since the close of the world war (WWI) that it is alarming.

Of course this warning does not apply to you!

It is intended only for those who are binding themselves in the chains of poverty by spending beyond their earning capacity, and who have not yet heard that there are definite laws which must be observed by all who would attain success.

Self-discipline is the most essential factor in the development of personal power, because it enables you to control your appetite and your tendency to spend more than you earn and your habit of "striking back" at those who offend you and the other destructive habits which cause you to dissipate your energies through non-productive effort that takes on forms too numerous to be catalogued in this lesson.

Have the power to control your thoughts and have them do your bidding.

You can either select the material out of which your thinking is produced, or you can permit others to select the material for you. Auto-suggestion versus Suggestion.

Thought is the only thing over which you have control. It is your most important tool.

Self-control is solely a matter of thought-control.

Place in your own mind, through the principle of auto-suggestion, the positive, constructive thoughts which harmonize with your definite chief aim in life, and that mind will transform those thoughts into physical reality and hand them back to you, as a finished product.

When you deliberately choose the thoughts which dominate your mind and firmly refuse admittance to outside suggestion, you are exercising self-control in its highest and most efficient form. Man is the only living animal that can do this.

Back of all achievement, back of self-control, back of all thought-control, is that magic something called **DESIRE**.

All great people desired the object of their achievement with more depth and intensity than you desire yours. Plant a seed of desire in your mind that is constructive by making the following your creed and the foundation of your code of ethics:

*"I wish to be of service to my fellow men as I journey through life. To do this I have adopted this creed as a guide to be followed in dealing with my fellow beings:*

*To train myself so that never, under any circumstances, will I find fault with any person, no matter how much I may disagree with him or how inferior his work may be, as long as I know he is sincerely trying to do his best.*

*To respect my country, my profession and myself. To be honest and fair with my fellow men, as I expect them to be honest and fair with me. To be a loyal citizen of my country. To speak of it with praise, and act always as a worthy custodian of its good name. To be a person whose name carries weight wherever it goes.*

*To base my expectations of reward on a solid foundation of service rendered. To be willing to pay the price of success in honest effort. To look upon my work as an opportunity to be seized with joy and made the most of, and not as a painful drudgery to be reluctantly endured.*

*To remember that success lies within myself—in my own brain. To expect difficulties and to force my way through them.*

*To avoid procrastination in all its forms, and never, under any circumstances, put off until tomorrow any duty that should be performed today.”*

Before you can develop the habit of perfect self-control you must understand the real need for this quality. Also, you must understand the advantages which self-control provides those who have learned how to exercise it.

By developing self-control you develop, also, other qualities that will add to your personal power. Among other laws which are available to the person who exercises self-control is the Law of Retaliation.

In the sense we are using it here it means “return like for like” and not merely to avenge or to seek revenge, as is commonly meant by the use of this word.

If I do you an injury you retaliate at first opportunity. If I say unjust things about you, you will retaliate in kind, even in greater measure!

On the other hand, if I do you a favor you will reciprocate even in greater measure if possible.

Through the proper use of this law, I can get you to do whatever I wish you to do. If I wish you to dislike me and to lend your influence toward damaging me, I can accomplish this result by inflicting upon you the sort of treatment that I want you to inflict upon me through retaliation.

If I wish your respect, your friendship and your cooperation, I can get these by extending to you my friendship and cooperation.

The first and probably the most important step to be taken in mastering this law is to cultivate complete self-control. You must learn to take all sorts of punishment and abuse without retaliating in kind.

Whenever an angry person starts in to vilify you and abuse you, should you retaliate in kind, you are merely being drawn down to that person’s mental level. And that person is then **DOMINATING YOU!** With self-control, you can refuse to become angry, retain your self-composure and remain calm. By doing so, you take the other person by surprise. You retaliate with a weapon with the use of which he is unfamiliar and you in turn dominate him.

The Law of Retaliation goes like this. If a person gives us a gift, we are never satisfied until we give them something as good or better, back in return.

The hottest coals of the fire ever heaped upon the head of one who has wronged you are the coals of human kindness.

According to the Bible, “To him that hath shall be given, but to him that hath not shall be taken away even that which he hath.” In other words, if you have failure, a lack of self confidence, etc. you will only acquire more of these bad qualities. But if you have success, self-confidence, patience, persistence, determination, etc, all of these qualities will be increased

In this lesson we have learned a great principle – probably the most important major principle of psychology! We have learned that our thoughts and actions toward others resemble an electric magnet which attracts to us the same sort of thought and the same sort of action that we ourselves create.

Kindness begets kindness and unkindness begets unkindness. Pride and stubbornness must be brushed away before we can make use of the Law of Retaliation in a constructive way of unkindness begets kindness.

### An After-the Lesson Visit with the Author

#### The Evolution of Transportation

Nothing is permanent except change. Life resembles a great kaleidoscope before which Time is ever shifting, changing and rearranging both the stage setting and the players. New friends constantly replace the old. Everything is in a state of flux. In every heart is the seed of both rascality and justice. Every human being is both a criminal and a saint, depending upon the expediency of the moment as to which will assert itself. Honesty and dishonesty are largely matters of individual viewpoint. The weak and the strong, the rich and the poor, the ignorant and the well informed are exchanging places continuously.

Know yourself and you know the entire human race. There is but one real achievement, and that is the ability to **THINK ACCURATELY**. We move with the procession, or behind it, but we cannot stand still.

**MAN IS NEVER SATISFIED.** We walked but were not satisfied. We rode but still not satisfied. We drove. But wanted to drive faster causing us to make better cars and improve our roads. We took to flight. We continue to advance. Why? Because we are **DETERMINED!**

The two great major influences that cause the mind of man to grow are the urge of necessity and the



urge of desire to create.

You need no proof that methods of transportation have undergone a continuous process of evolution. The law of evolution is always and everywhere at work, changing, tearing down and rebuilding every material element on this earth and throughout the universe.

The human mind is also undergoing constant change. If this were not true we would never grow beyond the child-mind age. Every seven years the mind of a normal person becomes noticeably developed and expanded. It is during these periodical changes of the mind that bad habits may be left off and better habits cultivated. Fortunate for the human being that his mind is undergoing a continuous process of orderly change.

The mind that is driven by the urge of necessity, or out of love to create, develops more rapidly than does the mind that is never stimulated to greater action than that which is necessary for existence.

The imaginative faculty of the human mind is the greatest piece of machinery ever created. Out of it has come every man-made machine and every man-made object.

Force your mind to THINK! Proceed by combining old ideas into new plans. Every great invention and every outstanding business or industrial achievement you can name is, in final analysis, but the application of a combination of plans and ideas that have been used before, in some other manner.

*Comment: One should never stop growing, learning, and evolving. You never get there. We are all in a constant state of becoming. Even when you die you don't know it all, you merely ran out of time.*



## Lesson Nine

### HABIT OF DOING MORE THAN PAID FOR

Work which one does merely for the sake of making earning a living is seldom liked. It is often disliked and even hated.

A man is most efficient and will more quickly and easily succeed when engaged in work that he loves, or work that he performs in behalf of some person whom he loves.

**Labor which is performed in a spirit of love is usually greater in quantity and finer in quality than that which is performed solely for money.**

**No man is a failure who creates a single idea, much less an entire philosophy, that serves to soften the disappointments and minimize the hardships of generations yet unborn.**

When you do only that for which you are paid, there is nothing out of the ordinary to Attract Favorable Comment about the transaction; but, when you willingly do more than that for which are paid, your action attracts the favorable attention of all who are affected by the transaction, and goes another step toward establishing a reputation that will eventually set the Law of Increasing Returns to work in your behalf, for this reputation will create a demand for your services, far and wide.

**Get your clients into the habit of calling on you!**

Always be there ready to serve, even when they are least expecting you to be there.

The quickest, surest way to a promotion or pay raise is through the customer. By being there for your customer, you are paid by the opportunity it offers you to bring yourself to the attention of the man who had it within his powers to compensate you.

By being on hand and ready to volunteer your services in the performance of work which others may shirk because they are not paid to do it is the surest way of keeping that customer.

Make yourself so useful, that the person to whom you sell your services cannot get along without you.

Get the mountain off your back and build your temple of success where that mountain now stands. The mountain is that feeling that you've been cheated unless you receive material pay for all the service you render. The mountain is your stating, "I refuse to do this and I'll be goddamned if I'll do it until I'm compensated for it.

Make it your business to render useful service to at least one person every day for which you neither expect nor accept monetary pay.

You can no more render service without receiving compensation than you can withhold the rendering of it without suffering the loss of reward.

"I have just found out what this man is doing. He is putting himself ahead in the world by first helping others to get ahead." **You can succeed best and quickest by helping others to succeed.**

The measure of a man may be taken very accurately by the extent to which he adapts himself to his environment and makes it his business to accept responsibility for every adversity with which he meets, whether the adversity grows out of a cause within his control or not.

Our strength grows out of our weaknesses. Strength grows out of resistance.

Life is but a short span of years at best. Like a candle, we are lighted, flicker for a moment, and then go out.”

You can never become a leader without doing more than you are paid for, and you cannot become successful without developing leadership in your chosen occupation.

Success is achieved through the application of Power. Physical power and Thought power.

No man may possess real wisdom without the aid of the power known as a Master Mind, and such a mind cannot be created except through the principle of blending, in harmony, of two or more minds.





## Lesson Ten

### PLEASING PERSONALITY

By far, the most important part of your personality is that which is represented by your character, and it is therefore the part that is not visible.

There is one way in which you can so express the composite of your personality that it will *always* attract, even though you may be as homely as the circus “fat woman” and this is by –

Taking a keen heart-interest in the other fellow’s “game” in life.

It is useless to try to sell a man something until you have first made him WANT to listen, as it would be to command the earth to stop rotating.

“I just came in to tell you that I think you are doing the most wonderful work of any man in the world today.

It is amazing how you can have an extremely successful person in your organization, yet no one will ever stop and find out how, why and what makes that person extremely successful.

This lesson emphasizes at length, the importance of making it your business to take a keen interest in other people and in their work, business or profession. The emphasis was by no means an accident.

There are a lot of us who want money, but ninety-nine out of a hundred who start to create a plan through which to get money give all their thought to the scheme through which to get hold of it and no thought to the service to be given in return for it.

A pleasing personality is one that makes use of Imagination and Cooperation. Analyze any man who does not have a pleasing personality and you will find lacking in that man the faculties of Imagination and Cooperation,

Let us start with the first essential, which is character, for no one may have a pleasing personality without the foundation of a sound, positive character. Through the principle of telepathy you “telegraph” the nature of your character to those with whom you come in contact, which is responsible for what you have often called an “intuitive” feeling that the person whom you had just met, but about whom you did not know very much, was not trustworthy.

Like attracts like, and you may be sure, therefore, that those who are attracted to you are those whose inward natures parallel your own. If the outward manifestations of an attractive personality lack that vital factor called earnestness of purpose, they will repel instead of attract.

How then may one build character?

The first step in character building is rigid self discipline.

**First:** Select those whose characters were made up of the qualities which you wish to build into your own character, and then proceed, in the manner described in Lesson Two, to appropriate these qualities, through the aid of auto-suggestion.

**Second:** Through the principles described in Lesson Eight on self-control, control your thoughts and keep your mind vitalized with thoughts of a positive nature. Let the dominating thought of your mind be a picture of the person that you intend to be; the person that you are deliberately building, through this procedure.

**Third:** Find at least one person each day, and more if possible, in whom you see some good quality that is worthy of praise and praise it. The praise must be genuine. Speak your words of praise with such earnestness that they will impress those to whom you speak; then watch what happens. I cannot over-emphasize the far-reaching effects of this habit of praising, openly and enthusiastically, the good qualities in others; for this habit will soon reward you with a feeling of self-respect and manifestation of gratitude from others, that will modify your entire personality. Here again, the law of attraction enters, and those whom you praise will see, in you, the qualities that you see in them. Your success in the application of this formula will be in exact proportion to your faith in its soundness.

Let us now summarize the chief factors which enter into the development of an attractive personality, as follows:

**First:** Form the habit of interesting yourself in other people; and make it your business to find their good qualities and speak of them in terms of praise.

**Second:** Develop the ability to speak with force and conviction, both in your ordinary conversational tones and before public gatherings, where you must use more volume.

**Third:** Clothe yourself in a style that is becoming to your physical build and the work in which you are engaged.

**Fourth:** Develop a positive character, through the aid of the formula outlined in this lesson.

**Fifth:** Learn how to shake hands so that you express warmth of feeling and enthusiasm through this form of greeting.

**Sixth:** Attract other people to you by first attracting yourself to them.

**Seventh:** Remember that your only limitation, within reason, is the one which **YOU** set up in **YOUR OWN** mind.

Acquire the habit of making yourself agreeable and you profit both materially and mentally; for you will never be as happy in any other way as you will be when you know that you are making others happy.

Remove the chips from your shoulders and quit challenging men to engage you in useless arguments! Remove the smoked glasses through which you see what you believe to be the “blueness” of life and behold the shining sunlight of friendliness in its stead. Throw away your hammer and quit knocking, for surely you must know that the big prizes in life go to the builders and not the destroyers.

You can win, for a time, through ruthlessness and stealth; you can garner in more of this world's goods than you will need, by sheer force and shrewd strategy, without taking the time or going to the trouble of being agreeable; but, sooner or later, you will come to that point in life at which you feel the pangs of remorse and the emptiness of your well filled purse.



I leave with you, as a fitting climax for this lesson, the thought of this deathless dissertation on a man (Napoleon the Great) who lived by the sword of force and died an ignominious death, an outcast in the eyes of his fellow men; a sore to the memory of civilization; a failure because –

He did not acquire the art of being agreeable! Because he could not or would not subordinate “self” for the good of his followers.

**Comment:** *Your company's culture determines the type of people you attract to it and the type of people you hire. And, your company's culture is usually determined by those who lead it. Which is why it is so important to determine and publish your company's values. Let your current and future stakeholders know what you stand for and what will and will not be tolerated as a result of having those values. As Napoleon Hill stated, “Like attracts like.”*



## Lesson Eleven

### ACCURATE THOUGHT

Rockefeller not only recognized facts that affected his business, wherever and whenever he found them, but he made it his business to search for them until he was sure he had found them.

**What then constitutes an important or relevant fact?**

**The answer depends entirely upon what constitutes your definite chief aim in life, for an important and relevant fact is any fact which you can use, without interfering with the rights of others, in the attainment of that purpose.**

Do not expect infinite intelligence to bring to you the object of your definite chief aim; instead, expect infinite intelligence to direct you toward that object.

One's true wealth cannot be measured by what you have, but by what you are.

**Whenever a man truly finds himself at the top of the ladder of success, he is never alone, because no man can climb to genuine success without taking others along with him.**

We first picture in our conscious minds, through a definite chief aim (based upon a strong desire), some objective; we then focus our conscious mind upon this objective; by constant thought of it and belief in its attainment, until the subconscious section of the mind takes up the picture or outline of this objective and impels us to take the necessary physical action to transform that picture into reality.

The longer I live the more certain I am that the great difference between men, between the feeble and the powerful, the great and the insignificant, is energy – invincible determination – a purpose once fixed, and then death or victory.

“Resolve is what makes a man manifest. Not puny resolve; not crude determination; not errant purposes – but that strong and indefatigable will which treads down difficulties and danger, as a boy treads down the heaving frost lands of winter, which kindles his eye and brain with proud pulse-beat toward the unattainable. Will makes men giants!

A passionate desire and an unwearied will can perform impossibilities, or what may seem to be such to the cold, timid and feeble.

Lincoln on Grant: The great thing about Grant is his cool persistency of purpose. He is not easily excited, and he has got the grip of a bull-dog. When he once gets his teeth into it, nothing can shake him off.”:

The desire must be placed in the mind and held there, with Persistence that knows no defeat, until the automatic or sub-conscious mind takes it over.

When the final chapter of your life shall have been completed it will be found that your persistence, or lack of this sterling quality, played an important part in either your success or your failure.

All thought is creative. However, all thought is not constructive or positive.

Thought magnetizes your entire personality and attracts to you the outward, physical things that harmonize with the nature of your thoughts.

When you plant a definite chief aim in your subconscious mind you must fertilize it with full belief that infinite intelligence will step in and mature that purpose into reality in exact accordance with the nature of the purpose. Anything short of such belief will bring you disappointment.

When you suggest a definite chief aim which embodies some definite desire, in your sub-conscious mind, you must accompany it with such faith and belief in the ultimate realization of that purpose that you can actually see yourself in possession of the object of the purpose.

Positive belief in the attainment of your definite purpose is the very germ with which you fertilize the egg of your thought.

You can never tell what a thought will do

*In bringing you hate or love;  
For thoughts are things, and their airy wings  
Are swifter than a carrier dove.  
They follow the law of the universe, -  
Each thought creates its kind,  
And they speed o'er the track to bring you back  
Whatever went out from your mind."*

Thoughts are things! This is a great truth. The power to think as you wish to think is the only power over which you have absolute control.

If it is within your power to control your thoughts the responsibility then rests upon you as to whether your thoughts will be of the positive or the negative type.

You are the master of your fate and captain of your soul, by reason of the fact that you control your own thoughts, and with the aid of your thoughts, you may create whatever you desire.

Failure is seldom permanent. Failure teaches men lessons which they would never learn without it.

Careful analysis of 100's of great men and women have shown they were compelled to undergo great hardship and temporary defeat and failure such as you probably have never known and never will know.

## Failure

*The test of a man is the fight he makes,  
The grit that he daily shows;  
The way he stands on his feet and takes  
Fate's numerous bumps and blows,  
A coward can smile when there's naught  
to fear,  
When nothing his progress bars;  
But it takes a man to stand up and cheer  
While some other fellow stars.*

*It isn't the victory, after all,  
But the fight that a brother makes;  
The man who, driven against the wall,  
Still stands up erect and takes*

*The blows of fate with his head held high;  
Bleeding and bruised, and pale,  
Is the man who'll win in the by and by,  
For he isn't afraid to fail.*

*It's the bumps you get, and the jolts you get,  
And the shocks that your courage stands,  
The hours of sorrow and vain regret,  
The prize that escapes your hands,  
That test your mettle and prove your worth;  
It isn't the blows you deal,  
But the blows you take on the good old earth,  
That show if your stuff is real.*

Caesar had long wished to conquer the British. He quietly sailed his soldier-laden ships to the British Island, unloaded his troops and supplies, then gave the order to burn all the ships. Calling his soldiers about him he said: "Now it is win or perish. We have no choice." History shows that they won. Men usually do win when they make up their minds to do so.

**Burn your bridges behind you and observe how well you work when you know that you have no retreat.**

There is no failure. That which looks to be failure is usually nothing but temporary defeat. Make sure that you do not accept it as permanent.



## Lesson Twelve

### CONCENTRATION

Environment is the mental feeding ground out of which the food that goes into our minds is extracted.

A habit is a mental path over which our actions have traveled for some time, each passing making the path a little deeper and a little wider.

It is movement along the lines of least resistance – passage over the well worn path.

Every time you travel over the path of the desirable mental habit, you make the path wider and deeper, and make it so much easier to travel it thereafter.

It is a striking coincidence that American ends in I Can!

Concentration is the hand that holds that tool; and habit is the map or blueprint, which the mental path follows.

The term environment covers a broad field. It consists of the books we read, the people with whom we associate, the community in which we live, the nature of the work in which we are engaged, the country or nation in which we reside, the clothes we wear, the songs we sing, and most important of all, the religious and intellectual training we receive prior to the age of fourteen.

The mind feeds upon that which we supply it, or that which is forced upon it, through our environment; therefore, let us select our environment, as far as possible, with the object of supplying the mind with suitable material out of which to carry on its work of attaining our definite chief aim.

If your environment is not to your liking, change it.

The first step is to create in your own mind an exact, clear and well rounded out picture of the environment in which you believe you could best attain your definite chief aim and then concentrate your mind upon this picture until you transform it into reality.

Create in your mind a clear, well defined picture of that which you intend to accomplish.

Select as your most intimate daily associates those who are in sympathy with your aims and ideals – especially those represented by your definite chief aim – and those whose mental attitude inspires you with enthusiasm, self-confidence, determination and ambition.

Concentration is the ability to control your attention and focus it on a given problem until you have solved it.

It means complete self-mastery.

Ambition and desire are the chief factors which enter into the act of successful concentration.

Nothing was ever created by human being which was not first created in the imagination, through the desire, and then transformed into reality through concentration.

Quit living in the past, for do you not know that your yesterday's never return? Start all over again, if your previous efforts have not turned out well, and make the next five years tell a story of success that will satisfy your most lofty ambitions.

Make a name for yourself and render the world a great service, through Ambition, Desire, and Concentrated Effort. Make yourself, your accomplishments and your company world re-known.

Concentrate your mind upon the attainment of the object of a deeply seated desire and very soon you will become a lode-stone that attracts, through the aid of forces which no man can explain, the necessary material counterparts of that desire, a statement of fact:

When two or more people ally themselves, in a spirit of perfect harmony, for the purpose of attaining a definite end, if that alliance is faithfully observed by all of whom it is composed, the alliance brings, to each of those of whom it is composed, power that is super-human and seemingly irresistible in nature.

The presence of some people inspires you, while the presence of others depresses you.

The alliance brings, to each of those of whom it is composed, power that is superhuman and seemingly irresistible in nature.

A deeply seated desire, when once planted in the right sort of mental soil, serves as a center of attraction or magnet that attracts to it everything that harmonizes with the nature of the desire.

**When Carnegie formed an alliance** between more than a score of carefully selected minds, he created by that means of compounding mind power, one of the strongest industrial forces that the world has ever witnessed.

The Master Mind was concentrated upon a single purpose, the nature of which is familiar to everyone who knew Carnegie, particularly his competition.

Memorize your definite chief aim so you can repeat it without looking at the written page, then make a practice of fixing your attention on it at least twice a day.

Learn to fix your attention on a given subject, at will, for whatever length of time you choose, and you will have learned the secret passage way to power and plenty.

This is concentration.

The principle referred to as the Master Mind is nothing more, nor less, than group concentration of mind power upon the attainment of a definite object or end. Greater power comes through group mind concentration because of the stepping up process produced through the reaction of one mind upon another or others.

You can do almost anything with a person once you have learned how to influence his mind.

...anything which irritates you and arouses you to anger, hatred, dislike or cynicism, is destructive and very bad for you.

You can never get the maximum or even a fair average of constructive action out of your mind until you have learned to control it and keep it from becoming stimulated through anger or fear!



**Comment:** *Your environment says a great deal about you and your business. Are you surrounded by people who stimulate you and each other, or just the opposite? Is your company a learning and resource center? Do have an executive management team or a leadership council consisting of key people within your company who can use to apply the Master Mind concept? Are the results of teams or individuals encouraged and rewarded? The type of environment you have created within your business will determine its ultimate success or demise.*



## Lesson Thirteen

### COOPERATION

Co-operation is the beginning of all organized effort.

The term “subjective mind” is the same as the term “sub-conscious mind,” and then the term “objective mind” is the same as the term “conscious mind.”

Before going to sleep at night impress upon your mind the desire to arise the next morning at a given hour, say at four A.M., and if your impression is accompanied by a positive determination to arise at that hour, your sub-conscious mind will register the impression and awaken you at precisely that time.

“If you I can impress my sub-conscious mind with the desire to arise at a specified time and it will awaken me at that time, why do I not form the habit of impressing it with other and more important desires?”

...those who must efficiently apply the principle of co-operative effort survive longest, and that this principle applies from the lowest of animal life to the highest form of human endeavor.

Co-operation is the very foundation of all successful leadership.

As you have already learned, power is organized effort. The three most important factors that enter into the process of organizing effort are:

Concentration,  
Co-operation and  
Co-ordination.

...the organization must consist of individuals each of whom supplies some specialized talent which the other members of the organization do not possess.

...forming alliances or organizations consisting of individuals who supply all of the necessary talent that may be needed for the attainment of the object in mind.

### Co-operation

...organize and co-ordinate their efforts they avail themselves, through this form of co-operation, of power which no single individual of the group possesses.

Mr. Hill understood the principles of organized effort and co-operation; therefore, he surrounded himself with men who possessed all this necessary ability which he lacked.

The university, as a whole, is the equivalent of a group of colleges each of which is directed by experts in its own line, whose efficiency is greatly increased through allied or co-operative effort that is directed by a single head.

Let us keep in mind the fact that all success is based upon power, and power grows out of knowledge, that has been organized and expressed in terms of ACTION.

“You ought to feel proud of your diplomas, because they are evidence that you have been preparing yourselves for action in the great field of business.

A man who wants a chance may create it through action, but if he waits for someone to hand it to him on a silver platter he will meet with disappointment.

If a group of leaders engage in sufficient action to give a city the reputation of being a “live-wire” city this action influences all who live there. The same principle applies to the relationship between the mind and the body. An active, dynamic mind keeps the cells of which the physical portions of the body consist, in a constant state of activity.

What the world really pays you for is what you do or what you can get others to do.

**In the field of industry and business there are men who have the ability so to inspire and direct the efforts of others that all under their direction accomplish more than they could without this directing influence.**

...some men have the vision to plan while others have the ability to carry plans into action although they do not possess the imagination or the vision to create the plans they execute.

Give a man the sort of work that harmonizes with his nature and the best here is in him will exert itself.

**First:** Form the habit of doing each day the most distasteful tasks first.

**Second:** Place this sign in front of you where you can see it in your daily work.

“do not tell them what you can do; show them!”

“Tomorrow I will do everything that should be done,  
when it should be done, and as it should be done.

**Fourth:** Carry out these instructions with faith...

The United States were born as the result of one of the most powerful Master Minds ever created. The members of this Master Mind were the signers of the Declaration of Independence.

A great leader, whether in business, finance, industry or statesmanship, is one who understands how to create a motivating objective which will be accepted with enthusiasm by every member of his group of followers.

Find a motive around which men may be induced to rally in a highly emotionalized, enthusiastic spirit of perfect harmony and you have found the starting point for the creation of a master Mind.

It is a well known fact that men will work harder for the attainment of an ideal than they will for mere money.

The leader who gets all there is to be had from his followers does so because he has set up in the mind of each a sufficiently strong motive to get each to subordinate his own interests and work in a perfect spirit of harmony with all other members of the group.

...if you plan to attain the object of your chief aim through the co-operative efforts of others you must set up in the minds of those whose co-operation you seek a motive strong enough to insure their full, undivided, unselfish co-operation, for you will then be placing back of your plans the power of the Law of the Master Mind.

**Comment:** *Getting 'buy-in' requires a great deal of cooperation. But it begins and ends with you. To achieve cooperation means having to inform, involve and inspire your people. To cooperate, to get them all pulling on the same rope in the same direction, requires everyone knowing what it is they are contributing to the whole and how what they do interacts with and effects what everyone else is doing. The three biggest problems any company faces are communication, cooperation and collaboration. Without communication, there can be no cooperation and without cooperation there can never be collaboration. As the company's leader, it is up to you to get the three C's in place. "The people with whom I have been associated have worked harder, enjoyed it more, although not always initially, and in the end, gained increased self-respect and self-confidence from accomplishing more than they previously thought possible." Those are the words of man who accomplished implementing the 3 C's in a company of some 250,000 employees – Jack Welch.*

### An After-the Lesson Visit with the Author

## Your Standing Army

These fifteen soldiers are labeled: Definite Chief Aim, Self-confidence, Habit of Saving, Imagination, Initiative and Leadership, Enthusiasm, Self-control, Doing More Than Paid For, Pleasing Personality, Accurate Thought, Concentration, Co-operation, Failure, Tolerance, Golden Rule.

The most important of the fifteen commanding officers in this army is DEFINITE PURPOSE.

Without the aid of a definite purpose the remainder of the army would be useless to you. Find out, as early in life as possible, what your major purpose in life shall be. Until you do this you are nothing but a drifter, subject to control by every stray wind of circumstance that blows in your direction.

Millions of people go through life without know what it is they want.

Before you decide whether your purpose is DEFINITE or not, look up the meaning of the word in the dictionary.

Opportunity, capital, co-operation from other men and all other essentials for success gravitate to the man who knows what he wants!

James J. Hill, the great railroad builder, was a poorly paid telegraph operator. He had reached the age of forty and was still ticking away at the telegraph key without any outward appearances of success.

Then something of important happened! He formed the **DEFINITE PURPOSE** of building a railroad across the great west desert of the West. Without reputation, without capital, without encouragement from others James J. Hill got the capital and built the greatest of all the railroad systems of the United States.

Woolworth was a poorly paid clerk in a general store. He saw a chain of novelty stores.

Cyrus H. K. Curtis selected the publishing of the world's greatest magazine. Starting with nothing but

the name “Saturday Evening Post,” and opposed by friends and advisers who said “It couldn’t be done,” he transformed that purpose into reality.

The powerful man is the man who has developed in his own mind, the entire fifteen qualities represented by the fifteen commanding officers shown in the picture.

All efficient armies are well disciplined!

The army which you are building in your own mind must, also, be disciplined. It must obey your command at every step.

FAILURE comes to all at one time or another. Make sure, when it comes your way, that you will learn something of value from its visit.

The first step in this “development” process is to realize what qualities are missing in your naturally acquired equipment.. The second step is the strongly planted DESIRE to develop yourself where you are now deficient.

A **DEFINITE PURPOSE** may be transformed into reality only when one **BELIEVES** it can be done.

Take inventory of yourself. Find out how many of the fifteen qualities you now possess.

*“All worlds are man’s, to conquer and to rule*

*This is the glory of his life.  
But this its iron law: first must he school*

*Himself. Here ‘gins and ends all strife.”*







## Lesson Fourteen

### FAILURE

Let us distinguish between “failure” and “temporary defeat.” Let us see if that which is so often looked upon as “failure” is not, in reality, but “temporary defeat.”

Neither temporary defeat nor adversity amounts to failure in the mind of the person who looks upon it as a teacher that will teach some needed lesson. As a matter of fact, there is a great and lasting lesson in every reverse, and in every defeat; and, usually, it is a lesson that could be learned in no other way than through defeat.

I quit that position because the work was too easy and I was performing it with too little effort. I saw myself drifting into the habit of inertia. I felt myself becoming accustomed to taking life easily and I knew that the next step would be retrogression.

Strength and growth come only through continuous effort and struggle, that disuse brings atrophy and decay.

At least refrain from accepting any defeat as failure until you shall have had time to analyze the final result.

Self-approval is a dangerous state of mind.

I am convinced that one has but few, if any, more dangerous enemies to combat than that of self-approval.

We would cease to fear or to run away from trying experiences if we observed, from the biographies of men of destiny, that nearly every one of them was sorely tried and run through the mill of merciless experience before he “arrived.”

Poverty is the richest experience that can come to a man; an experience which, however, he advises one to get away from as quickly as possible.

Finding the work for which one is best fitted and which one likes best is very much like finding the one person whom one loves best; there is no rule by which to make the search, but when the right niche is contacted one immediately recognizes it.

Emerson embodied this idealism in his great essay, the Law of Compensation. Another great Philosopher embodied it in these words, “Whatsoever a man soweth, that shall he also reap.”

On the outside of the envelope were these printed words: Your part of the profits from the work which you did that you were not paid to do.

Performing more work than I was actually paid to perform.

Render the world the best service of which I was capable, whether my efforts brought me a penny in return or not!

I am glad that I have experienced much defeat! It has had the effect of tempering me with the courage to undertake tasks that I would never have begun had I been surrounded by protecting influences. Defeat is a destructive force only when it is accepted as failure! When accepted as teaching some needed lesson it is always a blessing.

Of all Joaquin Miller's poems none expressed a nobler thought than did this one:

And great is the man with a sword un-drawn. And good is the man who refrains from wine; But the man who fails and yet still fights on, Lo, he is the twin-brother of mine.

There can be no failure for the man who still "fights on."

No man ever arose from the knock-out blow of defeat without being stronger and wiser for the experience. Defeat talks to us in a language all its own; a language to which we must listen whether we like it or not.

No one has the right to brand you as a failure except yourself. If, in a moment of despair, you should feel inclined to brand yourself as a failure, just remember those words of the wealthy philosopher, Croesus, who was advisor to Cyrus, king of Persians:

*"I am reminded, O king, and take this lesson to heart, that there is a wheel on which the affairs of men revolve and its mechanism is such that it prevents any man from being always fortunate."*

Who of us has not seen "off" days, when everything seemed to go wrong? These are the days when we see only the flat side of the great wheel of life.

Life is a cycle of varying events—fortunes and misfortunes.

**Comment:** *Failure need not be a four-letter word. It is not necessarily a bad thing. Failure indicates risk. And the greatest risk in business is not to take it. Business is in a constant state of flux. As you move forward in business you hit obstacles and roadblocks. Sometimes you overcome them and sometimes they overcome you. Sometimes you are prepared for them and sometimes they appear as surprises. The point being that you grow stronger with every challenge and every failure keeping in mind that success is a series of manageable failures. Failures are fine as long as they strengthen the company and your people and they don't get repeated – at least not the same ones.*





## Lesson Fifteen

### TOLERANCE

Intolerance is a form of ignorance which must be mastered before any form of enduring success may be attained.

It dethrones reason and substitutes mob psychology in its place.

Intolerance is the chief disintegrating force in the organized religions of the world.

Anything which impedes the progress of civilization stands, also, as a barrier to each individual; and, stating it conversely, anything that beclouds the mind of the individual and retards his mental, moral and spiritual development, retards, also, the progress of civilization.

Learn how and where you acquired your philosophy of life, in general;  
That you may trace your prejudices and your biases to their original source;  
That you may discover, as I discovered, how largely you are the result of the training you received before you reached the age of fifteen years—

By far the most important part of what we are is the result of social heredity, and came to us from the effects of our environment and early training.

It might be properly said that the Catholic is a Catholic and the Protestant is a Protestant because he cannot help it! With but few exceptions the religion of the adult is the result of his religious training during the years between four and fourteen when his religion was forced upon him by his parents or those who had control of his schooling.

The three great organized forces through which social heredity operates are: The schools, the churches, and the public press. Any ideal that has the active co-operation of these three forces may, during the brief period of one generation, be forced upon the minds of the young so effectively that they cannot resist it.

**As Benjamin Kidd so well stated the case: “The aim of the state of Germany was everywhere to orientate public opinion through the heads of both its spiritual and temporal departments, through the bureaucracy, through the officers of the army, through the State direction of the press; and, last of all, through the State direction of the entire trade and industry of the nation, so as to bring the idealism of the whole people to a conception of and to a support of the national policy of modern Germany.”**

**Germany controlled the press, the clergy and the schools.**

**Is it any wonder that the German soldiers faced certain death with fearless impunity, when one stops to consider the fact that they had been taught, from early childhood, that this sacrifice was a rare privilege?**

Examine any national or world history and observe how tactfully and effectively war has been glorified and so described that it not only did not shock the mind of the student, but it actually established a plausible justification of war.

The outstanding problem of the American people today is the spirit of unrest upon the part of the masses who find the struggle for existence becoming harder and harder because the most competent brains of the country are engaged in the highly competitive attempt to accumulate wealth and to control the wealth-producing machinery of the nation.

**War grows out of the desire of the individual to gain advantage at the expense of his fellow men, and the smoldering embers of this desire are fanned into a flame through the grouping of these individuals who place the interests of the group above those of other groups.**

**War cannot be stopped suddenly!**

**It can be eliminated only by education, through the aid of the principle of subordination of the individual interests to the broader interests of the human race as a whole.**

Man's tendencies and activities, as we have already stated, grow out of two great forces. One is physical heredity, and the other is social heredity. Through physical heredity, man inherits those early tendencies to destroy his fellow man out of self-protection.

Gradually men began to learn that the individual could survive under more favorable circumstances by allying himself with others, and out of that discovery grew our modern society, through which groups of people have formed states, and these groups, in turn, have formed nations.

Unfortunate, indeed, is the man who becomes so used to evil that it no longer appears to be horrible.

...the problem is to extend this principle of ordinate their individual interests to those of the human race as a whole.

Social heredity is the principle through which the young of the race absorb from their environment, and particularly from their earlier training by parents, teachers and religious leaders, the beliefs and tendencies of the adults who dominate them.

Any plan to abolish war, to be successful, depends upon the successful co-ordination of effort between all the churches and schools of the world for the avowed purpose of so fertilizing the minds of the young with the idea of abolishing war that the very word "war" will strike terror in their hearts.

## **THERE IS NO OTHER WAY OF ABOLISHING WAR!**

Not failure, but low aim is crime.

The reason that the church is the greatest potential power in the world is the fact that its power grows out of man's emotions. Emotion rules the world, and the church is the only organization which rests solely upon the power of emotion. The church is the only organized factor of society which has the power to harness and direct the emotional forces of civilization, for the reason that the emotions are controlled by FAITH and not by reason! And the church is the only great organized body in which faith of the world is centered.

In Schopenhauer's bitter arraignment of woman, he declared that the race is always to her more than the individual. Schopenhauer charges woman with being the natural enemy of man because of this inborn trait of placing the interests of the race about those of the individual.

It is woman's nature to implant in the mind of the young, ideals that will accrue to the benefit of generations yet unborn, while man is motivated generally by expediency of the present.

If I were a banker I would procure a list of all the births in the families within a given distance of my place of business, and every child would receive an appropriate letter, congratulating it on its arrival in the world at such an opportune time, in such a favorable community; and from that time on it would receive from my bank a birthday reminder of an appropriate nature.

...for it is a well known fact that there is no shorter route to the heart of a parent than that which leads through interest manifested in the offspring.

Singleness of purpose is one of the chief essential for success in life, no matter what may be one's aim...  
John D. Rockefeller, Jr.

Attract the children and you attract the parents!

**Never before, in the history of the world, had so much power been concentrated in one group of men as that which was created through the organized effort of the allied armies. We come, now, to one of the most outstanding and significant facts to be found in the analysis of these allied armies, namely, that they were made up of the most cosmopolitan group of soldiers ever assembled on this earth.**

**Catholics and Protestants, Jews and Gentiles, blacks and whites, yellows and tans, and every race on earth were represented in those armies. If they had any differences on account of race or creed, they laid them aside and subordinated them to the cause for which they were fighting. Under the stress of war, that great mass of humanity was reduced to a common level where they fought shoulder to shoulder, side by side, without asking any questions as to each other's racial tendencies or religious beliefs.**

**Is it only when civilized people are fighting for their lives that they have the foresight to lay aside intolerance and co-operate in the furtherance of a common end?**

**If it were advantageous to the allied armies to think and act as one thoroughly coordinated body would it be less advantageous for the people of a city or a community or an industry to do so?**

...we learned from the world war that co-operation and tolerance are the very foundation of enduring success.

The chief object of this course and particularly, of this lesson is to educate, more than it is to inform—meaning by the word “educate” to induce, to draw out! To develop from within; to cause you to use the power that lies sleeping within you, awaiting the awakening hand of some appropriate stimulus to arouse you to action.

## Tolerance!

Our allotted time on this earth is but a fleeting moment, at most!

Like a candle, we are lighted, shine for a moment and flicker out! Why can we not so live during this short early sojourn that when the Great Caravan called Death draws up and announces this visit about

finished we will be ready to fold our tents, and like the Arabs of the Desert, silently follow the Caravan out into the Darkness of the Unknown without fear and trembling?

I am hoping I will find there only human souls, Brothers and sisters all, unmarked by race, creed or color, for I shall want to be done with Intolerance so I may lie down and rest aeon or two, undisturbed by the strife, ignorance, superstition and petty misunderstandings which mark with chaos and grief this early existence.







## Lesson Sixteen

### THE GOLDEN RULE

Therefore, not alone is it advisable to “do unto others as you wish them to do unto you,” but to avail yourself fully of the benefits of this great Universal law you must “think of others as you wish them to think of you.”

...thoughts and acts are the tools with which he does the making.

If all your acts toward others, and even your thoughts of others, are registered in your sub-Conscious mind, through the principle of auto-suggestion, thereby building your own character in exact duplicate of your thoughts and acts, can you not see how important it is to guard those acts and thoughts?

...whatever we do unto others we do unto ourselves.

Every act and every thought you release modifies your own character in exact conformity with the nature of the act or thought, and your character is a sort of center of magnetic attraction which attracts to you the people and conditions that harmonize with it.

...you are constantly punishing yourself for every wrong you commit and rewarding yourself for every act of constructive conduct in which you indulge.

### My Code of Ethics

- I. I will never do to another person that which I would not be willing for that person to do to me if our positions were reversed.
- II. I will be honest, even to the slightest detail, in all my transactions with others.
- III. I will forgive those who are unjust toward me, with no thought as to whether they deserve it, or not, because I understand the law through which forgiveness of others strengthens my own character and wipes out the effects of my own transgressions, in my sub-conscious mind.
- IV. I will be just, generous and fair with others always, even though I know that these acts will go unnoticed and unrewarded, in the ordinary terms of reward, because I understand and intend to apply the law through the aid of which one's own character is but the sum total of one's own acts and deeds.
- V. Whatever time I may have to devote to the discovery and exposure of the weaknesses and faults of others I will devote, more profitably, to the discovery and correction of my own.
- VI. I will slander no person, no matter how much I may believe another person may deserve it, because I wish to plant no destructive suggestions in my own sub-conscious mind.
- VII. I recognize the power of thought as being an inlet leading into my brain from the universal ocean of life; therefore, I will set no destructive thoughts afloat upon that ocean lest they pollute the minds of others.

VIII. I will conquer the common human tendency toward hatred, and envy, and selfishness, and jealousy, and malice, and pessimism, and doubt, and fear; for I believe these to be the seed from which the world harvests most of its troubles.

IX. When my mind is not occupied with thoughts that tend toward the attainment of my definite chief aim in life, I will voluntarily keep it filled with thoughts of courage, and self-confidence, and good-will toward others, and faith, and kindness, and loyalty, and love for truth, and justice, for I believe these to be the seed from which the world reaps its harvest of progressive growth.

X. I understand that a mere passive belief in the soundness of the golden Rule philosophy is of no value whatsoever, either to myself or to others; therefore, I will actively put into operation this universal rule for good in all my transactions with others.

XI. I understand the law through the operation of which my own character is developed from my own acts and thoughts; therefore, I will guard with care all that goes into its development.

XII. Realizing that enduring happiness comes only through helping others find it; that no act of kindness directly repaid, I will do my best to assist others when and where the opportunity appears.

When I render service to another, or indulge in an act of kindness, I store away in my sub-conscious mind the effect of my efforts, which may be likened to the “charging” of an electric battery. By and by, if I indulge in a sufficient number of such acts I will have developed a positive, dynamic character that will attract to me people who harmonize with or resemble my own character.

Those whom I attract to me will reciprocate the acts of kindness and the service that I have rendered.

Your character is but the sum total of your thoughts and deeds!

You can accomplish more by dealing with others in such a way that they will want to co-operate with you. If you mastered the eighth lesson, on Self-control, you now understand how to induce others to act toward you as you wish them to act—through your own attitude toward them.

Do unto others as you would have them do unto you, bearing in mind the fact that human nature has a tendency to retaliate in kind.

Remember that your reputation is made by others, but your character is made by you!

Your character is that which you are, as the result of your thoughts and deeds. You control it. You can make it weak, good or bad. It is impossible for your character to be destroyed or damaged by anyone except yourself as it is to destroy matter or energy.

“...Nothing can bring you peace but yourself. Nothing can bring you peace but the triumph of principles.”

You may withhold from me the reward to which I am entitled for rendering you helpful service, but no one can deprive me of the benefit I will derive from the rendering of that service in so far as it adds to my own character.

Capital can do nothing without labor, and its only value consists in its power to purchase labor or its results. It is itself the product of labor.

“The moment man begins to rise from a savage and comparatively independent state to a civilized and dependent one, capital becomes necessary. Instead of each one doing everything, men begin to devote themselves to special employments, and to depend upon others to provide many things for them while they engage in some special occupation. In this way labor becomes diversified.

“Now, we can see how we become more dependent upon others as our wants are multiplied and civilization advances. Each one works in his special employment, does better work, because he can devote his whole thought and time to a form of use for which he is specially fitted. While he is working for others, all others are working for him. Every member of the community is working for the whole body, and the whole body for every member.

A few dollars in a multitude of pockets are powerless to provide the means for these vast operations, but combined they move the world. “Capital is a friend of labor and essential to its economical exercise and just reward.

It is true that the rich are growing richer. It is also true that the condition of the laborer is constantly improving. The common laborer has conveniences and comforts which princes could not command a century ago. He is better clothed, has a greater variety and abundance of food, lives in a more comfortable dwelling, and has many more conveniences for the conduct of domestic affairs and the prosecution of labor than money could purchase but a few years ago.

Everyone stands in his own place and does his own work, and receives his wages. But he is none the less working for you, and serving you as truly and effectively as he would be if he were in your special employment and received his wages from your hand. That every man and woman who does useful work is a public benefactor, and the thought of it and the purpose of it will ennoble the labor and the laborer. We are all bound together by common ties.

The farmer cannot leave his farm and take his produce to the market. The miner cannot mine and transport his coal.

“But the benefits of capital are not limited to supplying present wants and comforts. It opens new avenues for labor.

Do you ever think, while reading the morning paper, how many men have been running on your errands, collecting intelligence for you from all parts of the earth, and putting it into a form convenient for your use? It required the investment of millions of money and the employment of thousands of men to produce that paper and leave it at your door. And what did all this service cost you? A few cents.

“These are examples of the benefits which everyone derives from capital, benefits which could not be obtained without vast expenditures of money. Capital cannot be invested in any useful production without blessing a multitude of people. It sets the machinery of life in motion, it multiplies employment; it places the product of all climes at every door, it draws the people of all nations together; brings mind in contact with mind, and gives to every man and woman a large and valuable share of the product.

“If capital is such a blessing to labor, if it can only be brought into use by labor, and derives all its value from it, how can there be any conflict between them? There could be none if both the capitalist and laborer acted from humane and Christian principles. But they do not. Each party seeks to get the largest returns for the least service. Capital desires larger profits, labor higher wages. In this warfare capital has great advantages, and has been prompt to take them. It has demanded and taken the lion's share of the profits. It has despised the servant that enriched it.

The capitalist supposes that gain to labor is loss to him, and that he must look to his own interests first; that the cheaper the labor the larger his gains. Consequently it is for his interest to keep the price as low as possible. On the contrary, the laborer thinks that he loses what the capitalist gains, and, consequently, that it is for his interest to get as large wages as possible. Their interests appear to be directly hostile.

Capital tries to starve laborer into submission. Labor sullenly resists, and tries to destroy the value of capital by rendering it unproductive.

The capitalist and the laborer must clasp hands across the bottomless pit into which so much wealth and work has been cast.

“Therefore all things whatsoever ye would that men should do to you, do ye even so to them: for this is the law and the prophets.”

If we desire to have our neighbor love us as he loves himself, we must love him as we love ourselves.

In this light he is a friend so far as he serves you, an enemy so far as he does not. But change your point of view. Put yourself in his place; put him in your place. How would you like to have him treat you if you were in his place? Capitalist today was the laborer yesterday, and the laborer today will be the employer tomorrow. You know from lively and painful experience how you would like to be treated.

Kindness begets kindness; respect awakens respect. Imagine that you are dealing with yourself, and you will have no difficulty in deciding. Do to him as you would have him do to you in changed conditions.

The laborer who knows that his employer feels kindly toward him, desires to treat him justly and to regard his good, will do better work and more of it, and will be disposed to look to his employer's interests as well as his own.

If both parties would be governed by it, everyone can see how happy would be the results. But, it will be said, they will not. The laborer will not work unless compelled by want. He will take advantage of every necessity. As soon as he gains a little independence of his employer he becomes proud, arrogant and hostile. The employer will seize upon every means to keep the workmen dependent upon him, and to make as much out of them as possible.

“When the mind is inflamed by passion men will not listen to reason. They become blind to their own interests and regardless of the interests of others. Difficulties are never settled while passion rages. They are never settled by conflict. One party may be subdued by power; but the sense of wrong will remain; the fire of passion will slumber ready to break out again on the first occasion.

The laborer and the capitalist have a mutual and common interest. Neither can permanently prosper without the prosperity of the other. They are parts of one body. If labor is the arm, capital is the blood. Let each care for the other, and both are benefited.

The truth that every personality is the sum total of the individual's thoughts and acts—that we come to resemble the nature of our dominating thoughts.

Man's dominating position in the world is the direct result of thought.