



***THE***  
***LAW OF***  
***FINANCIAL SUCCESS***

***(1907)***

**Contents: Money; Mental attitude; Fear & worry; Faith; Latent powers; Ambition; Desire; Will power; Auto-suggestion; Harmony; Creation; Concentration; Persistence; Habit; Claiming your own; Making money.**

"To catch dame fortune's golden smile,  
Assiduous wait upon her,  
And gather gear by every wile  
That's justified by honor.  
Not for to hide it in a hedge,  
Not for a train attendant;  
But for the glorious privilege  
Of BEING INDEPENDENT."

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**THE LAW OF FINANCIAL SUCCESS**

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## Introduction

“THE LAW of Financial Success!” To some this title may appear presumptuous, and indicative of an overweening vanity on the part of a writer who wishes to impress upon the world the belief that his ideas and opinions regarding the subject of Financial Success are of such transcendent value as to be worthy of the appellation of „The LAW.“ Patience, patience, good friends, the author has no such bump-tious conceit—no such vainglory. He is not attempting to frame a law; nor seeking to impose upon the world a set code of conduct, emanating from his finite mind, and claiming for it the authority of a LAW. Nay, nay, he has learned to smile at such exhibitions of folly on the part of some so-called thinkers of our times, and begs to be absolved from the suspicion of such childish desire or intent.

He does not wish to pose as the formulator, discoverer, or enunciator of a new Law. He knows that any Law, to be really a LAW, must rest upon the eternal foundations of Reality, and cannot be created, made, or formed by the finite mind of man. And, so, good friends, he does not claim to have *made, created or formed* this great Universal Law to the consideration of which this little book is devoted. It is not his mental offspring, but a great, eternal, universal Law of Life, which springs from the source of all Laws of Life. In fact, it is an integral part and portion of

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the ONE GREAT LAW underlying all Life, and fits into those other Natural Laws, which, when combined in an Universal Harmony, form the outward manifestation of the GREAT LAW underlying, inherent in, and manifesting in all that we call Life.

"But," you may ask, "is there then really a fundamental LAW underlying that which we call Financial Success? Is there a LAW which if once discovered, understood and practiced, will enable one to accomplish that for which this great modern world is so strenuously striving, toiling and desiring? Is there a LAW, which, when operated will make one the master of Financial Success, instead of a mere blind groping after its fruits? Is, indeed, Financial Success the result of the operations of a LAW, instead of the operation of mere luck, chance, or accident?"

Ah, yes, good friends, all this that you seek comes only from the application and operation of a great LAW, which the successful men and women of the world make use of either consciously or unconsciously. And this great LAW is as well defined as is any other Natural Law, and when grasped and understood may be practiced and operated just as may any of its related Laws on other planes of universal activity.

There is no such thing in Nature as blind chance, accident, or uncaused luck. Everything in Nature operates in accordance with LAW. LAW underlies everything. You may doubt this, but stop a moment and try to think of anything in our finite world that is not the effect of some cause. A great stone is dis-

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lodged and rolls down the mountain side, striking a tree which it uproots and sends rolling down into a stream which is dammed up, causing a flood that sweeps away a fertile field, and so on, and on, effect succeeding effect. Was all this mere blind chance? Not at all. The stone was dislodged in response to the operation of causes that had been at work for centuries disintegrating the stone, and which caused the boulder to become dislodged exactly at the moment when the inherent power of the Cause reached that particular stage. There was no more chance in the dislodgment of the stone than there was in the striking of a clock that had been wound up a day, or a week, or a year before. It was all the result of invariable and consistent LAW. And so was the direction of the stone's fall; and all the succeeding incidents.

But mark you this, had some Man been able to discover and understand the LAW in operation in that latent power inherent in the stone, he would have been able to prevent the stone striking the tree and causing all the resulting damage; and he might, and would have been able to divert the stone from its path of damage, and turn it into some place in which it would have done no harm, and in which he could have broken it into bits at his leisure, and thus secured building stone for the foundation of his cottage, or the material from which a hard road-bed could have been made. The LAW behind the stone was always there, and was consistent in its operation, and yet Man, by the power of his mind could have turned the LAW into his own channels and con-

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verted it to his use. He could have made a servant and a slave of this Universal Law, instead of allowing it to master him, and become his tyrant; for in this way has man mastered the forces of Gravitation, Steam, Hydraulics and Electricity, *which once mastered him.*

Thus has Man risen from savagery and barbarism into what he is to-day. And thus will he advance from what he is to-day into what he will become in the days to come—a creature as much superior to Man of to-day as the latter is superior to the barbarian. The story of Man's Attainment may be expressed in these words: "The subjugation and mastery of Nature's forces." And so it will ever be. Man first is mastered and operated upon by Nature's forces. Then he discovers the LAW underlying these forces. Then he harnesses the force, and makes it work his will. As the great English scientist Ray Lankester has recently declared in his works: "Man is held to be a part of Nature, a product of the definite and orderly evolution which is universal; a being resulting from and driven by the one great nexus of mechanism which we call Nature. He stands alone, face to face with the relentless mechanism. It is his destiny to understand and control it."

"But," you may object, "this is all very well, and undoubtedly true of the physical forces of Nature, but Financial Success cannot be classed with these forces. Why, it is purely a latter-day development, and cannot be identified with the great Natural forces of which you have spoken."



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Patience, again, good friends! As we proceed you shall see that the Law of Financial Success is a part and parcel of the Great Law of Use and Nourishment which is in operation all through animal and vegetable life. It is the same LAW that manifests in the form of the securing of food by the animal, the securing of nourishment by the plant. Nay, more, it is the same LAW by and through which Nature operates when it causes the atom of oxygen to attract to itself the two atoms of hydrogen in order to form the molecule of water. Water all over the world is composed of just these two substances, combined in just this proportion. The atom of oxygen has the power to operate the great Law of Attraction and Use, upon the two atoms of hydrogen, and when it draws them to itself, the tiny globule of water results.

The oxygen needs the hydrogen to accomplish *its* life mission; the plant needs the drop of water to accomplish *its* life mission; and the animal needs the plant to accomplish *its* life mission. And modern man needs Financial Success to accomplish *his* life's mission. And each one draws to itself that which it needs in proportion to its use of the LAW. The same LAW in its various forms is in operation everywhere in the same way.

But in the chemical, mineral, vegetable and animal worlds, the desire which prompts the attraction, and the will which manifests the desire, are unconsciously exerted. With man, it is different. He has developed consciousness, and to live his full life, and

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to accomplish his manifest destiny he must use that consciousness in discovering, understanding and availing himself of the natural forces inherent in the LAW.

And this is why this little book has been written—to point out; first, the existence of the Law of Financial Success; second, to lead you to an understanding of it; and third, to give you the result of the experience of successful men in the direction of operating the LAW. And now, to “sum up” this introduction, as our legal friends would say, the writer asks you to consider the following propositions:

All progress, whether physical, mental, moral, spiritual or *financial*, is based upon LAW. And he who wins success in any line does so because he has followed the LAW or LAWS pertaining to his business, whether he does it consciously or unconsciously.

Some of our great “Captains of Industry,” who have won marvelous successes in financial affairs (though they may have failed as moral or spiritual beings), have won their great success along this line because they, consciously or unconsciously, have discovered the underlying LAW, and by concentrating upon it alone, to the exclusion of everything else in life, have manifested the operation of the LAW to an almost abnormal degree.

What most of us want is “all ’round” success, but what we must remember is that no one can be an “all ’round” success without Financial Independence. No matter how much good a person may want to do, he is handicapped by a lack of money. All the air-castles that he has built; all the beauti-

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ful plans that he has created: all the cherished desires to do good—all go unfulfilled because there is no money with which to complete them. Before these air-castles can become real buildings; before these plans can become realities; before these great desires can be fulfilled; before any of these great things can be manifested into living realities—the LAW must be seen, understood, and put into conscious operation. And the purpose of this little book is to tell you **HOW TO DO IT!**

For several years the writer has seen the need, among advanced thought circles, of a book filling this want. In his own life he has found that Financial Success is not a matter of grind, and rush, and fight and struggle. It is a matter of getting into harmony with the LAW, and then following that LAW to its logical conclusion. In this little book he will place this information and the result of his experience. In it he will state the LAW—how to get in harmony with it—and what to do to keep in the closest touch with it.

This book is no magic potion to be swallowed with wonderful results—it is, instead, a plain statement of the LAW, so that all who run may read, and then act. And he who acts will win success, because he is following the LAW that has been laid down from time immemorial. Whether rich or poor, successful or unsuccessful—it matters not—this book will be of great value to you. If you are a natural money-maker, you must have been using this LAW unconsciously, and in such case this book will enable you to do *con-*

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*sciously* that which you have been partly doing unconsciously. If you are unsuccessful, and money seems not to be attracted by or to you, this book will guide your thought and actions into proper channels where you will be able to manifest the LAW and thus get the highest possible results.

And, now that you have been told of the feast of good things ahead of you, draw up your chairs to the table and partake of what nourishing food has been provided in the following pages. After all, you know, "the proof of the pudding lies in the eating thereof," and so fall to and taste that which has been gathered together for your mental, physical and financial well-being. And now, while you are filling your plates, the writer proposes the opening toast, to be drunk in Nature's sparkling fluid: "Here's to you—may you live long and prosper by following the Law of Financial Success!"

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**CHAPTER I****Money**

**T**HERE is no idea that seems so much misunderstood as this idea of "Money." On the one hand we find many people engaged in a mad chase after "money for money's sake," and on the other hand, many others who are decrying money as the root of all evil, and severely criticising the tendency of the age to seek money actively. Both of these classes of people are wrong—they are occupying the opposite sides of the road of reason, whereas truth is found here, as always, "in the middle of the road."

The man who seeks money as a thing of value in itself—the man who worships money as a very god—such a man is a fool, for he is mistaking the symbol for the reality. And, likewise, the man who decries the pursuit and desire for money as a foul, evil thing—he who would make of money a devil—this man is likewise a fool. The wise man is he who sees money as a symbol of something else behind, and who is not deluded by mistaking the shadow for the substance, either for good or evil. The wise man makes neither a god nor a devil of money—he sees it as a symbol of almost everything that man may obtain from the outside world, and he respects it as such. He sees, while it is true that avarice and greed are detestable and hurtful qualities of mind, still the lack of the proper desire for, and striving after money, makes of man a creature devoid of all that makes life worth the living.

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When the sane man desires money, he really desires the many things that money will purchase. Money is the symbol of nearly everything that is necessary for man's well-being and happiness. With it he opens the door to all sorts of opportunities, and without it he can accomplish practically nothing. Money is the tool with which man may carve many beautiful things, and without the aid of which he is helpless. Money is but the concentrated essence of things desired, created and established by society in its present stage of development. There have been times in which there was no money—there may be times coming in which the race will have passed beyond the need of money as the symbol of exchange and possession—but, be this as it may, the fact remains that now, right here in the beginning of the Twentieth Century, there is nothing that is so necessary for man's well-being and content as this much-abused money.

Remember this, first, last and all the time, that when I say, "man needs money," I mean that he needs *the many things that money will purchase for him*. And for one to decry the desire for money is for him to decry the desire for nearly all the good and desirable things of life. As a recent writer has said: "Unless a man acquires money, then shall he not eat; nor be clothed; nor have shelter; nor books; nor music; nor anything else that makes life worth living for one who thinks and feels."

The people who decry the desire for money are generally those who have found themselves lacking in the qualities that tend to attract money; or else those

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who are in possession of money that has been inherited, or is otherwise acquired without the labor, excitement or satisfaction of having been made by themselves. With the first mentioned class it is a case of "sour grapes"; with the second it is financial dyspepsia, which has left the victim devoid of a normal appetite.

In spite of the loud cries and protests of our long-haired brothers and short-haired sisters—so-called "reformers"—money is still necessary in order that man may have the necessities of life, as well as a few luxuries. We cannot live on beautiful theories, but must have bread and butter, and potatoes, and sometimes a piece of cake or pie—and *it takes money to get them*. Money means freedom, independence, liberty, and the ability to do great good, as well as great evil. It means the opportunity to carry out great plans and to fulfill great ideals. It means the filling in of those mental pictures that we have sketched out in our minds. It means the chance of materializing those airy "Castles in Spain" that we have dwelt upon in moments of hopeful ecstasy. Ah, yes, money is the wizard, able and willing to work wonders. It is, indeed, the genie who can and will do its master's bidding.

I hold that in the present stage of evolution of man, money is to mankind what air, water, sunshine and mother-earth are to the plant—it is *nourishment*. And, as in the plant, the desire for nourishment is a natural and worthy instinct, so is the desire for this financial nourishment in man a perfectly natural and worthy



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instinct—it is the working of the same **natural law**. And, mark you this, that as the desire of the plant is a natural indication of the existence of the nourishment-need, so is this desire in the breast of man a certain indication of the possibility of its satisfaction and attainment, if natural laws are but followed. Nature is no mocker—it causes no desire to spring up in a living thing, unless it also endows that living thing with the faculties and powers to attain that which it craves. A realization of this great **natural law** will do many of my readers much good just now.

But note this, also, nature does not encourage the hoarding up of anything for the mere sake of acquisition. It punishes this error severely. The Law of Use underlies all of nature's instinctive cravings. It desires that the living thing shall draw to itself the nourishment and material it needs, in order to *use* it. And this desire for money on the part of man is governed by this same law—the Law of Use. Nature wishes you to desire money—to attract it to you—to possess and acquire it—and lastly, and most important of all, *to use it*. By using money, and keeping it working and in action, you will fall in line with the workings of this great Law of Use. By falling in with this Law, you work in harmony with the great natural forces and purposes. You bring yourself into harmony with the Cosmic Plan, instead of opposing it, and when man so brings himself into harmony with the natural forces around him, he reduces friction and receives the reward that comes to all living things that work with, instead of against, the LAW.

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So, friends, in closing this chapter, I would say to you: Be not afraid, but assert the desirability of the possession and use of money: recognize that it is your natural right to possess it, just as it is the natural right of the plant to sunshine, light and air. And do more than this—it belongs to you—*demand it* of the LAW, just as does the plant.

Cease all this talk of the beauty of poverty, and the joy of the humble—you know that in the bottom of your heart you do not mean a word of it. You know that you are just saying these things because you are afraid that you cannot have that which you want. Throw off this mask of hypocrisy, and self-deception, and stand out in the open like a man, throwing your head up and looking the world in the face, saying, "Yes, I *do* desire Money; I *want* it and I *want* it *earnestly*, and through the LAW I *demand* it as my rightful inheritance—and I'm going to *get it*, beginning right now!"

Throw off the shackles of the slave, and assert your freedom. Assert your own mastery of that which is your own. Don't be afraid to assert what you want, and to see it clearly ahead of you—then march straight onward to the mark, without turning to the right, or to the left, without fear or favor, without flinching or fouling—straight to the mark which is called Financial Success! For in that goal, alone, may you find that for which you seek—that which your heart desires.

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**CHAPTER II****Mental Attitude**

**Y**OU remember the saying of the sacred writer: "As a man thinketh in his heart, so is he." A truer statement never was uttered. For every man or woman is what he or she is, by reason of what he or she has thought. We have thought ourselves into what we are. One's place in life is largely determined by his Mental Attitude.

Mental Attitude is the result of the current of one's thoughts, ideas, ideals, feelings, and beliefs. You are constantly at work building up a Mental Attitude, which is not only making your character but which is also having its influence upon the outside world, both in the direction of your effect upon other people, as well as your quality of attracting toward yourself that which is in harmony with the prevailing mental state held by you. Is it not most important, then, that this building should be done with the best possible materials—according to the best plan—with the best tools?

The keynote of this chapter is: "A positive Mental Attitude Wins Financial Success." Before going any further, let us define the word "Positive" and its opposite, "Negative," and then see how the former wins success and the latter attracts failure. In the sense in which I use the terms, "Positive means Confident Expectation, Self-Confidence, Courage, Initiative, Energy, Optimism, Expectation of Good, not

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Evil—of Wealth, not Poverty—Belief in Oneself and in the LAW, etc., etc.; “Negative” means Fear, Worry, Expectation of Undesirable Things, Lack of Confidence in Oneself and the LAW, etc., etc.

In the first place Mental Attitude tends towards success by its power in the direction of “making us over” into individuals possessing qualities conducive to success. Many people go through the world bemoaning their lack of the faculties, qualities or temperament that they instinctively recognize are active factors in the attainment of success. They see others possessing these desirable qualities moving steadily forward to their goal, and they also feel if they themselves were but possessed of these same qualities they, too, might attain the same desirable results. Now, so far, their reasoning is all right—but they do not go far enough. They fail here because they imagine that since they have not the desired qualities at the moment, they can never expect to possess them. They regard their minds as something that once fixed and built can never be improved upon, repaired, rebuilt, or enlarged. Right here is where the majority of people “fall down,” to use the expressive although slangy words of the day.

As a matter of fact, the great scientific authorities of the present time distinctly teach that a man by diligent care and practice, may completely change his character, temperament, and habits. He may kill out undesirable traits of character, and replace them by new and desirable traits, qualities and faculties. The brain is now known to be but the instrument and

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tool of something called Mind, which uses the brain as its instrument of expression.

And the brain is also now known to be composed of millions of tiny cells, the majority of which are not in use. It is also known that if one turns his attention and interest in certain directions, the unused cells in the area of his brain which is the center of such subject, will be stimulated into action and will begin to manifest actively. Not only this, but the stimulated sections of cells will begin also to actively manifest their reproductive qualities, and *new brain cells* will be evolved, grown and developed in order to furnish proper mental tools with which to manifest the new desires, qualities and feelings pressing forward for expression.

Scientific Character Building is not a mere idle theory, but a live, vital, actual, practical fact, being put into operation in the psychological laboratories of the country, and by thousands of private individuals all over the world who are rapidly "making themselves over" by this method. *And the prevailing Mental Attitude is the pattern upon which the brain cells build.* If you can but grasp this truth you have the key to success in your hands.

Now, let us consider the second phase of the action of Mental Attitude toward Financial Success. I allude to the effect upon others of one's Mental Attitude. Did you ever stop long enough to think that we are constantly giving other people suggestive impressions of ourselves and qualities? Do you not know that, if you go about with the Mental Attitude

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of Discouragement, Fear, Lack of Self-Confidence, and all the other Negative qualities of mind, other people are sure to catch the impression and govern themselves toward you accordingly?

Let a man come into your presence for the purpose of doing business with you and if he lack confidence in himself and in the things he wishes to sell you, you will at once catch his spirit and will feel that you have no confidence in him or the things he is offering. You will catch his mental atmosphere at once, and he will suffer thereby. But let this same man fill himself up with thoughts, feelings, and ideals of Enthusiasm, Success, Self-Confidence, Confidence in his proposition, etc., and he will fairly radiate success toward you, and you will unconsciously "take stock" in him and interest in his goods, and the chances are that you will be willing and glad to do business with him.

Do you not know men who radiate Failure, Discouragement and "I Can't"? Are you not affected by their manifested Mental Attitude to their hurt? And, on the other hand, do you not know men who are so filled with Confidence, Courage, Euthusiasm, Fearlessness, and Energy, that the moment you come into their presence, or they into yours, you at once catch their spirit, and respond thereto? I contend that there is an actual atmosphere surrounding each of these men—which if you are sensitive enough you can feel—one of repulsion, and the other of attraction. And further, that these atmospheres are the result of the constant daily thought of these men or the Mental

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Attitude of each toward life. Think over this a bit, and you will see at once just how the LAW works.

The third phase of the action of Mental Attitude towards Financial Success may be called the working of the Law of Attraction. Now, without attempting to advance any wild theories, I still must assert that all thinking, observing men have noticed the operation of a mental Law of Attraction, whereby "like attracts like."

Avoiding all theories on the subject, I state the general principle that a man's Mental Attitude acts as a *magnet*, attracting to him the things, objects, circumstances, environments, and people in harmony with that Mental Attitude. If we think Success firmly and hold it properly before us, it tends to build up a constant Mental Attitude which invariably attracts to us the things conducive to its attainment and materialization. If we hold the ideal of Financial Success—in short, Money—our Mental Attitude will gradually form and crystallize the MONEY ideal. And the things pertaining to Money—people calculated to help us win Money—circumstances tending to bring us Money—opportunities for making Money—in fact, all sorts of Money-things—will be attracted toward us.

You think this visionary talk, do you? Well, then, just make a careful study of any man who has attained Financial Success and see whether or not his prevailing attitude is not that of *expectation of money*. He holds this Mental Attitude as an ideal, and he is constantly realizing that ideal.

*Fix your mind firmly upon anything, good or bad.*

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*in the world, and you attract it to you or are attracted to it in obedience to the LAW. You attract to you the things you expect, think about and hold in your Mental Attitude. This is no superstitious idea, but a firmly established, scientific, psychological fact.*

To further illustrate the workings of the above LAW, "like attracts like," and "birds of a feather flock together," I might here present the theory which of late has been the subject of much discussion among noted psychologists, i. e., that there are thought currents in the mental realm just as there are air currents in the atmosphere, and ocean currents in the seas. For instance, there are thought currents of vice and others of virtue; thought currents of fear and others of courage; thought currents of hate and others of love; thought currents of poverty and others of wealth. And, further than this, the person who thinks and talks and expects poverty is drawn into the poverty thought currents of the world and attracts to himself others who think and talk along the same lines; and vice versa: the person who thinks, talks and expects wealth and prosperity attracts, or is attracted to, people of wealth and comes, in time, to share their prosperity with them. I am not trying to champion this theory, but if it should be true it behooves each one of us to watch our thought and talk, getting rid of the poverty thought, and in its place substituting the wealth and prosperity thought.

Sweep out from the chambers of your mind all these miserable negative thoughts like "I can't," "That's just my luck," "I knew I'd do it," "Poor



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me," etc., and then fill up the mind with the positive, invigorating, helpful, forceful, compelling ideals of Success, Confidence, and expectation of that which you desire; and just as the steel filings fly to the attraction of the magnet, so will that which you need fly to you in response to this great natural principle of mental action—the Law of Attraction. Begin this very moment and build up a new ideal—that of Financial Success—see it mentally—expect it—demand it! This is the way to create it in your Mental Attitude.

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**CHAPTER III****Fear and Worry**

**T**HE great negative note in the lives of most people is Fear. Fear is the mother of all the negative emotions, and her brood is found clustering very closely around her. Worry, Lack of Confidence, Bashfulness, Irresolution, Timidity, Depression, and all the rest of the negative brood of feelings and emotions are the progeny of Fear. Without Fear none of these minor emotions or feelings would exist. By killing off the parent of this possible brood of mental vampires, you escape the entire coming generations of negative thoughts, and thus keep your Mental Attitude garden free from these pests and nuisances.

Fear and the emotions that come from its being do more to paralyze useful effort, good work, and finely thought-out plans, than aught else known to man. It is the great hobgoblin of the race. It has ruined the lives of thousands of people. It has destroyed the finely budding characters of men and women, and made negative individuals of them in the place of strong, reliant, courageous doers of useful things.

Worry is the oldest child of Fear. It settles down upon one's mind, and crowds out all of the developing good things to be found there. Like the cuckoo in the sparrow's nest, it destroys the rightful occupants of the mind. Laid there as an egg by its parent. Fear, Worry soon hatches out and begins to make trouble. In place of the cheerful and positive "I Can

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and I Will" harmony, Worry begins to rasp out in raucous tones: "Supposin'," "What if," "But," "I can't," "I'm unlucky," "I never could do things right," "Things never turn out right with me" and so on until all the minor notes have been sounded. It makes one sick bodily, and inert mentally. It retards one's progress, and is a constant stumbling block in our path upward.

The worst thing about Fear and Worry is that while they exhaust a great part of the energy of the average person, they give nothing good in return. Nobody ever accomplished a single thing by reason of Fear and Worry. Fear and Worry never helped one along a single inch on the road to Success. And *they never will*, because their whole tendency is to retard progress, and not to advance it. The majority of things that we fear and worry about *never come to pass at all*, and the few that do actually materialize are never as bad as we feared they would be. It is not the cares, trials and troubles of to-day that unnerve us and break us down—it is the troubles that we fear may come some time in the future. Everyone is able to bear the burdens of to-day, but when he heaps on the burdens of to-morrow, the next day, and the day after that, he is doing his mind and injustice, and it is no wonder that after a bit he heaps on the last straw that breaks the back of the mental camel.

The energy, work, activity and thought that we expend on these imaginary "maybe" troubles of the future would enable us to master and conquer the troubles of each day as they arise. Nature gives each of

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us a reserve supply of strength and energy upon which to draw and oppose unexpected troubles and problems as they come upon us each day. But we poor, silly mortals draw upon this reserve force and dissipate it in combating the imaginary troubles of next week or next year, the majority of which never really put in an appearance—and when we have need of the force to oppose some real trouble of the day we find ourselves bankrupt of power and energy, and are apt to go down in defeat, or else be compelled to beat an inglorious retreat.

I tell you, friends, that if you once learn the secret of killing off this vampire of Fear, and thus prevent the rearing of her hateful brood of reptile emotions, life will seem a different thing to you. You will begin to realize what it is to live. You will learn what it is to have a mind cleared of weeds, and fresh to grow healthy thoughts, feelings, emotions and ambitions.

And you will find that with Fear killed out, you will cease to give out to others the suggestions of incompetence, lack of reliance on yourself, and the other impressions that hurt one's chances. You will find that when you are rid of Fear you will radiate hope, and confidence, and ability, and will impress all those with whom you come in contact.

And you will find also that the eradication of Fear will work wonders in your Mental Attitude, and the operation of it through the Law of Attraction. When one fears a thing *he really attracts it to him*, just as if he desired it. The reason is this—when one desires or fears a thing (in either case the principle is the

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**FEAR AND WORRY**

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same) he creates a mental picture of the thing, which mental picture has a tendency toward materialization. With this mental picture in his mind—if he holds to it long enough—he draws the things or conditions to him, and thus “thought takes form in akion and being.” The majority of our fears and worries are silly little things that take our thought for a moment, and then are gone. They are great wasters of energy, but we do not concentrate on any one of them long enough to put into operation the Law of Attraction.

And so you see, that unless you get rid of Fear, it will tend to draw toward you the thing you fear, or else force you toward the thing itself. Fear makes of the feared object a flame around which you circle and flutter, like the moth, until at last you make a plunge right into the heat of the flame and are consumed. Kill out Fear, by all means.

“But’ how may I kill it out?” you cry. Very easily! This is the method: Suppose you had a roomful of darkness. Would you start to shovel or sweep out the darkness? Or would you not throw open the windows and admit the light? When the light pours in, the darkness disappears. And so with the darkness of Fear—throw open the windows, and “let a little sunshine in.” Let the thoughts, feelings, and ideals of Courage, Confidence and Fearlessness pour into your mind, and Fear will vanish. Whenever Fear shows itself in your mind, administer the antidote of Fearlessness immediately. Say to yourself: “I am Fearless; I Fear Nothing; I am Courageous.” Let the sunshine pour in.

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**CHAPTER IV****Faith**

**F**AITH" is a word that has been often misused, misapplied and misunderstood. To many it means simply that attitude of mind which will accept anything that is told it, merely because someone else has said it—credulity, in fact. But those who have penetrated within the shell of the word know that it means something far more real than this—something imbedded deep down in the Heart of Things. To those who understand the LAW, Faith is the trolley-pole which one raises to meet the Great Forces of Life and Nature, and by means of which one receives the inflow of the Power which is behind, and in all things, and is enabled to apply that Power to the running of his own affairs.

To some, it may seem a far cry from Faith to Financial Success, but to those who have demonstrated the truths enunciated in this little book, the two are closely interwoven. For one to attain Financial Success he must first have Faith in Himself; second, Faith in his Fellowman; and third, Faith in the LAW.

Faith in oneself is of primary importance, for unless one has it he can never accomplish anything; can never influence any other person's opinion of him; can never attract to himself the things, persons and circumstances necessary for his welfare. A man must first learn to believe in himself before he will be able to

**FAITH**

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make others believe in him. People are prone to take a person at his own estimate. If one is weak, negative and lacking in self-confidence, he surrounds himself with an atmosphere of negativity which unfavorably impresses those with whom he comes in contact. If one be strong, confident and positive, he radiates like qualities, and those coming in contact with him receive an impression of these qualities. The world believes in those who believe in themselves. And so you see it is of the utmost importance to you that you cultivate this Faith in yourself.

And not only does Faith in yourself operate in the direction of influencing others with whom you come in contact, but it also has a most positive bearing upon your own mental status and thoughts. If you deaden your mind with a negative attitude toward yourself, you stifle budding ideas, thoughts and plans—you choke the budding plants of your mentality. But, if you let pour forth a full, abiding, confident Faith in yourself—your abilities, your qualities, your latent powers, your desires, your plans—your Success, in short—you will find that the whole mental garden responds to the stimulating influence; and ideas, thoughts, plans and other mental flowers will spring up rapidly. There is nothing so stimulating as a strong, positive "I Can and I Will" attitude toward oneself.

And you remember what has been said about the Law of Attraction—you remember how "like attracts like," and how one's Mental Attitude tends to draw toward him the things in harmony with his thoughts.



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Well, this being so, can you not see that a Mental Attitude of Faith or Confidence in Oneself is calculated to attract to you that which fits in with such Faith—that will tend to materialize your ideal?

“Confidence is the basis of all trade”; so says one of our recent business philosophers, and this statement is true; for if we did not have Confidence or Faith in our Fellowman, all trade, all business, all commerce would come to a standstill. The wholesale merchant ships yearly hundreds of thousands of dollars’ worth of goods to dealers in his territory. He has Faith that in thirty, sixty or ninety days those dealers will pay their bills and he will reap his profits. You go to the retail dealer and buy a suit, or dress, or hat, or groceries, having the same charged to your account. Your dealer has Confidence or Faith enough in you to let you have these goods, expecting that you will pay your bill when it falls due. This same rule holds good in almost every transaction in life. You must have confidence in a man before you care to deal with him.

Some people seem to be of a naturally suspicious frame of mind, always of the opinion that somebody else is trying to “do” them. Others are gullible and swallow everything—bait, hook and line. Neither is the wisest frame of mind. It is much better to maintain the thought of good-will, fellowship, and confidence towards one’s fellowman, weighing all things impartially from an unprejudiced standpoint, and then render your decision after due thought from the facts in the case. But, by all means, have faith in your Fellowman.

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**FAITH**

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But, this Faith in Oneself, and Faith in your Fellowman, important though they be, are not the only kinds of Faith that one needs in order to attain Financial Success. There is that which may be called Faith in the LAW. This may seem a little strange to you but when you consider it for a moment, you will see just how it operates.

You will note that nearly all successful men have a deep-rooted belief in Something Outside that helps them along. They do not know just what this Something is—some call it "Luck"; some call it "their Destiny"; some call it their "Star"; and why not? But under all of these names there is an instinctive belief in, and faith in a Something Friendly that helps them along, and carries them over the hard places, and rounds the sharp corners of business life. Watch any successful man, and you will see that even when he is not able to reason out the means whereby he is going to get over, or around, or under a set of difficulties, still he exhibits a hopeful faith and belief that he is "going to get through it somehow." And he does, if he holds on to his Faith. Something is there at work tending to "pull him through." Ask any successful business man if this is not so. And this Something, that successful men instinctively trust in is nothing but this great LAW that underlies all of the affairs of Life. The nearer that one can feel in contact with this LAW, the more power does he receive from it. And thus Faith is the underlying channel by which the Power of the LAW is transmitted to you.

Why should you Fear? You seat yourself in a

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**THE LAW OF FINANCIAL SUCCESS**

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train or street-car, and read your paper, having Faith that the engineer or motorman will take you to your destination. You manifest this Faith in every-day business life. Without Faith in the Whole Thing, business would be impossible. You manifest Faith at every turn of the road. And this being so, why should you not manifest Faith in the underlying LAW which is manifesting in things? Do you suppose for an instant that this whole Cosmic Machinery is run by Chance? There is no such thing as Chance! Everything is run under some great LAW! And the Law of Financial Success is just as much a part of that great system of LAW as is the Law of Gravitation. You study the Laws of physical life, and find them invariable, and therefore worthy of bestowing Faith upon. Why should you not recognize the great Mental Laws operative in business life, and acquaint yourself with their workings? Why should you not have Faith in them? There is no better plan of bringing yourself into harmony with the Law of Financial Success, than to recognize and have Faith in it. Consider the careers of successful business men of your acquaintance, and see if this is not so. By doing so you will receive a new light on a heretofore dark subject.

## CHAPTER V

## Latent Powers

ON beginning this chapter, I am reminded of the words of Lovell: "There are infinite powers lying dormant in man, here, now—powers which, could he but catch a glimpse of, would endow his life on this planet with greater splendor, and impart to it a redoubled interest."

The man who regards himself as a creature built on a certain mental plan, and incapable of any material change beyond an improvement of the faculties already being expressed, sees but a small portion of the truth regarding himself and his possibilities. Very few men express or manifest more than a small part of their latent power. They live long lives and go down to their graves without suspecting that within their mental kingdom there had reposed dormant faculties, and latent powers which, if expressed, would have enabled them to have lived far wider, broader, fuller lives.

Nearly every man who has attained success along any of the varied lines of human endeavor will tell you that at some period of his life he was called upon to assume certain responsibilities—undertake some unaccustomed task—play some unfamiliar part on life's stage—and then much to his surprise found that he had within him the power, capability, and qualifications for a successful accomplishment of the strange

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**LATENT POWERS**

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task. The crucial point was when he was brought face to face with the new undertaking. If, as is the case with the majority of man, he lacked nerve enough to say "I Can and I Will," the story was ended. But if he had that Something within him which enabled him to assert his determination to face the thing manfully and at least to go down with his flags flying rather than to run away, he would find much to his surprise that there was within him a power which responded to the needs of the hour and which enabled him to master the undertaking.

These experiences are not exceptional or unusual—they are part of the common experience of nearly all successful men. And successful men get to realize that they have within them, hidden in some of the many recesses of the mind, latent powers, unsuspected talents, and dormant faculties which are awaiting calmly the hour of their call to action. The human mind is far from being the simple every-day thing that man regards it. There are hidden chambers, and unexplored regions. Science is just beginning to learn some of these heretofore unsuspected truths about the mind, and the result is dazzling the observer whose eyes are suddenly seeing the brilliant truths. There seem to be within every man possibilities of which he has never even dreamed. There seem to be capabilities, the extent of which has never entered into even his wildest imagination. Some sudden call, some new responsibility, some new turn of fortune's tide, and the man is called upon to demand of his mentality all that it is holding in store for him—and he is

## LATENT POWERS

seldom disappointed, providing he has the nerve and courage to make the demand. Aye, but there's the rub—few have that courage and nerve. Have YOU?

I know personally a man whose life up to the age of thirty-eight had been spent in active business and professional life. The thought of writing for the public had never occurred to him. All of a sudden, by one of those strange upheavals that come into the lives of men, all was carried away from him. His health was shattered, his accumulations were swept away, he was apparently lifted up and placed in a new, strange and seemingly unpromising environment. He had his family to support—he had practically nothing left with which to do it. His health was broken, and it was impossible for him to re-engage in his accustomed occupation. While building up his health, he helped a new friend to get the mechanical part of a monthly magazine in shape. At the last moment his friend discovered that they were short several pages of matter, and the printers were impatiently asking for their full supply. The friend was too busily occupied to write the additional matter, and so in desperation, he turned to my friend and said, "Did you ever write anything for publication?" "No," was the answer. "Well, somebody has got to write something, and mighty quick, too. Have you nerve enough to try it?" "Yes," was the reply. "I'm like the boy digging for woodchuck, who was asked whether he expected to catch it, and who replied, 'You bet I do—we've got the preacher for dinner, and no meat in the house—I've just got to catch that woodchuck.' And so like the

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boy, I've just *got to*, and I Can and I Will!" And he *did*.

He sat down to write to fill that space, although he had never written a line for publication before. He made a mighty effort of his Will, urged on by an imperative Desire, and almost in a daze he found his hand at work writing, easily and rapidly. Before long the article was turned out—*and it was good*. This success led to others, and that man has been writing books, editing magazines, and doing other work of that kind for the past seven years, and he has been successful all along the line. Within six months after the incident noted above, he had completed a book that has since run through over twenty editions. And since then he has written and had published over a dozen other books on various subjects, none of which has failed to reach his public and all of which have run through a number of editions. Inside of two years after the above incident, he was editing a magazine, built up by his writings, and which attained a circulation of over one hundred thousand per month.

And yet this man had never written a line up to that time. An apparent chance opportunity caused him to face the question, "Can You?" And instead of saying, "Oh, no, I've never done that kind of work—it is impossible," he answered like the boy after the woodchuck: "I've just *got to*—I Can and I Will." He met the crucial test—had nerve enough to tackle the seemingly impossible proposition, and then found within himself unsuspected power, strength and ability—and *won out*.



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**LATENT POWERS**

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Is this merely a lesson in facing difficulties, and cultivating nerve and self-confidence? Not entirely—it teaches these things and also teaches the still greater truth that every man has within himself wonderful powers, lying dormant and unsuspected, which are merely awaiting the word of the master Will, impelled by a burning, eager, ardent desire, to spring at once into being, full armed and equipped for the fray. And these powers and capabilities come under the LAW—they are a part of that great Something behind, underneath, and within us all. The recognition of the existence of such powers is the first step toward their development and unfoldment.

You think that you have not ability for Financial Success, simply because you do not realize the existence of these latent powers within you. If you were brought suddenly face to face with the necessity of awakening these powers into action, and could muster up enough courage to say "I Can and I Will," you would find the ready response from within, and the steady flow of knowledge, wisdom, power and ability with which to accomplish the task set before you for completion.

And so my parting words in this chapter are: Do not hesitate to accept any new responsibility, whether the same is forced upon you, or whether you reach out for it yourself. Say to yourself over and over again, "I can and I will accomplish this task. It never would have been put before me unless I were able." And you will be surprised and delighted at the new and wonderful powers that will spring forth

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from your sub-conscious self to aid you in your undertaking.

These are not mere idle words, designed to make pleasant reading. They are the words of truths that have become apparent to every successful man or woman. Talk with the successful people of the world, and they will tell you that they have had this experience over and over again—new opportunities and new necessities brought to them new faculties, and new powers, heretofore undreamed of. The demand always brings the supply, if we will but open ourselves to the inflow from the great Source of Supply—the Universal Power House.

## CHAPTER VI

## Ambition

"AMBITION"—what a glorious word! How the very sound of it stirs one's energies, and makes one feel the inspiration to be up and at work doing things, succeeding, creating, accomplishing!

And what does Ambition really, mean, pray? It means more than a mere eagerness for things. It means the deep-seated desire to materialize certain ideals which exist in the mind as mental pictures. Before one can accomplish things he must be possessed of Ambition. And before he can feel Ambition he must have the preceding hunger which causes him to manifest Ambition with which to satisfy it. And so it follows, anything that will stimulate that mental hunger, will arouse Ambition, and thus create that eagerness for action and attainment. And how may that mental hunger be produced?

There is a psychological law underlying this mental hunger that manifests as Ambition. And that law is:—*that in order for that mental hunger to be manifested it must have ideals presented to the mind's eye.* Just as the gastric juices of the stomach may be stimulated and caused to flow by the sight, smell, or thought of food, so is this mental hunger produced by the sight, thought or idea of the things needed for its satisfaction. If you are contented with your present life, and want nothing better, it is chiefly because you

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*know nothing better*—have seen nothing better—have heard of nothing better, or else you are mentally and physically lazy. The ignorant savage seeking to till his land by means of a sharpened stick, cannot desire a steel plow or other agricultural implements if he does not know of them. He simply keeps right at work in his old way—the way of his forefathers—and feels no desire for a better implement. But by-and-by some man comes along with a steel plow, and our savage opens his eyes in wide surprise at the wonderful thing. If he be a savage of discernment he begins to get up an interest in the new thing. He watches it at work, and sees how much better it accomplishes the task than does his rude pointed stick. If he be a progressive savage, he begins to wish he had one of the strange new implements, and *if he wants it hard enough* he begins to experience a new, strange feeling of mental hunger for the thing, which if sufficiently strong, causes his Ambition to bud.

And this is the critical point. Up to this time he has felt the strong Desire preceding Ambition. But now with the dawn of Ambition comes the arousing of the Will. And this is what Ambition is, *A Strong Will Aroused by a Strong Desire*.

Without these two elements there can be no Ambition. Desire without Will is not Ambition. One may want a thing very hard, but if he does not arouse his Will strongly enough to actively co-operate with the Desire, his Ambition will “die a-borning.” And though one’s Will be as strong as steel, yet if there

## AMBITION

be not a strong Desire animating and inspiring it, it will not manifest as Ambition.

To manifest Ambition fully, one must first eagerly *desire* the thing—not a mere “wanting” or “wishing” for it, but a fierce, eager, consuming hunger which demands satisfaction. And then one must have a Will aroused sufficiently strong to go out and get that which Desire is demanding. These two elements constitute the activity of Ambition.

Look around you at the successful men of the world in any line of human effort and endeavor, and you will see that they all have Ambition strongly developed. They have the fierce craving of Desire for things, and the firm Will which will brook no interference with the satisfaction of the Desire. Study the lives of Caesar, Napoleon, and their modern counterparts, the Twentieth Century Captains of Industry, and you will see the glare of this fierce Ambition burning brightly and hotly within them.

The trouble with the majority of the people is that they have been taught that one should take what was given him and be content. But this is not Nature's way. Nature implants in each living being a *strong desire* for that which is necessary for its well-being and nourishment, and a *strong will* to gratify that natural desire. On all sides in Nature, you may see this law in effect. The plant and the animal obey it, and are not afraid. But Man, as he ascended the scale of evolution, while seeing the necessity and advantage of curbing and restraining certain tendencies and desires, which if freely gratified would work harm on

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himself and upon society, has swung to the other extreme. In cutting off the dead branches of Desire, he has lopped off some live ones at the same time—that is, the majority of men have—the few who haven't reach out and gather to themselves the good things of life, throwing the "cores" and leavings to the rest.

There is no earthly reason why a man should not earnestly desire the good things of life—no reason why he should not stimulate that fierce hunger for attainment by painting mental pictures of what he needs—by looking upon the good things in the world in the possession of others, so that he can see what he wants. "But does this not arouse covetousness?" you may ask. Not at all—you are not *coveting* the things the others have, but are merely desiring *other things like them*. You are willing that these other people should retain their things, *but are demanding similar good things for yourself*. This is not covetousness, but laudable Ambition.

And laudable Ambition is all right. There is enough of the good things of life in this world for all of us, if we demand them, and reach out for them. Demand causes supply, in and under the LAW, so be not afraid. Arouse your Ambition—it is a good thing and not something of which to be ashamed. Urge it on—feed it—stimulate its growth. It is not a foul weed, but a strong, vigorous, healthy plant in the garden of life, bearing more fruit than any other growing thing there.

Do not let the argument that men have used Am-

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AMBITION

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bition to accomplish evil ends disconcert you. Every natural law is capable of being used for good or evil. Because any law has been used for evil, it is no reason why those who desire to do good should avoid it, and refrain from using it for right purposes. To do so would be like the Angels of Light running away and leaving the powers of darkness in possession of all the good things of the world. The best way is to grasp the weapon und turn it against the enemy.

The LAW is there awaiting man's use. If you prefer to leave it for the evil disposed persons, very well, that is your own loss. But the wise, the sane, the strong men of the day are now reaching out for the use of the LAW and are accomplishing great things by reason of it. When the Many use the LAW, the Few will cease to be the sole possessors of the good things of life, which alas! so many of them have misused. When the secret is generally known, the evil will be eradicated and good will supersede it.

Therefore, be not afraid to stand boldly out, crying: "I want this, and I am going to have it! It is my rightful heritage, and I demand it of the LAW!" Be ambitious to attain Financial Success because that is the goal for which you are striving.



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**CHAPTER VII****Desire**

**I**N some of the previous chapters I have spoken of the operation of Desire and Will in the manifestation and expression of personal power under the LAW. Now, while there have been many writers who have discoursed ably regarding the mighty power of the Will, there have been but few who have given to the subject of Desire the attention that it deserves, and the consideration it merits. Many persons seem afraid to speak of Desire, for they have gotten the term and idea mixed up with desires of an unworthy and detrimental nature. They have overlooked the fact that Desire must underlie all human action—must be the causing power back of and underneath Will itself.

We might compare Desire with the fire that burns brightly beneath the receptacle containing water, which latter represents the mind. Unless the fire of Desire burns brightly and imparts its heat to the water, or mind, there will be nothing but water. But let the fire manifest its ardent energy and heat, and lo! the water is converted into steam which turns mighty wheels, and drives powerful machinery, and in fact "makes things go." We are apt to forget the causes that have operated in order that the steam be produced, in our wonder, amazement and admiration of the power and effect of the manifested steam. But,

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**DESIRE**

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in order to get the right idea of the matter fixed in our mind we must take into consideration the water of the mind, and the fire of Desire.

The mind is well represented by water, for it is unstable, changeable, in motion, having eddies, storms, ripples and calms. And Desire is well represented by fire, for it is ardent, hot, strong and burning, and when manifested properly invariably acts upon the water-mind and produces the will-steam which may be turned to the accomplishment of any task, and the moving of the material necessary for our plans. By all means keep the fire of Desire brightly burning under your mental boilers, and you will be sure to manifest the proper amount and degree of the steam of Will which may then be applied to the accomplishing of your life tasks.

If you will keep the figure of speech before your mind—this idea of the fire of desire, the water of the mind, and the steam of will—you will find it easier to put into operation these great mental forces, and to be known as the man or woman of the "Strong Will." But if you allow the fires of Desire to burn low, or to become clogged with the ashes of dead and gone things, long since exhausted and useless, you will find that there will be little or no steam of will produced, and you will be in the position of the majority of people who are like tea kettles simmering over a faint fire, and accomplishing nothing.

Unless you want a thing "the worst way," and manifest that Desire in the shape of a strong impelling force, you will have no will with which to accomplish

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anything. You must not only "want" to do a thing, or to possess a thing, but you must "want to hard." *You must want it as the hungry man wants bread. as the smothering man wants air. And if you will but arouse in yourself this fierce, ardent, insatiate Desire, you will set in operation one of Nature's most potent mental forces.*

What is that great impelling force that you have felt within yourself whenever you have made a mighty effort to accomplish something? Is it not that surging, restless, impelling force of your being that you know as Desire? Did you do the thing simply because you thought it best, or because you felt within yourself a strong feeling that you WANTED to do the thing, or to possess the thing, in the strongest possible way? Did you not feel this strong force of Desire rising within you and impelling you to deed, and action?

Desire is the great moving power of the Mind—that which excites into action the will and powers of the individual. It is at the bottom of all action, feeling, emotion or expression. Before we reach out to do a thing, or to possess a thing, we must first "want to," and in the degree that that "want-to" is felt, so will be our response thereto. Before we love, hate, like or dislike, there must be a Desire of some kind. Before we can arouse ambition there must be a strong Desire. Before we can manifest energy, there must a strong impelling Desire.

Did you ever stop to think that the difference between the strong of the race, and the weak, is largely a matter of Desire? The degree of Desire manifests

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**DESIRE**

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in the different degrees of strength and weakness. The strong men of the race are filled with strong desires to do this thing, or to possess that. They are filled with that strong creative Desire that makes them want to build up, create, modify, change, and shift around. It is not alone the fruits of their labor that urge them on, but that insistent urge of the creative Desire that drives them on.

Do not be afraid to allow your Desire for Financial Success to burn brightly. Keep the ashes of past failures, disappointments and discouragements well cleared away so that you may have a good draught. Keep the fire of Desire burning brightly, ardently and constantly. Do not be sidetracked by outside things, for remember, concentrated Desire is that which produces the greatest steam producing power, Keep your mind fixed on that which you want, and keep on demanding that which belongs to you, for it is your own. The Universal Supply is adequate for all needs of everyone, but it responds only to the insistent demand and the earnest Desire. Learn to Desire things in earnest, and rest not content with a mere wanting and wishing.

Desire creates Mental Attitude—develops Faith—nourishes Ambition—unfolds Latent Powers—and tends directly and surely toward Success. Let the strong, dominant desire for Financial Independence possess you from the tips of your toes to the roots of your hair,—feel it surging through every part of your body—and then don't stop until you reach your goal.