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To all those who aspire to become rich.

### Introduction

It is a universal fact that money is necessary for our survival. Money sustains our livelihood and makes it possible for us to lead a comfortable and safe life. To be able to live on one's own terms and have all the suitable luxury is every person's dream but only few people are able to achieve that.

What, then, should be done to put oneself on the path of wealth?

This question has occupied some of the greatest thinkers across the globe. This volume of Make money and Build Wealth brings words of wisdom from esteemed personalities like Benjamin Franklin, one of the founding fathers of the USA, Theodore Roosevelt, the 26th president of the USA, the bestselling authors Napoleon Hill, and Wallace D Wattles and showman and businessman PT Barnum, to illuminate the minds of readers of all ages who suffer from uncertainty and lack of confidence when it comes to taking the next step toward the path of prosperity.

## **SECTION ONE**

#### THINK AND GROW RICH

by Napoleon Hill



'You are the master of your destiny. You can influence, direct and control your own environment. You can make your life what you want it to be.'

### Desire

#### The Starting Point of all Achievement

When Edwin C Barnes climbed down from the freight train in Orange, New Jersey, more than thirty years ago, he may have resembled a tramp, but his thoughts were those of a king!

As he made his way from the railroad tracks to Thomas A Edison's office, his mind was at work. He saw himself standing in Edison's presence. He heard himself asking Mr Edison for an opportunity to carry out the one consuming obsession of his life, a burning desire to become the business associate of the great inventor.

Barnes' desire was not a hope! It was not a wish! It was a keen, pulsating desire, which transcended everything else. It was definite.

The desire was not new when he approached Edison. It had been Barnes' dominating desire for a long time. In the beginning, when the desire first appeared in his mind, it may have been, probably was, only a wish, but it was no mere wish when he appeared before Edison with it.

A few years later, Edwin C Barnes again stood before Edison, in the same office where he first met the inventor. This time his desire had been translated into reality. He was in business with Edison. The dominating dream of his life had become a reality. Today, people who know Barnes envy him, because of the 'break' life yielded him. They see him in the days of his triumph, without taking the trouble to investigate the *cause* of his success.

Barnes succeeded because he chose a definite goal, placed all his energy, all his will power, all his effort, everything back to that goal. He did not become the partner of Edison the day he arrived. He was content to start in the most menial work, as long as it provided an opportunity to take even one step towards his cherished goal.

Five years passed before the chance he had been seeking made its appearance. During all those years not one ray of hope, not one promise of attainment of his desire had been held out to him. To everyone, except himself, he appeared only another cog in the Edison business wheel, but in his own mind, he was the partner of Edison, every minute of the time, from the very day that he first went to work there.

It is a remarkable illustration of the power, of a definite desire, Barnes won his goal, because he wanted to be a business associate of Mr Edison, more than he wanted anything else. He created a plan by which to attain that purpose. But he burned all bridges behind him. He stood by his desire until it became the dominating obsession of his life-and-finally, a fact.

When he went to Orange, he did not say to himself, 'I will try to induce Edison to give me a job of some sort.' He said, 'I will see Edison, and put him on notice that I have come to go into business with him.'

He did not say, 'I will work there for a few months, and if I get no encouragement, I will quit and get a job somewhere else.' He did say, 'I will start anywhere. I will do anything Edison tells me to do, but before I am through, I will be his associate.'

He did not say, 'I will keep my eyes open for another opportunity, in case I fail to get what I want in the Edison organisation.' He said, 'There is but one thing in this world that I am determined to have, and that is a business association with Thomas A Edison. I will burn all bridges behind me, and stake my entire future on my ability to get what I want.'

He left himself no possible way of retreat. He had to win or perish!

That is all there is to the Barnes story of success!

A LONG WHILE ago, a great warrior faced a situation which made it necessary for him to make a decision which insured his success on the battlefield. He was about to send his armies against a powerful foe, whose men outnumbered his own. He loaded his soldiers into boats, sailed to the enemy's country, unloaded soldiers and equipment, then gave the order to burn the ships that had carried them. Addressing his men before the first battle, he said, 'You see the boats going up in smoke. That means that we cannot leave these shores alive unless we win! We now have no choice—we win or we perish!' They won.

Every person who wins in any undertaking must be willing to burn his ships and cut all sources of retreat. Only by so doing can one be sure of maintaining that state of mind known as a burning desire to win, essential to success.

THE MORNING AFTER the great Chicago fire, a group of merchants stood on State Street, looking at the smoking remains of what had been their stores. They went into a conference to decide if they would try to rebuild, or leave Chicago and start over in a more promising section of the country. They reached a decision--all except one-to leave Chicago.

The merchant who decided to stay and rebuild pointed a finger at the remains of his store, and said, 'Gentlemen, on that very spot I will build the world's greatest store, no matter how many times it may burn down.'

That was more than fifty years ago. The store was built. It stands there today, a towering monument to the power of that state of mind known as a burning desire. The easy thing for Marshal Field to have done, would have been exactly what his fellow merchants did. When the going was hard, and the future looked dismal, they pulled up and went where the going seemed easier.

Mark well this difference between Marshal Field and the other merchants, because it is the same difference which distinguishes Edwin C Barnes from thousands of other young men who have worked at the Edison organisation. It is the same difference which distinguishes practically all who succeed from those who fail.

Every human being who reaches the age of understanding of the purpose of money, wishes for it. Wishing will not bring riches. But *desiring* riches with a state of mind that becomes an obsession, then planning definite ways and means to acquire riches, and backing those plans with persistence which does not recognise failure, will bring riches.

The method by which desire for riches can be transmuted

into its financial equivalent, consists of six practical steps:

- 1. Fix in your mind the exact amount of money you desire. It is not sufficient merely to say 'I want plenty of money.' Be definite as to the amount. (There is a psychological reason for definiteness which will be described in a subsequent chapter).
- 2. Determine exactly what you intend to give in return for the money you desire. (There is no such reality as 'something for nothing'.)
- Establish a definite date when you intend to possess the money you desire.
- 4. Create a definite plan for carrying out your desire, and begin at once, whether you are ready or not, to put this plan into action.
- 5. Write out a clear, concise statement of the amount of money you intend to acquire, name the time limit for its acquisition, state what you intend to give in return for the money, and describe clearly the plan through which you intend to accumulate it.
- 6. Read your written statement aloud, twice daily, once just before retiring at night, and once after arising in the morning. As you read--see and feel and believe yourself already in the possession of money.

It is important that you follow the instructions described in these six steps. It is especially important that you observe, and follow the instructions in the sixth paragraph. You may complain that it is impossible for you to 'see yourself in possession of money' before you actually have it. Here is where a burning desire will come to your aid. If you truly desire money so keenly that your desire is an obsession, you will have no difficulty in convincing yourself that you will acquire it.

The object is to want money, and to become so determined to have it that you convince yourself you will have it.

Only those who become 'money conscious' ever accumulate great riches. 'Money consciousness' means that the mind has become so thoroughly saturated with the desire for money, that one can see one's self already in possession of it.

To the uninitiated, who has not been schooled in the working principles of the human mind, these instructions may appear impractical. It may be helpful, to all who fail to recognise the soundness of the six steps, to know that the information they convey, was received from Andrew Carnegie, who began as an ordinary labourer in the steel mills, but managed, despite his humble beginning, to make these principles yield him a fortune of considerably more than one hundred million dollars.

It may be of further help to know that the six steps here recommended were carefully scrutinised by the late Thomas A Edison, who placed his stamp of approval upon them as being, not only the steps essential for the accumulation of money, but necessary for the attainment of any definite goal.

The steps call for no 'hard labour.' They call for no sacrifice. They do not require one to become ridiculous, or credulous. To apply them calls for no great amount of education. But the successful application of these six steps does call for sufficient imagination to enable one to see, and to understand, that accumulation of money cannot be left to chance, good fortune, and luck. One must realise that all who have accumulated great fortunes, first did a certain amount of dreaming, hoping, wishing, desiring, and planning before they acquired money.

You may as well know, right here, that you can never have riches in great quantities, unless you can work yourself into a white heat of desire for money, and actually believe you will possess it.

You may as well know, also that every great leader, from the dawn of civilisation down to the present, was a dreamer.

If you do not see great riches in your imagination, you will never see them in your bank balance.

Never, in the history of America has there been so great an opportunity for practical dreamers as now exists. The six-year economic collapse has reduced all men, substantially, to the same level. A new race is about to be run. The stakes represent huge fortunes which will be accumulated within the next ten years. The rules of the race have changed, because we now live in a changed world that definitely favours the masses, those who had but little or no opportunity to win under the conditions existing during the depression, when fear paralysed growth and development.

We who are in this race for riches, should be encouraged to know that this changed world in which we live is demanding new ideas, new ways of doing things, new leaders, new inventions, new methods of teaching, new methods of marketing, new books, new literature, new features for the radio, new ideas for moving pictures. Back of all this demand for new and better things, there is one quality which one must possess to win, and that is definiteness of purpose, the knowledge of what one wants, and a burning desire to possess it.

The business depression marked the death of one age, and the birth of another. This changed world requires practical dreamers who can, and will put their dreams into action. The practical dreamers have always been, and always will be the pattern-makers of civilisation.

We who desire to accumulate riches, should remember the real leaders of the world always have been men who harnessed, and put into practical use, the intangible, unseen forces of unborn opportunity, and have converted those forces, (or impulses of thought), into sky-scrapers, cities, factories, airplanes, automobiles, and every form of convenience that makes life more pleasant.

Tolerance, and an open mind are practical necessities of the dreamer of today. Those who are afraid of new ideas are doomed before they start. Never has there been a time more favourable to pioneers than the present. True, there is no wild and woolly west to be conquered, as in the days of the Covered Wagon; but there is a vast business, financial, and industrial world to be remoulded and redirected along new and better lines.

In planning to acquire your share of the riches, let no one influence you to scorn the dreamer. To win the big stakes in this changed world, you must catch the spirit of the great pioneers of the past, whose dreams have given to civilisation all that it has of value, the spirit which serves as the life-blood of our own country--your opportunity and mine, to develop and market our talents.

Let us not forget, Columbus dreamed of an Unknown world, staked his life on the existence of such a world, and discovered it!