

OPUNTIA

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THINKING AND GROWING RICHER

by Dale Speirs

Old Too Soon, Smart Too Late.

Napoleon Hill's book THINK AND GROW RICH is one that I wish I had known about when I was a young man as it would have changed my life for the better. First published in 1937, it has been in print ever since with millions of copies sold, and was one of the founding texts of the modern self-help movement. Hill was a secretary to Andrew Carnegie, who asked him to interview twenty of the millionaires of his time (pre-WW1, billionaires in today's currency) and see what they had in common. Hill discovered that the secret to success did exist, that it wasn't really a secret but one readily shared by the millionaires, and that the majority of people would never aspire to it because they were at the level of life they wanted or were too afraid to change. If I had to summarize the book in one sentence, it would be "Know yourself, know your plan, and just do it".

Hill wrote this and other books to help people get rich. Not necessarily get rich quick, for Hill himself emphasized there was no such thing and the millionaires he interviewed were the products of years of hard work and dedication. The book can be applied to any other aspect of life besides the getting of money, and it has inspired me to become serious, not about getting rich (I

am already comfortable) but about some of the things on my lifetime to-do list. Some of the steps to success I had discovered on my own over time, but it would have been nice to have learned them sooner from this book. Other steps were new to me and I am trying them out.

The book is illustrated by various anecdotes and testimonials, some of which are outdated and too much of their time, and some of it is based on bad or poorly-expressed science or pseudo-science. The basic principles are clear though, and just as valid as they ever were. They are based on fact, not theorizing, as the conclusions that Hill drew were based on his interviews with men who had definitely succeeded beyond average dreams.

Hill begins with a series of anecdotes about various people succeeding or failing in life, not just the millionaires but some as simple as the little coloured girl (I told you that parts of this book were too much of their time) who demanded and got 50 cents as payment for a debt owed by a white man who wasn't inclined to pay up. He also writes of some failures, such as the miners who tunneled for gold and gave up when the ore ran out. They had never bothered to educate themselves about geology, sold out at a loss, and watched as the new owner made millions because he recognized that the ore body had offset in two pieces because of a fault line. All he had to do was turn the tunnel three feet to one side to reach the rest of the ore body.

Thinking Your Way To Success.

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The first basic principle for success is desire. For most people, this means a vague idea that someday they want to be rich and live in a fine mansion. Hill emphasizes that dreaming is not desiring. A desire must be definite and capable of being translated into an action plan. "I want to live in a mansion" or "I want to be thin" are not definite desires because they do not have any action plans or definite resolution to them. "I want to increase the return on my assets by buying dividend shares" is a definite desire. The action plan would be to cash in underperforming term deposits and buying the shares. It may be "I want to lose and keep off one kilo of weight each month until I get down to 80 kilos", a definite desire. The action plan may be to cut out chocolate and soft drinks from your diet, walk up one flight of stairs instead of taking the elevator, and do fifty pushups a day.

Hill makes it clear that there must be a definite plan or else it is not a desire, just wishful thinking. This is why the majority of people never get very far in life, because they can't think what they want to do. They end up drifting into a job, drifting into home ownership, and drifting through life and on into the grave. Their children and grandchildren remember them but after that they are forgotten because they left no legacy. I've supervised many people who did that and we couldn't remember their names a year after the funeral.

Keeping The Faith.

Hill goes on to discuss another basic principle of success, that of faith in oneself. Again, he hammers home repeatedly that faith, like desire, cannot be some vague thing such as "God will provide" or let us all clap hands together and wish upon a star. Faith in this context means constantly reminding yourself with positive thoughts of your action plan and desire. People constantly thinking negative thoughts never seem to get ahead, in much the same way that those whose friends are criminals are very likely to become one themselves. Another way to look at it is to choose your friends carefully and avoid the whiners and complainers who will bring you down to their level. This includes family members who think they are helping you by giving advice but are only holding you back by discouraging you because you might fail.

"All impulses of thought have a tendency to clothe themselves in their physical equivalent." [Hill, chapter 3]

I was a supervisor for three decades before retiring at age 55 in 2010. I probably dealt with 2,000 employees over that time, mostly seasonal but about 10% permanent. On my own I noticed that some of my workers were plagued by continual bad luck or never got promotion. They would complain in the canteen about their constant misfortunes, but when I thought through their

problems, I realized that these were misfortunes of their own making. I am not writing of occasional random bad luck that afflicts all of us, such as a traffic accident or a broken bone from a fall, but those who attract a continual flow of misfortune. I think of a labourer with 30 years seniority who still worked for us as a seasonal and lived from paycheque to paycheque despite getting union wages. It was not misfortune afflicting him.

I recall one labourer who always had a story and eventually was dismissed for cause. He was absent once because a constable caught him doing 70 km/hr in a playground zone. His driver's licence had expired a month prior, the car plates were also expired, and while he did have insurance, he didn't have the papers with him as required by law. After he got out of remand, he lamented his bad luck to me at great length. I could not convince him that luck had nothing to do with it. It was speeding and neglect to renew his licence and the plates when he got the notice, not bad luck.

Another employee always seemed accident-prone, setting fire to her kitchen because she went out to do an errand and left a pot of cooking oil on the stove,. She was later taken off the mowing machine at work because she had so many preventable dents and crashes. She was finally evicted from her apartment because she let the bathtub overflow, ruining not only her unit

but the ones below her.

These people have several things in common: they do not pay attention to details, think ahead, or acknowledge that all actions have consequences. It is not bad luck that afflicts them.

In my earlier days, I tried to help some of these people but found I could not change them because they did not want to be changed. The 30-year labourer who lived paycheque to paycheque complained he could never get ahead, but he spent his money without a budget, mostly down at the tavern. He wanted a promotion but was denied it because he didn't have the training. When I offered him the chance to have our employer pay for a course at night school, he hemmed and hawed, then declined because he didn't think he could pass the course. With that attitude, naturally he couldn't. I realized that if he was determined to think of himself as a failure, then he would fail.

I think of another labourer who worked for me thirty years ago and is now a real estate magnate who owns apartment buildings all over the city. Back then, on coffee breaks in the canteen, he was always reading the real estate newspaper supplements and doing back-of-the-envelope calculations on how he could buy a house with a basement suite. He lived in a rooming house, saved his pennies, and eventually was able to purchase a run-down house in a cheap neighbourhood. He moved into the basement suite, rented out the main floor, got a second job, and began planning his next acquisition. In his own mind, long before he

bought that first house, he was a real estate magnate. He had desire, an action plan, and faith.

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An uncle-in-law of mine was constantly troubled with back pain and heart problems that made it difficult for him to keep a job. He weighed as much as any three men put together, but would never acknowledge that he should follow his doctor's advice and lose weight. He died in his 40s, unemployed, living in poverty, and still supported by his wife.

Faith as Napoleon Hill uses the term is not blind faith or religious faith. It is faith in yourself and the ability to see yourself as you would like to be or will be. I went through university never sweating an exam or worrying about the poverty I was living in as a student because years in advance I could visualize myself holding a B.Sc. and getting a responsible job as a supervisor soon after graduation. My action plan was to study hard and pass my courses. My desire was to be a horticulturist, not as a seasonal labourer but as a permanent supervisor. I succeeded. I never once thought to myself "What's the use?". Like my real estate magnate friend, I also visualized myself as a property owner, and bought a house with a basement suite, although I never got into it as a business. Co-workers at the same pay scale still rent because their money dribbled away and they never had the down payment, the true desire, the action plan, or the faith.

At the Millennium, I realized retirement at age 55 was looming. I did not want to spend my declining years doing what I had been doing for three decades. I formed the desire to begin investing in oil, bullion, and other things. I had an action plan, to read and learn, choose my investments, and then go hunt them down. No dealer contacted me and offered to sell me oil partnerships; it was my plan that did it. No junior petroleum company contacted me and offered units in oil wells; I researched the field and went out looking for them. Without having read Hill, I instinctively stumbled on the method of desire, action plan, and faith.

The Gatekeeper.

One of Napoleon Hill's basic principles is that of auto-suggestion, the idea that the conscious mind acts as a gatekeeper for ideas to reach the subconscious mind where they will be incorporated into one's psyche and motivate you. The method is to write down your specific plans (not vague dreams), constantly re-read the list, embed them into your mind, and visualize yourself carrying out those specific plans and succeeding at it. In my younger days I had always visualized myself as a homeowner. Without knowing of Hill's writing, I had found one of his methods, that of visualizing myself as successful, even if I was at the time living in a rooming house while saving up the down payment. In the past decade I saw myself as an investor in oil wells. My plans were specific; contact start-up oil companies to find out what

investments they had, read and research them, and go to their office and write the cheque to buy the investment. I became an investor by doing it, not dreaming it.

This is the point where I hear the most common objection: "I don't have the money". The people who tell me this always have money for cigarettes, booze, DVDs, candy, Internet access, trips to SF conventions, i-gadgets from Apple, books, and too much food (judging by their weight). My first investment was for \$1,000, a sum reasonably achievable for an average earner, yet I know many middle-income earners who say that such a sum is beyond them. Or they say "I can't get a decent job", which means "I can't find anyone who will set me up in a decent job without my having to sacrifice". I'm not talking here of brief spells of unemployment but rather a lifetime spent as a seasonal labourer. "Times are hard" is another excuse, but I went out into the world in 1979 when the unemployment rate was double-digits in Alberta because of the National Energy Policy. I visualized myself as an established horticultural supervisor, and went to job interviews not as a cringing candidate desperate for work but as someone who was going as an equal to the interviewers. I applied for about fifty jobs before I succeeded but I never gave up. Over the years I have posted job openings in the canteen for staff to read. Some put in applications and succeeded. Others could not visualize themselves as holding a responsible situation and moving up the ladder. With that attitude, and constantly

telling their subconscious that they're no good for the job, it is not surprising they never move ahead. Auto-suggestion is the use of positive thinking and action plans to visualize oneself in the future, but it can also be used to hold yourself back.

Suppose that every morning you get out of bed, commute to a job you hate, and complain about it in the evening to the few people left who will listen to you. What is your specific action plan? Is it to search for night school training to get you a better position? Check the job listings and keep applying for something better? Or do you visualize yourself as a failure? For most people in this situation, their action plan is to commute to a job they hate and complain about it in the evening to the few people left who will listen to them. They then repeat this procedure every day of their lives, using auto-suggestion to keep themselves down.

"I'm too old to learn" or "I haven't got the time", means that you'd rather watch television because the hockey game or Star Trek re-run is more important. Col. Harlan Sanders started Kentucky Fried Chicken when he was 65, using his first pension cheque as seed money. Auto-suggestion done properly acts to keep you motivated to plan and try for better things, rather than sinking back into "What's the use? I'll never win". If you keep telling yourself that you haven't got the time or money to make changes in your life, then auto-suggestion will absolutely ensure that you don't have time or money and your life won't change.

Scientia Est Potentia.

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Napoleon Hill considers the topic of knowledge, both general and specialized. General knowledge, while nice to have, does not give you a route to your goals. You must have specialized knowledge in whatever field of endeavour you aim for. That does not mean memorizing all the technical details. Hill worked for Andrew Carnegie, one of the great steel-producing magnates, who knew little about the process and instead relied on a circle of experts to build and run the foundries. By specialized knowledge, Hill means the ability to organize and use knowledge in fulfillment of your plans. His interviews with the great robber barons of his time showed they had the common thread of knowing where to get information when they wanted it, usually from experts who had done the thing.

"Knowledge will not attract money unless it is organized and intelligently directed through practical plans of action, to the definite end of accumulation of money." [Hill, chapter 5]

An accumulation of facts is not knowledge. Memorizing a list of prime ministers does not make one a successful politician, nor does quoting Hamlet's graveyard speech from memory make you a good Shakespearean actor. Knowledge must be applied in a useful manner. As a professional horticulturist, I was able to identify 100 species of trees and shrubs (which was an actual

requirement for my B.Sc.) but that information by itself was useless when deciding how to plant a new park. Nor is knowledge something to be gained once and then never sought further. Much of what I learned in university has been made obsolete, and over the years I spent countless hours reading and taking short courses to stay abreast of current trends. The list of pesticides I studied at school and first used on the job has changed dramatically. Pruning methodology was based on time-honoured tradition, but today it is based on the scientific studies of the late Dr. Alex Shigo, which showed that many accepted practices such as flush cuts were incorrect. Napoleon Hill recommends night schools and correspondence schools (which is how he learned accounting) for those wanting to get ahead. Today there is no doubt that he would be an enthusiastic supporter of the Internet as a method to learn new things. As he wrote: "*The way of success is the way of continuous pursuit of knowledge*".

Knowledge has to be applied to an idea to make you a success. Hill emphasizes that having gained knowledge, the next step is to apply it to some idea or scheme. Here again is where many people fail or sink back into habits and comfortable wage slavery, because they can't think what they want to do with their knowledge and their life. Hill points out that both failure and success are largely the result of habits. Success is the habit of getting useful knowledge, implementing it in the form of ideas, drawing up plans and carrying them out, and doing so because of

desire and faith in oneself.

Imagination is an important part of creating ideas and desires. Hill discusses the concept of imagination but veers into mysticism in doing so. "*Through the faculty of creative imagination, the finite mind of man has direct communication with Infinite Intelligence. ... It is through this faculty that thought vibrations from the minds of others are received. It is through this faculty that one individual may tune in or communicate with the subconscious minds of other men. ... This faculty functions only when the conscious mind is vibrating at an exceedingly rapid rate, as for example, when the conscious mind is stimulated through the emotion of a strong desire.*"

I don't believe in spiritualism or mysticism but I can see the point that Hill is making, albeit not expressed the way I would have done so. Imagination requires an impetus, specifically the desire and faith. Sometimes it can be subconsciously picked up by intensified unconscious attention to others, as we observe the successful people and wonder how they do it. Those who study the big picture of societies and nations as a whole will pick up on trends and details that serve as an example or a warning. In more practical terms, Hill mentions that the great millionaires of his time had the imagination to hire or otherwise surround themselves with men who had the ideas. The movie producer does not write the script, direct the film, or act the parts,

but has others do it for him. A successful producer over the long run is one who can recognize the best ideas from others. The robber barons didn't do it all by themselves; they relied on idea men and those who had the knowledge. The desire and the plan came from the millionaires.

First Thing Tomorrow, We Get Organized.

"Your achievement can be no greater than your plans are sound."
[Hill, chapter 7]

Good planning is essential in using imagination and ideas to fulfill desires and initiate actions. Hardly a new thing, but not done by those who stay at their level of incompetence and complaining. Plans are not necessarily rigid and set in stone. As conditions change, so must your plan be updated and revised. This too, is a common reason for failure, as people stubbornly stick to their original plan in the face of changed circumstances. Hill's observation of the millionaires of his day was that each relied on a group of trusted advisors. From this he established the principle of the Master Mind group. His advice is to gather together a group of like-minded individuals who are prepared to work with you for your goal, and for whom you are able to compensate them in some way for their trouble and effort. It is not enough to freeload and expect others to carry the burden for you. You will have to do the work, but rely on others for their best advice and

practical know-how. Hill recommends weekly meetings, but were he alive today, I am sure he would approve of private on-line discussion groups with a vetted membership of people known to each other by name and reputation (rather than hiding behind Internet alias). -8-

Organizing a Master Mind group requires leadership. Principles of a good leader are:

- 1) Courage and self-confidence
- 2) Self-control
- 3) A sense of justice and fairness in dealing with others
- 4) Definite decisions, not wavering about
- 5) Definite plans, with no guesswork or wandering off in all directions
- 6) Do more than expected
- 7) Pleasing personality that engenders respect
- 8) Sympathy and understanding
- 9) Mastery of details
- 10) Willingness to assume full responsibility
- 11) Co-operation by gaining consent of followers and the Master Mind group

Hill points out that many of the problems of his day were due to lack of good leadership. *"The majority of politicians have, seemingly, become high-grade legalized racketeers. ... [The bankers] have almost entirely lost the confidence of the public."*

So you see, there is no new thing under the sun. Hill repeated a conversation he had with Andrew Carnegie, who said that while quantity and quality of work were important, he would not keep with his corporation anyone who was not capable of working with others in a spirit of harmony.

From there, Hill goes on to discuss how to seek a position of employment, not a drudge job such as data entry clerk or labourer. He spends a considerable amount of time on this, with the view of helping people insert themselves into the middle of an organization, rather than waste years by starting at the bottom and working their way up. That is exactly what I did, starting as a gardener foreman, without having to first work five years as a seasonal labourer and then another five years as a crew foreman.

The 98%.

“Examine the first hundred people you meet, ask them what they want most in life, and ninety-eight of them will not be able to tell you. If you press them for an answer, some will say security, many will say money, a few will say happiness, others will say fame and power, and still others will say social recognition, ease in living, ability to sing, dance, or write. None of them will be able to define these terms, or give the slightest indication of a plan by which they hope to attain these vaguely expressed wishes. Riches do not respond to wishes. They respond only to definite

plans, backed by definite desires, through constant persistence.”
[Hill, chapter 9]

Hill also studied the 98% of people who were failures, in the sense that they just drifted through life and soon settled at their level. He came up with a variety of reasons, but the main reason was simply lack of a well-defined purpose in life. It reminds me of the old saying that if you don't know where you're going, any road will get you there. I knew as a teenager that I would work in an outdoor job. My idea of Hell is staring at a computer screen all day in a cubicle. Despite being a farm boy, I knew ranching wasn't the life for me, so I planned for a horticultural career. I never drifted from one job to the next, from a shop clerk to a warehouse worker, from retail to construction work, as did so many of my school classmates.

Hill's analysis of several hundred millionaires showed that they made decisions promptly, then stayed the course. Those who failed to make money were procrastinators and often changed their decisions. Hill points out that this is intertwined with desire, for if you know where you are going, your decisions will automatically narrow their range into those that will take you there. Decisions come from desire, and as you think about those desires, so shall you eventually act. If you think continuously about some desired goal, then you should start moving towards it, and your thoughts transmute into reality.

Conversely, the fearful person moves into timidity and never accomplishes anything. This principle is well known to psychologists, namely the power of positive thinking. But, it must be emphasized, there comes a point when you must not only be thinking about your desired goal, but you must act on it. I know people who have ruminated to me that they will someday set up such-and-such a business, and ten years later are still ruminating without having made any actual plans or taken concrete steps. I spent a couple of years thinking about investing in commodities, but eventually stopped thinking about it and actually did it.

Having begun action, you must also have persistence, about which Hill expends a chapter in his book. He remarks that persistence is to the character of a person as carbon is to steel. You may have the desire, organize the plan with the help of your Master Mind group, but if you carry on with your daily routine and never persist in your plan over delays and setbacks, you have not complied with the recipe for success. Persistence is a habit to be cultivated. Some zinesters and SF fans publish books because they persisted in the face of a steady flow of rejection letters from editors, while most who tried threw their manuscripts into a drawer and went back to watching Star Trek re-runs.

Hill mentions fear of criticism as a major roadblock to success, not just from editors but from family and friends. A healthy helping of egotism (but not to excess) contributes to persistence

and success. You will realize that only you can **-10-**
control the direction of your future to your benefit, instead of letting others drag you down to their level. Your friends and family might be and often are well-meaning, but they will hold you back. This is another point that I discovered on my own without realizing it. I had high school classmates who stayed as janitors or in other low-level jobs. We drifted apart, for I felt better associating with a higher class of people who were moving ahead in life, and realized that I should not take advice from a comic book store clerk who lived in cheap lodgings and always would. Do you associate with losers of your kind or instead try to befriend people of a better class and temperament? This is not social climbing, this is bettering yourself.

Potentia Est Omnia.

Hill uses a number of terms in his book with different definitions than we accept today. He spends a chapter on power, which to him was organized and intelligently directed effort. Power is needed to implement your plans to a definite purpose. Hill notes that Carnegie used the Master Mind principle with a group of fifty or so men to run his empire, as did the other millionaires of his day. I don't have a Master Mind group of fifty, but do meet regularly with several people in the investment field. I do not know how to lubricate a pumpjack or read mud logs, but my group includes oilmen who do. I have the acquaintance of an

investment broker who keeps me apprised of new dividend share or bond issues, while in exchange I have educated him about palladium. All of us are traveling to our destinations with organized and intelligently directed effort.

Among my seasonal labourers were groups who might be considered Master Minds in reverse; they reinforced each other as heavy drinkers and spendthrifts, and will end their days eking out an existence on a sparse pension in a rooming house. I go to science fiction conventions and see people my age who were comic book store clerks thirty years ago and still are. They pontificate about the world with great assurance, but have to sleep on the floor of a friend's hotel room and live off the consuite junk food because that is the only way they can afford the convention. Calgary has a literary workshop club that has been running for decades. A few members have managed to publish novels, and after doing so, have left the club and now associate with big-name publishers and authors. Many in the workshop have never been able to publish in a paying market but list their two short stories in non-paying small-press magazines as if they were another Isaac Asimov, and lecture at convention panels on how to get published. I wouldn't take their advice anymore than I would have listened to one of my labourers giving me a hot stock tip.

True power requires a harmonious group, in the sense that all are pulling for the same goal, even if there is disagreement about the

details. Consider the company you keep as you travel through life. I am not saying you need to be a social climber who discards acquaintances when a better class appears, but neither should you let deadweight friends keep you down at their level. Nor am I just talking about the getting of money. It could be your goal of getting a PhD, qualifying for an Olympic team, or publishing a novel. You need the power of organized and intelligently directed effort, through the reinforcement of a Master Mind group.

There's Always Hope.

Hill then makes a brief detour into sex and advises that some is good but don't dissipate yourself. This is basically Aristotle's golden mean, that of everything in moderation. From there he makes a jump to another factor he noticed in interviews with thousands of successful people. The majority of millionaires he dealt with did not come into their prime until they were in their 40s and 50s. He concludes it is because there was too much time and energy wasted in younger days with sex, drugs, and ragtime (rock-and-roll hadn't been invented yet). By the time you get into your 50s, you are not the party-hearty person you once were, and therefore can turn your energies to more profitable matters. Sublimation, the psychologists call it. That's not to say that you should become celibate in middle age.

The subconscious mind is where emotions rule, and Hill emphasizes the power of positive thinking. It is not an easy thing, and I haven't yet succeeded entirely. Negative emotions such as fear and anger creep into one's thoughts, and one must work constantly to eject them in favour of positive emotions. This is a matter of forming habits, those of desire, faith, and planning. It doesn't mean that one has to be a pollyanna and ignore the bad things around you. It is a difficult thing to keep negative emotions out of your mind and adopt a forward-looking point of view of optimism. It needs constant effort, but it must be done. As you think, so shall you do. Negative emotions dwell on the past, which cannot be changed, while positive emotions look to the future, which can be altered to suit you. Hill wasn't the first to realize this point, and many pop psychology books have since repeated it, but it is a point missed by countless people who live a life of quiet rage.

As a farm boy, I learned that you don't climb over the manure pile, you go around it. The bad things in life can be divided into things you can do something about, in which case you should, and those you cannot, in which case you must learn to view them dispassionately and learn not to get worked up about them. It helps to ignore the mass media, or at least just skim the headlines instead of letting them control your emotions. As a personal example, I cannot right the wrongs of Wall Street, where the banksters wrecked the world economy with impunity and none

have gone to jail, but I can study their behaviour and decide on personal investments that will bypass the damage they have done.

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You Think, Therefore I Am.

Hill goes on to some shaky pseudo-science when he claims that human brains receive vibrations from each other through a universal ether, and as a result of which thoughts are transmitted and received. As I read his paragraphs, a simpler explanation came to mind. People who allow negative thoughts to possess them do not pay much attention to the body language and speaking of others, so wrapped up are they in their own misery. Conversely, no one likes to be around a grouch who is continually negative. This blocks the exchange of ideas and reduces communication, to the detriment of the grouch. He misses out on opportunities and networking that could lead him to a better life. People who have mastered positive thoughts look outward and notice things around them. They actively seek ways to improve their lives and are receptive to suggestions from others. When they go out searching for a better life, using practical methods, not wishful dreaming, they can't help but come into contact with the best around us. You have heard the saying that people who go looking for trouble always find it; many a tavern brawl has begun because of that principle. But the opposite is true as well; if you go looking for the best opportunities, you will find them.

Your search will automatically move you in the direction of success, because you are speaking to oilmen and financial advisors, instead of shouting with drunken hooligans in a roadhouse.

That is not to say you will get rich quick, for as Hill reminds us, there is no easy route to riches, and men like Carnegie and the other barons of his time took years to reach their pinnacle. For the more modern reader, remember that Bill Gates and Paul Allen took a decade to build up Microsoft, while the dot-commers who flashed across the sky tumbled to the ground after the Millennium. Amazon is the largest bookseller in the world and is steadily destroying the super-bookstores such as Chapters/Indigo or Barnes & Noble, but Jeff Bezos didn't do it in a couple of years. Gates and Bezos have been vilified by countless detractors, but keep moving forward because they have unconsciously assimilated the principles of desire, faith, and auto-suggestion, even if they haven't read Hill.

I noticed this myself when I first resolved to begin investing in a systematic way, long before I read Hill. Reading, researching, and talking to company experts opened up whole new worlds I knew nothing of previously. Those worlds were always there around me but I never noticed them before. About ten years ago, I went from just parking my money in term deposits to buying units in oil wells and finding dividend funds that paid 6% with no

risk when most people were content to earn 2% (less than the true inflation rate) in term deposits. I studied tax shelters such as flow-through shares and Tax-Free Savings Accounts, and discovered that the income tax law isn't as complicated as I thought. I've mentioned my investments to others, who bleat that tax law is too complicated and takes too much time to learn, and thus will confine themselves by auto-suggestion to mediocre returns. None of my investments are gambling in the stock market, lest anyone say they can't afford to risk their life savings. Neither did I; the Panic of 2008 hardly affected me. My investments pay real returns as income, not double-or-nothing bets on the stock exchange.

Hill's idea that we receive and transmit thoughts between each other's brains can be better stated that we observe and display body language and subtleties of speech without consciously realizing it. You can communicate only with comic book store clerks and chronically unemployed SF fans, or you can meet a better class of people as you contact company officials in your search for better investments. You will elevate yourself unconsciously as you express your desire, resolve your faith in yourself, and carry out your plans, and elevate yourself as you communicate with people who succeed rather than give up. This is not to be confused with social climbing but rather as assembling a Master Mind group, not of bank clerks who will only sell you a 2% term deposit, but of

company officials who make or mine real products and are looking for investors.

You Have Nothing To Fear But Fear Itself.

“Poverty and riches often change places. The Crash [of 1929] taught the world this truth, although the world will not long remember the lesson. Poverty may, and generally does, voluntarily take the place of riches. When riches take the place of poverty, the change is usually brought about through well conceived and carefully executed plans. Poverty needs no plan. It needs no one to aid it, because it is bold and ruthless. Riches are shy and timid. They have to be attracted.” [Hill, chapter 10]

Hill concludes with a final chapter on what holds most people back in life, namely fears. Fear of poverty is the main one he lists. This book was published during the Great Depression. Those of us old enough to have parents or grandparents who lived through that era will have heard firsthand the stories. Although 75% of the population was still employed, those lucky enough to keep jobs, no matter how poor the wages, were often paralyzed by fear in their economic lives. Both sides of my family were farm folk. My father grew up in the Dirty Thirties on a south Saskatchewan homestead in the drought-stricken area, and his family were eventually forced to migrate to a new farm near Calgary. Grandfather, then in his fifties, sold the homestead at a

small loss of about 10% and bought the new farm at 10% more than the mortgage on the old place. Most flatlanders gave up instead of starting anew and lost everything. My mother’s family homesteaded in central Alberta where there was no drought but livestock were barely worth their keep, and the fear was still there. Her uncles had to move back onto the homestead just for a roof over their heads, and hunt coyotes for the pelts. It shaped them, just as the current Great Recession will shape the mindset of the working generation today. Those suffering extended unemployment after the Panic of 2008 will be as indelibly marked in their psyches as their great-grandparents were in the 1930s. Hill emphasizes that fear cannot be allowed to paralyze your mind and provide an excuse for giving up. -14-

“The two roads that lead to poverty and riches travel in opposite directions. ... No alibi will save you from accepting the responsibility if you now fail or refuse to demand riches of life, because the acceptance calls for but one thing (incidentally the only thing you can control) and that is a state of mind.” [Hill, chapter 15]

In his conclusion, Hill dwells on the single most important factor of the book, that of excluding negative emotions and thoughts from your mind. It is also the most difficult thing to do, but is essential for any attempt at succeeding in life. One must have a positive desire at the centre of the mind, the faith that it can be

done, and a workable action plan. Auto-suggestion can be negative or positive, but success demands that it be positive, and the negative excluded from your mind. Your thoughts determine your progress in life. You decide your future, not society.

Epilogue.

Ken Bausert, in a 2012 issue of his zine THE KEN CHRONICLES, responded to another zinester who complained about how hard it was to find work. The correspondent had what I refer to as a degree in uselessness. Like many young people, he got his papers in communications expecting to get a nice job as a graphics designer or Website operator. Ken pointed out that it is possible to make a living doing useful stuff such as yard maintenance, part-time wedding photography, or automobile repair. I've always said that having a journeyman certificate in plumbing or furnace repair is a licence to print money. When someone's furnace goes out on a -20° night, they're not going to postpone repairs or quibble about a \$200 invoice for an hour's work.

Hard work? Yes! If I lost my investments and had to go back to work, I could do it, with 35 years experience, a BSc in Horticulture, and a journeyman certificate in landscape maintenance. It would be hard work for me but I would do it. Not too many men keep pruning trees past 55, but I would do it and find the work. If your chosen field doesn't pan out, look to new

horizons. One of my co-workers in the Parks Dept, an irrigation foreman, retired a few years before I did. Instead of sitting around, he started a janitorial business. If you think scrubbing toilets is beneath you, that is your privilege but remember that someone gets paid for it. Do they pay off a mortgage on it? Probably not, but they have steadier work than a Website designer who can be replaced by outsourcing to India.

Remember Napoleon Hill's main points. There is no get rich quick plan. 98% of people never do more than exist because they can't think what they want to do with their lives. As you think, so shall you become. Choose your friends above your current status instead of slumming with the wage slaves who drink their paycheques. Have a specific plan to do something useful that there is a demand for. Don't have vague dreams or get a degree in uselessness and then expect a good job.

Don't tell me it can't be done. I may not be one of the 1% but I am in the top 50% of Canadians by wealth, and I wasn't born to it. My co-workers had the same pay as I did, but never invested as I did. All of us can look around and see self-made entrepreneurs who made it from nothing. All of us can also name people who never amounted to anything, not necessarily due to drink or poor health, but because they just drifted through life. We all arrived suddenly in the cradle, but too many people just drift into the grave.

SEEN IN THE LITERATURE

Woolfson, M.M. (2013) **A postulated planetary collision, the terrestrial planets, the Moon and smaller Solar System bodies.** EARTH, MOON, AND PLANETS 111:1–14

“In a scenario produced by the Capture Theory of planetary formation, a collision between erstwhile solar-system giant planets is simulated using smoothed-particle hydrodynamics. Due to grain-surface chemistry that takes place in star-forming clouds, molecular species containing hydrogen, with a high Deuterium/Hydrogen ratio taken as 0.01, form a layer around each planetary core. Temperatures generated by the collision initiate Deuterium–Deuterium reactions in these layers that, in their turn, trigger a reaction chain involving heavier elements. The nuclear explosion shatters and disperses both planets, leaving iron-plus-silicate stable residues identified as a proto-Venus and proto-Earth. A satellite of one of the colliding planets, captured or retained by the proto-Earth core, gave the Moon; two massive satellites released into heliocentric orbits became Mercury and Mars. For the Moon and Mars, abrasion of their surfaces exposed to collision debris results in hemispherical asymmetry. Mercury, having lost a large part of its mantle due to massive abrasion, reformed to give the present high-density body. Debris from the collision gave rise to asteroids and comets, much of the latter forming an inner reservoir stretching outwards from the inner

Kuiper Belt that replenishes the Oort Cloud when it is depleted by a severe perturbation. Other features resulting from the outcome of the planetary collision are the relationship of Pluto and Triton to Neptune, the presence of dwarf planets and light-atom isotopic anomalies in meteorites. **-16-**

The initial Solar System is taken as having had the existing four major planets plus two others ... Their internal structures were ... a core consisting of iron-plus-silicate, a mantle that was mostly silicate but with some iron, a layer of hydrogen-containing molecules plus silicates and, finally, a hydrogen–helium atmosphere. ... Bellona and Enyo, both considerably more massive than Jupiter, would have had extensive families of satellites, some more massive than Ganymede. ... the Moon was a satellite that was left in orbit around the Bellona residual core, now Earth.”

Speirs: Now this is a great concept. Two gas giants, Bellona and Enyo, orbiting somewhere between the present-day orbits of Mercury and Mars collide, triggering a nuclear fusion explosion that blows them both apart. Their cores re-form as Venus and Earth. One of their satellites becomes the Moon, and two other satellites become Mercury and Mars. The solid debris form the asteroid belt, while the gases and liquids re-condense to form comets in the Kuiper Belt, which in turn drift out to form the Oort Cloud. Science fiction is so boring compared to the real universe.