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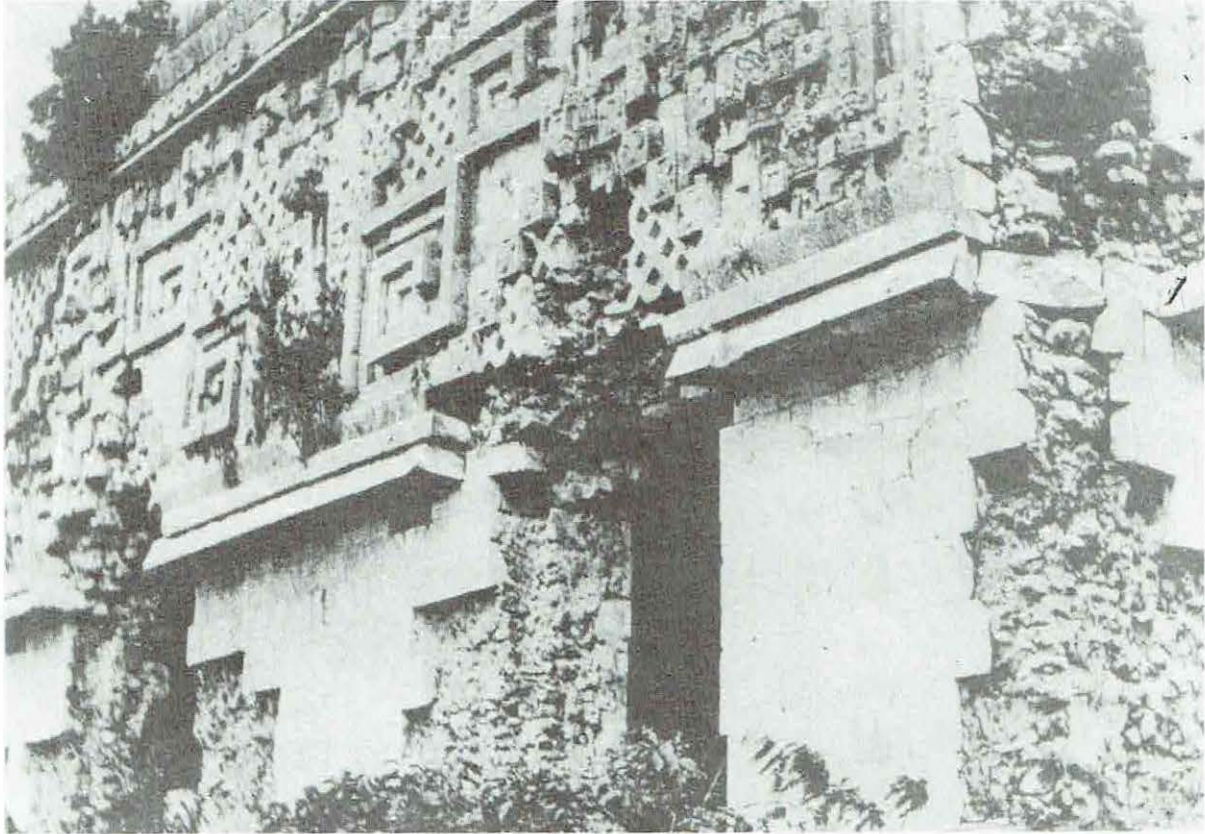
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**Casa del Gobernador
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Uxmal, Yucatan**



**YOU UNLIMITED
ASSETS AND LIABILITIES**

Prayer

**Take Inventory
Handicaps
A Case History
More Case Histories**

**Unnoticed Handicaps
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State Case Histories
A Case History
Description
The Process

Michigan
County
Map of the County
Michigan Handbooks

1900

THE HISTORY OF THE MICHIGAN COUNTY



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Beloved Centurion:

It is with regret that we bring you the last lesson in this series, YOU UNLIMITED. We have enjoyed doing it for you and we feel positive that you have found much in it that is helpful.

You are a Mayan because you are endeavoring to build something finer in every department of your life, and as you continue on the Mayan Path we know there are riches undreamed of ahead for you.

In this last lesson, we call to your attention that many have handicaps in their lives which they do not know exist, and it is for this reason that we stress the importance of taking stock of yourself. In our files are many letters from people who have discovered handicaps of which they were unaware. The truths set forth in the Mayan Teachings have taught them to recognize these handicaps and shown them what to do about them. Even a minister's wife, in balancing her ledger of assets and liabilities, found one, and her letter to us is a living example of the truth of this. She writes:

"I have been a minister's wife for nearly thirty years. My husband will soon have three congregations to minister to in this lovely city, so you see we both need a great amount of spiritual food in order to influence others and to meet our daily problems. I have had a great deal of experience in Christian work and a great deal of disappointment, but am beginning to find I can meet these situations in a better way. The Mayan teachings to me are wonderful. I have found them of indescribable help and find that I am more able to help those I contact day by day. I found that positive thinking was what I needed. I eagerly await all the studies which I receive."

This letter proves how even a person whom you would think would have great understanding, had difficulty in achieving a successful life before she became a Mayan. She had a handicap in her life which even she, herself, did not recognize. So it may be with you.

Your body which God has given you is the house in which the real you lives, but the soul is the real you; - we alone can make our character, and it is my opinion that there is not a man or woman, regardless of how poor they may be, who cannot build a fine character. I believe that many of us do inherit characteristics from our parents, but my great experience in helping people in all walks of life has proved to me beyond a shadow of a doubt that a good character is, for the most part, the fruit of personal effort, and is not something we have inherited from parents who are wealthy or who hold a high station in life. I have seen fine characters emerge from homes where no advantages existed, just as you, at some time in your life, have seen a beautiful flower emerge from unfavorable conditions, such as poor soil, not enough sun and other elements considered so necessary for cultivating beautiful flowers.

It is not so much what a man achieves in the way of worldly goods that he should think of, but rather, first, of his character and then of material things.

If he has character he need have no fear about material possessions, for he will have riches beyond these things. Some of the happiest people I have known enjoy very little of the world's riches, but have built fine characters. Here's a thought on which to contemplate - only that which we have built into our character will remain with us steadfastly after we leave this plane of life.

Your Instructor does not have words to stress the importance of CHARACTER adequately. J. P. Morgan, the great industrialist, once was asked what he considered the best bank collateral and he replied without hesitation, "Character". It is not always easy to achieve; - you cannot dream yourself into character, it takes real effort and action; you must hammer and carve it out.

As you know, our membership rolls in the Mayan Order are constantly growing and, since we are non-denominational, our membership represents practically all religions. Regardless of what our religion is, the essential thing is that religion be included in our success and character building. There is no more fatal error than to think that any character can be complete without the religious element, because the most important factors in character building are religion, morality and knowledge, particularly knowledge and understanding of oneself.

In bringing you these instructions in YOU UNLIMITED, Beloved Centurion, I would like to go a little further and express my conviction in no uncertain manner; it is just this: - I believe in the importance of keeping Christ first in your life. We shall never wander from Him when we make character the aim of all our discipline in our daily life. And if we hold fast to Christ and keep Him first in our hearts, there is no problem which cannot be solved. That is something for you to remember when trouble besets you, whether it is health, business, domestic problems, failure to achieve success - whatever obstacles may arise which seem to be keeping your ledger of life on the liability side rather than the asset side. I hope you will cherish this truth, use it, depend upon it, lean upon it, and know that it is true - it can change your life. I believe this and know it to be true.

So let us begin this study with our prayer for a successful understanding of it.

PRAYER

As I approach the close of these lessons, Heavenly Father, seal all their meanings to the good of my life, and help me to add to them through my own experience as the years go by.
Amen.

TAKE INVENTORY

A well-conducted business frequently checks its stock, equipment, and obligations, to see where it stands. The telling figure is the difference between assets and liabilities. If liabilities exceed assets the business may be slipping and may be failing. If they just balance it is probably

holding its own, but a business must do better than that to succeed. If assets exceed liabilities, the situation is probably good in the measure of whatever the difference is.

That is something to which YOU UNLIMITED needs to give regular attention. Do it when you begin and regularly thereafter to see which way things are going, so you can keep things on the credit side.

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What are your assets? There are more than we can list here, especially when we remember that yours would be different from those of anyone else. Among them, however, are such things as health, natural abilities, training, personal happiness, family, friends, habits of efficiency, application, determination, good judgment, kindness of heart, fairness of attitude, opportunity, and many others. These are your equipment and capital. You need to know what they are, to use them productively, and to increase and sharpen them as you can.

On the other hand, what are your liabilities so far as YOU UNLIMITED is concerned? They are such things as weakness, wrong habits, lack of ideals, procrastination, failure to try hard enough, self-indulgence, narrowness of viewpoint, unconcern, indifference, lack of respect for others, lack of self-respect, lack of training or disposition to get it, lack of influence, lack of helpful friends, and the like. These represent your poverty, as your list of assets represents your wealth.

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You need to take inventory of both these phases of your life at frequent intervals. You live with yourself all the time, so you ought to be sure you are well acquainted with the self you have to associate and work with. Really, if you could meet yourself somewhere, would you know who you are? Have you analyzed your own nature as you have probably analyzed the personalities of others? Do you know yourself as well as you think you know your next door neighbor?

Unless you do you are no more equipped for the successful use and development of your own qualities than one would be who tries to operate a great machine without being familiar with it. Consider this very seriously. Bear in mind that the starting point in anything is knowing what you have to work with and its limitations. Know yourself and any changes in yourself, making certain which side of the ledger they belong to. Your Instructor has laid great stress all through your study on the importance of self analysis.

Some liabilities in the management of one's life can be changed to assets; in the course of this lesson we shall try to explain how that can be done. But it never happens with anything one does nothing about. Watch out for it in the management of YOU UNLIMITED.

HANDICAPS

*I*N business a liability is usually a debt or obligation to someone else. In life management it is most likely to be a handicap in the form of some negative condition or other. A debt has to be paid, but a handicap

can often be overcome or even turned to account.

To turn a handicap into an advantage may take grace and stamina as well as ingenuity. Because it does take them some people do not have the courage to attempt it. They forget that to go on enduring a handicap takes more courage and is more costly than either overcoming it, defeating it, or turning it to account.

There is a saying that an optimist is one who takes the lemons life hands him and makes lemonade of them. That would be true, if life really handed us any lemons. What appears to be a lemon is often a treasure, a blessing in disguise. We may take a development as a lemon and lose, or we may see possibilities in it and gain, or we may at least prove ourselves stronger than the condition.

Some of those who read these words will have special handicaps that have long been discouragements to them and kept them from trying for the unusual privileges and compensations of life. This lesson is an attempt to tell them that whatever their handicaps are, there is probably some way to turn them to account. Not only that but it is conceivable that they may have them as goads to prod them to learn how to triumph over them, and either through them or in spite of them to make their lives victorious.

The rest of those to whom this lesson comes, like most other people, are probably average folks who seem to have no special handicaps. Still they should not count themselves out. There is probably no one who does not have something to overcome. We may have just been so busy we did not notice it.

That is another evidence that the person many of us know least well is ourselves. If we looked ourselves over now and then we would discover some of these unnoticed difficulties, and realize the importance of doing something about them. We will give more detailed attention to this a little later.

A handicap, then, can be either a real hindrance or a potential advantage. Let alone, it is a hindrance, and a hindrance is a liability. Adapted to improvement and accomplishment, it becomes an advantage, and an advantage is an asset. There is a magic in all success which we will call the power to turn liabilities into assets, and thus swing the balance from the red to the black. In business this is always hard and sometimes impossible, though real genius sometimes does it. In life management it is nearly always possible, and though its accomplishment is still a work of genius you can do it. Let us now look further at some of the phases of this miracle magic in the management of YOU UNLIMITED:

A CASE HISTORY

*I*N the life of a certain farm boy years ago handicaps were changed to assets, despite the fact that he knew very little about such things. It came about through the goodness of God, whose leading he was trying to follow. It is always thus, for God leads us only to our good if we let Him lead us at all.

This boy, an only child, suffered an incapacitating injury early in life which made it impossible for him to do anything but the lightest farm work, a

condition which rural regions do not look upon with favor. Situated where everyone made his living farming and doing heavy work, he found it harder and harder to adapt himself to his environment either economically or socially.

Anyway, he did not seem cut out for the farm. Its work was a mystery to him. He admired a good farmer, but he knew he could never be one. The hindrance to social contacts gave him an inferiority complex and made him shy.

Feeling that this was the only hope, he decided to go to high school then to college. How he did not know. The neighbors jeered, and the family definitely objected. The father pronounced that there would be no schooling beyond the eighth grade, if even that. His word was law, and that seemed to settle it. Yet the boy hoped to find a way.

The nearest high school was in the town six and a half miles away. A few months before time for the term to open the father abandoned the family. This was a hard experience emotionally, and it took away all hope of aid. But at the same time it removed the one insuperable barrier to preparation for anything but farming. The boy had nothing to turn to but his own efforts.

The first year of school he walked the six and a half miles and back daily till winter closed down. Then he rented a cheap room with no heat and ate what could be obtained, sometimes only bread which was five cents for a loaf which could be made to last a day. The second year he found part-time employment and in one way and another worked his way through high school and college. He entered college with twenty dollars in his pocket and graduated with the same amount. He earned an advanced degree, entered a profession, and was considered successful.

He thought often, and still does, how his efforts with the help of God enabled him to turn injury, poverty and sorrow, into assets. If he had had smooth sailing he would not have made so many influential friends nor learned the patience that held him to his task till his aim was accomplished. If he had not been toughened in the school of experience he would have given up long before the goal was in sight.

This is just one case history. There are countless others more striking still. Maybe one of them is yours, or will be when you have won and carried out your first objectives through the facilities of YOU UNLIMITED.

MORE CASE HISTORIES

A young man of Athens had difficulty even in carrying on a conversation because he not only had an impediment in his speech, but his chest was flat and his lungs so shallow that he could hardly give his words enough force to make them heard.

To add to these handicaps his father died. He left the son an estate sufficient to take care of him, but the administrator appointed was an uncle who turned out to be dishonest and squandered the young man's money, leaving him with nothing but a handicap with which to face the world. Having no means to hire a lawyer, the young man decided to prosecute his uncle himself. So he studied law. Meanwhile

he practiced talking while running uphill with pebbles in his mouth until he overcame the defects. Then he sued the uncle and won a worthless judgment; but Athens had a new orator, and Demosthenes became one of the greatest of all time. He had turned a handicap into an asset.

Frances Van Alstyne found herself blind and unable in most ways to take part in the life of her generation. But there were things she could do. She had deep religious feeling, and she had a gift for writing verse. So, as Fanny Crosby, she became perhaps the best known writer of simple gospel songs in her time. For many years her songs were sung more than any others, and a number of the best of them are still in common use. She turned a liability into an asset.

Job, the man of Uz, in the Old Testament, had about all the troubles one could bear. But from these plus the irritation of offensive volunteer advice from three friends who were not capable of giving it he learned the two things his erstwhile goodness had lacked - forgiveness and humility. With these learned to the point of practicing them his life became richer than ever and he was blessed with more good fortune than before. It was more than worth all his suffering, for with the help of God he turned the sackcloth of mourning into happiness and success.

John Bright lost his beautiful wife when they were both yet young. He sat alone nursing the grief of his bereavement when Richard Cobden came and asked his help getting repealed the Corn Laws that were depriving the poor of food. In the successful labors that followed Bright grew strong enough to bear his grief; and by doing a good turn for thousands of needy people he made himself an enviable name in history. Cobden opened the way for him, with the help of God, to turn his heart-breaking liability to account.

The list is endless, but these are enough to show what is meant by turning liabilities into assets. What have you been doing about your hindrances - just bearing them and letting them get worse all the time, or applying your abilities to find ways to turn them into assets and thus enrich your life? Here is something worthwhile to which you can apply the powers of YOU UNLIMITED.

UNNOTICED HANDICAPS

THE case histories which have preceded this lesson have all dealt with handicaps that one can see and know, even handicaps one could hardly have without knowing it. But there are invisible, and even unsuspected ones, for which we must also be on the lookout. You may be paying for some of these right now, and considering it bad luck, or chance, or someone else's fault. That is one of the reasons we all need to analyze ourselves now and then, and try to see what makes us tick, or perhaps keeps us from ticking.

A. had a bad temper. It involved him in constant arguments, lawsuits, and even a few near physical combats. He had a long list of enemies, and instead of shortening it he was increasing it all the time. With some hesitating advice, from a little more careful Bible reading, and from some common sense gained through meditation, he came to his senses and saw what he was heading for. He brought his emotions under control, and found that they were just as ready to help him succeed as to make him fail. So his chief liability became an important asset, as a well

managed emotional life always is.

B. was a man of caution, but he was so cautious that he never did anything. He never finished things because he never started them, and he never started them because he was too timid. In some way he was led to see that exaggerated caution is really a form of lack of faith. He remained cautious enough not to do foolish things, but at the same time he became daring enough to attempt wise and possible things. His caution then became a guard against waste and failure, and he went right on succeeding. He had turned his liability into an asset.

C. was a born leader, but he had never let his qualities of leadership get under the control of reason and idealism. These he left down in that unconscious level where the spirit of the jungle still lurks. Someone helped him see that he was ruining the happiness of his home, suppressing his children, and losing his friends by his overbearing ways. He saw that by running impulses through the screen of a spiritual viewpoint he could stop being a crude boss and become a helpful guide. He thus turned a great liability into an asset that largely remade his life.

D. was a scholar and a student. He spent all his spare time reading and observing. This in itself was a good thing, but the trouble was that he never did anything about it. He was acquiring knowledge for its own sake rather than as something to enrich his own life and those of others. When he saw his mistake he remained a student, but one who tried to learn beneficial things and apply them in helpful ways. His life changed from a negative to a constructive one, as he changed this liability into an asset.

Find your handicaps and change them into assets. That is one of the things YOU UNLIMITED is for.

WHO IS IN CHARGE?

*S*UCCESS in the things we have been considering is largely a matter of determining and establishing once for all the question of who is running your life. A business executive who is too weak to make his own decisions and rulings is not a success and will not long remain at the head of the organization. A good executive is reasonable and just, but he never allows any question to exist as to where the final authority centers. He uses that authority wisely, but he uses it when needed.

That is exactly what you need to do. Make yourself the right kind of a manager, but manage. You are the only head of YOU UNLIMITED. Remember that, and let nothing undermine or misguide your authority. Under God you have been appointed master of your fate. Be it in the right way, but be it.

Everyone has these problems and questions to face and work out. St. Paul admits freely that he had them, and that one of them was the common problem of the insistence of the flesh. He knew the importance of the physical life as a controlled servant and its danger as an uncontrolled master. So he wrote, "I keep my body under and bring it into subjection." The Greek word can also be translated buffet, implying that if the flesh grew too unmanageable he might even have a

woodshed session with it till it submitted to the powers of reason, will, and idealism.

In Rabbi ben Ezra Browning remarks, "Nor soul helps flesh now more than flesh helps soul." That is, the liability can be turned into an asset. The flesh can drag you down to something less than your best self, but it can also help your spiritual nature if you see to it that it does.

Do not let your physical strength go to waste. Bid it help others instead of hurting them, give instead of only taking, serve the will instead of swaying it. Watch the appetite for food. See that it contributes to health rather than disease and breakdown. Guard the feeling (emotions) stirred up by the release of amazing chemicals into the blood to be carried to the brain. Rule out the hate and fear and encourage the love and justice. It isn't always easy. In fact, sometimes it would seem impossible, but it can be done. As a Mayan in the higher Degrees, you know this, - but we need to be constantly reminded.

Remember that the flesh is what remains to us from the days of jungle savagery, while the power of will was given us by the Creator to use rightly, care for well, and develop. If you, the Self, the Ego, the higher mind and will, give orders the flesh will obey them, perhaps even willingly. If you do not, the flesh will give the orders, and your life will come to nothing good. Please read this paragraph again.

So be the head of your organization. Give orders that will take the poison out of the insistent urgings of the flesh and give you its help in working out your better purposes. That is one way of giving good leadership to YOU UNLIMITED. Have frequent executive meetings. Work things out, then carry them out.

CRUMBS

*T*HE meal is over, but after a meal there may be crumbs worth saving, like the grains of gold dust the miner may drop and fail to sweep up. Let us mention briefly a few of the little points we may have overlooked.

We have referred to some notable people who have turned liabilities into assets, but that does not mean that all those who have done it have been famous people. A much vaster number of unknowns have done similar things, and won victory in their lives by this very means. Undoubtedly you know some of them. Think of some of the people you have seen take the lemons the world handed them and turn them into lemonade. There is no patent on the process. It is going on every day. If you have not gotten in on it, isn't it time you did?

You cannot sweeten soured milk, you cannot undecay a rotted apple, and you cannot recall a poorly lived hour. But there are equally amazing, and even more important things you can do. You can change the weakness or failure that caused an hour to be poorly lived into strength to live future hours better.

You cannot change the nature of a coin, nor would you care to; but you can change the use of it from a poor one to a constructive one. You can do the same with any life value, and with your life itself. Whatever you have built into your

life is there to stay, but you can now take the things that drag you back and exchange them for forces that will push you forward. Get everything you can into the credit column of your life's ledger.

This is a fun-mad age, but one in which few people know what fun is. Many are wasting their lives, and some are ruining them, through what the mob mind has made them believe is funny. For this they are trading their chances for real happiness in life.

Enjoyment has its place, of course; and everyone needs a full share of laughter and song. But what fun is there in spending so much time and energy at it that our lives grow flabby and meaningless? The most satisfying enjoyment is first sharing life pleasantly with loved ones and friends, and second, living effectively and productively in the world.

Make your heart a storehouse of peace on which you can draw at any time. Make your mind a storehouse of wisdom that will never leave you in the dark. Cultivate the challenging ideals with which you will never lack something interesting to think about and do. Build the golden ties of love, friendship, and faith, with even the thought of which you will never need to walk alone. Cultivate the tranquility and courage with which you will never need to spend an hour of fear. Cultivate the acquaintance with the Divine which will always fill every empty place in your life. These are some of the earnings from managing YOU UNLIMITED well.

We now close this lesson and this series by asking you to consider them well. Here are some of the most profitable things you will ever learn. Take from them the golden key to that door of happiness and power so forbidding to those who have no key, but so inviting to those who have. There are plenty of keys to go around, AND THERE IS ONE FOR YOU.

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Your Instructor feels reluctant to leave this Series, YOU UNLIMITED. There is so much to be said about YOU, but there are other subjects to cover which are of great importance, and so we look forward with pleasure to the benefits we feel you will receive from the new Series which we have called DO IT YOURSELF. This Series does not have to do with improvements in your yard, your home or your garden, but it has to do with the house the real YOU lives in.

I would suggest that you review this lesson, Assets and Liabilities, before you take up the first lesson of the new Series, the title of which is "Make Up Your Mind". This is an important lesson and I know you will be ready for it.

Let us prepare our hearts and our minds for a new beginning - let us prayerfully repeat the words of the following Meditation and rededicate our lives according to the words which are set forth here. May you be blessed in every department of your life.

MEDITATION

I have considered these ways of life. I now undertake to follow every path that is marked with wisdom to the enrichment and empowerment of my life.

