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THE LAW OF



FINANCIAL
SUCCESS



EDWARD H. COWLES, D. P.

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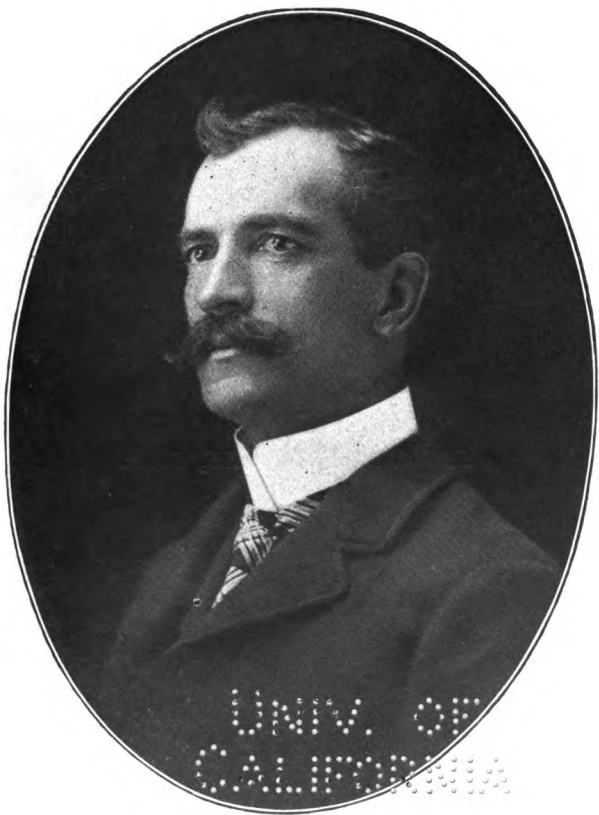
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TO YMU
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THE LAW OF Financial Success



A WORKING HYPOTHESIS

*For the Practical application of the Laws and
Principles governing the achievement of Financial
Success.* : : : : : : :



By
EDWARD H. COWLES, D. P.

Editor "Thoughts New and Old." Author
of "Science and Philosophy of Life,"
"Modern Methods of Mental Medicine."
Etc.

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**You
And
I.**

Quality, not Quantity—Values, not Bulk! The paper in this book costs but a few cents, but I am not selling “paper.” If it is “paper” you want, go to the paper dealer and you can buy it cheap. If you want *Ideas*—that is what I offer—here you have them. They will cost you just Fifty cents. They are worth that to me—that is, I am satisfied with Fifty cents from you for what has cost me *years of time and many hundreds of dollars to learn*. It is worth a *hundred times Fifty cents* to *YOU* if you are awake and thinking—perhaps a thousand times Fifty cents before you are many years older. But “Fifty cents” gives me a good—*very good* profit on my book, and my book will give you a *very much greater profit on your “Fifty cents,”* if you are on the alert and are shrewd enough to profit by what I tell you and put these Laws and Principles into practical use.

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I have money, but I want more of it to carry out my Ideals and Life purposes, and this is one of the ways I have "opened" for it to come to me (see page 33)—Fifty cents from you. See how easily it comes? How easily and naturally you put your hand into your pocket after that "Fifty cents!" Why? Just because I have *good big value to give you for it!!* I have "*opened the way*" for your Fifty cents to be transferred to me—and I opened it so well that it came easily and with pleasure on your part. You are *glad to part* with your Fifty cents because you know you are getting the largest kind of "Value Received" for it, while I am glad to share my Ideas with you, partly because I make some money by it, but *more especially because I know I can help you to help yourself to the things that will do you a world of good.*

I want your money, YOU want my Ideas, so we are both satisfied. *Ideas are more than the Dollars!* Did you ever think of that? With *Ideas the Dollars will come*, but Ideas don't come with the Dollars—that is, the Dollars don't make them come, while the Ideas *DO* make the Dollars come, therefore I have the satisfaction of knowing that in this exchange of Values, I have given you the larger and better part—I have given you *Thots and Ideas* that will make hundreds and thousands of Dollars for you if you will apply them—all for Fifty cents.

I have written this book for those who want to build their Success and their Life work upon an *intelligent and firm foundation*—to encourage all who read to realize that *Success originates within*. I want *YOU*, my reader, to realize that *YOU* can develop *your own forces, powers and abilities* to that extent that you will become *perfectly Self-reliant and Fearless*, and that in building upon the firm and sure foundation of *Knowledge and your own abilities*, your position will become practically unassailable.

There are undreamed of *Possibilities* before you as there are *unknown possibilities within you*. If I shall have succeeded in arousing you to action and to the fuller development of the forces, powers and abilities which lie dormant within you I shall feel more than repaid for my effort.

Accept my *sincere wish* for your achievement of the highest degree of Success in your life—Success means the Achievement or Realization of the Ideals or Objects we have before us.

Faithfully yours

Edward N. Crolier, D.D.

Santa Cruz, Calif., March 1st, 1905.

THE LAW OF FINANCIAL SUCCESS

The Key-Stone

Of A Successful Life. No matter what we may be doing, what our plans may be, nor how high our aspirations; there is an ever-present consciousness of the need of one thing—Money, and there is perhaps no other that will so instantly awaken the interest and attention of the average person, as that of "*Financial Success!*"

And this is not strange when we consider the fact that *Money is the "key-stone" in the arch of every successful life*, no matter from what standpoint life may be viewed, nor how much some may try to disguise their real desires and need of Money to carry out their life purposes.

We are living under man-made conditions, rather than those of Nature, and these have rendered the attainment of all we hope for and all we may possess in this world dependent upon just one thing—money! We may try to disguise the fact, but it remains just the same—there it is, *without money you cannot have anything and you cannot do anything!*

Freedom

Of the Primitive Man. Primitive man knew no need of money. He had needs and desires, as well as ambitions, but what he possessed was entirely dependent upon his *own skill and efforts*. He developed unlimited resources in this direction and *knew how to meet his needs, and achieve his desires without being in any way dependent upon others*, and in many ways he

enjoyed a freedom to which we, in our age of civilization, are strangers.

It is true that by reason of his condition and environment, his needs were few as compared with those which Civilization and education have fostered and encouraged in civilized man, but at the same time, the need of money was not felt by him, nor did it in any way whatever affect his life, as his *resources were wholly within himself*, and he realized this fact.

**Our Present
Changed
Condition.**

With us, all this is changed! Our needs and desires are not only different and multiplied, but an additional factor has put in an appearance. *Money is now the standard by which everything material is measured*, and is *THE* one thing upon which we depend for the very means of life, as well as for carrying out our plans and attaining the realization of our ideals.

But, in the main, civilized man has forgotten *the one important factor which dominated the life of the Primitive man—that everything depended upon the use of his mental powers and his own individual efforts* and that while not recognizing the fact himself, and without being able to analyze nor define the motive principle, *he worked from within, out—in his acts he unconsciously expressed the fact that everything first exists in the Ideal or Mental before it can be reduced to a material fact*, and he *first conceived his Ideals, formulated his plans, and then took Action.*

**Servitude
And
Bondage.**

Now, in order to obtain even the actual necessities of life, *the majority are compelled to be the servants of others!* This plain statement of fact may offend the sensibilities of some who have not yet recognized the tendencies of our times, but there it is, and candor will compel the admission that we cannot get around it.

The man who possesses capital is always the dictator, and those who would sue for the privilege of the means of maintaining life must acquiesce to his terms, the only difference between our present condition of servitude and bondage, and that of the black slaves, is that *we can now choose*, in some degree, *whom we will serve*, while the *blacks had no choice*, but the actual condition of bondage is *precisely as real in one case as the other!* There is in reality, broadly speaking, two classes that compose our world, those who have an abundance of money—the Capitalists—and those who have not—the Employee. In other words, the master and the servant.

**A
Mistaken
Idea.**

It is said that these two are mutually dependent upon each other. This is a mistaken idea as a principle, for it is true only in a *limited way*. The Capitalist is dependent upon his Employees for the carrying on of his enterprises, as the Employee, no matter whether he be a common laborer or a high salaried clerk or official, is the *actual producer*, but

the Capitalist can, at any time *close his shops, cease his reaching out, curtail his business ventures, and still live the balance of his life in the same luxury, ease and abundance*, while those who have been his *dependents and servants are speedily reduced to actual want*, if not starvation, unless they can find another master.

**Something
Radically
Wrong.**

That there is something radically wrong with an industrial and economic system which encourages such an abuse of power thru permitting the accumulation of large wealth in the hands of the few, and enforced limitations, poverty and distress upon the many, and especially upon *those who are themselves the actual producers*, is too apparent to any thinking and unbiased person to even admit of an argument, but as this statement of facts is only incidental to the main purpose of this book, it is not my purpose to discuss this great problem which is confronting us with greater power every day, but rather to point out some means of help and relief for the *individual*, from existing oppressive conditions.

**Education
Our
Hope.**

The one hope for our future, both individually and collectively, lies in *Education!* It is Ignorance (which has induced a condition of apathy, from which the people are now beginning to awaken), that has held the millions of our people in a condition of Financial—and also Mental—sla-

very and bondage, and it is only as they shall thru Education emerge from under the cloud of *Ignorance*, and of *self-imposed limitations*, that there is hope for a betterment in Financial conditions, for Liberty and Freedom from the galling yoke of an imposed poverty, as well as of a higher Mental and Spiritual development and a higher standard of living, for the masses. *Ignorance involves Self-limitations, whereas Education and knowledge removes these limitations, broadens the sphere of his activities, reveals hitherto unknown possibilities, and discloses the abilities, forces and powers which are inherent in man.*

Imposed

And Self- Limitations.

Without doubt, our present conditions of Servitude and want are, to a great extent, due to the fact that we have been educated to believe that our Industrial and Economic systems are correct, and that there is no way of escape from those conditions which have curtailed our Financial, Social, Spiritual and Mental development, and which has held man down, and in thousands of instances prevented him from obtaining even a livelihood. He feels the fetters which bind him to servitude, poverty and want, and prevent him from achieving his Ideals and the development of his higher self, but he could see no means of relief.

But the people are being enlightened thru education. They are beginning to *think for themselves* instead of allowing others to do their thinking for

them, and as the light begins to dawn, they begin to see that it is, under our present conditions, only through the *development and use of their own powers* that they can hope for that *Freedom* which will place them in a position of Independence, give them an adequate return for their time and abilities, and establish conditions of Success, Health, Happiness and spiritual growth.

Success

Dependent Upon Law.

Now, under a close analysis, it will be found that our present conditions, both collectively and as Individuals, are largely due to *Self-imposed limitations and to Ignorance!* *Every man and woman have all the potential elements of Success within them*, tho they are in ignorance of the fact because these forces lie dormant or passive within, never having been awakened. *The average person does not know what they are capable of*, nor what they can accomplish, and they never will know until they are awakened from their mental slumber and *Try!* Potential possibilities lie dormant within, while we complain of "hard-luck," "Fate," (?) etc., when it is all our own fault!

I have seen these latent forces aroused in others, I have had them forced into action in my own life, and *I KNOW* the force and truth of what I say when I tell you that you *DON'T KNOW WHAT YOU CAN DO, NOR WHAT YOU ARE CAPABLE OF, UNTIL YOU TRY!* and it is my purpose to try and awaken those who shall read these pages to a *vital realization of their own possi-*

bilities, and of what they can accomplish thru **KNOWING AND DOING!**

God works thru Law, and I shall endeavor to show that there are *Laws constantly operative* which control, not only our "*Financial Success*," but *our every Thot, Act and Deed!* That this is true no sane, thinking person will deny. As there are Laws which control with infinite precision, the movements of all the planets, as there are Laws which determine the result of every demonstration in Chemistry, as there are Laws which govern and control the whole Physical organism of man to the minutest detail, *so there are Laws which govern and determine the result of our every act—of the success or failure of our every effort!*

Everything

**The Product
Of Law.**

For every Effect, there is a Cause, and for every Cause an Effect! Under the same conditions, a given Cause will always produce the same effect. This is what we call "Law." If we could make a close analysis of our lives, we would find that in their detail and entirety, they are the result or product of Law. This must be self-evident to every thinking person for the reason that *without a "Cause" an "Effect" is impossible*, and it will also be apparent that if we would *control the effect*, we must first put the *right Cause into action*.

We are so accustomed to accepting Thots, methods and conditions which have been handed down from our ancestors, or which are the product of social or economic evolution as the only right thing,

and binding upon us, and of attributing the various things that come to us as "Chance" or "Happen," that we cannot at first realize the immensity of the fact that *in our whole Life-expression, we are governed and controlled absolutely by Law!* It staggers us at first, and while we can discern the workings of Laws in certain spheres, we are slow to grasp the transcendent fact that *in all that concerns us, in our Success or Failure, Plenty or Poverty, Happiness or Unhappiness, and in Health or Disease, all, ALL is governed and determined by Law!*

Comply

**With the
Conditions!**

Those who open this book with expectation of finding a dissertation on some way of obtaining Money without well defined and concentrated Thought and Effort upon their part will be disappointed. *God will not rain Money into your lap, neither can you expect to get something for nothing!* Just as in the maintenance of Health, certain Laws and conditions must be complied with, so, in the achievement of Financial Success there are Laws and conditions which must be observed and brought into play if we expect favorable results.

Money

**A
Necessity.**

You, my reader, have probably recognized the necessity for Money in a certain way, but have you considered that under our present economic conditions, it is an absolute necessity in every phase and condition of life? *You cannot live without*

Money! You can put no plan nor scheme into operation without it, and it is THE one thing necessary at every turn. Money expresses Freedom and Liberty! It also greatly encourages confidence in your ability. Did you ever think to what extent your privileges, your advancement in any and all ways, as well as your Success, are curtailed through the lack of Money? Perhaps you complain of undesirable, inharmonious or fettering conditions and environment. Do you realize to what extent money would change these things, if you had it?

Dollars Come

In Response To Law.

We should not make Money our god, but we should recognize it as one of the essential elements of Success in any and all of our undertakings in life! Some may try to disguise this Fact, but if they will be honest with themselves, they will admit its truth. Nothing can be done without Money, and one individual has the same right to the dollars as the other, *in proportion to his abilities*, and the reason they don't have more of them is *because they don't understand the Laws of Financial Success, and don't try and work intelligently, and in the right direction!*

All who have come into the possession of the dollars have done so thru the operation of these Laws, tho they may have been working in entire ignorance of their existence as Laws, or of the way in which they operate. They have stumbled on to certain Laws or Principles ignorantly, and have used them, and if you, my reader, have not come

into possession of your portion of this world's wealth; recognize the fact that it is *because you have not been working intelligently*—because you are yet in bondage to old-time Thots and ideas, and are reaping the results of the operation of these Laws and Principles, *but on the wrong side of the ledger*, for bear in mind, that as the same Vital Force which *builds up* in the Physical is also the same force that *pulls down and destroys*, so these same Laws and Principles that operate for Financial Success, also bring Poverty, defeat and want!

**“Wishing” and
“Willing”**— You cannot find a person in the ordinary walks of life that does not “wish” for money, but let me tell you that *“Wishing” and “Willing” are two totally different things.* The trouble with most people is that they have their “wish-bone” where their “back-bone” should be! There is a vast difference between the two! The mere “wishing” will accomplish but little, but the *strong, determined “Will,” followed by right action at the right time, can accomplish wonders.*

Those who are merely *“Wishing”* for better conditions are also the ones who are generally bemoaning their “fate,” and instead of “getting a move on themselves,” are constantly lessening their powers, as well as opportunities for Success, by the continual adverse Suggestion which this attitude of mind generates. It lessens their confidence in their own abilities and increasingly fixes the Thot in their minds that they cannot succeed.

**Earnestness,
Enthusiasm
and Purpose!**

Constant living in straightened circumstances, coupled with discouragement from fruitless efforts breed a sort of apathy and while the "Wish" for money is present, the real "*Will*" is lacking. Before one can resolutely "*Will*" to accomplish any purpose, there must be a *realization of a need* and a *decided purpose* that it shall be met. There must be *earnestness* and *enthusiasm*, as well as *Purposeful effort*, hence we must realize to what extent Money plays *The* important part in our lives, and how much we can accomplish, both for ourselves and others, thru having our share of it. It broadens a right-minded person and tends more toward unselfishness.

**Money a
Tool to
Work With.**

We should regard Money as one of the good things of life. I look upon it as a prime necessity, without which no one can achieve Success in any direction. We should accept it as a "Tool," and a *very necessary one, with which we may carve our Ideals and Purposes into tangible shape!* There are all about us those who have much to give to the world, had they the means needed to enable them to successfully carry out their plans and purposes—those who have been awakened to forceful, vigorous and intelligent thinking, and there are thousands also who are not yet awakened to the fact that there *exists within them* all the potential elements of Success and Achievement, tho unknown and unrecognized by them.

**Talent and
Ability
Liberated.**

We know that an *understanding* and a *practical application* of the *Laws and Principles which govern Success* and all Life-Expression, would liberate thousands who are now struggling and chafing under the galling yoke of Poverty, and bring *Courage, Energy and Ambition* to many a heart bowed down thru Poverty's oppressive tyranny! We know also that the acquisition of Money would liberate a *vast amount of Talent and Ability*, thru permitting their fuller expression, and we also know that it would *greatly facilitate* a fuller and truer expression of the *higher and nobler faculties of the Soul*, therefore we shall try to point the way to the achievement of Financial Success in language and illustrations that all can grasp and understand.

"Poverty!"

**What
Is It?**

And what is "Poverty?" *It is that condition which is anything short of meeting the requirements for the comforts of life!* It is that condition which, by reason of the lack of money, prevents one from carrying out their purposes and Ideals, curtailing their sphere of usefulness, and limiting the expression of their individuality, and enforcing dependence!

There is an ever varying degree of Poverty—some *very well-dressed*, which is difficult to penetrate, and some that is very apparent upon the surface, but there are comparatively few who are not worried and harrassed by the presentation of bills which they cannot pay, by personal and family needs

which are often imperative, and in trying to make one dollar do the work of two or three!

Every one should have enough to meet current expenses and provide the ordinary comforts of life without a continual strain and worry and they should have sufficient to work with successfully, for Money attracts Money! *Anything short of this I call Poverty!*

Poverty Destructive To Higher Development. While there are many who have succeeded in amassing fortunes, the majority of the people are struggling day after day under the *accursed bondage and galling yoke of Financial distress and slavery!* Thousands upon thousands are barely eking out an existence, straining every nerve to hide their Poverty and keep up appearances with their neighbors.

That this unceasing struggle with the demon Poverty is *destructive to the highest attainment of true Soul development and happiness, in a varying degree, is a fact too apparent to require argument, for with pressing needs, unpaid bills and a constant struggle to make every dime do the work of two or three, it is indeed a strong and well poised mind that can preserve that calm, placid and harmonious condition within which will foster love, happiness, and the higher development of the real self!*

Passive Forces and Powers.

And what does all this mean? It means that the masses of the people *have not awakened to a realization of the fact that within each and every indi-*

vidual there exists all the elements of Success! It means that they have not come into a conscious and vital realization of the Forces, Powers and Abilities which are lying passive within them! It means that they have not yet learned that their position in life, their Success or Failure, their Happiness or Unhappiness is all determined by the operation of certain Laws, and it also indicates a self-evident fact that they are not using nor cultivating the Powers, Gifts and Abilities with which God has endowed them, in an intelligent manner!

This is a vital point! We have within us all the elements and materials of Success, but instead of making that intelligent use of them which God intended we should, we are moping along, almost in the dark, following the time-worn and deeply-rutted paths of our ancestors, of usage and custom, allowing our powers and abilities to lie dormant, until thru disuse, we are almost persuaded that we are destitute of such!

**Intelligent
Effort a
Necessity!**

Now don't get the idea that "some-how" things are going to "happen," and that Money is going to come to you without intelligent, forceful Thot and effort on your part, *for it will not!* Effort you must make, and that in the right direction and with some degree of understanding of the Laws of Success, and you *cannot expect "something for nothing!"* I know there are many who will say that they have worked and thot and tried, and can see no results, but the fact that they have not achieved Success is

self-evident proof that their working and trying and thinking has lacked the *essential elements* of Success, else they would have brot them far different results.

• If Money is going to come to you, *intelligent and well directed effort you must make*, but don't allow your energies to run wild and don't fly around like a chicken with its head cut off in an excitable effort to "make things hum!" *Be deliberate! Think and plan with calmness and deliberation*, looking at your proposition on all sides from a practical point of view, and when you have fixed your course, settle down to business with your eye continually upon the mark. As with the oarsman, it is the long, strong and steady pull that counts, so with you it will be the *calm, deliberate and persistent effort that will win*—that will bring you results, if you are working *practically and intelligently*.

Thinking

And

Doing.

In the accomplishment of any purpose, a *definite object, a belief in your own ability* to carry it to a successful issue, *undaunted courage and a strong, determined Will* are essential. It is the man of *DETERMINATION AND ACTION* that reaches the goal! While others are *Wishing and thinking*, he is *Thinking and Doing*—he is putting his plans and schemes into operation with the courage of his convictions!

Mark the man with strong determination and persistency and you will find *him achieving Success where others fail!* With him, there is no hesitancy

nor faltering, nothing can discourage him, but keeping his eye fixed on the mark he has set, he pulls straight for it with that *Will and Determination that knows no such thing as fail!* He understands the Laws of Success, he applies them and reaps his reward!

Law

Operative in Every Sphere. As we have seen, and as we know, if we are observing, *Law is operative in every sphere of life*—in the mineral, vegetable and animal kingdoms, in the physical organism of man, in the whole universe of God, and those who have investigated along Psychological lines will also recognize the inexorable operations of Law in the *Mental or Thot realm*.

This being true, should it be thot strange that there must be *Laws* governing the attainments of *Financial Success*, and thru this, the realization of our desires and ideals? Would it not indeed be strange if *this alone* of all other spheres of activity were destitute of definite working Laws and Principles? Were there no other facts to support it, we would have the right to conclude from the evidence at hand which demonstrates the operation of Laws in every sphere, that the same is true as applied to Financial Success.

Each Must

Do and Act For Himself. And this we shall find to be true. In the creation of the worlds, God also created *Laws* which were to govern in all things, and it is our failure to recognize this *fundamental fact*, and consequently our

ignorance of it, that has brought so much failure and distress upon ourselves. But we now have to meet conditions as we find them. Collective action is impossible at the present time, even though the glaring deficiencies in our economic system are *beginning* to be more fully realized, and the important thing now is individual action. *Each must act and do for himself—each must carve out his own fortunes*, and it will readily be apparent to all that the greater intelligence of these Laws possessed by the individual, the greater the degree of his success.

There is but one road to Financial Success for the average individual, and that is through a *knowledge and understanding of Life's Great Laws* as they are related to the achievement of Success, and *patient, persistent effort!* Those who sit down and expect something to "turn up" will be disappointed, while those who bestir themselves, and *work and do, guided in their efforts by these Laws*, will find their efforts ultimately crowned with Success even beyond their expectations.

Life Largely

A Mathematical Proposition! If we were possessed of an infinite knowledge of all Law, Life, and the effect of every act could be reduced to a strict mathematical proposition, and we could unerringly put certain causes into operation which would produce certain effects—knowing the effect of each cause, we could definitely calculate on the proper mode of procedure to produce the effect which would bring about the results desired.

But while we have not this infinite knowledge of all law, there are certain fundamental Laws and Principles which govern the achievement of Success that we *can* use, and the *whole question of Success or Failure hinges upon their being brought into action*, whether this be done through intelligence and purpose or through ignorantly stumbling into them. Intelligent knowledge and application of these Laws and Principles will manifestly produce the best results and they cannot be intelligently applied to our life work without bringing us results.

**Laws and
Principles
Stated.**

What I shall designate as the "Law of Financial Success," involves several Laws and principles, which, in their operation, correlate each other. We must remember that "Harmony" is one of the great and fundamental laws of nature, and we shall find that these Laws and Principles which we shall consider, are not only intimately correlated to each other, but that they all operate in perfect harmony, one with the other. These we may formulate as follows:—

The Law of Cause and Effect.

The Law of Action and Reaction.

The Law of Attraction.

Definiteness and fixedness of Purpose.

Will and Determination.

Confidence and belief in one's Ability.

Expectancy and Persistency.

Our Mental Attitude.

The Law

Of Cause And Effect. This is one of the *primary and fundamental Laws of Nature*, and is of the *greatest importance in the achievement of Success*. A Cause *MUST* exist for every Effect! This is apparent to all. If Money comes to you, it is in obedience to this Law—*there is first a cause for it!* To know how to set the *right cause* into operation which will produce the *result* you want, is *THE great secret of Success!* Mark it well—an effect cannot be produced without its *correlative cause!*

Action

And Reaction. There is another Law which closely correlates our first and third Law, and that is that "*Action and Reaction are equal, and opposites.*" This may also be termed the "Law of Compensation." For every Action, there is its corresponding Reaction! To take a physical illustration: The effect of a stimulant is *exhilarating*, while its reaction is a condition of *depression*. For a short time you may experience exalted animation, pleasure or joy, but you cannot maintain that condition! There is a corresponding Reaction. For every *Action*, there *MUST* be its *Reaction*, and that "Reaction," is the opposite of the "Action." You Give and you Receive, and to Receive, you *MUST* give! DO and it shall be DONE unto you.

An

**Exchange of
Values.**

The Law of Cause and Effect says that to receive, you must give *SOMETHING!* *You cannot expect "something for nothing."* There must be an exchange, which may mean your time, your talents and abilities, or merchandise of some description, but give you must if you expect to receive. And this having "value received" to give, *is one of the first primary causes*, and the more and the better you have to give, the more you may expect to receive. *You MUST have something to give, that some other person or persons want, if you expect to attract their money to yourself!*

There Must

Be

Action!

"Action and Reaction" being equal, and "opposites," there must be *intelligent "Action"* upon your part to produce a relative and right "*Reaction*," and that "Action" must be suited to the occasion. It must be Intelligent Action, such as will "*open the way*" for what you want to come to you. If it is a position you want, you take the necessary "Action," and your getting a position will be its relative "Reaction." This does not mean that you will always get what you want just where you look for it. You may have to turn up a good many stones before you will find the one with the gold dollars under it, but continued "Action," if made intelligently and in the right direction, will secure its correlative "Reaction." This is a Law. The "Reaction" may not come just at the time nor in the way we are expecting it, but come it must in some way or other.

**The Law
Of
Attraction.**

In the Law of Attraction, we find that which attracts its kind, or that which is in harmony with the initial Cause, for "*Like attracts Like*," while in the Law of "Action and Reaction," or of "Compensation," we find that we *get as we give*. Some will dispute and question the existence of these two Laws, claiming that their experience does not prove them, but this is due to a mistaken conception of the workings of Law, and a lack of intelligent effort on their part.

It must be remembered that the workings of these Laws are a fixed principle, and are general, as well as particular, hence it is not implied that we shall always attract from the *precise source we expect*, neither will we always receive from the source which we have *given*, but "*Like*" *does attract "Like"* the world over, and it is equally true that *in some way or other, at some time, and from some source, we DO receive as we give*. Law is always positive, tho we must not lose sight of the fact that at all times there are conditions, forces and Laws which may oppose or neutralize the effects or operation of other Laws, and it is important to recognize them that we may be better able to guard against opposition.

Opposing and neutralizing Laws and Forces we shall find in every sphere, and one great secret of Success lies in our ability to recognize them and counteract their influence. Volumes might be written explaining and illustrating the action of both Natural and Spiritual Laws, but while this is a very important point, and one of the chief factors in our

lives, to enter upon it here more fully would carry me too far from the purpose of this book, hence I leave the reader to think and observe and learn from experience.

Definiteness A man without a *definite and fixed*
And Fixedness *purpose* before him is like a ship
Of Purpose. at sea without a rudder. He is constantly changing his course with each variation of the winds, and if he reaches "Port," it will be more thru accident than design. This is one of the most important factors in the achievement of Success. Without a *definite and fixed purpose in life*—and *that a practical one*—no one can hope to succeed. A definite purpose not only *centralizes* and *concentrates* your efforts, but it stands out boldly as a goal for which you are working, and affords a constant stimulant and incentive to activity. *Concentration is a most necessary thing*, otherwise the result is *scattered, and consequently ineffective, That and Action.*

Will and In "*Will*" and "*Determination*," we
Determination. have a "motor-force" of great power and value in attaining Success. The results, or achievements of an *indomitable Will and Determination* are oftentimes little short of the miraculous, for these two elements have enabled man to far exceed what he *had* that possible for him. *With a right object before you, one which is within the range of your ability, reinforced by a strong will and persistent Determination, Obstacles that are apparently insurmountable can be overcome, and Success Achieved.*

And following this is our next principle—*Confidence and Belief in your own ability*. Before you can accomplish anything, you must *first believe in yourself and in your own ability!* To be able to exercise that strong “*Will*” and “*Determination*” which is a sure precursor of Success, there must be a *belief in your own ability and confidence in the practicability* of what you have undertaken. *Distrust of Self and a questioning of your ability breeds failure and disaster.*

Expectancy

And *Expectancy and Persistency are*
Persistency. *closely allied to our fifth Principle—*
Will and Determination, but it also
involves the *Fixed Mental Attitude*, without which no one can hope to succeed. *Expectancy—real expectancy, indicates a belief in your ability to accomplish what you have undertaken, and this encourages “persistency.”* Never lose sight of the fact that *time* is often required in which to materialize your purposes and Ideals, and that *persistent effort must be made*, even thru seeming failure, assuming that your plans and purposes are practical and based upon good, sound judgment. *Expect Success and persist in what you undertake, and you will find that which you are working for gravitating towards you.*

Some

General *Having postulated some of the*
Principles. *Laws and Principles which are in-*
involved in the achievement of Suc-
cess, we will consider some more general, but at the

same time equally important Principles. We want a "starting point!" We want to work with the highest possible degree of understanding and intelligence—we want to know *what* we are doing, and *how* we are to do it!

You want Financial Success—you want Money, because it is an absolute necessity to you in every way. You want it because it is right that you should have it, and because you have an equivalent to give for it! I care not how good a man may be, nor how much talent or ability he may possess, without Money he will not amount to much for the reason that it takes money to live and to afford an outlet for his talents and abilities. You recognize this fact, and you want Money! Very well, *how are you going to get it?*

These

Laws

Applied.

The first step is to *formulate some definite, practical course of action*—some *definite purpose or object*,

bearing in mind that you cannot get "something for nothing," and that if Money is going to come to you, there must be a reason for it—you *must have an equivalent to give! What can you do? What do you want to do? What will harmonize most thoroly with your tastes and desires?*

Thousands upon thousands are making the fatal mistake of their lives by choosing or remaining in an occupation for which they are to a greater or less extent unfitted by inherent tastes, desires and abilities, and they are working day after day "out of line," under unfavorable and inharmonious con-

ditions and environments, *fearful* to venture out in that which appeals most strongly to them, and which is most in harmony with their desires and abilities.

This is a serious mistake! There is *some one thing that you can do better than you can do anything else*, and *there is some one thing that you can do better than any one else!!* WHAT IS IT? That is the important question to *YOU!* If you have not yet discovered it, make the effort at once, and when you find it, lose no time in getting in line with the demands of your inner-self, concentrate your whole efforts, thots and desires in that one direction and mark the changes that will come into your life!

We Cannot

Control Details.

There is another element which must be taken into consideration, and that is, we cannot always fix or control details! Get this point well fixed in your mind, otherwise you will be liable to be thrown off the track. You may think failure and disaster are following you, when in *reality you are traveling faster and faster towards your ultimate object!* There may be certain conditions and environments which you greatly desire, and for which you are working. You may see also in them a means of securing a permanent income sufficient to maintain you, but you cannot transpose yourself from your present, into your desired condition at once—they seem outside of your present sphere of activity.

This is likely to be the way in all great and ultimate purposes in life, and you will find that to "*arrive at your destination,*" *you may have to travel*

by different roads. Keep your eye fixed upon your mark, but at the same time, apply yourself with energy and enthusiasm to any and all means which are available that will assist you in ultimately attaining your object, all the while working out details as conditions seem to indicate.

You will find that you *CAN* reach your destination, but you may also find that you *cannot determine just the "route"* you will have to take in doing so—in other words, you can formulate your plans, fix your ultimate purposes, but you cannot foresee nor control details, therefore be ever on the alert to avail yourself of any and all just means that will facilitate your achievement of Success.

Like

Attracts

Like.

And here the Law of Attraction comes in. *Like attracts its like and kind*, and your prevailing mental attitude will be a most potent factor in determining the character of what shall come to you. As you hold firmly to your ultimate object, you will consciously or unconsciously attract such things to you as will contribute to your Success. The more you concentrate upon the real object you have before you, *the more will you attract such things and conditions as will contribute toward that end.* You will attract *opportunities, conditions and environment* that will aid you. We shall have more to say regarding the Mental attitude and Mental Forces later on.

**Open
The
Way!!**

Having *formed and fixed your purposes, Ideals and Objects*, you want the means to carry them out.

You need Money. How can you get it? The next thing to do is to "*OPEN THE WAY!*" Remember if Money comes to you, there is a "*Cause*" for its doing so! *YOU* must put that "*Cause*" into operation, and you do that by "*OPENING THE WAY!*" This is one of the *first* things to be done, for unless the way is opened—*properly and practically opened*, MONEY CANNOT COME TO YOU!

**The
Water-
Ditch.**

Suppose, as an illustration, you have a tract of land a mile from a river which contains an abundance of water, and you want to irrigate this land. You have the land, but you want the water. The river is full of it, but how are you going to get it on your land? The Law of "Cause and Effect," as well as common sense, says "*open the way*" and the water will flow to your land! Yes, you cut your ditch on a water level, and the water flows freely. The amount you get depends entirely upon the *capacity of your ditch*, for the supply is abundant. But you encounter hills and valleys, depressions and elevations which would prevent the flow of water, or divert it from your course. Then, you either cut your ditch around the hills, or dig down to the water level, you construct a flume across the low places and gulches, and from the river to your land, you "*open the way*" for the water to flow.

**Money
Supply Is
All Right!**

There was plenty of water in the river, but that did **your** land no good until you had "*opened the way*" so it could reach **YOU**! It was yours if you could get it, but **YOU** had to "open the way"—You had to bring "*Cause*" into action! So there is plenty of Money in the world to-day, but it can't reach **YOU** until **YOU** "*open the way*" for it to come to you! This is a Law which cannot be ignored if we expect to achieve Success! You must "*Open the Way*," put "*Cause*" into operation, and have "*Value Received*" to give. Remember this!

**Success
Originates
Within!**

Everything first originates in the Ideal or Mental before it can be externalized, or reduced to a material fact, hence the seeds of Success are first sown in the Ideal or Mind and are then worked out in the material. And, in the degree in which your Ideals and Mental images are practicable and within the range of your ability, will your Success be great or small!

Don't forget this one fact—let it be indelibly mirrored upon your mind—*Success originates from within, and its Achievement is thru working from within, Out!* It is your *Mind*, your **BRAINS** that you must depend upon! *This is your starting point! Think, plan and formulate your plans on a sound, practical basis, such as your good judgment tells you that you can carry out to a successful issue, then—ACT!! Put them into operation with the full expectation of Success!*

Common-Sense

And Intelligence Necessary. Now, in opening the ditch from the river to your land, you worked

it on a grade that would permit the free flow of water, which will *ALWAYS* seek its own level. Your plan for conveying the water to your premises was practical and feasible, but suppose you had cut your ditch about the level that you *thot* would be right without testing it, and found that when you tried to turn the water in that it would not *flow up grade!* What then? What would *YOU* do? Would good judgment say to give it up and abandon it, or to go over it again and cut the *proper grade?* Would you abandon your project because of failure the first time? Not at all! And yet, thousands fail in just this way. Their plans are practical and feasible, but they are not thoro in "*opening the way*"—they do not use good, *sound common-sense!* They have plans and schemes that are practical if properly handled and executed, but they are afraid to venture, or they don't succeed in getting all the details right the first time, their courage fails, and the project is abandoned!

In "*opening the way*" for Money to come to you, you are putting "*Cause*" into operation, and the "*Effect*" will *correspond with the cause*. If the "*Cause*" is *practical* and capable of being developed on a large scale, your Success will be manifested by a *corresponding "Effect."* This is an important point and should be well considered, as everything depends upon the *practicability and feasibility of the "Cause" which you put into action*, hence you should not get "rattled," jump to hasty conclusions,

nor act without carefully considering your project in all its bearings—in other words, “*be sure you are right, then go ahead!*”

**There
Must Be
Merit.**

We are constantly observing worthless schemes put into operation with apparent success, but this only emphasizes the potency of *Mental activity, Will-Power and Determination*. It may seem that real worth and merit does not always succeed, but a close analysis will show that this is in the main due to a lack of necessary conditions, or improper methods of handling the project. To succeed permanently, there must be *Merit and Worth* in your undertaking, and having this element, it is easy to put energy, enthusiasm and Determination into the work of prosecuting it to a successful issue.

If you are an honest person, you cannot throw your whole energy and zeal into working any scheme or proposition unless you *fully believe in it yourself*. Knowing the Merit and Worth of what you are undertaking, you naturally impress those you meet with your own confidence and belief, whereas if you know you are working a proposition that will not bear investigation and deceiving the people, you lack that courage and enthusiasm which would otherwise characterize your work, and you cannot make the same *mental impressions* as when you know you have just what you present. Let it be understood that this book is written to help those who want to make Money *honestly and by honest means*. *Stock gambling* and “*get-rich-quick*”

schemes are not considered—only the just and legitimate results that will accrue from the proper exercise of the talents, abilities and energy which you possess!

**“They
Need
Me.”**

Now, if you are offering your time and abilities for sale to another—if you are approaching a person for the purpose of getting employment, get it well fixed in your mind that he, or they, *NEED YOU, and what YOU have to give!* Don't go with the thot that you need them nor their money, tho this is the usual order, but convince yourself—cultivate the *feeling, that they need you and what you have to give*, maintain your *self-respect* and a reasonable amount of *dignity*, and have the *fullest confidence in your ability, without being egotistical, or appearing unduly self-important*

When talking business with a person, *always look him straight in the eye*, and if you are self-possessed, conscious of your own abilities and are holding to the thot that they *need your services*, your opportunity for making the most favorable impression, as well as of impressing your own thots and feelings upon his mind, are most favorable.

Failure May Mean Something But if you fail in getting the position you are after, remember there may be counteracting influences at work which may preclude the possibility of your getting it, or which may only defer it. In either case there should be no feeling of discour-

agement, but rather an *increased determination to make your point, somewhere, with some one!* There may really be no vacancy, and business may not justify additional force, hence in case of failure to secure employment in one place, recognize the existence of these counteracting factors, and keep on trying until you succeed.

Remember the *Law of Attraction*, and realize the fact that your very *failure* in one place *may be the means of leading you to something better!* This is very often the case. Recognize the operation of the *potential forces within*, and of the *higher, Spiritual Laws and Forces*, and no matter what comes, *expect good out of it!* In my own experience I have had seeming disaster and defeat turned into *positive good*, and we make a mistake when we judge the real results of what comes to us by what is apparent only at the time. Sometimes we get so thoroly rutted and grooved that nothing short of a general upheaval will serve to get us in the right line, therefor look upon *all* that comes to you as *GOOD*, and *expect to see and get good out of it!*

You Can Do

What You Really If you do not wish to be the "Will" to Do! servant of others, there are a hundred ways that you can make Money, if you will get your *BRAINS* to work!! Let me emphasize the transcendent fact as fully as possible, that *EVERYTHING FIRST ORIGINATES IN THE IDEAL OR MENTAL BEFORE IT CAN BE REDUCED TO THE MATERIAL, OR TO AN ACTUAL FACT! Let*

me impress it upon your mind in letters of gold, that Success originates from within, and also that you CAN DO WHAT YOU REALLY WILL TO DO!

Think, Plan and Act!! Formulate some plan of Action that will bring you good financial returns, bearing in mind that *to get, you must always have something to give*—you must put “Cause” into operation, and you must “Open the Way!”

**There Are
A Hundred
Ways.**

When you have formulated a *Practical plan of Action*, when you have put “Cause” into operation, and have “*Opened the Way*,” then is the time for *aggressive and effective action!* Then is the time to bring your “*Will Power*” and “*Determination*”—and your *Thot-Force*—to bear upon your plans! Go forward Expecting favorable results, and with the *utmost confidence in your own ability to carry your plans to a successful issue*, and if the degree of Success you want does not come at once, study to ascertain the cause, and when found, remove it.

It is impossible to go into details that will fit every case, but there are Hundreds of ways whereby *YOU* can do *SOMETHING*, which, *thru your own efforts and abilities*, physical or Mental or both, will bring you *Success in liberal Financial returns*, and place you on more of an *independent footing—your own master, serving yourself*. It is for you to *think them out for yourself*, but always remember that should you not achieve that degree of Success at which you are aiming at first, you are gaining *experience* which

will contribute *vastly* to your future Success. Bear in mind also that you may have to work yourself up by degrees, and that may take time, but persistent effort and the intelligent application of the Laws laid down will bring you your reward.

Savings Bank

Investments

Don't Pay.

Money makes Money. One Dollar brings another when wisely invested. No person ever became rich by hard work alone nor by investing their money in Savings Banks. Few people realize that those conducting Savings Banks are not held responsible for bad investments or failure, provided they have violated no law. They take your hard-earned and hard-saved money and use it. You furnish capital for them to do business with. If they make money, it is theirs, except a pigmy of interest.. If they fail, you lose your investment—rather a one-sided proposition.

The Best

**Part of Your
Capital.**

Your inherent powers, your Brain and your health are the best part of your capital, and if necessary, you can start with these. If you can add a few dollars to them, all the better. Now, invest your combined capital in a way that it will increase. Make your Dollar bring back another. Make one Idea involve another. Take the ideas of others, enlarge and improve upon them. In the "Law of Financial Success," the Ideas and Dollars go together, but the Idea is more than the Dollar.

Invest

**Your Own
Capital.**

Your Success will depend upon the nature of your investments. Inventory your Capital, invest it (your Ideas and Dollars) where it will bring back an increase. Get your Capital working for you—make one Dollar earn another and *another* and ANOTHER! It's the earning power of your Capital that will bring wealth. As you get more Dollars, put them at work for you and keep on doing this until you have moved from Poverty-town.

Don't despise a small beginning. The foundations for large fortunes have been laid in this way. Start at *something* with what you have, judiciously invest and re-invest your capital, and keep it working for you—keep *opening the way* for more to come to you. Commence and DO and you will soon begin to realize the wonderful power of the Law of Attraction. One thot and Idea leads to another. Take the step for which you have light now, and when ready for the next step, light will be given you. Don't be too anxious to take two steps at a time. Be content to go a little slower, but very much surer.

Always

**Do Your
Best.**

The means you may have to use to attain your ultimate object may be your present position, if you are already employed, and should you have a position in a calling that accords with your tastes and desires, the thing for you to do is to make yourself of such value to your employers by strict attention to, and

interest in their business as will compel them to acknowledge the value of your services. There are millions of employees all over the country who *merely work for their weekly salary*, taking no interest in their business outside of the pay they get, but there are comparatively few who take that lively interest in their employer's affairs and in their business that commands recognition from them in the way of promotion and increase in salary. *These are the men who are sought after and whose services are retained when business depressions occur.* This is putting "Cause" into effect—this is the "Action" which must sooner or later produce the "Reaction."

Find the

Thing You Can Surely Do As I have said, *there is some one thing that you can do better than anything else, and some one thing that you can do better than any one else!* Now, the thing for you to do is to *find the thing you can surely do—find the thing you can do best*, and then **DO IT!** Don't take others too much into your confidence! *Figure things out yourself* and don't talk to others about your plans except when you see there is a point to be gained by it. Be *self-reliant*, learn to *trust your own judgment*, and when you undertake anything based upon your own judgment and not the advice of others, you have a good foundation to begin with. *You can do your own things in your own way*, but *don't attempt* to do them in the ways of others. *Believe in yourself and trust in your own abilities.*

I tell you **YOU DON'T KNOW WHAT YOU CAN DO UNTIL YOU TRY, AND IF YOU WILL TRY, YOUR DOING WILL EXCEED ANYTHING YOU HAVE HERETOFORE KNOWN!!** Remember, *YOU have all the elements of Success—your own Success—within you! Success is within, and YOU POSITIVELY CAN DO WHAT YOU WILL TO DO!* You can do what you really “Will” to do *because you cannot “Will” to do that which is impossible to you.*

Formulate

Your Plans— Remember, *the real, sincere desire*
Then Act! *to do a thing predicates also the ability to perform, for if the ability to DO were not present, the desire would not exist.* Take the time to calmly, earnestly, and with a candid, unbiased mind canvass your situation, measure and weigh your abilities, ascertain your natural tastes and desires, and then *deliberately formulate some plan of action that will be practical, and which you can surely do, and put it into operation.*

This means *finding the thing you can surely do, and then doing just that thing with all your powers enlisted.* When you do settle the question as to what you will do, pay strict attention to “*Opening the Way*”—*many ways if possible, for returns to come, applying the Laws and Principles which we have enumerated.*

**You Can't
Get
Cornered!**

And don't forget that "*Fear*" and "*Doubt*" are your two worst enemies! They do but prefigure defeat, for as Job said, "*The things which I have feared have come upon me! Don't doubt nor question your ability, and DON'T FEAR ANYTHING!*" Always maintain a *Fearless* attitude of mind, and no matter what comes, remember *there is some way out of it!* You can't get cornered up so closely that you cannot extricate yourself if you will use your brains!—that is what they were given you for!! Stick to your purpose, unless you find it is impractical, *with all the determination and persistency you are capable of, and in the face of apparent defeat show that undaunted Courage and Fearlessness which can turn defeat into Victory!*

**Get Away
From
Self-Limitations!**

The majority of people are lacking in *Self-esteem* and *Self-reliance*. Without these no man can hope to make any large degree of Success in this world. Now don't get the idea that "*Self-esteem*" is *Egotism!* It is simply a *just estimate of your own worth and ability*, and this is necessary to enable any one to achieve Success. The world at large places *too low a valuation* upon most individuals. They can only judge from what is *apparent or external*, overlooking the important fact that, with the majority of people, *their greatest powers and abilities lie dormant or passive within.* Inventory your own real self and place a just esti-

mate and valuation upon your talents, your powers and abilities, and then compel a recognition of that estimate thru your manner and bearing and your own mental attitude! If you want the respect and confidence of others, you must respect and have confidence in yourself! If you expect others to recognize your worth and abilities, recognize them yourself—and demonstrate them!

It Is

Well Worth

Your While!

Now, there are but few who cannot Successfully do a number of things, and you are surely of this class, or you would not be reading this book! There are without doubt a number of things that *YOU* can do Successfully, tho there is *ONE* thing that you can do better than any one else! Let me ask you, is it not worth your while to make the effort to discover these "things," or that "Thing?" Then commence at once and make a thoro canvass of your inherent abilities and the possibilities which are within your reach, and see what you can do to make an intelligent and practical start on the road to Financial Success!

If you can't do just what you wish to do now, take what presents itself as a *stepping-stone*, and a *temporary measure*, towards your point. But *don't wait for something to "turn up!"* That is what hundreds and thousands are doing to-day, and that is one potent reason why they don't succeed, and why they never get out of the same old, well-worn rut! If nothing "turns up" get out and turn something up!! Inject some energy and enthusiasm into your

life and Acts, and DO and WORK as a real live man!

The

Interior or In all your efforts for Success, do
Psychic Forces. not forget nor overlook your
*Interior or Psychic Forces which
play a most important part in the achievement of
Success!* I cannot go into this interesting and most
important subject here, but if you are not familiar
with it, don't delay informing yourself upon this
subject. Besides being of great interest and funda-
mental importance in the whole phenomena of life,
it is especially important as applied to the achieve-
ment of Financial Success.*

Courage

And

Self-Reliance.

There are those all about us who
have *good* and *practical ideas* for
making money, which, if put into
execution would bring rich returns, but they are *too
timid and fearful* to step boldly out upon life's stage
of action as a real live actor, and consequently they
become permanent dwellers in "Poverty-town." It
does require Courage and Self-reliance to step boldly
out into the world and depend alone upon one's re-
sources and abilities, but there are none but what
can cultivate these qualities—if *they will!*

It is easier for the majority to plod along in the
same old rut day after day and year after year as
dependents, rather than put their own forces into

*For an exposition of the Psychic Forces and the Law
of Suggestion, see the "Science and Philosophy of Life."

action and strike out boldly for themselves in an effort to be freed from the accursed bondage of Poverty, Servitude and Slavery!

If You

Fall

And what if you *DO* fall down?

Get Up!

What, if your first, or second, or twentieth effort to establish your-

self in Financial Success should result in more or less failure? *What of it?* Tho you fall, *nothing can hold you down!* *YOU* can get up and go on again, profiting by your experiences, and with *better chances for Success than ever before!* We learn thru *Experience*, and *Success is built upon Failure*, hence if you are wise, you will count all as *GOOD*, and seek to *profit* by your experiences!

But with a clear knowledge and understanding of the Laws governing Success, failure is rendered very much less of a contingency, and the chances of it are *diminished in the degree in which your knowledge and understanding of these Laws and Principles are increased.*

Don't Make

Money

None should make the grave mis-

A God!

take of making Money a god, nor in making its attainment the

sole object of life! It is an actual necessity, and the gaining of Financial returns from your time, your Powers and your Abilities is a perfectly *just and legitimate thing*, and if you go at it right, it will be a powerful aid in enabling you to live at your best, *Physically, Mentally, Spiritually and Morally!*

We should look upon Money simply as a "Tool" *with which we can work out our plans, carve our Ideals into a material reality and obtain that which is needful to us in life*, but we should value it *only* for what it will do, and *not* for its own value, for it has none, save its *purchasing power*, but the moment we make it the *sole object* of our efforts, instead of using it as a *means to an end*, forgetting its real mission, we are on the *wrong road* and are making a *serious mistake* which will result in *crippling our usefulness and dwarfing our higher, spiritual nature*.

A Clear

Understanding Necessary. A clear understanding of the Laws and Principles of Financial Success

are of the most vital importance to every human being who has ambition enough to aspire to a larger field of usefulness and Self-expression, as well as a greater development of their own inherent powers and abilities, for they mean *Success in every direction*, therefore we will proceed to briefly classify these Laws and Principles, and give a summary of those things that contribute to, and detract from, Success.

The Laws

And

Principles.

To restate and classify them, the Laws and Principles which combine to form the "Law of Financial Success," are—

The Law of Cause and Effect,
The Law of Action and Reaction,
The Law of Attraction,

and the principles involved are—

Definiteness and fixedness of purpose,
Will and Determination,
Confidence and belief in one's Ability,
Expectancy and Persistency, and the
Mental Attitude.

In these three Laws and five Principles, we have the fundamental Laws and Principles of *all* Success, and in order that you may more readily grasp their importance and application, let us formulate a brief and concise summary of their meaning.

You Must

"Open The Way!"

The Law of Cause and Effect says that for *every* "effect," there must be a "cause!" In other words, as you want something to come to you, which would be an "Effect," you must put some "Cause" into operation that will produce that effect, which means that you must also "Open the Way!" This is a Vital point! *Money cannot come to you until you—or possibly some one else—have "Opened the Way" for it to come.* Indeed, this is one of the first steps in the Achievement of Success! Don't forget it!! "OPEN THE WAY"—and *many* ways if possible, but they must all be in line and in harmony with what you are doing, otherwise you would have too many "irons in the fire" and some of them would burn. *Don't diffuse your energies*, but concentrate upon what you are doing, and *DO* that one thing the best it can be done!

Remember, there are usually a number of wires attached to "Central." When this is the case, or

when *YOU* can run the wires in *PULL THEM ALL!* Spend much time in quiet thot, devising ways and means for Success, and don't hesitate to *dissect or criticise* your own plans—the more the better—in order to find the flaws. Be candid and honest with yourself—*BE PRACTICAL!*

What "Cause" *you* can put in operation, I cannot say. It all depends upon your own adaptability, capabilities, tastes, desires and your ultimate object, but, as I have previously said, there are a *hundred things* you can take up and make money, if you will conquer your timidity and fear and possess the energy and courage you should. Get some publications that carry a large line of advertisements and answer many of them. You will learn much in this way, and as one thing always leads to another, you will sooner or later strike the right thing—the thing *YOU* can do, and do Successfully!

It takes money to make money, and to make a start in anything, *but for the small sum of \$25 or less, any wide-awake, energetic man or woman can make a start in something that will pay well*, and pave the way for the attainment of their Ideals, and if you have not the \$25 *get out and get it!!* You *CAN* do it *if you will!* In one way or another, you *CAN* make enough money to make a start with, but, *IF POSSIBLE TO AVOID IT*, don't, *DON'T Borrow MONEY! Depend solely upon yourself and your own resources! You CAN DO IT!*

An

**Independent
Position!**

Yes, I am now talking to those who want to be *independent* and "*Pilot their own Ship*," rather than be the *servants* of others. *I am talking to those who can see that their own efforts and abilities can be made to make money for themselves instead of for others!* I spent over twenty-five years of my life serving and slaving for others —*I will never do it again!* I don't care where I am set down, a stranger among strange men, I can do **SOMETHING** and work my way up.

I strongly advise the man or woman with *Energy, Courage and Ambition to work for themselves*, but in any event, bear this one point in mind—**KEEP YOURSELF IN AN INDEPENDENT POSITION AS FAR AS POSSIBLE!!** That is, see to it that you keep yourself in a position where *no person nor persons can throw you down thru withholding their support. This is important.* You may not understand it now, but even if it does sound strange to you, it can be done. **DON'T LEAN IN ANY WAY UPON ANY OTHER PERSON,** but develop your own powers and rely upon yourself only!

"Open the Way!" "OPEN THE WAY!!" Open many ways for money to come to you, put "Cause" into action, and "Open the Way" for the "Effect!" But don't expect that "Effect" is going to knock down stone walls or leap over insurmountable barriers to get to you! Be *polite*, and "Open the Way" for your kind friend who is trying to reach you!

Action

And

Reaction.

"Give and ye shall Receive" is the Divine admonition, and it is as true to-day as it was the day the Master uttered it, and this Principle is expressed in "Action and Reaction" or the "Law of Compensation." The "Action" is in the "*giving*," while the "Reaction" is in the "*receiving*," and one is the opposite of the other. In plain words, if you expect to "*Receive*" money, *you must have an equivalent to "give" for it*, and the better your "Equivalent," the more you may expect to receive for it.

Nothing

**Succeeds Like
Success!**

"Like attracts Like" and after its kind. Success attracts Success. As it is often said, "*Nothing Succeeds like Success!*" This is the "Law of Attraction," and it is universal, applicable to everything in the world, and to every phase and condition of life, therefore apply it in working out your own Success. If you don't understand it, take some good book on the subject and study it up. Space will not permit details here.*

Now, remember these three Laws—"Cause and Effect," "Action and Reaction," or the Law of "Compensation," and the "Law of Attraction." Or, stated in other words, "*Open the Way*," have an "*Equivalent*" to give, and *live Mentally in the atmosphere of Prosperity and Success*—and if you can do it, associate with Successful people.

*See "The Science and Philosophy of Life."

Your

**Purpose and
Object.**

And now for our Principles. Have a *well-defined and fixed Purpose before you at all times.* This should be the *first thing you do*, because it is folly to "*fire*" unless you are shooting *AT* something, hence you must have a *definite object and fixed purpose in view before you can lay your plans or begin to "Open the Way."* And you need not get "*rattled.*" Tomorrow is coming, and you don't need to plunge head foremost into the first thing that strikes your Mental machine! Take time in which to deliberate and intelligently formulate your plans and purposes, know *what* you want to do, *how* you want to do it, and then *GO AT IT AND DO IT! The ONLY way to do a thing is to DO it!!* Think of a ship captain putting out to sea without any definite plans for sailing, and expecting to make a Financial Success of his voyage! Foolish, would he not be? Well, see that *you don't do the same thing!*

You

**Have a
Will!**

"Will and Determination." When you have fixed your "Purpose," put "Cause" into operation, and decided upon "Action," then is the time to bring your own strong "*Will*" and "*Determination*" into play. Now don't tell me that you have no "Will," for I know you have! It is there, but you may not have allowed it to show itself, or brought it into play, but *YOU* can demonstrate as good and strong a "Will" as anyone, if you will but bring it into action and use it! "*Will, Determine to Succeed, and no*

matter what comes, let nothing daunt nor discourage you, but with unfaltering resolution, persist in your efforts with a determination that will not admit of defeat, so long as you are assured that your plans, and what you are working, are Practical. Don't give up—NEVER ACKNOWLEDGE YOURSELF DEFEATED!! You can do what others have done when you know what they do, and you can know if you will! You have the ability to Succeed in what you "Will" to do, and you can do it—IF YOU WILL! Now say "I WILL!"

Expect

**What You
Want!**

Yes, firmly and Persistently *Expect* Success, and "*Expect*" *that all that comes to you is the working out of this one thing!* "Expectancy and Persistence" are important factors in the Achievement of Financial Success. Don't be deceived into thinking that obstacles indicate that you are on the wrong road! You will see later on how they are *just preparing the way for your Success*, and that tho they seem to indicate defeat, *they are in reality, "Friends in disguise!"* ALWAYS expect the best, and as "like attracts like," so this attitude of mind which always "expects the best" will act as a powerful motor-force in attracting the best to you.

And, be "Persistent!" Don't dabble in everything, but take up the one thing you decide upon and then hold to it—persist in it! You may encounter difficulties that will cause you to think that you are blindly knocking about among the rocks and stumps, and so you may be for a time, but remember well

that you need both *experience* and *strength* for the conflict, which is not to last for to-day only, but thruout your life, hence these very "stumps and rocks" may be for the sole purpose of *developing your strength*, giving you such *experiences* as you need, and bringing out the "Real Man!" So don't overlook this fact nor try too hard to avoid the lessons of the first and second "grades," but buckle yourself down to your task with an indomitable "Will" and undaunted Courage and Determination, and as time goes on, *you will find that YOU will Succeed where others fail!!*

Our

Mental Attitude.

As touching every phase and condition of our lives, our Physical and Material well-being, our happiness, Success, Attainment and Development, I know of nothing of more far-reaching importance than the "*Mental Attitude!*" Thousands upon thousands suffer ill health all their lives because of a *wrong Mental Attitude!* Thousands upon thousands suffer failure and defeat for precisely the *same reason!* To make my statement plain and clear to all, I say that *thru our "Mental Attitude," we attract just what comes to us*, be it Health or Disease, Happiness or Unhappiness, Success or Failure! It does not matter to me whether you believe this statement or not, *I KNOW* it to be true in a thousand ways! It is a fact which we cannot get around, and the best thing we can do is to recognize the fact and line ourselves up accordingly!

Go out soliciting for something with your mind

filled with gloomy discouraging and pessimistic thots—with feelings of failure and defeat in your mind and see what you will get! Reverse this condition, and go with your mind filled with bright, cheerful, happy thots and a smiling countenance—go with the *FEELING*—the *CONSCIOUSNESS* of *SUCCESS* and *PROSPERITY*, and note the difference! Why is it? A simple answer—you *impress your Thots and Feelings upon those with whom you talk, and you are attracting to yourself those things, those people and those conditions that are in harmony with your own prevailing Mental Attitude!* This is a Psychological Law, inexorable, and constantly operative. *Get yourself in line with it!* “A word to the Wise is sufficient.”

Build your Ideals and LIVE IN THEM MENTALLY! Think of things as you want them to occur, and as you continue to live in your Ideals Mentally, cultivate “*Expectancy*,” and get “*Action*” behind them, you will see them beginning to materialize themselves in the “Real thing!” Here is a great Secret! Do you get it?

**Define and
Fix Your
Purpose!**

Now, in addition to the Laws and principles which we have been considering, let us look at some of the more general Factors which contribute to Financial—and all other—success. Many of these things are involved in the Laws and principles which we have stated, nevertheless as “Suggestion” gathers force in its repetition, I will again say that the *first* thing you want to attend to, will be to *Define* and *Fix* your

Purpose, so you will know *what* you want to do and have an inspiration and incentive before you. The next thing is to "*Open the Way*" for what you want to come to you! Remember, water will not run up hill! It *CAN* be forced up hill, and if the way you "open" does not bring Money in sufficient quantities, you may have to do some "forcing," by putting more power and energy behind it, or cutting the ditch a little deeper and getting an even grade.

Then "*Action*" comes in. "*Action*" first, then the "*Reaction*," which will be the opposite of what the "*Action*" was. You must have "*Value Received*" to give, and never expect "something for nothing."

**Some
General
Observations.**

Remember the "Law of Attraction" and always carry a smiling and cheerful countenance with you. *Assume*, if need be, the air of Prosperity, and cultivate such *Thots* as you wish to impress upon others, and you will attract from them that which corresponds with what you are giving, whether it be smiles and good-nature, or a monied consideration for something that you are selling.

As I have said, if needs be, *assume* the air of prosperity. Dress well, but not so as to attract attention and let your whole manner and appearance indicate Success and Prosperity, for "nothing Succeeds like Success."

Be courageous and Determined and never allow *Fear* nor *Discouragement* take hold of you. Remember that "*Fear invites Defeat!*" Put your whole energies in what you undertake and you are bound to win!

**Some Things
Which Invite
Defeat!**

There are many things which *invite* Defeat, and there are some things which make the most practical and well-laid plans and schemes *certain failures*. *Fear* and *Doubt* are your two worst enemies—keep out of their way! Despondency, feelings of discouragement, ill-health, lack of confidence in yourself, an under-estimate of your own abilities, a lack of proper Self-esteem, lack of confidence in what you are doing or selling—these all are a hindrance to Success and pave the way for the defeat and failure of the best laid plans, if persisted in.

Don't approach people when you are "out of humor" or not feeling in the right mood for business. you are quite liable to spoil good prospects for business by so doing. *Get yourself together, in a good, big bundle of Confidence, Energy, Self-esteem, Courage, Expectancy, Cheerfulness and light-heartedness, and then—GO!*

Get out of the old-time rut of despondency and self-limitations, bestir yourself and break the shackles that have so long held you in bondage! Assert your right to *Freedom of Thought and Action*, Think and Act for yourself, learn and put into operation these Laws and Principles of Success which you have been studying, and thru these, press your right to a *just and fair recompense for your time, your talents and abilities, and you will Succeed!*

You have been blaming "*Fate*" and "*Unfavorable Conditions*" for your lack of Success. Now put the blame where it belongs—*with yourself!* There is no such thing as "*Fate*," except as *YOU* make your

own fate, and "*nothing ever happens,*" for all is the result of the operation of Law, so set yourself right on this point at once, recognize the fact that your failures, and what you call "misfortunes" are *your own fault*, and yours only, then set about living and Doing intelligently! Get in line, formulate your plans and Purposes, and—"Open the Way!"

**The
School of
Life.**

When you were young and going to school, you passed thru successive grades until you graduated—if you stuck to your proposition. Then you passed out of one school into another—the great School of Life, and in it you have been passing from one grade to another in the degree in which you have learned the lessons of each. Have you learned them well, or will you be sent back to study and learn the same lessons over again? Each so-called "misfortune" has its special lesson for you, and there exists a need for them or they would not come. If you encounter obstacles, meet them with increasing strength and determination—never flinch before them, for remember that just as there are different grades in our Public Schools, so there are different "planes" in the life we are living, and each has its own special lessons which must be learned before we can advance to the next higher. *It is learning by experience and developing by degrees that we grow into each successive plane*, tho some seem to make mighty slow progress, and these failures of yours are in all probability, the lessons and *experiences* which are fitting you for the fuller and more complete attainment of your Ideals and desires.

Failure Is

Often a And bear in mind that seeming
Stepping-Stone. misfortunes are but *paving the way
for better things for you!* You
can't see it at the time, but you can look back over
your life and discover enough to tell you that this is
true, therefore don't complain, but if hard or diffi-
cult places appear, meet them with courage and
fortitude, like a true, full-grown man, and get all
you can out of them.

You will not ascend the ladder of Success at a
bound—no one can, *if they are honest!* You must
go up step after step. Don't get impatient! If you
start right and work with an intelligent knowledge
of the Laws which control you in all you do, you
will climb higher and higher, and more than all, as
you ascend step after step, *you prove your way—you
will know just HOW you achieved Success, and
that means—INDEPENDENCE! You will stand
on a solid footing!*

You

Can

Do It!

There is no reason why *YOU*
should not attain Financial Suc-
cess in a large degree, *IF YOU*
WILL! All have the elements of Success within
them, and *YOU* have your quota! If you fail to
achieve Success, *the fault is your own,* and the
sooner you settle down to a realization of this fact,
*start right, get yourself in line, bring your latent
powers and abilities into action and work with an
intelligent understanding of the Laws and Principles
which govern you in every phase of your existence,*

the sooner will you get yourself on the right road to Success, and realize the attainment of the highest Ideals and Objects of your life—the sooner will you achieve Success in the largest sense of the word!

Details for your individual case I cannot give. You must *think* and *Act for yourself*. I have given you the Laws and general Principles which govern the Success of all, and it is for you to *Think* and *Do!* Formulate your plans and Purposes and put them into working shape, and then—*ACT!* There is something that *YOU* can do to make money, and you can do it well! Find what it is and then—*DO IT!*

I have tried to help you thru the knowledge which has come to me by Experience, as well as study, and I cherish the hope that it will prove to be a *practical help* to you, not only in attaining Financial Success, but in your reaching out for higher Attainment and the fuller development of the Real Man Within, and I leave you with my most earnest wish for your success in your undertakings.

THE AUTHOR.



CONSTIPATION

All sorts of physical and mental derangements follow constipation! Elimination must proceed, or the whole system becomes clogged up and deranged.

I HAVE CURED HUNDREDS OF

this common, but aggravating complaint without one drop of medicine, by a simple, rational and natural process, and I want all who suffer to have the benefit of this remarkable cure. Don't suffer with

CONSTIPATION

Don't neglect yourself until something worse attacks you! Cure yourself—do it NOW.

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NO DRUGS,

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DON'T TRIFLE

with constipation, but send me a dollar at once and get this cure and cure yourself permanently—prolong your life, clear your brain and increase your mental and physical capacity. This cure will doubtless save you hundreds of dollars.

WRITE AT ONCE

DO IT NOW

DR. EDWARD H. COWLES

DRAWER Y.

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