

REV Training and Coaching Presents  
Think and Grow Rich by Napoleon Hill

*Take Inventory of Yourself  
as you read this closing chapter,  
and find out how many of the “Ghosts”  
are standing in your way*



CHAPTER 15

*HOW TO OUTWIT THE  
SIX GHOSTS OF FEAR*

BEFORE you can put any portion of this philosophy into successful use, your mind must be prepared to receive it. The preparation is not difficult. It begins with study, analysis, and understanding of three enemies which you shall have to clear out. These are INDECISION, DOUBT, and FEAR!

The Sixth Sense will never function while these three negatives, or any of them remain in your mind. The members of this unholy trio are closely related; where one is found, the other two are close at hand.

INDECISION is the seedling of FEAR! Remember this, as you read. Indecision crystallizes into DOUBT, the two blend and become FEAR! The “blending” process often is slow. This is one reason why these three enemies are so dangerous. They germinate and grow *without their presence being observed*.

The remainder of this chapter describes an end which must be attained before the philosophy, as a whole, can be put into practical use. It also analyzes a condition which has, but lately, reduced huge numbers of people to poverty, and it states a truth which must be understood by all who accumulate riches, whether measured in terms of money or a state of mind of far greater value than money. The purpose of this chapter is to turn the spotlight of attention upon the cause and the cure of the six basic fears. Before we can master an enemy, we must know its name, its habits, and its place of abode. As you read, analyze yourself carefully, and determine which, if any, of the six common fears have attached themselves to you.

Do not be deceived by the habits of these subtle enemies. Sometimes they remain hidden in the subconscious mind, where they are difficult to locate, and still more difficult to eliminate.

THE SIX BASIC FEARS

There are six basic fears, with some combination of which every human suffers at one time or another. Most people are fortunate if they do not suffer from the entire six. Named in the order of their most common appearance, they are:—



the tramp thought impulses which are being released by other brains, or close the doors tightly and admit only thought impulses of his own choice.

Nature has endowed man with absolute control over but one thing, and that is THOUGHT. This fact, coupled with the additional fact that everything which man creates, begins in the form of a thought, leads one very near to the principle by which FEAR may be mastered.

If it is true that ALL THOUGHT HAS A TENDENCY TO CLOTHE ITSELF IN ITS PHYSICAL EQUIVALENT (and this is true, beyond any reasonable room for doubt), it is equally true that thought impulses of fear and poverty cannot be translated into terms of courage and financial gain.

The people of America began to think of poverty, following the Wall Street crash of 1929. Slowly, but surely that mass thought was crystallized into its physical equivalent, which was known as a “depression.” This had to happen, it is in conformity with the laws of Nature.

#### THE FEAR OF POVERTY

There can be no compromise between POVERTY and RICHES! The two roads that lead to poverty and riches travel in opposite directions. If you want riches, you must refuse to accept any circumstance that leads toward poverty. (The word “riches” is here used in its broadest sense, meaning financial, spiritual, mental and material estates). The starting point of the path that leads to riches is DESIRE. In chapter one, you received full instructions for the proper use of DESIRE. In this chapter, on FEAR, you have complete instructions for preparing your mind to make practical use of DESIRE.

Here, then, is the place to give yourself a challenge which will definitely determine how much of this philosophy you have absorbed. Here is the point at which you can turn prophet and foretell, accurately, what the future holds in store for you. If, after reading this chapter, you are willing to accept poverty, you may as well make up your mind to receive poverty. This is one decision you cannot avoid.

If you demand riches, determine what form, and how much will be required to satisfy you. You know the road that leads to riches. You have been given a road map which, if followed, will keep you on that road. If you neglect to make the start, or stop before you arrive, no one will be to blame, but YOU. This responsibility is yours. No alibi will save you from accepting the responsibility if

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you now fail or refuse to demand riches of Life, because the acceptance calls for but one thing—incidentally, the only thing you can control—and that is a STATE OF MIND. A state of mind is something that one assumes. It cannot be purchased, it must be created.

Fear of poverty is a state of mind, nothing else! But it is sufficient to destroy one's chances of achievement in any undertaking, a truth which became painfully evident during the depression.

This fear paralyzes the faculty of reason, destroys the faculty of imagination, kills off self-reliance, undermines enthusiasm, discourages initiative, leads to uncertainty of purpose, encourages procrastination, wipes out enthusiasm and makes self-control an impossibility. It takes the charm from one's personality, destroys the possibility of accurate thinking, diverts concentration of effort, it masters persistence, turns the will-power into nothingness, destroys ambition, beclouds the memory and invites failure in every conceivable form; it kills love and assassinates the finer emotions of the heart, discourages friendship and invites disaster in a hundred forms, leads to sleeplessness, misery and unhappiness—and all this despite the obvious truth that we live in a world of over-abundance of everything the heart could desire, with nothing standing between us and our desires, excepting lack of a definite purpose.

The Fear of Poverty is, without doubt, the most destructive of the six basic fears. It has been placed at the head of the list, because it is the most difficult to master. Considerable courage is required to state the truth about the origin of this fear, and still greater courage to accept the truth after it has been stated. The fear of poverty grew out of man's inherited tendency to PREY UPON HIS FELLOW MAN ECONOMICALLY. Nearly all animals lower than man are motivated by instinct, but their capacity to "think" is limited, therefore, they prey upon one another physically. Man, with his superior sense of intuition, with the capacity to think and to reason, does not eat his fellowman bodily, he gets more satisfaction out of "eating" him FINANCIALLY. Man is so avaricious that every conceivable law has been passed to safeguard him from his fellowman.

Of all the ages of the world, of which we know anything, the age in which we live seems to be one that is outstanding because of man's money-madness. A man is considered less than the dust of the earth, unless he can display a fat bank account; but if he has money—NEVER MIND HOW HE ACQUIRED IT—he is a "king" or a "big shot"; he is above the law, he rules in politics, he dominates in business, and the whole world about him bows in respect when he passes.

Nothing brings man so much suffering and humility as POVERTY! Only those who have experienced poverty understand the full meaning of this.

It is no wonder that man fears poverty. Through a long line of inherited experiences man has learned, for sure, that some men cannot be trusted, where matters of money and earthly possessions are concerned. This is a rather stinging indictment, the worst part of it being that it is TRUE.

The majority of marriages are motivated by the wealth possessed by one, or both of the contracting parties. It is no wonder, therefore, that the divorce courts are busy. So eager is man to possess wealth that he will acquire it in whatever manner he can—through legal methods if possible—through other methods if necessary or expedient.

Self-analysis may disclose weaknesses which one does not like to acknowledge. This form of examination is essential to all who demand of Life more than mediocrity and poverty. Remember, as you check yourself point by point, that you are both the court and the jury, the prosecuting attorney and the attorney for the defense, and that you are the plaintiff and the defendant, also, that you are on trial. Face the facts squarely. Ask yourself definite questions and demand direct replies. When the examination is over, you will know more about yourself.

If you do not feel that you can be an impartial judge in this self-examination, call upon someone who knows you well to serve as judge while you cross-examine yourself.

You are after the truth. Get it, no matter at what cost even though it may temporarily embarrass you! The majority of people, if asked what they fear most, would reply, "I fear nothing." The reply would be inaccurate, because few people realize that they are bound, handicapped, whipped spiritu-ally and physically through some form of fear. So subtle and deeply seated is the emotion of fear that one may go through life burdened with it, never recognizing its presence. Only a courageous analysis will disclose the presence of this universal enemy. When you begin such an analysis, search deeply into your character. Here is a list of the symptoms for which you should look:

#### SYMPTOMS OF THE FEAR OF POVERTY

**INDIFFERENCE.** Commonly expressed through lack of ambition; willingness to tolerate poverty; acceptance of whatever compensation life may offer without protest; mental and physical laziness; lack of initiative, imagination, enthusiasm and self-control.

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**INDECISION.** The habit of permitting others to do one's thinking. Staying "on the fence."

**DOUBT.** Generally expressed through alibis and excuses designed to cover up, explain away, or apologize for one's failures, sometimes expressed in the form of envy of those who are successful, or by criticising them.

**WORRY.** Usually expressed by finding fault with others, a tendency to spend beyond one's income, neglect of personal appearance, scowling and frowning; intemperance in the use of alcoholic drink, sometimes through the use of narcotics; nervousness, lack of poise, self-consciousness and lack of self-reliance.

**OVER-CAUTION.** The habit of looking for the negative side of every circumstance, thinking and talking of possible failure instead of concentrating upon the means of succeeding. Knowing all the roads to disaster, but never searching for the plans to avoid failure. Waiting for "the right time" to begin putting ideas and plans into action, until the waiting becomes a permanent habit. Remembering those who have failed, and forgetting those who have succeeded. Seeing the hole in the doughnut, but overlooking the doughnut. Pessimism, leading to indigestion, poor elimination, auto-intoxication, bad breath and bad disposition.

**PROCRASTINATION.** The habit of putting off until tomorrow that which should have been done last year. Spending enough time in creating alibis and excuses to have done the job. This symptom is closely related to over-caution, doubt and worry. Refusal to accept responsibility when it can be avoided. Willingness to compromise rather than put up a stiff fight. Compromising with difficulties instead of harnessing and using them as stepping stones to advancement. Bargaining with Life for a penny, instead of demanding prosperity, opulence, riches, contentment and happiness. Planning what to do IF AND WHEN OVERTAKEN BY FAILURE, INSTEAD OF BURNING ALL BRIDGES AND MAKING RETREAT IMPOSSIBLE. Weakness of, and often total lack of self-confidence, definiteness of purpose, self-control, initiative, enthusiasm, ambition, thrift and sound reasoning ability. EXPECTING POVERTY INSTEAD OF DEMANDING RICHES. Association with those who accept poverty instead of seeking the company of those who demand and receive riches.

**MONEY TALKS!**

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Some will ask, “Why did you write a book about money? Why measure riches in dollars, alone?” Some will believe, and rightly so, that there are other forms of riches more desirable than money. Yes, there are riches which cannot be measured in terms of dollars, but there are millions of people who will say, “Give me all the money I need, and I will find everything else I want.”

The major reason why I wrote this book on how to get money is the fact that the world has but lately passed through an experience that left millions of men and women paralyzed with the FEAR OF POVERTY. What this sort of fear does to one was well described by Westbrook Pegler, in the New York World-Telegram, viz:

“Money is only clam shells or metal discs or scraps of paper, and there are treasures of the heart and soul which money cannot buy, but most people, being broke, are unable to keep this in mind and sustain their spirits. When a man is down and out and on the street, unable to get any job at all, something happens to his spirit which can be observed in the droop of his shoulders, the set of his hat, his walk and his gaze. He cannot escape a feeling of inferiority among people with regular employment, even though he knows they are definitely not his equals in character, intelligence or ability.

These people—even his friends—feel, on the other hand, a sense of superiority and regard him, perhaps unconsciously, as a casualty. He may borrow for a time, but not enough to carry on in his accustomed way, and he cannot continue to borrow very long. But borrowing in itself, when a man is borrowing merely to live, is a depressing experience, and the money lacks the power of earned money to revive his spirits. Of course, none of this applies to bums or habitual ne'er-do-wells, but only to men of normal ambitions and self-respect.”

#### WOMEN CONCEAL DESPAIR.

“Women in the same predicament must be different. We somehow do not think of women at all in considering the down-and-outers. They are scarce in the breadlines, they rarely are seen begging on the streets, and they are not recognizable in crowds by the same plain signs which identify busted men. Of course, I do not mean the shuffling hags of the city streets who are the opposite number of the confirmed male bums. I mean reasonably young, decent and intelligent women. There must be

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many of them, but their despair is not apparent. Maybe they kill themselves.

When a man is down and out he has time on his hands for brooding. He may travel miles to see a man about a job and discover that the job is filled or that it is one of those jobs with no base pay but only a commission on the sale of some useless knick-knack which nobody would buy, except out of pity. Turning that down, he finds himself back on the street with nowhere to go but just anywhere. So he walks and walks. He gazes into store windows at luxuries which are not for him, and feels inferior and gives way to people who stop to look with an active interest. He wanders into the railroad station or puts himself down in the library to ease his legs and soak up a little heat, but that isn't looking for a job, so he gets going again. He may not know it, but his aimlessness would give him away even if the very lines of his figure did not. He may be well dressed in the clothes left over from the days when he had a steady job, but the clothes cannot disguise the droop.”

#### MONEY MAKES DIFFERENCE.

“He sees thousands of other people, bookkeepers or clerks or chemists or wagon hands, busy at their work and envies them from the bottom of his soul. They have their independence, their self-respect and manhood, and he simply cannot convince himself that he is a good man, too, though he argue it out and arrive at a favourable verdict hour after hour.

It is just money which makes this difference in him. With a little money he would be himself again.

Some employers take the most shocking advantage of people who are down and out. The agencies hang out little colored cards offering miserable wages to busted men—\$12 a week, \$15 a week. An \$18 a week job is a plum, and anyone with \$25 a week to offer does not hang the job in front of an agency on a colored card. I have a want ad clipped from a local paper demanding a clerk, a good, clean penman, to take telephone orders for a sandwich shop from 11 A.M. to 2 P.M. for \$8 a month—not \$8 a week but \$8 a month. The ad says also, ‘State religion.’ Can you imagine the brutal effrontery of anyone who demands a good, clean penman for 11 cents an hour inquiring into the victim’s religion? But that is what busted people are offered.”

## THE FEAR OF CRITICISM

Just how man originally came by this fear, no one can state definitely, but one thing is certain—he has it in a highly developed form. Some believe that this fear made its appearance about the time that politics became a “profession.” Others believe it can be traced to the age when women first began to concern themselves with “styles” in wearing apparel.

This author, being neither a humorist nor a prophet, is inclined to attribute the basic fear of criticism to that part of man’s inherited nature which prompts him not only to take away his fellowman’s goods and wares, but to justify his action by CRITICISM of his fellowman’s character. It is a well known fact that a thief will criticise the man from whom he steals—that politicians seek office, not by displaying their own virtues and qualifications, but by attempting to besmirch their opponents.

The fear of criticism takes on many forms, the majority of which are petty and trivial. Bald-headed men, for example, are bald for no other reason than their fear of criticism. Heads become bald because of the tight fitting bands of hats which cut off the circulation from the roots of the hair. Men wear hats, not because they actually need them, but mainly because “everyone is doing it.” The individual falls into line and does likewise, lest some other individual CRITICISE him. Women seldom have bald heads, or even thin hair, because they wear hats which fit their heads loosely, the only purpose of the hats being adornment.

But, it must not be supposed that women are free from the fear of criticism. If any woman claims to be superior to man with reference to this fear, ask her to walk down the street wearing a hat of the vintage of 1890.

The astute manufacturers of clothing have not been slow to capitalize this basic fear of criticism, with which all mankind has been cursed. Every season the styles in many articles of wearing apparel change. Who establishes the styles? Certainly not the purchaser of clothing, but the manufacturer. Why does he change the styles so often? The answer is obvious. He changes the styles so he can sell more clothes.

For the same reason the manufacturers of automobiles (with a few rare and very sensible exceptions) change styles of models every season. No man wants to drive an automobile which is not of the latest style, although the older model may actually be the better car. We have been describing the manner in which people behave under the influence of fear of criticism as applied to the small and petty things of life. Let us now examine human behavior when this fear affects people in

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connection with the more important events of human relationship. Take for example practically any person who has reached the age of “mental maturity” (from 35 to 40 years of age, as a general average), and if you could read the secret thoughts of his mind, you would find a very decided disbelief in most of the fables taught by the majority of the dogmatists and theologians a few decades back.

Not often, however, will you find a person who has the courage to openly state his belief on this subject. Most people will, if pressed far enough, tell a lie rather than admit that they do not believe the stories associated with that form of religion which held people in bondage prior to the age of scientific discovery and education.

Why does the average person, even in this day of enlightenment, shy away from denying his belief in the fables which were the basis of most of the religions a few decades ago? The answer is, “because of the fear of criticism.” Men and women have been burned at the stake for daring to express disbelief in ghosts. It is no wonder we have inherited a consciousness which makes us fear criticism. The time was, and not so far in the past, when criticism carried severe punishments-it still does in some countries.

The fear of criticism robs man of his initiative, destroys his power of imagination, limits his individuality, takes away his self-reliance, and does him damage in a hundred other ways. Parents often do their children irreparable injury by criticising them. The mother of one of my boyhood chums used to punish him with a switch almost daily, always completing the job with the statement, “You’ll land in the penitentiary before you are twenty.” He was sent to a Reformatory at the age of seventeen.

Criticism is the one form of service, of which everyone has too much. Everyone has a stock of it which is handed out, gratis, whether called for or not. One’s nearest relatives often are the worst offenders. It should be recognized as a crime (in reality it is a crime of the worst nature), for any parent to build inferiority complexes in the mind of a child, through unnecessary criticism. Employers who understand human nature, get the best there is in men, not by criticism, but by constructive suggestion. Parents may accomplish the same results with their children. Criticism will plant FEAR in the human heart, or resentment, but it will not build love or affection.

#### SYMPTOMS OF THE FEAR OF CRITICISM

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This fear is almost as universal as the fear of poverty, and its effects are just as fatal to personal achievement, mainly because this fear destroys initiative, and discourages the use of imagination.

The major symptoms of the fear are:

**SELF-CONSCIOUSNESS.** Generally expressed through nervousness, timidity in conversation and in meeting strangers, awkward movement of the hands and limbs, shifting of the eyes.

**LACK OF POISE.** Expressed through lack of voice control, nervousness in the presence of others, poor posture of body, poor memory.

**PERSONALITY.** Lacking in firmness of decision, personal charm, and ability to express opinions definitely. The habit of side-stepping issues instead of meeting them squarely. Agreeing with others without careful examination of their opinions.

**INFERIORITY COMPLEX.** The habit of expressing self-approval by word of mouth and by actions, as a means of covering up a feeling of inferiority. Using “big words” to impress others, (often without knowing the real meaning of the words). Imitating others in dress, speech and manners. Boasting of imaginary achievements. This sometimes gives a surface appearance of a feeling of superiority.

**EXTRAVAGANCE.** The habit of trying to “keep up with the Joneses,” spending beyond one’s income.

**LACK OF INITIATIVE.** Failure to embrace opportunities for self-advancement, fear to express opinions, lack of confidence in one’s own ideas, giving evasive answers to questions asked by superiors, hesitancy of manner and speech, deceit in both words and deeds.

**LACK OF AMBITION.** Mental and physical laziness, lack of self-assertion, slowness in reaching decisions, easily influenced by others, the habit of criticising others behind their backs and flattering them to their faces, the habit of accepting defeat without protest, quitting an undertaking when opposed by others, suspicious of other people without cause, lacking in tact-fullness of manner and speech, unwillingness to accept the blame for mistakes.

## THE FEAR OF ILL-HEALTH

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This fear may be traced to both physical and social heredity. It is closely associated, as to its origin, with the causes of fear of Old Age and the fear of Death, because it leads one closely to the border of “terrible worlds” of which man knows not, but concerning which he has been taught some discomfoting stories. The opinion is somewhat general, also, that certain unethical people engaged in the business of “selling health” have had not a little to do with keeping alive the fear of ill health.

In the main, man fears ill health because of the terrible pictures which have been planted in his mind of what may happen if death should overtake him. He also fears it because of the economic toll which it may claim.

A reputable physician estimated that 75% of all people who visit physicians for professional service are suffering with hypochondria (imaginary illness). It has been shown most convincingly that the fear of disease, even where there is not the slightest cause for fear, often produces the physical symptoms of the disease feared.

Powerful and mighty is the human mind! It builds or it destroys.

Playing upon this common weakness of fear of ill health, dispensers of patent medicines have reaped fortunes. This form of imposition upon credulous humanity became so prevalent some twenty years ago that Colliers' Weekly Magazine conducted a bitter campaign against some of the worst offenders in the patent medicine business.

During the “flu” epidemic which broke out during the world war, the mayor of New York City took drastic steps to check the damage which people were doing themselves through their inherent fear of ill health.

He called in the newspaper men and said to them, “Gentlemen, I feel it necessary to ask you not to publish any scare headlines concerning the ‘flu’ epidemic. Unless you cooperate with me, we will have a situation which we cannot control.” The newspapers quit publishing stories about the “flu,” and within one month the epidemic had been successfully checked.

Through a series of experiments conducted some years ago, it was proved that people may be made ill by suggestion. We conducted this experiment by causing three acquaintances to visit the “victims,” each of whom asked the question, “What ails you? You look terribly ill.” The first questioner usually provoked a grin, and a nonchalant “Oh, nothing, I’m alright,” from the victim. The second questioner usually was answered with the statement, “I don’t know exactly, but I

do feel badly.” The third questioner was usually met with the frank admission that the victim was actually feeling ill.

Try this on an acquaintance if you doubt that it will make him uncomfortable, but do not carry the experiment too far. There is a certain religious sect whose members take vengeance upon their enemies by the “hexing” method. They call it “placing a spell” on the victim.

There is overwhelming evidence that disease sometimes begins in the form of negative thought impulse. Such an impulse may be passed from one mind to another, by suggestion, or created by an individual in his own mind.

A man who was blessed with more wisdom than this incident might indicate, once said “When anyone asks me how I feel, I always want to answer by knocking him down.”

Doctors send patients into new climates for their health, because a change of “mental attitude” is necessary. The seed of fear of ill health lives in every human mind. Worry, fear, discouragement, disappointment in love and business affairs, cause this seed to germinate and grow. The recent business depression kept the doctors on the run, because every form of negative thinking may cause ill health.

Disappointments in business and in love stand at the head of the list of causes of fear of ill health. A young man suffered a disappointment in love which sent him to a hospital. For months he hovered between life and death. A specialist in suggestive therapeutics was called in. The specialist changed nurses, placing him in charge of a very charming young woman who began (by pre-arrangement with the doctor) to make love to him the first day of her arrival on the job. Within three weeks the patient was discharged from the hospital, still suffering, but with an entirely different malady. HE WAS IN LOVE AGAIN. The remedy was a hoax, but the patient and the nurse were later married. Both are in good health at the time of this writing.

## SYMPTOMS OF THE FEAR OF ILL HEALTH

The symptoms of this almost universal fear are:

**AUTO-SUGGESTION.** The habit of negative use of self-suggestion by looking for, and expecting to find the symptoms of all kinds of disease. “Enjoying” imaginary illness and speaking of it as being real. The habit of trying all “fads” and “isms” recommended by others as having therapeutic value. Talking

to others of operations, accidents and other forms of illness. Experimenting with diets, physical exercises, reducing systems, without professional guidance. Trying home remedies, patent medicines and “quack” remedies.

**HYPOCHONDRIA.** The habit of talking of illness, concentrating the mind upon disease, and expecting its appearance until a nervous break occurs. Nothing that comes in bottles can cure this condition. It is brought on by negative thinking and nothing but positive thought can affect a cure. Hypochondria, (a medical term for imaginary disease) is said to do as much damage on occasion, as the disease one fears might do. Most so-called cases of “nerves” come from imaginary illness.

**EXERCISE.** Fear of ill health often interferes with proper physical exercise, and results in over-weight, by causing one to avoid outdoor life.

**SUSCEPTIBILITY.** Fear of ill health breaks down Nature’s body resistance, and creates a favourable condition for any form of disease one may contact. The fear of ill health often is related to the fear of Poverty, especially in the case of the hypochondriac, who constantly worries about the possibility of having to pay doctor’s bills, hospital bills, etc. This type of person spends much time preparing for sickness, talking about death, saving money for cemetery lots, and burial expenses, etc.

**SELF-CODDLING.** The habit of making a bid for sympathy, using imaginary illness as the lure. (People often resort to this trick to avoid work). The habit of feigning illness to cover plain laziness, or to serve as an alibi for lack of ambition.

**INTEMPERANCE.** The habit of using alcohol or narcotics to destroy pains such as headaches, neuralgia, etc., instead of eliminating the cause. The habit of reading about illness and worrying over the possibility of being stricken by it. The habit of reading patent medicine advertisements.

## THE FEAR OF LOSS OF LOVE

The original source of this inherent fear needs but little description, because it obviously grew out of man’s polygamous habit of stealing his fellow-man’s mate, and his habit of taking liberties with her whenever he could.

Jealousy, and other similar forms of dementia praecox grow out of man’s inherited fear of the loss of love of someone. This fear is the most painful of all the six basic

fears. It probably plays more havoc with the body and mind than any of the other basic fears, as it often leads to permanent insanity.

The fear of the loss of love probably dates back to the Stone Age, when men stole women by brute force. They continue to steal females, but their technique has changed. Instead of force, they now use persuasion, the promise of pretty clothes, motor cars, and other “bait” much more effective than physical force. Man’s habits are the same as they were at the dawn of civilization, but he expresses them differently.

Careful analysis has shown that women are more susceptible to this fear than men. This fact is easily explained. Women have learned, from experience, that men are polygamous by nature, that they are not to be trusted in the hands of rivals.

#### SYMPTOMS OF THE FEAR OF LOSS OF LOVE

The distinguishing symptoms of this fear are:—

**JEALOUSY.** The habit of being suspicious of friends and loved ones without any reasonable evidence of sufficient grounds. (Jealousy is a form of dementia praecox which sometimes becomes violent without the slightest cause). The habit of accusing wife or husband of infidelity without grounds. General suspicion of everyone, absolute faith in no one.

**FAULT FINDING.** The habit of finding fault with friends, relatives, business associates and loved ones upon the slightest provocation, or without any cause whatsoever.

**GAMBLING.** The habit of gambling, stealing, cheating, and otherwise taking hazardous chances to provide money for loved ones, with the belief that love can be bought. The habit of spending beyond one’s means, or incurring debts, to provide gifts for loved ones, with the object of making a favorable showing. Insomnia, nervousness, lack of persistence, weakness of will, lack of self-control, lack of self-reliance, bad temper.

#### THE FEAR OF OLD AGE

In the main, this fear grows out of two sources. First, the thought that old age may bring with it **POVERTY**. Secondly, and by far the most common source of origin,

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from false and cruel teachings of the past which have been too well mixed with “fire and brimstone,” and other bogies cunningly designed to enslave man through fear.

In the basic fear of old age, man has two very sound reasons for his apprehension—one growing out of his distrust of his fellowman, who may seize whatever worldly goods he may possess, and the other arising from the terrible pictures of the world beyond, which were planted in his mind, through social heredity before he came into full possession of his mind.

The possibility of ill health, which is more common as people grow older, is also a contributing cause of this common fear of old age. Eroticism also enters into the cause of the fear of old age, as no man cherishes the thought of diminishing sex attraction.

The most common cause of fear of old age is associated with the possibility of poverty. “Poorhouse” is not a pretty word. It throws a chill into the mind of every person who faces the possibility of having to spend his declining years on a poor farm.

Another contributing cause of the fear of old age, is the possibility of loss of freedom and independence, as old age may bring with it the loss of both physical and economic freedom.

#### SYMPTOMS OF THE FEAR OF OLD AGE

The commonest symptoms of this fear are:

The tendency to slow down and develop an inferiority complex at the age of mental maturity, around the age of forty, falsely believing one’s self to be “slipping” because of age. (The truth is that man’s most useful years, mentally and spiritually, are those between forty and sixty).

The habit of speaking apologetically of one’s self as “being old” merely because one has reached the age of forty, or fifty, instead of reversing the rule and expressing gratitude for having reached the age of wisdom and understanding. The habit of killing off initiative, imagination, and self-reliance by falsely believing one’s self too old to exercise these qualities. The habit of the man or woman of forty dressing with the aim of trying to appear much younger, and affecting mannerisms of youth; thereby inspiring ridicule by both friends and strangers.

## THE FEAR OF DEATH

To some this is the cruellest of all the basic fears. The reason is obvious. The terrible pangs of fear associated with the thought of death, in the majority of cases, may be charged directly to religious fanaticism. So-called “heathen” are less afraid of death than the more “civilized.” For hundreds of millions of years man has been asking the still unanswered questions, “whence” and “whither.” Where did I come from, and where am I going?

During the darker ages of the past, the more cunning and crafty were not slow to offer the answer to these questions, FOR A PRICE. Witness, now, the major source of origin of the FEAR OF DEATH.

Come into my tent, embrace my faith, accept my dogmas, and I will give you a ticket that will admit you straightaway into heaven when you die,” cries a leader of sectarianism. “Remain out of my tent,” says the same leader, “and may the devil take you and burn you throughout eternity.”

ETERNITY is a long time. FIRE is a terrible thing. The thought of eternal punishment, with fire, not only causes man to fear death, it often causes him to lose his reason. It destroys interest in life and makes happiness impossible.

During my research, I reviewed a book entitled “A Catalogue of the Gods,” in which were listed the 30,000 gods which man has worshiped. Think of it! Thirty thousand of them, represented by everything from a crawfish to a man. It is little wonder that men have become frightened at the approach of death.

While the religious leader may not be able to provide safe conduct into heaven, nor, by lack of such provision, allow the unfortunate to descend into hell, the possibility of the latter seems so terrible that the very thought of it lays hold of the imagination in such a realistic way that it paralyzes reason, and sets up the fear of death.

In truth, NO MAN KNOWS, and no man has ever known, what heaven or hell is like, nor does any man know if either place actually exists. This very lack of positive knowledge opens the door of the human mind to the charlatan so he may enter and control that mind with his stock of legerdemain and various brands of pious fraud and trickery.

The fear of DEATH is not as common now as it was during the age when there were no great colleges and universities. Men of science have turned the spotlight

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of truth upon the world, and this truth is rapidly freeing men and women from this terrible fear of DEATH. The young men and young women who attend the colleges and universities are not easily impressed by “fire” and “brimstone.”

Through the aid of biology, astronomy, geology, and other related sciences, the fears of the dark ages which gripped the minds of men and destroyed their reason have been dispelled. Insane asylums are filled with men and women who have gone mad, because of the FEAR OF DEATH.

This fear is useless. Death will come, no matter what anyone may think about it. Accept it as a necessity, and pass the thought out of your mind. It must be a necessity, or it would not come to all. Perhaps it is not as bad as it has been pictured.

The entire world is made up of only two things, ENERGY and MATTER. In elementary physics we learn that neither matter nor energy (the only two realities known to man) can be created nor destroyed. Both matter and energy can be transformed, but neither can be destroyed.

Life is energy, if it is anything. If neither energy nor matter can be destroyed, of course life cannot be destroyed. Life, like other forms of energy, may be passed through various processes of transition, or change, but it cannot be destroyed. Death is mere transition.

If death is not mere change, or transition, then nothing comes after death except a long, eternal, peaceful sleep, and sleep is nothing to be feared. Thus you may wipe out, forever, the fear of Death.

### SYMPTOMS OF THE FEAR OF DEATH

The general symptoms of this fear are:—

The habit of THINKING about dying instead of making the most of LIFE, due, generally, to lack of purpose, or lack of a suitable occupation. This fear is more prevalent among the aged, but sometimes the more youthful are victims of it. The greatest of all remedies for the fear of death is a BURNING DESIRE FOR ACHIEVEMENT, backed by useful service to others. A busy person seldom has time to think about dying. He finds life too thrilling to worry about death. Sometimes the fear of death is closely associated with the Fear of Poverty, where one's death would leave loved ones poverty-stricken. In other cases, the fear of death is caused by illness and the consequent breaking down of physical body

resistance. The commonest causes of the fear of death are: ill-health, poverty, lack of appropriate occupation, disappointment over love, insanity, religious fanaticism.

### OLD MAN WORRY

Worry is a state of mind based upon fear. It works slowly, but persistently. It is insidious and subtle. Step by step it “digs itself in” until it paralyzes one’s reasoning faculty, destroys self-confidence and initiative. Worry is a form of sustained fear caused by indecision therefore it is a state of mind which can be controlled.

An unsettled mind is helpless. Indecision makes an unsettled mind. Most individuals lack the willpower to reach decisions promptly, and to stand by them after they have been made, even during normal business conditions. During periods of economic unrest (such as the world recently experienced), the individual is handicapped, not alone by his inherent nature to be slow at reaching decisions, but he is influenced by the indecision of others around him who have created a state of “mass indecision.”

During the depression the whole atmosphere, all over the world, was filled with “Fearenza” and “Worryitis,” the two mental disease germs which began to spread themselves after the Wall Street frenzy in 1929. There is only one known antidote for these germs; it is the habit of prompt and firm DECISION. Moreover, it is an antidote which every individual must apply for himself.

We do not worry over conditions, once we have reached a decision to follow a definite line of action.

I once interviewed a man who was to be electrocuted two hours later. The condemned man was the calmest of some eight men who were in the death-cell with him. His calmness prompted me to ask him how it felt to know that he was going into eternity in a short while. With a smile of confidence on his face, he said, “It feels fine. Just think, brother, my troubles will soon be over. I have had nothing but trouble all my life. It has been a hardship to get food and clothing. Soon I will not need these things. I have felt fine ever since I learned FOR CERTAIN that I must die. I made up my mind then, to accept my fate in good spirit.”

As he spoke he devoured a dinner of proportions sufficient for three men, eating every mouthful of the food brought to him, and apparently enjoying it as much as if no disaster awaited him. DECISION gave this man resignation to his fate! Decision can also prevent one’s acceptance of undesired circumstances. The six

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basic fears become translated into a state of worry, through indecision. Relieve yourself, forever of the fear of death, by reaching a decision to accept death as an inescapable event. Whip the fear of poverty by reaching a decision to get along with whatever wealth you can accumulate WITHOUT WORRY. Put your foot upon the neck of the fear of criticism by reaching a decision NOT TO WORRY about what other people think, do, or say. Eliminate the fear of old age by reaching a decision to accept it, not as a handicap, but as a great blessing which carries with it wisdom, self-control, and understanding not known to youth.

Acquit yourself of the fear of ill health by the decision to forget symptoms. Master the fear of loss of love by reaching a decision to get along without love, if that is necessary.

Kill the habit of worry, in all its forms, by reaching a general, blanket decision that nothing which life has to offer is worth the price of worry. With this decision will come poise, peace of mind, and calmness of thought which will bring happiness.

A man whose mind is filled with fear not only destroys his own chances of intelligent action, but, he transmits these destructive vibrations to the minds of all who come into contact with him, and destroys, also their chances.

Even a dog or a horse knows when its master lacks courage; moreover, a dog or a horse will pick up the vibrations of fear thrown off by its master, and behave accordingly. Lower down the line of intelligence in the animal kingdom, one finds this same capacity to pick up the vibrations of fear. A honey-bee immediately senses fear in the mind of a person—for reasons unknown, a bee will sting the person whose mind is releasing vibrations of fear, much more readily than it will molest the person whose mind registers no fear.

The vibrations of fear pass from one mind to another just as quickly and as surely as the sound of the human voice passes from the broadcasting station to the receiving set of a radio—and BY THE SELF-SAME MEDIUM.

Mental telepathy is a reality. Thoughts pass from one mind to another, voluntarily, whether or not this fact is recognized by either the person releasing the thoughts, or the persons who pick up those thoughts.

The person who gives expression, by word of mouth, to negative or destructive thoughts is practically certain to experience the results of those words in the form of a destructive “kick-back.” The release of destructive thought impulses, alone, without the aid of words, produces also a “kickback” in more ways than one. First of all, and perhaps most important to be remembered, the person who releases

thoughts of a destructive nature, must suffer damage through the breaking down of the faculty of creative imagination.

Secondly, the presence in the mind of any destructive emotion develops a negative personality which repels people, and often converts them into antagonists. The third source of damage to the person who entertains or releases negative thoughts, lies in this significant fact—these thought-impulses are not only damaging to others, but they **IMBED THEMSELVES IN THE SUBCONSCIOUS MIND OF THE PERSON RELEASING THEM**, and there become a part of his character.

One is never through with a thought, merely by releasing it. When a thought is released, it spreads in every direction, through the medium of the ether, but it also plants itself permanently in the subconscious mind of the person releasing it.

Your business in life is, presumably to achieve success. To be successful, you must find peace of mind, acquire the material needs of life, and above all, attain **HAPPINESS**. All of these evidences of success begin in the form of thought impulses.

You may control your own mind, you have the power to feed it whatever thought impulses you choose. With this privilege goes also the responsibility of using it constructively. You are the master of your own earthly destiny just as surely as you have the power to control your own thoughts. You may influence, direct, and eventually control your own environment, making your life what you want it to be—or, you may neglect to exercise the privilege which is yours, to make your life to order, thus casting yourself upon the broad sea of “Circumstance” where you will be tossed hither and yon, like a chip on the waves of the ocean.

#### **THE DEVIL’S WORKSHOP: THE SEVENTH BASIC EVIL**

In addition to the Six Basic Fears, there is another evil by which people suffer. It constitutes a rich soil in which the seeds of failure grow abundantly. It is so subtle that its presence often is not detected. This affliction cannot properly be classed as a fear. **IT IS MORE DEEPLY SEATED AND MORE OFTEN FATAL THAN ALL OF THE SIX FEARS**. For want of a better name, let us call this evil **SUSCEPTIBILITY TO NEGATIVE INFLUENCES**.

Men who accumulate great riches always protect themselves against this evil! The poverty stricken never do! Those who succeed in any calling must prepare their

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minds to resist the evil. If you are reading this philosophy for the purpose of accumulating riches, you should examine yourself very carefully, to determine whether you are susceptible to negative influences. If you neglect this self-analysis, you will forfeit your right to attain the object of your desires.

Make the analysis searching. After you read the questions prepared for this self-analysis, hold yourself to a strict accounting in your answers. Go at the task as carefully as you would search for any other enemy you knew to be awaiting you in ambush and deal with your own faults as you would with a more tangible enemy.

You can easily protect yourself against highway robbers, because the law provides organized cooperation for your benefit, but the “seventh basic evil” is more difficult to master, because it strikes when you are not aware of its presence, when you are asleep, and while you are awake. Moreover, its weapon is intangible, because it consists of merely—a STATE OF MIND. This evil is also dangerous because it strikes in as many different forms as there are human experiences. Sometimes it enters the mind through the well-meant words of one’s own relatives. At other times, it bores from within, through one’s own mental attitude. Always it is as deadly as poison, even though it may not kill as quickly.

#### HOW TO PROTECT YOURSELF AGAINST NEGATIVE INFLUENCES

To protect yourself against negative influences, whether of your own making, or the result of the activities of negative people around you, recognize that you have a WILL-POWER, and put it into constant use, until it builds a wall of immunity against negative influences in your own mind.

Recognize the fact that you, and every other human being, are, by nature, lazy, indifferent, and susceptible to all suggestions which harmonize with your weaknesses.

Recognize that you are, by nature, susceptible to all the six basic fears, and set up Habits for the purpose of counteracting all these fears.

Recognize that negative influences often work on you through your subconscious mind, therefore they are difficult to detect, and keep your mind closed against all people who depress or discourage you in any way.

Clean out your medicine chest, throw away all pill bottles, and stop pandering to colds, aches, pains and imaginary illness.

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Deliberately seek the company of people who influence you to THINK AND ACT FOR YOURSELF.

Do not EXPECT troubles as they have a tendency not to disappoint.

Without doubt, the most common weakness of all human beings is the habit of leaving their minds open to the negative influence of other people. This weakness is all the more damaging, because most people do not recognize that they are cursed by it, and many who acknowledge it, neglect or refuse to correct the evil until it becomes an uncontrollable part of their daily habits.

To aid those who wish to see themselves as they really are, the following list of questions has been prepared. Read the questions and state your answers aloud, so you can hear your own voice. This will make it easier for you to be truthful with yourself.

#### SELF-ANALYSIS TEST QUESTIONS

1. Do you complain often of “feeling bad,” and if so, what is the cause?
2. Do you find fault with other people at the slightest provocation?
3. Do you frequently make mistakes in your work, and if so, why?
4. Are you sarcastic and offensive in your conversation?
5. Do you deliberately avoid the association of anyone, and if so, why?
6. Do you suffer frequently with indigestion? If so, what is the cause?
7. Does life seem futile and the future hopeless to you? If so, why?
8. Do you like your occupation? If not, why?
9. Do you often feel self-pity, and if so why?
10. Are you envious of those who excel you?
11. To which do you devote most time, thinking of SUCCESS, or of FAILURE?

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12. Are you gaining or losing self-confidence as you grow older?
13. Do you learn something of value from all mistakes?
14. Are you permitting some relative or acquaintance to worry you? If so, why?
15. Are you sometimes “in the clouds” and at other times in the depths of despondency?
16. Who has the most inspiring influence upon you? What is the cause?
17. Do you tolerate negative or discouraging influences which you can avoid?
18. Are you careless of your personal appearance? If so, when and why?
19. Have you learned how to “drown your troubles” by being too busy to be annoyed by them?
20. Would you call yourself a “spineless weakling” if you permitted others to do your thinking for you?
21. Do you neglect internal bathing until auto-intoxication makes you ill-tempered and irritable?
22. How many preventable disturbances annoy you, and why do you tolerate them?
23. Do you resort to liquor, narcotics, or cigarettes to “quiet your nerves”? If so, why do you not try will-power instead?
24. Does anyone “nag” you, and if so, for what reason?
25. Do you have a DEFINITE MAJOR PURPOSE, and if so, what is it, and what plan have you for achieving it?
26. Do you suffer from any of the Six Basic Fears? If so, which ones?
27. Have you a method by which you can shield yourself against the negative influence of others?

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28. Do you make deliberate use of auto-suggestion to make your mind positive?
29. Which do you value most, your material possessions, or your privilege of controlling your own thoughts?
30. Are you easily influenced by others, against your own judgment?
31. Has today added anything of value to your stock of knowledge or state of mind?
32. Do you face squarely the circumstances which make you unhappy, or sidestep the responsibility?
33. Do you analyze all mistakes and failures and try to profit by them or, do you take the attitude that this is not your duty?
34. Can you name three of your most damaging weaknesses?
35. What are you doing to correct them?
36. Do you encourage other people to bring their worries to you for sympathy?
37. Do you choose, from your daily experiences, lessons or influences which aid in your personal advancement?
38. Does your presence have a negative influence on other people as a rule?
39. What habits of other people annoy you most?
40. Do you form your own opinions or permit yourself to be influenced by other people?
41. Have you learned how to create a mental state of mind with which you can shield yourself against all discouraging influences?
42. Does your occupation inspire you with faith and hope?
43. Are you conscious of possessing spiritual forces of sufficient power to enable you to keep your mind free from all forms of FEAR?
44. Does your religion help you to keep your own mind positive?

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45. Do you feel it your duty to share other people's worries? If so, why?
46. If you believe that "birds of a feather flock together" what have you learned about yourself by studying the friends whom you attract?
47. What connection, if any, do you see between the people with whom you associate most closely, and any unhappiness you may experience?
48. Could it be possible that some person whom you consider to be a friend is, in reality, your worst enemy, because of his negative influence on your mind?
49. By what rules do you judge who is helpful and who is damaging to you?
50. Are your intimate associates mentally superior or inferior to you?
51. How much time out of every 24 hours do you devote to:
  - a. your occupation
  - b. sleep
  - c. play and relaxation
  - d. acquiring useful knowledge
  - e. plain waste
52. Who among your acquaintances,
  - a. encourages you most
  - b. cautions you most
  - c. discourages you most
  - d. helps you most in other ways
53. What is your greatest worry? Why do you tolerate it?
54. When others offer you free, unsolicited advice, do you accept it without question, or analyze their motive?
55. What, above all else, do you most DESIRE? Do you intend to acquire it?
56. Are you willing to subordinate all other desires for this one? How much time daily do you devote to acquiring it?
57. Do you change your mind often? If so, why?
58. Do you usually finish everything you begin?

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59. Are you easily impressed by other people's business or professional titles, college degrees, or wealth?
60. Are you easily influenced by what other people think or say of you?
61. Do you cater to people because of their social or financial status?
62. Whom do you believe to be the greatest person living? In what respect is this person superior to yourself?
63. How much time have you devoted to studying and answering these questions? (At least one day is necessary for the analysis and the answering of the entire list.)

If you have answered all these questions truthfully, you know more about yourself than the majority of people. Study the questions carefully, come back to them once each week for several months, and be astounded at the amount of additional knowledge of great value to yourself, you will have gained by the simple method of answering the questions truthfully. If you are not certain concerning the answers to some of the questions, seek the counsel of those who know you well, especially those who have no motive in flattering you, and see yourself through their eyes. The experience will be astonishing.

You have ABSOLUTE CONTROL over but one thing, and that is your thoughts. This is the most significant and inspiring of all facts known to man! It reflects man's Divine nature. This Divine prerogative is the sole means by which you may control your own destiny. If you fail to control your own mind, you may be sure you will control nothing else.

If you must be careless with your possessions, let it be in connection with material things. Your mind is your spiritual estate! Protect and use it with the care to which Divine Royalty is entitled. You were given a WILL-POWER for this purpose.

Unfortunately, there is no legal protection against those who, either by design or ignorance, poison the minds of others by negative suggestion. This form of destruction should be punishable by heavy legal penalties, because it may and often does destroy one's chances of acquiring material things which are protected by law.

Men with negative minds tried to convince Thomas A. Edison that he could not build a machine that would record and reproduce the human voice, "because" they said, "no one else had ever produced such a machine." Edison did not believe

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them. He knew that the mind could produce ANYTHING THE MIND COULD CONCEIVE AND BELIEVE, and that knowledge was the thing that lifted the great Edison above the common herd.

Men with negative minds told F. W. Woolworth, he would go “broke” trying to run a store on five and ten cent sales. He did not believe them. He knew that he could do anything, within reason, if he backed his plans with faith. Exercising his right to keep other men’s negative suggestions out of his mind, he piled up a fortune of more than a hundred million dollars.

Men with negative minds told George Washington he could not hope to win against the vastly superior forces of the British, but he exercised his Divine right to BELIEVE, therefore this book was published under the protection of the Stars and Stripes, while the name of Lord Cornwallis has been all but forgotten.

Doubting Thomases scoffed scornfully when Henry Ford tried out his first crudely built automobile on the streets of Detroit. Some said the thing never would become practical. Others said no one would pay money for such a contraption.

FORD SAID, “I’LL BELT THE EARTH WITH DEPENDABLE MOTOR CARS,” AND HE DID!

His decision to trust his own judgment has already piled up a fortune far greater than the next five generations of his descendents can squander. For the benefit of those seeking vast riches, let it be remembered that practically the sole difference between Henry Ford and a majority of the more than one hundred thousand men who work for him, is this-FORD HAS A MIND AND CONTROLS IT, THE OTHERS HAVE MINDS WHICH THEY DO NOT TRY TO CONTROL.

Henry Ford has been repeatedly mentioned, because he is an astounding example of what a man with a mind of his own, and a will to control it, can accomplish. His record knocks the foundation from under that time-worn alibi, “I never had a chance.” Ford never had a chance, either, but he CREATED AN OPPORTUNITY AND BACKED IT WITH PERSISTENCE UNTIL IT MADE HIM RICHER THAN CROESUS.

Mind control is the result of self-discipline and habit. You either control your mind or it controls you. There is no hall-way compromise. The most practical of all methods for controlling the mind is the habit of keeping it busy with a definite purpose, backed by a definite plan. Study the record of any man who achieves noteworthy success, and you will observe that he has control over his own mind, moreover, that he exercises that control and directs it toward the attainment of definite objectives. Without this control, success is not possible.

## “FIFTY-SEVEN” FAMOUS ALIBIS

By Old Man IF

People who do not succeed have one distinguishing trait in common. They know all the reasons for failure, and have what they believe to be air-tight alibis to explain away their own lack of achievement.

Some of these alibis are clever, and a few of them are justifiable by the facts. But alibis cannot be used for money. The world wants to know only one thing—**HAVE YOU ACHIEVED SUCCESS?**

A character analyst compiled a list of the most commonly used alibis. As you read the list, examine yourself carefully, and determine how many of these alibis, if any, are your own property. Remember, too, the philosophy presented in this book makes every one of these alibis obsolete.

IF I didn't have a wife and family . . .

IF I had enough “pull” . . .

IF I had money . . .

IF I had a good education . . .

IF I could get a job . . .

IF I had good health . . .

IF I only had time . . .

IF times were better . . .

IF other people understood me . . .

IF conditions around me were only different . . .

IF I could live my life over again . . .

IF I did not fear what “THEY” would say . . .

IF I had been given a chance . . .

IF I now had a chance . . .

IF other people didn't “have it in for me” . . .

IF nothing happens to stop me . . .

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IF I were only younger . . .  
IF I could only do what I want . . .  
IF I had been born rich . . .  
IF I could meet “the right people” . . .  
IF I had the talent that some people have . . .  
IF I dared assert myself . . .  
IF I only had embraced past opportunities . . .  
IF people didn’t get on my nerves . . .  
IF I didn’t have to keep house and look after the children . . .  
IF I could save some money . . .  
IF the boss only appreciated me . . .  
IF I only had somebody to help me . . .  
IF my family understood me . . .  
IF I lived in a big city . . .  
IF I could just get started . . .  
IF I were only free . . .  
IF I had the personality of some people . . .  
IF I were not so fat . . .  
IF my talents were known . . .  
IF I could just get a “break” . . .  
IF I could only get out of debt . . .  
IF I hadn’t failed . . .  
IF I only knew how . . .  
IF everybody didn’t oppose me . . .  
IF I didn’t have so many worries . . .  
IF I could marry the right person . . .  
IF people weren’t so dumb . . .  
IF my family were not so extravagant . . .  
IF I were sure of myself . . .

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IF luck were not against me . . .

IF I had not been born under the wrong star . . .

IF it were not true that “what is to be will be” . . .

IF I did not have to work so hard . . .

IF I hadn't lost my money . . .

IF I lived in a different neighborhood . . .

IF I didn't have a “past” . . .

IF I only had a business of my own . . .

IF other people would only listen to me . . .

IF (and this is the greatest of them all) I had the courage to see myself as I really am, I would *find out what is wrong with me, and correct it*, then I might have a chance to profit by my mistakes and learn something from the experience of others, for I know that there is something WRONG with me, or I would now be where I WOULD HAVE BEEN IF I had spent more time analyzing my weaknesses, and less time building alibis to cover them.

Building alibis with which to explain away failure is a national pastime. The habit is as old as the human race, and is fatal to success! Why do people cling to their pet alibis? The answer is obvious. They defend their alibis because THEY CREATE them! A man's alibi is the child of his own imagination. It is human nature to defend one's own brain-child.

Building alibis is a deeply rooted habit. Habits are difficult to break, especially when they provide justification for something we do. Plato had this truth in mind when he said, “The first and best victory is to conquer self. To be conquered by self is, of all things, the most shameful and vile.”

Another philosopher had the same thought in mind when he said, “It was a great surprise to me when I discovered that most of the ugliness I saw in others, was but a reflection of my own nature.”

It has always been a mystery to me,” said Elbert Hubbard, “why people spend so much time deliberately fooling themselves by creating alibis to cover their weaknesses. If used differently, this same time would be sufficient to cure the weakness, then no alibis would be needed.”

In parting, I would remind you that “Life is a checkerboard, and the player opposite you is TIME. If you hesitate before moving, or neglect to move promptly,

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your men will be wiped off the board by TIME. You are playing against a partner who will not tolerate INDECISION!”

Previously you may have had a logical excuse for not having forced Life to come through with whatever you asked, but that alibi is now obsolete, because you are in possession of the Master Key that unlocks the door to Life’s bountiful riches.

The Master Key is intangible, but it is powerful! It is the privilege of creating in your own mind, a BURNING DESIRE for a definite form of riches. There is no penalty for the use of the Key, but there is a price you must pay if you do not use it. The price is FAILURE. There is a reward of stupendous proportions if you put the Key to use. It is the satisfaction that comes to all who *conquer self and force Life to pay whatever is asked.*

The reward is worthy of your effort. Will you make the start and be convinced?

If we are related,” said the immortal Emerson, “we shall meet.” In closing, may I borrow his thought, and say, “If we are related, we have, through these pages, met.”

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*THE END*