
Cleansing Your Mind From The Fear Of Poverty

Rich people buy luxuries last, while the poor and middle class tend to buy luxuries first. The poor and middle class often buy luxury items such as big houses, diamonds, furs, jewelry or boats because they want to look rich.

– Robert Kiyosaki

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 crystalizes 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:

1. The fear of POVERTY
2. The fear of CRITICISM
3. The fear of ILL HEALTH
4. The fear of LOSS OF LOVE OF SOMEONE
5. The fear of OLD AGE
6. The fear of DEATH

All other fears are of minor importance, they can be grouped under these six headings.

The prevalence of these fears, as a curse to the world, runs in cycles. For almost six years, while the depression was on, we floundered in the cycle of FEAR OF POVERTY. During the world-war, we were in the cycle of FEAR OF DEATH. Just following the war, we were in the cycle of FEAR OF ILL HEALTH, as evidenced by the epidemic of disease which spread itself all over the world.

Fears are nothing more than states of mind. One's state of mind is subject to control and direction. Physicians, as everyone knows, are less subject to attack by disease than ordinary laymen, for the reason that physicians DO NOT FEAR DISEASE. Physicians, without fear or hesitation, have been known to physically contact hundreds of people, daily, who were suffering from such contagious diseases as small-pox, without becoming infected. Their immunity against the disease consisted, largely, if not solely, in their absolute lack of FEAR.

Man can create nothing which he does not first conceive in the form of an impulse of thought. Following this statement, comes another of still greater importance, namely, MAN'S THOUGHT IMPULSES BEGIN IMMEDIATELY TO TRANSLATE THEMSELVES INTO THEIR PHYSICAL EQUIVALENT, WHETHER THOSE THOUGHTS ARE VOLUNTARY OR INVOLUNTARY.

Thought impulses which are picked up through the ether, by mere chance (thoughts which have been released by other minds) may determine one's financial, business, professional, or social destiny just as surely as do the thought impulses which one creates by intent and design.

We are here laying the foundation for the presentation of a fact of great importance to the person who does not understand why some people appear to be "lucky" while others of equal or greater ability, training, experience, and brain capacity, seem destined to ride with

misfortune. This fact may be explained by the statement that *every human being has the ability to completely control his own mind*, and with this control, obviously, every person may open his mind to 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 crystalized 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 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 overabundance 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 defence, 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 spiritually 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

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!

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 drop 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 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 favorable 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."

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 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.