

## **Think and Grow Rich by Napoleon Hill**

There is no shortage of financial self-improvement books in print. However, Napoleon Hill's book *Think and Grow Rich* is widely regarded as the first of these; and, after you read the book, you will see many of the other books are re-phrasings, repackaging, or more in depth analysis of the key principles that Hill elaborates on in his text. The basic formula is straight forward – if you can picture it in your mind's eye, then you can achieve it. Unfortunately, all too many folks immediately dismiss the "believe to achieve" message as childish and unrealistic. Nothing could be further from the truth as everything begins with an idea and become reality through unwavering follow through.

Hill's journey began after he met Andrew Carnegie. Carnegie took a fancy to Hill and challenged him to spend the necessary time to interview men of success and see what made them tick. Hill took the challenge to heart and spent decades interviewing millionaires to find out what was going on inside their minds.

Interestingly, while the reason for the quest was to identify how to acquire riches, what Hill discovered can be applied to any pursuit. While in many cases, financial wealth is an outcome; the more important discovery is in the identification of a process that can be implemented to help individuals reach their goals. The principles Hill identifies are as follow:

### **Desire – The Starting Point of All Achievement: The First Step Toward Riches**

The first key to success is to realize you have to be single minded in your goal and fully buy in to the belief that you can and will achieve your goal. Hill suggests six steps:

1. Fix in your mind the exact amount of money you desire.
2. Determine exactly what you intend to give in return for the money you desire.
3. Establish a definite date when you intend to possess the money you desire.
4. Create a definite plan for carrying out your desire, and begin at once, whether you are ready or not, to put this plan into action.
5. Put the previous steps in writing. In particular, write out a clear, concise statement of the amount of money you intend to acquire, name the time limit for its acquisition, state what you intend to give in return for the money, and describe clearly the plan through which you intend to accumulate it.
6. Read your written statement aloud, twice daily, once just before retiring at night, and once after arising in the morning. As you read, see and feel and believe yourself already in possession of the money.

Right off the bat, we see the “believe to achieve” message delivered to the reader. Further, we see that Hill’s recipe calls for (i) getting what’s in your mind down on paper and (ii) reviewing that goal on a daily basis. All too many folks are unwilling to take even this first step in the journey.

## **Faith – Visualization Of and Belief in Attainment of Desire: The Second Step Toward Riches**

In *Think and Grow Rich*, Hill never formally defines faith. However he does do so in his book *Outwitting the Devil*:

- Faith is definiteness of purpose backed by the belief in the attainment of the object of that purpose

This is one of my all-time favorite quotes as faith is so elusive. Most individuals are exposed to some form of religion early on in their life. From the first exposure, the topic of faith is introduced.

In almost all religions some long term “reward” is promised; however, the price of admission is “faith”. As the exposure often occurs early in our lives, we come to accept the faith without wondering why. For many their faith is so deep that they cannot even begin to think about a reality where the object of their faith is called in to question. Hill suggests that to achieve your goals, you need to be able to develop this same depth of faith regarding your goals. Look back at the definition of faith Hill shares in his later writings. Two key concepts jump out - “definiteness of purpose” and “belief in the attainment”. When you boil faith down to these two elements, it’s “easy” – to succeed we simply must continually focus on our goal and believe we will achieve that goal. If we have this “faith”, success will follow.

Unfortunately, as with desire, many stumble with the issue of faith on the journey to achieve their objectives.

## **Auto-Suggestion – The Medium for Influencing the Subconscious Mind: The Third Step Toward Riches**

Hill’s concept of “auto-suggestion” is probably the most difficult of all of the concepts in the book to grasp. Coming to understand – and use – this concept is probably the most important skill that an individual needs to master if they are to be successful.

The basic concept is that we control what we allow to be present in our conscious mind; and, in so doing, we control what imprints in our subconscious mind. Accordingly, we become what we think about. Hence, we must only think about what we want to become.

Fortunately, you don’t need to totally understand the “why” behind auto-suggestion to begin effectively practicing it. In fact, all you need to do is ONLY think about those thoughts or ideas which will help you to achieve your goals and block out any thought or ideas that suggest you will NOT achieve your goals.

It's that simple. Control the thoughts you allow in your mind and your mind will do the rest.

Another way to think of this concept is that you only want to "hang around with" the thoughts that are useful to attaining your goals. All of the "bad influences" should be banished. In other words, you're going to be a function of those individuals (thoughts) you hang around with on a regular basis.

## **Specialized Knowledge – Personal Experiences or Observations: the Fourth Step Toward Riches**

Hill's rather emphatic that to achieve success, you need to focus on a specific area of expertise. Many folks will refer to this as "niching down". Some will suggest when you think you have niched down far enough, go further! There is an irony in specialized knowledge / niching down: while you are limiting the number of individuals you will appeal to, you will actually get MORE business by becoming more specific. Suppose there are two bakers in town. The one bakes anything and everything. The other specializes in the perfect wedding cake. If you're looking to hire someone to bake your wedding cake, who are you going to use?

Hill suggests several different methods for obtaining knowledge in the area you choose:

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As with

- Your own experience and knowledge.
- Experience available through the cooperation of others (Master Mind Groups)
- Colleges and universities

- Public libraries (if Hill were alive today I'm sure he would include the internet here as well!).
- Specialized training courses
- Apprenticeships

each of the preceding steps, Hill's emphasis is on being laser focused.

## **Imagination – The Workshop of the Mind: The Fifth Step Toward Riches**

One of my favorite quotes is from Steven Covey. He said: "All things are created twice. First mentally, then physically." As I shared earlier, Hill's work was the basis for so much of what others have shared in the area of personal development.

Hill suggested that there are two kinds of imagination:

- Synthetic imagination – This is the form of thinking that takes existing concepts, ideas, and plans and arranges them in to new combinations. This form of imagination calls upon the existing ideas within your mind.
- Creative imagination – Here Hill talks about the connection between the finite mind of a man and the "Infinite Intelligence" of the world. He suggests that the creative imagination is the facility through which "hunches" and "inspirations" are achieved.

Both forms of imagination Hill highlights are critical to success. The first can be thought of as the "workman" form of imagination. It's the form of imagination that can "see" how things come together.

The second is the form that sees the chaos! It's the form of imagination that is able to create something from nothing – hence Hill's reference to the connection to the "Infinite Intelligence". It's interesting that with this second form of imagination, Hill ties in a linkage to a higher power and suggests

this higher power will connect with us via our imagination. You can see things tying together when you reflect back on Hill's second principle of faith. I am not suggesting you need to embrace religion or the existence of a higher being to be successful. What I am suggesting is that Hill's framework certainly does suggest there is some sort of higher power AND tapping in to that higher power via faith and imagination has led to success for many.

Hill suggests a great question to get your imagination moving – suppose you had a million dollars, how would you use it in your business? Interestingly I had a colleague ask a group of us this exact question some time back. I'm embarrassed to admit that my first response was "I don't know". However, once I started thinking about this in more depth, I realized I had been too closed in my thinking of the potential of what I might achieve. When I challenged my mind to think of what might be possible, suddenly new ideas were springing forward. The reality is we all have this creative imagination. We all have the ability to tap in to what Hill refers to as the "Infinite Intelligence". We just need to open the spigot via some stimulus – internal or external. Opening your mind to this possibility is critical to your success.

## **Organized Planning – The Crystallization of Desire Into Action: The Sixth Step Toward Riches**

Hill's discussion on organized planning presents a real irony – it's probably the least organized of all of his chapters! In fact, Hill doesn't really go through how to plan in this chapter. Rather, he provides a number of lists / sets of questions you can use to COMPARE your plan against. Here again we see Hill's wisdom. While he could have gone in to a discussion of how to plan, Hill recognized that making the plan is not the issue. Executing the plan is. Hill takes us through the process of building a plan and some of the key steps. Fair warning, there's A BUNCH of information in this chapter!

Hill's first suggestion is to NOT attempt to implement your plan alone. Rather he suggests you need to leverage the skills of others in constructing your plan:

- Ally yourself with a group of as many people (a Master Mind Group/ more on this concept in a later chapter) as you may need for the creation and carrying out your plan.
- Before forming your Master Mind, decide what advantages or benefits you will offer members of your group in exchange for their cooperation.
- Arrange to meet with your Master Mind at least twice a week.
- Maintain perfect harmony between you and your Master Mind.

Hill was one of the earliest proponents to surrounding yourself with the right people if you want to be successful.

Once you have your Master Mind in place, you need to turn your attention to leading the team. Hill suggests there are eleven major attributes of leadership that you require:

1. Unwavering courage
2. Self-control
3. A keen sense of justice
4. Definiteness of decision
5. Definiteness of plans
6. The habit of doing more than paid for
7. A pleasing personality
8. Sympathy and understanding
9. Mastery of detail
10. Willingness to assume full responsibility
11. Cooperation

He then enumerates the ten major causes of failure in leadership:

1. Inability to organize details
2. Unwillingness to render humble service
3. Expectation of pay for what they “know” instead of what they “do” with what they know
4. Fear of competition from followers
5. Lack of imagination
6. Selfishness
7. Intemperance
8. Disloyalty
9. Emphasis on the “authority” of leadership
10. Emphasis on title

Hill then turns his attention to the marketing and delivery of the plan. He introduces the concept of a “QQS Rating”. QQS stands for quality, quantity, and spirit. In Hill’s mind, these three elements define the product or service that you deliver. He defines each of them as:

- Quality of service shall be construed to mean the performance in every detail
- Quantity of service shall be understood to mean the habit of rendering all the service of which you are capable, at all time, with the purpose of increasing the amount of service rendered as greater skill is developed through practice and experience.
- Spirit of service shall be construed to mean the habit of agreeable, harmonious conduct which will induce cooperation from associates and fellow employees.

Any business – or individual – that embraces these three principles is going to be a powerhouse in the marketplace!

Finally, Hill enumerates thirty-one major causes of failure and poses twenty-eight questions related to these failures that you should answer as you review your progress. While some of them are harsh and may not be politically correct, they are hard to argue with in general. Both lists are definitely worth a regular review:



## Thirty-One Major Causes of Failure:

1. Unfavorable hereditary background
2. Lack of a well-defined purpose in life
3. Lack of ambition to aim above mediocrity
4. Insufficient education
5. Lack of self-discipline
6. Ill health
7. Unfavorable environmental influences during childhood
8. Procrastination
9. Lack of persistence
10. Negative personality
11. Lack of controlled sexual urge
12. Uncontrolled desire for “something for nothing”
13. Lack of a well-defined power of decision
14. One or more of the six basic fears
15. Wrong selection of a mate for marriage
16. Over-caution
17. Wrong selection of associates in business
18. Superstition and prejudice
19. Wrong selection of a vocation
20. Lack of concentration of effort
21. The habit of indiscriminate spending
22. Lack of enthusiasm
23. Intolerance
24. Intemperance
25. Inability to cooperate with others
26. Possession of power that was not acquired through self-effort
27. Intentional dishonesty
28. Egotism and vanity
29. Guessing instead of thinking
30. Lack of capital
31. Any particular cause of failure that you have suffered that is not listed above

## Twenty-Eight Questions You Should Answer

1. Have I attained the goal which I established as my objective for this year?
2. Have I delivered the service of the best possible quality of which I was capable, or could I have improved any part of this service?
3. Have I delivered service in the greatest possible quantity of which I was capable?
4. Has the spirit of my conduct been harmonious and cooperative at all times?
5. Have I permitted the habit of procrastination to decrease my efficiency, and if so, to what extent?
6. Have I improved my personality, and if so, in what ways?
7. Have I been persistent in following my plans through to completion?
8. Have I reached decisions promptly and definitely on all occasions?
9. Have I permitted any one or more of the six basic fears to decrease my efficiency?
10. Have I been either "over-cautious" or "under-cautious"?
11. Has my relationship with my associates in work been pleasant, or unpleasant? If it has been unpleasant, has the fault been partly, or wholly mine?
12. Have I dissipated any of my energy through lack of concentration of effort?
13. Have I been open minded and tolerant in connection with all subjects?
14. In what way have I improved my ability to render service?
15. Have I been intemperate in my habits?
16. Have I expressed, either openly or secretly, any form of egotism?
17. Has my conduct toward my associates been such that it has induced them to respect me?
18. Have my opinions and decisions been based upon guesswork, or accuracy of analysis and thought?
19. Have I followed the habit of budgeting my time, my expenses and my income, and have I been conservative in these budgets?
20. How much time have I devoted to unprofitable effort which I might have used to better advantage?
21. How may I re-budget my time, and change my habits so I will be more efficient during the coming year?

22. Have I been guilty of any conduct which was not approved by my conscience?
23. In what ways have I rendered more service and better service than I was paid to render?
24. Have I been unfair to anyone, and if so, in what way?
25. If I had been the purchaser of my own services for the year, would I be satisfied with my purchase?
26. Am I in the right vocation, and if not, why not?
27. Has the purchaser of my services been satisfied with the service I have rendered, and if not, why not?
28. What is my present rating on the fundamental principles of success?

## **Decision – The Mastery of Procrastination: The Seventh Step Toward Riches**

This particular topic is relatively straight forward. Hill points to research that shows for 25,000 individuals that had experienced failure, lack of decision was the number one cause of failure. That alone should be enough to underscore the importance of taking a decision. Hill's research showed him that successful individuals make decisions quickly and change these decisions slowly – again we see the emphasis on consistency of purpose.

If you want to be successful, make decisions quickly and stick by them. Conversely, avoid procrastination and indecision at all cost.

## **Persistence – The Sustained Effort Necessary to Induce Faith: The Eighth Step Toward Riches**

Persistence is the ability to go after one's task day, after day, after day, in the face of adversity. It's often referred to as "strength of will" and is characterized by an "intensity of desire". Those who are successful do not give up. They are persistent.

Hill outlines eight contributors to persistence:

1. Definiteness of purpose
2. Desire
3. Self-reliance
4. Definiteness of plans
5. Accurate knowledge
6. Co-operation
7. Will-Power
8. Habit

He also highlights sixteen symptoms of lack of persistence:

1. Failure to recognize and clearly define exactly what one wants
2. Procrastination with or without cause
3. Lack of interest in acquiring specialized knowledge
4. Indecision, the habit of “passing the buck” on all occasions, instead of facing issues squarely
5. The habit of relying upon alibis instead of creating definite plans for the solution of problems
6. Self-satisfaction
7. Indifference, usually reflected in one’s readiness to compromise on all occasions, rather than meet opposition and fight it
8. The habit of blaming others for one’s mistakes, and accepting unfavorable criticism as being unavoidable
9. Weakness of desire, due to neglect in the choice of motives that impel action
10. Willingness, even eagerness, to quit at the first sign of defeat
11. Lack of organized plans, placed in writing where they may be analyzed
12. The habit of neglecting to move on ideas, or to grasp opportunity when it presents itself
13. Wishing instead of willing
14. The habit of compromising with poverty instead of aiming at riches
15. Searching for all the shortcuts to riches, trying to get without giving a fair equivalent, usually reflected in the habit of gambling, endeavoring to drive “sharp” bargains
16. Fear of criticism, failure to create plans and to put them into action, because of what other people will think, do, or say. This enemy belongs at

the head of the list, because it generally exists in one's subconscious mind, where its presence is not recognized

Finally, Hill offers a four-step process to develop one's persistence

1. A definiteness of purpose backed by burning desire for its fulfillment
2. A definite plan, expressed in continuous action
3. A mind closed tightly against all negative and discouraging influences including negative suggestions of relatives, friend, and acquaintances
4. A friendly alliance with one or more persons who will encourage one to follow through with both plan and purpose

## **Power of the Master Mind – The Driving Force: The Ninth Step Toward Riches**

One of Hill's biggest contributions is the concept of the "Master Mind". Most of us are familiar with the concept of a group of individuals who come together to help each other. Hill was a huge believer that only through the help of others, only through the Master Mind, could one really achieve significant success. His thought process was as follows:

- Power is necessary for success
- Plans are useless without the power to translate them to action
- Power may be defined as "organized and intelligently directed knowledge"
- Organized knowledge is made up of either
  - Infinite intelligence
  - Accumulate experience
  - Experiment and research
- The Master Mind is the coordinated knowledge and effort, in spirit of harmony, between two or more people, for the attainment of a definite purpose

Essentially Hill is saying that the Master Mind allows us to leverage the knowledge and experience of others to achieve our purpose. He suggests that the Master Mind is the necessary source of power for our success.

There are a couple of key concepts built into Hill's position:

- A "spirit of harmony" is key to the success of the Master Mind. We have all seen that when we work together in a spirit of cooperation the results are better.
- A Master Mind consists of two or more. Here we see the concept of "one + one is greater than two". The concept of the "sum being greater than the parts" is well known.
- The abundance mentality. The very name "Infinite Intelligence" suggests there is no limit to the power of the collective mind. Through working with a Master Mind, all parties can win and benefit / it's never an "I win, you lose concept"

One final thought - We humans are social in nature. Given this, it should come as little surprise that success comes much easier when we invite others in to be part of the process.

## **The Mystery of Sex – Transmutation: The Tenth Step Toward Riches**

Let's start with a definition:

- Transmutation – The changing, or transferring of one element, or form of energy, into another

Hill suggests there are three potential positive purposes for sex:

- The perpetuation of mankind
- The maintenance of health
- The transformation of mediocrity into genius through transmutation

It's this third purpose Hill suggests it is key to achieving your goals. In particular he makes the point that most successful individuals have been able to switch the mind from thoughts of physical expression to thoughts of some other nature. Hill cites research that shows:

- The men of greatest achievement are men with highly developed sex natures; men who have learned the art of sex transmutation.
- The men who have accumulated great fortunes and achieved outstanding recognition in literature, art, industry, architecture, and the professions, were motivated by the influence of a woman.

I'm not going to get into the debate of the accuracy of the research Hill cites, whether his position is somehow misogynistic, or question whether his views are a thinly veiled excuse for some men's behavior. What I think deserves focus is the concept that we do have natural drives and urges; and, without channeling these urges in some constructive manner, they can lead to inappropriate or destructive behaviors. I'd like to think this last statement will be met with universal agreement.

Hill offers ten mind stimuli:

1. The desire for sex expression
2. Love
3. A burning desire for fame, power, or financial gain
4. Music
5. Friendship between either those of the same sex, or those of the opposite sex
6. A Master Mind alliance based upon the harmony of two or more people who ally themselves for spiritual or temporal advancement
7. Mutual suffering, such as that experienced by people who are persecuted
8. Auto-suggestion
9. Fear
10. Narcotics and alcohol

Sex is at the top of this list. Eight of the stimuli are positive or constructive. Two are destructive.

Hill offers that the most successful amongst us are able to use these stimuli to develop a sort of “sixth sense” that manifests itself as what he calls “creative imagination”. It’s their ability to “see” things we are not able to sense, things that ultimately prove to be true. These individuals come up with their insights via:

- Infinite Intelligence
- Their subconscious mind
- From the mind of someone else who has just released the conscious thought
- From the other person’s subconscious storehouse

It’s the fourth form of insight that is difficult for us to accept. But that’s OK. Even if you dismiss the existence of the ability of certain individuals to see in to the mind of others, it’s still abundantly clear that many individuals are able to tap in to the various stimuli and use them to garner insights many of us miss. Hill suggests that by overcoming our first desire for sex via what he calls transmutation, we are able to become more skilled in this sixth sense. Put another way, if we’re always focusing on sex, we tend to not pay attention to the other things – that’s a concept that I’m guessing will resonate with more than one reader!

Hill’s research also showed that success is extremely elusive prior to the age of forty and normally not even achieved until age fifty. This lends a strong argument that all too few individuals are unable to undergo this transmutation when the sex drive is high!

Hill goes into this topic in more depth; however, the key message is that to succeed you need to remain focused; and, for many, this focus can only be achieved via transmutation of the sex drive.



## **The Subconscious Mind – The Connecting Link: The Eleventh Step Toward Riches**

Every piece of sensory input we receive is processed and categorized by our subconscious mind. This happens 24 x 7 x 365. Think about that for a moment. Every perception. Every day. Processed and stored by our subconscious. Hill points out that our subconscious is a powerhouse just waiting to be leveraged.

In the earlier chapters, Hill emphasized consistency of purpose and creating a picture of the reality we want to achieve. This reality is “fed” repeatedly to the subconscious. The subconscious in turn works its magic and comes up with some amazing things – including tapping in to the infinite intelligence that he has repeatedly mentioned.

To fully take advantage of the subconscious, we need to recognize that there are seven positive emotions which we need to “feed” the subconscious and seven negative emotions which we need to “avoid feeding” the subconscious. The positive emotions are:

- Desire
- Faith
- Love
- Sex
- Enthusiasm
- Romance
- Hope

The seven negative emotions are:

- Fear
- Jealousy

Hatred  
Revenge  
Greed  
Superstition  
Anger

As we focus on our objective and visualize our future, we need to use the positive emotions and avoid the negative emotions. In this manner, we will be able to tap into the potential of our subconscious.

## **The Brain – A Broadcasting and Receiving Station for Thought: The Twelfth Step Toward Riches**

Hill's next focus is on the brain. He points out that the brain can be thought of as both broadcasting and receiving thoughts. The receiving portion of this observation is commonly recognized. The broadcasting portion is not so commonly recognized and a probably the most key point in this chapter.

Hill marvels at the complexity of the brain and suggests it should not be surprising that given the brain's complexity it is capable of more than simply the physical processing of sensory input and the control of our mechanical movements. He suggests that we possess the power to influence others via our thoughts.

Keep in mind that Hill's work is based on interviewing thousands of successful individuals and identifying what was unique about them. This ability to "put their thoughts in to other's heads" is one of those keys to success.

The inclusion of this brief chapter is quite insightful. Hill doesn't introduce any significant new concepts here. Rather, it seems he explicitly includes a section on the brain simply to emphasize that the key to massive success resides more in the mind than anywhere else.

## **The Sixth Sense – The Door To the Temple of Wisdom: The Thirteenth Step Toward Riches**

Hill presents the “sixth sense” as the result of understanding the other twelve lessons. He suggests if one is able to fully understand and embrace each of the other principles, he will acquire the ability to tap in to what he calls the Infinite Intelligence. I like to think of this sixth sense as the “all knowing”. It’s the wise man on the mountain that seems to fully grasp the magnitude of each situation and be able to provide the necessary insight to understand what should be done. The closest word that I can identify to capture this is “wisdom”.

Once you acquire this wisdom, you will know what to do AND what not to do. You’ll be positioned to make the right moves AND avoid the wrong moves. While I’m not a big fan of sci-fi, you might think of it as the power that Neo acquires in the Matrix. While I’m not sure Hill would totally buy in to the analogy, hopefully it will give you some idea of what Hill is trying to convey. When you come to acquire this sixth sense, it’s almost like you are playing an entirely different game. And that’s the way that those who have achieved incredible success play the game.

## **Final Chapter – How to Outwit The Six Ghosts of Fear**

Hill closes with a chapter on overcoming fear. He recognizes that the philosophy he has laid out is quite daunting to embrace. In particular, he identifies the six fears that must be overcome if one is to come to achieve the sixth sense. These fears are:

1. Poverty
2. Criticism
3. Ill health
4. Loss of love of someone
5. Old age

## 6. Death

All other fears can be thought of as subsets of these six fears. These are the six obstacles you will repeatedly wrestle with during your journey. He spends time on each of these fears and how to overcome them when they arise. As with everything prior in the book, overcoming these fears is accomplished by belief in one's objective, faith in purpose, and deliberate action. A simple recipe that's often difficult to follow / one that requires constant reminders.

Hill closes by introducing what he calls "The Seventh Basic Evil" – susceptibility to negative influences. He suggests this is more deeply seated and more often fatal than all of the six fears. With this position, it's no wonder Hill so often emphasizes the Master Mind alliance. By aligning with like-minded individuals who are committed to your success you protect yourself from the negative influences.

He closes this chapter with a number of checklists and lists of caution that are well worth reviewing.

## Conclusion

Hill's *Think and Grow Rich* is the foundational text upon which the self-improvement genre is built. His work is based not on theory, but on empirical evidence from thousands of hours of interviews. The conclusions he draws are easy to understand but difficult to implement. At the heart of his work is the concept of self-reliance. He believes that we each have the power within us to do more than we could ever imagine. And he believes we are all intertwined through what he calls the Infinite Intelligence. Some may see that as a God. Some may see that as the power of man. In either case, it is one heck of a power source that we would all be well served to access.