THINK AND GROW RICH

The 13 Steps to Riches

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BOOK SUMMARY

Introduction: Thoughts Are Things

- **Wealth begins as a state of mind.** Hill opens with the premise that every fortune, achievement, and invention begins as a thought that is held with enough clarity and conviction to be turned into action. Drawing on his twenty-year study of more than five hundred successful people, undertaken at the suggestion of Andrew Carnegie, he argues that the winners in life share a common set of principles that anyone can learn and apply. He illustrates the point with Edwin C. Barnes, who arrived at Thomas Edison's laboratory with no money and one fixed desire: to become Edison's business partner. Barnes never wavered from that single purpose, took whatever foothold he could find, and eventually became exactly what he had pictured. The lesson is that a definite aim, held persistently and backed by belief, gives thought the power to produce results in the physical world.

  > *"Whatever the mind of man can conceive and believe, it can achieve."*
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  > *"Thoughts are things, and powerful things at that."*
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  > *"There are no limitations to the mind except those we acknowledge."*

Principle 1: Desire

- **A burning, definite desire is where all achievement starts.** Hill separates true desire from casual wishing. A wish is passive and vague; desire is an obsession with a specific, clearly defined outcome that one is willing to pursue with everything available. He offers six practical steps for turning desire into its monetary equivalent: fix in your mind the exact amount of money you want; decide precisely what you will give in return; set a definite date by which you intend to have it; create a concrete plan and begin at once, whether or not you feel ready; write out a clear statement covering the amount, the deadline, what you will give, and how you will earn it; and read that statement aloud twice every day, once on rising and once before sleep, seeing and feeling yourself already in possession of the money.

  > *"The starting point of all achievement is desire."*
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  > *"Wishing will not bring riches."*
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  > *"Weak desires bring weak results."*

Principle 2: Faith

- **Faith is a state of mind that can be deliberately developed.** In Hill's system, faith is the active belief that the object of your desire is attainable and already on its way to you. It is not blind hope but a conviction built through repeated instruction of the subconscious mind. Because faith and fear cannot occupy the mind at the same time, cultivating one crowds out the other. Hill explains that faith turns the desire held in the conscious mind into its physical or financial counterpart by acting through the subconscious, and that this belief can be strengthened at will by repeating affirmations of your definite purpose until they take on the force of settled emotion. Those who lack faith, he warns, defeat themselves before they begin, since doubt is the seed from which failure grows.

    "Faith is the head chemist of the mind."

    "Faith is the only known antidote for failure."

    "Faith is the eternal elixir."

Principle 3: Autosuggestion

- **Repetition and emotion are how ideas are planted in the subconscious.** Autosuggestion is the channel of communication between the conscious mind, where thoughts are formed, and the subconscious mind, where they are stored and acted upon. Hill teaches that the subconscious responds most readily to thoughts that are repeated often and charged with feeling, so a written statement of your purpose should be read aloud with genuine conviction, not mumbled as a routine. By doing this daily, you feed the subconscious a consistent picture of the outcome you expect until it begins to move you toward it. The same mechanism works in reverse, which is why unguarded thoughts of failure, lack, and limitation are just as effective at shaping a life as deliberate affirmations of success.

    "...placed in the mind through repetition of thought."

    "The subconscious mind makes no distinction between constructive and destructive thought impulses."

Principle 4: Specialized Knowledge

- **Knowledge becomes power only when organized into action.** Hill distinguishes general knowledge, which has little value in earning money, from specialized knowledge applied through definite plans. Simply knowing a great deal does not attract wealth; what counts is how knowledge is organized and directed toward a purpose. He also stresses that no one has to possess all the required knowledge personally. Henry Ford, though mocked in court as an ignorant man, kept experts at his call and could draw on their knowledge through his own Master Mind group. Hill encourages readers to identify the specialized knowledge their goal demands, then either acquire it through study, evening classes, and practical experience, or bring in others who have it. Lifelong learning, in his view, is the mark of an educated person.

    "Knowledge will not attract money, unless it is organized."

    "Knowledge is only potential power."

Principle 5: Imagination

- **Ideas are the raw material of every fortune.** Hill calls the imagination the workshop in which every human plan is fashioned, and he describes two forms of it. Synthetic imagination arranges old concepts, ideas, and plans into new combinations, and it is the faculty most business people and inventors rely on. Creative imagination is the faculty through which fresh ideas arrive from beyond the conscious mind, and it grows stronger the more it is used. Both can be sharpened through practice, and both are essential for turning desire into concrete plans. Hill recounts how ideas alone, properly marketed, built enormous fortunes, and he insists that the person who develops the habit of generating and acting on ideas will never lack opportunity, because ideas are the currency that markets reward.

  "...the workshop wherein are fashioned all plans created by man."

  "Man can create nothing which he does not first conceive in thought."

  "Ideas are the beginning points of all fortunes."

Principle 6: Organized Planning

- **Desire becomes reality through a sound plan, tested and revised.** Hill teaches that desire alone is not enough; it has to be translated into practical plans carried out in steady action. He advises forming an alliance with as many people as the plan requires, drawing on their skills, and revising the plan whenever it proves unworkable, since temporary defeat usually means only that the plan was flawed, not that the goal is out of reach. This chapter also covers leadership, listing the qualities of effective leaders, such as unwavering courage, self-control, a keen sense of justice, definite plans, the habit of doing more than paid for, a pleasing personality, sympathy and understanding, mastery of detail, willingness to assume full responsibility, and cooperation. He pairs these with the common causes of failure in leadership, among them inability to organize detail, unwillingness to render humble service, and the expectation of pay for what one knows instead of what one does with it.

  "...replace it with a new plan..."

  "...until you find a plan which does work."

Principle 7: Decision

- **Successful people decide quickly and change their minds slowly.** After analyzing many people who had accumulated fortunes, Hill found that every one of them had the habit of reaching decisions promptly and changing them slowly, if at all, while people who fail to accumulate money tend to reach decisions very slowly and change them quickly and often. Indecision, he says, is a habit that begins early in life and hardens into a permanent barrier unless it is broken. He also warns against seeking the opinions of others on matters of personal purpose, since most people offer opinions freely and few of them are worth acting on. The chapter uses the story of Cortez, who burned his ships upon landing in Mexico so that his men had no option to retreat, as an image of the total commitment that makes a decision effective.

  "...the habit of reaching decisions promptly..."

  "...changing these decisions slowly, if at all."

  "Indecision is a habit which usually begins in youth."

Principle 8: Persistence

- **Persistence is the sustained effort that converts desire into results.** Hill identifies persistence as an essential ingredient in transforming desire into its material equivalent, and he presents it as a habit that can be built rather than a trait some people are born with. Its foundations include a definite purpose, a burning desire, self-reliance, a clear plan, accurate knowledge, cooperation from others, willpower, and the force of habit. To illustrate how close failure can sit to success, he tells of R. U. Darby, who dug for gold, gave up just short of the vein, and sold his equipment to a junk dealer, who then struck a fortune only three feet further down. Darby later applied the same lesson to selling life insurance and never stopped again. Hill argues that most people who fail simply quit at the moment when the next step would have succeeded.

  "...the quality is to the character of man what carbon is to steel."

  "No one is ever defeated until defeat has been accepted as a reality."

  "...the seed of an equivalent or a greater benefit."

Principle 9: Power of the Master Mind

- **Two or more minds working in harmony create a force beyond either alone.** The Master Mind principle holds that power comes from organized knowledge, and no single person holds enough of it to reach major goals alone. Hill defines the Master Mind as the coordination of knowledge and effort between two or more people in a spirit of harmony for a definite purpose. He points to the way Andrew Carnegie surrounded himself with a group of specialists, and to how Henry Ford, Thomas Edison, and Harvey Firestone strengthened one another. Hill describes two benefits: the economic advantage of combined talent, and a psychic effect in which the meeting of minds generates a third, intangible force that stimulates each participant. He advises choosing allies carefully, defining what each will contribute, and meeting regularly in complete harmony.

  "Coordination of knowledge and effort, in a spirit of harmony..."

  "...creating a third, invisible, intangible force."

Principle 10: The Mystery of Sex Transmutation

- **Redirected creative energy fuels imagination, courage, and drive.** Hill argues that sexual desire is the most powerful human drive and that, when consciously channeled into a chosen pursuit rather than expressed only physically, it becomes a source of enthusiasm, imagination, willpower, and creative output. He calls this redirection transmutation and says it explains why many great achievers in the arts, business, and leadership did their most remarkable work after the age of forty, once they had learned to master and direct this energy. He also emphasizes the importance of a supportive partnership and the energizing effect of admiration and affection. The chapter frames this as a matter of self-mastery: the ability to convert raw emotional energy into purposeful action is, in Hill's account, a common feature of people who accomplish great things.

  "Sex desire is the most powerful of human desires."

  "...keenness of imagination, courage, will-power, persistence, and creative ability..."

Principle 11: The Subconscious Mind

- **The subconscious is a constantly working link to Infinite Intelligence.** Hill describes the subconscious mind as a vast storehouse and workshop that takes in every impression and thought impulse, sorts them, and acts on them without pause. It responds to emotion far more than to bare reasoning, so thoughts blended with strong feeling carry the greatest weight. He lists seven major positive emotions, namely desire, faith, love, sex, enthusiasm, romance, and hope, and seven major negative emotions: fear, jealousy, hatred, revenge, greed, superstition, and anger. The positive ones should be deliberately encouraged and the negative ones starved, because the subconscious mind acts on whichever dominates. Hill teaches that a person who feeds it clear desires with conviction will find it delivering ideas, plans, and hunches, while one who feeds it fear will receive equally faithful results of a very different kind.

    "The subconscious mind works day and night."

    "...the connecting link between the finite mind of man and Infinite Intelligence."

Principle 12: The Brain

- **The brain sends and receives thought, shaping what is attracted to us.** Hill presents the brain as both a transmitter and a receiver of thought vibrations, holding that the creative imagination acts as the receiving set that picks up ideas from the minds of others and from a broader reservoir of knowledge. Thoughts charged with emotion, he says, are sent out with greater strength, and dominant thoughts act like magnets that draw matching people, circumstances, and opportunities into a person's life. He connects this to the Master Mind, in which a group of harmonized brains stimulates each member's mental output. The practical point is that people should watch the thoughts they hold most often and most strongly, since those are the ones that determine the direction of their lives.

    "Our brains become magnetized with the dominating thoughts which we hold in our minds."

    "...both a broadcasting and receiving station for the vibration of thought."

Principle 13: The Sixth Sense

- **The sixth sense is the apex of the philosophy, guiding through intuition.** Hill closes the thirteen principles with what he calls the sixth sense, the faculty through which ideas, plans, and warnings arrive without any effort of the five ordinary senses. He treats it as the portion of the subconscious mind he has called creative imagination, and says it develops only after the earlier principles have been mastered. Its benefits include guidance in moments of crisis, insight into opportunities, and protection from danger. To illustrate the idea, Hill describes his own nightly practice of imagining a council of nine great figures, among them Emerson, Edison, Lincoln, Darwin, and Carnegie, whom he pictured seated around a table and from whom he sought counsel, finding that their imagined character traits took hold of him. The sixth sense, he says, cannot be demanded but can be cultivated through practice.

    "...warned of impending dangers in time to avoid them..."

    "...notified of opportunities in time to embrace them."

How to Outwit the Six Ghosts of Fear

- **Fear is a state of mind, and the six basic fears can be mastered.** In the final chapter, Hill names six basic fears that stand between people and success: the fear of poverty, of criticism, of ill health, of loss of love, of old age, and of death. He calls them ghosts because they exist only in the mind and grow strong when unchallenged. Fear of poverty, he says, is the most destructive, expressing itself through indifference, indecision, doubt, worry, over-caution, and procrastination, while fear of criticism produces self-consciousness, lack of initiative, and lack of ambition. Alongside the six fears he warns of susceptibility to negative influences, which invites them in. Hill closes with a self-analysis inventory and urges readers to honestly identify which fears they carry, so they can replace them with the settled faith and definite purpose the earlier principles are designed to build.

  > *"Fear is nothing more than a state of mind."*
  >
  > *"Poverty and riches are the offspring of thought."*