



Prosperity Pursuit!

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Developing The Financially
Free Mindset The Right Way

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Table Of Contents

Foreword

Chapter 1:
Mindset Basics

Chapter 2:
The Importance Of Health

Chapter 3:
Your Occupation

Chapter 4:
Persevere

Chapter 5:
Your Integrity

Wrapping Up

Foreword

Those who truly want to attain a financially free mindset, have only to set their minds on it, and acquire the proper means, as they do in relation to any other aim which they want to achieve, and it can be easily done.

But however simple it might be to make revenue, I have no doubt many will agree it's the hardest thing in the world to hold on to it. It consists merely in spending less than we bring in; that appears to be a really simple issue. A lot of my readers might say, “we comprehend this: this is mindset, and we know mindset is wealth; we know we can't eat our cake and have it as well.”

Yet maybe more cases of failure arise from errors on this point than almost any other. The reality is, many individuals think they understand mindset when they really don't.

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Developing The Financially Free Mindset The Right Way.

Chapter 1:

Mindset Basics

Synopsis

True mindset is misconceived, and individuals go through life without properly grasping what that principle is.

One says, "I've an income of so much, and here is my neighbor who has the same; yet yearly he flourishes and I fall short; why is it? I understand all about mindset." He thinks he does, but he doesn't.

There are men who believe that mindset consists in scrimping, in cutting off two cents from the wash bill and doing all sorts of little, mean things. Mindset isn't meanness.

The misfortune is, likewise, that this class of individuals let their mindset apply in only one direction. They fancy they're so wonderfully frugal in saving a penny where they should spend two cents that they think they can afford to waste in other directions.

What It Is

Before kerosene oil was exposed, one might stop overnight at nearly any farmer's house and get a really good supper, but after supper he may attempt to read in the living room, and would find it impossible with the ineffective light of one candle.

The hostess, seeing his quandary, would state: "it's rather hard to read here evenings; we never have an additional candle except on special occasions." These special occasions happen, perhaps, twice a year. In that way the woman saves 5, 6, or 10 dollars: but the information which may be gained from having the extra light would, naturally, far outweigh a ton of candles.

But the difficulty doesn't end here. Feeling that she is so frugal in candles, she believes she can afford to go often to spend 20 or 30 dollars for ribbons and frills, many of which are not essential. This false belief may frequently be seen in other instances.

You find great businessmen who save old envelopes and scraps of paper. This is all OK; they might in this way save 5 or 10 dollars a year, but being so frugal (only in paper), they believe they can afford to squander time; to have expensive parties, and to drive their fancy cars. This is an illustration of "penny wise and pound foolish." I never knew a man to succeed by applying this sort of mindset.

True sound financial mindset consists in always making the profit exceed the expenditure. Wear the old clothes a bit longer if essential; give up the

new pair of gloves; fix the old dress: exist on plainer food if need be; so that, under all conditions, unless some unexpected accident happens, there will be a allowance in favor of the profit.

A penny here and a dollar there saved, goes on accumulating, and in that way the desired result is accomplished. It requires some training, possibly, to achieve this mindset, but when once used to it, you'll discover there's more satisfaction in rational saving than in irrational spending.

Here is a formula which I advocate: I've found it to work a great cure for extravagance, and particularly for mistaken mindset. When you find that you've no surplus money at the end of the year, and yet have a great income, I advise you to take a couple of pieces of paper and mark down each item of expenditure.

Post it daily or weekly in 2 columns, one headed "essentials" or even "comforts", and the other headed "luxuries," and you'll discover that the latter column will be double, or more, larger than the former. The true comforts of life cost but a small portion of what most of us may earn.

Think of the keep up with the Jones' attitude: One may say; "there's a man who has an income of fifty thousand dollars annually, while I have but one thousand dollars; I knew that young man when he was poor like myself; now he's wealthy and thinks he's better than I am; I'll show him that I'm as good as he is; I will go and purchase a fancy car; no, I can't do that, but I'll go and rent one and ride this afternoon on the same road that he does, and therefore prove to him that I'm as good as he is."

My friend, you don't have to do all that; you may easily prove that you are “as good as he is;” you've only to behave as well as he does; but you can't make anybody feel that you're rich as he is. Also, if you act like this, and waste your time and spend your income, you'll remain poor, in order that you might keep up “appearances,” and, after all, deceive nobody.

You'll not advance in the world, if your envy forces you into debt. In this country, where we believe the majority ought to rule, we brush aside that principle in reference to style, and let a handful of individuals, calling themselves the aristocracy, run up a fake standard of perfection, and in striving to rise to that standard, we perpetually keep ourselves poor; all the time grinding away for the sake of outside appearances.

How much more sensible to say, “We'll regulate our expenditures by our income, and save something for a rainy day.” Individuals should be as sensible on the issue of money as on any other subject. Like movements produce like effects. You can't accumulate a fortune by taking the road that leads to impoverishment. Those who live beyond their means, with no thought of a setback in this life, may never attain monetary independence.

Men and women used to satisfying every impulse, will find it difficult, initially, to cut back their various unnecessary expenses, and will feel it a great denial to live in a littler home than they've been accustomed to, with less expensive furniture, less pricy clothing, less entertainment, and additional extravagances; but, after all, if they'll try saving a “nest-egg,” or

judiciously investing, they'll be surprised at the joy from perpetually adding to their little "bundle".

The old suit, and the old hat, will work for another season; the water tastes better than champagne; a brisk walk will prove more stimulating than a ride in the finest auto; an evening spent playing a family game will be far more pleasant than a 50 dollar night out, when you begin to know the pleasures of saving.

Thousands of men are kept poor, and tens of thousands are made so after they've acquired riches, in result of living beyond their means. "Easy come, easy go," is an old and true adage. A spirit of pridefulness and vanity, when allowed to have full sway, is the undying problem.

Many individuals, as they set out to prosper, instantly start spending for luxuries, till in a short time their expenses eat up their income, and they become ruined in their absurd attempts to maintain appearances.

Chapter 2:

The Importance Of Health

Synopsis

The cornerstone of success in life is healthiness: that's the substratum fortune; it's likewise the cornerstone of happiness.

An individual can't amass a fortune very well when he is sick. He has no ambition; no motivator; no force.

Naturally, there are those who have unsound health and can't help it: you can't expect that such individuals may amass wealth, but there are a good many in poor health who need not be so.



Health and Prosperity

If good health is the cornerstone of success and happiness in life, how crucial it is that we ought to study the laws of wellness! And yet how many individuals there are who pay no attention to this, but absolutely breach it, even against their own innate inclination. We should know that the “ignorance” is never bliss. A youngster might poke its finger into the fire without knowing it will burn, and so suffers.

Many individuals knowingly violate the laws of nature against their better impulses, for the sake of style. For example, there's one thing that no one would ever naturally love, and that's tobacco; yet how many individuals there are who purposely train an unnatural appetite, and get to love it.

They have got hold of a poison; or rather it takes a firm hold of them. A perilous feature is that this artificial appetite, like jealousy, “develops by what it feeds upon;” when you love that which is unnatural, a heavier appetite is produced for the injurious thing than the natural desire for what is harmless. There's an old proverb which states that “habit is second nature,” but an artificial habit is firmer than nature.

Youth regrets that they're not grown; they would like to go to bed children and wake up adults; and to accomplish this they copy the foul habits of their elders. Little Mike sees his father or uncles smoke a pipe, and they say, “If I could only do that, I would be a grownup too; uncle John has left and left his pipe of tobacco, let me try it.” He acquires a match and lights it, and then puff away. “I'll learn to smoke; but it tastes bitter; he thinks” later he grows pale, but he persists, sticks to it and perseveres till finally he conquers his natural appetite and becomes the victim of acquired tastes.

His palate has become narcotized by the harmful smoke. This shows what expensive, useless and harmful habits men will get into. I speak from experience. I've smoked till I trembled, the blood rushed to my head, and I had a quivering of the heart which I thought was a heart condition. When I consulted my doctor, he said "stop using tobacco." I wasn't only injuring my health and spending a lot of money, but I was setting a bad example. I obeyed his advice.

These comments apply with tenfold force to the utilization of intoxicating drinks. To make revenue, calls for a clear brain. A man has got to see that 2 and 2 make 4; he has to set all his plans with contemplation and caution, and closely examine all the details and the ins and outs of business.

As no man may succeed in business unless he has a mind to enable him to set his plans, and reason to lead him in their execution, so, regardless how plentifully a man might be blessed with intelligence, if the mind is muddled, and his judgment distorted by intoxicating drinks, it's impossible for him to conduct business successfully.

How many great opportunities have passed, never to come back, while a man was sipping a "social glass," with his acquaintance! How many dopey bargains have been made under the influence, which temporarily makes its victim believe he's rich?

How many crucial chances have been postponed till tomorrow, and then eternally, as the wine has thrown the system into a state of lethargy, neutralizing the energies so crucial to success in business?

Chapter 3:

Your Occupation

Synopsis

The best plan, and the one most certain of success for people beginning in life, is to choose the career which is most agreeable to his tastes.



Have To Do What You Love

Parents and guardians are frequently quite too negligent in reference to this. It's really common for a father to state, for instance: "I have 5 boys. I'll make Billy a reverend; John an attorney; Tom a mend, and Dick a farmer." He then looks around to see what he will do with Sammy. He states "Sammy, I see watch-making is a nice cultured business; I think I'll make you a goldsmith." He does this, disregarding Sam's natural dispositions, or genius.

We're all, to be sure, born for a wise purpose. There's as much diversity in our brains as in our smiles. Some are born innate mechanics, while a few have great distaste for machinery.

Let a dozen boys of 10 years of age assemble, and you'll soon observe 2 or 3 are taking apart some device to see how it works. When they were merely 5 years old, their parent could find no toy to delight them like a puzzle. They're natural mechanics; but the additional 8 or 9 boys have dissimilar aptitudes.

I lie in the latter class; I never had the slightest love for mechanics; to the contrary, I've a sort of loathing for complicated machinery. I never had ingenuity enough to figure out how machinery works. I never could make car repairs or comprehend the principle of a steam engine. If a man was to take a boy like me, and try to make a watchmaker of him, the boy may, after an apprenticeship of 5 or 7 years, be able to disassemble and assemble a watch; but all through life he would be working up hill and grabbing every excuse for leaving work. Watch making is detestable to him.

Unless a man lucks into the career intended for him by nature, and best suited to his particular brilliance, he can't succeed. I'm glad to believe that

the bulk of individuals do find their right career. Yet we see many who have misidentified their calling, from the businessman to the reverend.

You'll see, for example, that extraordinary linguist the “learned mechanic,” who should have been a teacher of languages; and you might have seen attorneys, physicians and reverends who were better fitted by nature for the business of mechanics.

After securing the correct career, you have to be careful to select the right location. You might have been cut out to own a hotel, and they say it calls for a genius to “know how to keep a hotel.”

You may conduct a hotel like clock-work, and supply satisfactorily for 500 guests each day; yet, if you locate your hotel in a small town where there's no public travel, the location would be your downfall.

It's equally crucial that you don't commence business where there are already enough to meet all demands in the same line of work.

Chapter 4:

Persevere

Synopsis

Once a man is in the correct path, he has to persevere. I address this because there are a few individuals who are “born tired;” by nature lazy and owning no self-direction and no perseverance.

But they may cultivate these characters:

It's this initiative addiction, this determination not to let the blues take ownership of you, so as to make you slow down your energies in the battle for independence, which you have to cultivate.



Stick To It

How many have nearly accomplished the goal of their aspiration, but, losing faith in themselves, have loosened up their energies, and the golden prize has been lost eternally.

If you pause, some bolder hand will stretch forth and acquire the prize. Recall the proverb of Solomon: “He becomes poor that deals with a slack hand; but the hand of the diligent gets rich.”

Perseverance is occasionally but a different word for self-reliance. A lot of individuals naturally look on the dark side of life, and adopt trouble. They're born so. Then they invite advice, and they'll be governed by one current of air and blown by a different, and can't rely on themselves. Till you are able to get so that you are able to rely on yourself, you need not expect to succeed.

Men who have met with monetary reverses, and utterly committed suicide, because they believed they could never overpower their misfortune. But I've known other people who have met graver financial troubles, and have bridged them over by mere perseverance, aided by a solid belief that they were doing right.

You'll see this illustrated in any sphere of life.

Work at it, if essential, early and late, in season and out of season, not leaving a stone unturned, and never putting off for a single hour that which may be done just as well right away.

The old adage is full of truth and meaning, “Whatever is worth doing at all, is worth doing well.” Many a man develops a fortune by doing his business thoroughly, while his neighbor stays poor in life, because he only half does it. Ambitions, vitality, industry, doggedness, are indispensable essentials for success in business.

Fortune forever favors the courageous, and never helps a man who doesn't help himself. It won't do to spend your time in waiting for something to “turn up.” To such men one of 2 things commonly “turns up:” the poorhouse or sorrow: for idleness breeds foul habits, and clothes a man in rags. The poor spendthrift vagrant says to a wealthy man:

“I have discovered there's enough money in the world for all of us, if it was evenly divided; this must be done, and we shall all be content together.”

“But,” was the reply, “if everyone was like you, it would be spent in 2 months, and what would you do then?”

“Oh! Divide once more; keep dividing, naturally!”

Do your part of the work, or you can't succeed. Mohammad, one night, while camping in the desert, overheard one of his dog-tired followers note: “I'll loose my camel, and trust it to the higher power!” “No, no, not so,” stated the prophet, “tie thy camel, and trust it to the higher power!” Do all

you are able to for yourselves, and then trust to luck, or whatever you call it, for the remainder.

In the nature of matters, an agent can't be as faithful to his employer as to himself. Several who are employers will call to mind cases where the best employees have neglected important points which may not have escaped their notice as an owner.

No man has a right to expect to win in life unless he understands his business, and nobody may understand his business thoroughly unless he studies it by personal application and experience.

A man might be a manufacturer: he has got to study the many details of his business personally; he will discover something daily, and he will find he will make errors nearly daily. And these very errors are helps to him in the way of experiences if he simply minds them.

You have to exercise your caution in setting your plans, but be bold in carrying them out. A man who's all caution, will never dare to take charge and be successful; and a man who's all boldness, is simply foolhardy, and must finally fail.

A man may go on "change" and make 50 thousand dollars in speculating in stocks, at a single procedure. But if he has mere boldness without care, it's simple chance, and what he gains now he will lose tomorrow. You have to have both the caution and the daring, to guarantee success.

Never have anything to do with an ill-fated man or place. That's to say, never have anything to do with a man or place which never wins, as, although a man might appear to be honest and smart, yet if he attempts this or that thing and forever fails, it is on account of some error or debility that you might not be able to discover but all the same which must exist.

There's no such thing in the world as luck. There never was a man who could go out in the morning and come across a purse full of gold in the street today, and another tomorrow, and so forth, day in day out: He might do so once in his life; but so far as simple luck is concerned, he's as liable to lose it as to discover it.

Like causes produce like consequences. If a man acquires the proper techniques to be successful, "luck" won't prevent him. If he doesn't succeed, there are reasons for it, although, maybe, he might not be able to see them.

Chapter 5:

Your Integrity

Synopsis

Civility and politeness are the best capital ever invested in business. Big stores, golden signs, blazing ads, will all prove futile if you or your employees treat your customers abruptly.

The reality is, the kindlier and liberal a man is the more generous will be the business brought to him. Like brings forth like.

The man who gives the greatest amount of goods of a comparable quality for the least sum (still allowing for himself a profit) will commonly succeed best in the long-term.

Men who drive sharp bargains with their buyers, acting as if they never expected to see them again, won't be mistaken. They'll never see them again as buyers.

What We Draw To Ourselves

Naturally men ought to be charitable, because it's a duty and a pleasure. But just as a matter of policy, if you have no higher motivator, you'll find that the liberal man will command clientele, while the seedy, uncharitable miser will be averted.

The best sort of charity is to help those who are willing to help themselves. Wanton giving, without questioning the worthiness of the applicant, is high-risk in every sense. But to seek out and quietly help those who are scrambling for themselves, is the kind that scatters and yet better. But don't fall under the idea that some individuals practice, of giving a prayer rather than a potato, and a benediction rather than bread, to the hungry. It's easier to make followers with full stomachs than empty.

Integrity is more cherished than diamonds or rubies. This is very true as if you find it hard to obtain money honestly; some say you are able to easily get it deceitfully. Know that the hardest thing in life is to make cash deceitfully!

Not to know that our prisons are full of men who tried to follow bad advice; not to comprehend that no man may be dishonest, without soon being discovered, and that when his lack of rationale is discovered, nearly every avenue to success is shut forever. The public really properly banish all whose integrity is doubted. Regardless how polite and pleasant and accommodating a man might be, none of us dare to deal with him if we

distrust. Strict honesty, not only lies at the foundation of all success in life (financially), but in every additional regard.

Uncompromising integrity of character is priceless. It secures to its owner a peace and joy which can't be attained without it-which no sum of money, or houses and lands may purchase. A man who's known to be strictly truthful, might be ever so poor, but he has the pocketbooks of all the community at his disposal-for all recognize that if he promises to repay what he borrows, he will never disappoint them. As a simple matter of selfishness, consequently, if a man had no greater motive for being honest, all will find that "honesty is the best policy."

To get rich, isn't always equal to being successful. "There are many rich poor men," while there are many other people, honest and devout men and women, who have never had so much money as some rich persons blow in a week, but who are nevertheless truly richer and happier than any man may ever be while he's a transgressor of the higher laws of his being.

The excessive love of money, to be sure, might be and is "the root of all evil," but money itself, when decently used, isn't only a "handy thing to have in the house," but yields the gratification of blessing our race by enabling its owner to expand the scope of human happiness and human influence. The desire for riches is nearly universal, and none may state it is not praiseworthy, provided the possessor of it accepts its obligations, and utilizes it as a friend to mankind.

The history of developing wealth is a history of civilization, and wherever trade has expanded most, there, too, have art and science produced the noblest yields. As a matter of fact, as a general matter, money-getters are the helpers of our race. To them, in a grand measure, are we indebted for our schools, our academies, colleges and churches.

It's no argument against the want for, or the possession of riches, to say that there are occasionally misers who hoard profit only for the sake of hoarding and who have no higher ambition than to get everything which comes within their reach. As we have occasionally hypocrites in faith, and rabble-rousers in politics, so there are at times misers among, money-getters. These, however, are only exceptions to the general rule. But when, in this country, we discover such a pain and stumbling block as a miser, we remember that in the due course of nature the time will come when the piled up dust will be scattered for the advantage of humanity.

To all men and women: make profit honestly, and not differently, for William Shakespeare has truly stated, "He that wants money, means, and content, is without three good friends."

Wrapping Up

Money in a way is like fire; it's an extremely excellent servant but a terrible master. When you have it mastering you; when interest is constantly amassing against you, it will keep you down in the worst sort of slavery.

But let money work for you, and you've the most devoted servant in the world. It's no "eye-servant." There's nothing animate or inanimate that will work so faithfully as money when placed in the right places. It works night and day, and in wet or dry weather.

So don't let it work against you; if you do there's no chance for success in life so far as money is concerned.