

The Art of Earning Money

(Originally – The Science of Getting Rich)

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TABLE OF CONTENTS

- 1 - [You really deserve to be Rich](#)
- 2 - [Is there an Art of Getting Rich?](#)
- 3 - [Abundance of Opportunity](#)
- 4 - [The vital rule in the art of Getting Rich](#)
- 5 - [Increasing Life](#)
- 6 - [How resources come to you](#)
- 7 - [Thankfulness](#)
- 8 - [Thinking in the positive mode](#)
- 9 - [How to apply the determination](#)
- 10 - [Further apply the determination](#)
- 11 - [Performing in The positive mode](#)
- 12 - [Well-organized battle](#)
- 13 - [Do the business you love](#)
- 14 - [The Impression of Increase](#)
- 15 - [Increasing qualities](#)
- 16 - [Some concern and final comments](#)
- 17 - [A synopsis of The Art of earning money](#)

1 - You really deserve to be Rich

Whatever may be said in praise of poverty, the fact remains that it is not possible to live a really complete or successful life unless one is rich. No man can rise to his greatest possible height in talent or soul development unless he has plenty of money; for to unfold the soul and to develop talent he must have many things to use, and he cannot have these things unless he has money to buy them with.

A man develops in mind, soul, and body by making use of things, and society is so organized that man must have money in order to become the possessor of things; therefore, the basis of all advancement for man must be the science of getting rich.

The object of all life is development; and everything that lives have an inalienable right to all the development it is capable of attaining.

Man's right to life means his right to have the free and unrestricted use of all the things which may be necessary to his fullest mental, spiritual, and physical enfoldment; or, in other words, his right to be rich.

In this book, I shall not speak of riches in a figurative way; to be really rich does not mean to be satisfied or contented with a little. No man ought to be satisfied with a little if he is capable of using and enjoying more. The purpose of Nature is the advancement and enfoldment of life; and every man should have all that can contribute to the power; elegance, beauty, and richness of life; to be content with less are sinful.

The man who owns all he wants for the living of all the life he is capable of living is rich; and no man who has not plenty of money can have all he wants. Life has advanced so far, and become so complex, that even the most ordinary man or woman requires a great amount of wealth in order to live in a manner that even approaches completeness. Every person naturally wants to become all that they are capable of becoming; this desire to realize innate possibilities is inherent in human nature; we cannot help wanting to be all that we can be. Success in life is becoming what you want to be; you can become what you want to be only by making use of things, and you can have the free use of things only as you become rich enough to buy them. To understand the science of getting rich is therefore the most essential of all knowledge.

There is nothing wrong in wanting to get rich. The desire for riches is really the desire for a richer, fuller, and more abundant life; and that desire is praise worthy. The man who does not desire to live more abundantly is abnormal, and so the man who does not desire to have money enough to buy all he wants is abnormal.

There are three motives for which we live; we live for the body, we live for the mind, we live for the soul. No one of these is better or holier than the other; all are alike desirable, and no one of the three--body, mind, or soul--can live fully if either of the others is cut short of full life and expression. It is not right or noble to live only for the soul and deny mind or body; and it is wrong to live for the intellect and deny body or soul.

We are all acquainted with the loathsome consequences of living for the body and denying both mind and soul; and we see that real life means the complete expression of all that man can give forth through body, mind, and soul. Whatever he can say no man can be really happy or satisfied unless his body is living fully in every function, and unless the same is true of his mind and his soul. Wherever there is unexpressed possibility, or function not performed, there is unsatisfied desire. Desire is possibility seeking expression, or function seeking performance.

Man cannot live fully in body without good food, comfortable clothing, and warm shelter; and without freedom from excessive toil. Rest and recreation are also necessary to his physical life.

He cannot live fully in mind without books and time to study them, without opportunity for travel and observation, or without intellectual companionship.

To live fully in mind he must have intellectual recreations, and must surround himself with all the objects of art and beauty he is capable of using and appreciating. To live fully in soul, man must have love; and love is denied expression by poverty.

A man's highest happiness is found in the bestowal of benefits on those he loves; love finds its most natural and spontaneous expression in giving. The man who has nothing to give cannot fill his place as a husband or father, as a citizen, or as a man.

It is in the use of material things that a man finds full life for his body, develops his mind, and unfolds his soul. It is therefore of supreme importance to him that he should be rich.

It is perfectly right that you should desire to be rich; if you are a normal man or woman you cannot help doing so. It is perfectly right that you should give your best attention to the Science of Getting Rich, for it is the noblest and most necessary of all studies. If you neglect this study, you are derelict in your duty to yourself, to God and humanity; for you can render to God and humanity no greater service than to make the most of yourself.

2 - Is there an Art of Getting Rich?

There is an art of getting rich, and it is an exact science, like algebra or arithmetic. There are certain laws which govern the process of acquiring riches; once these laws are learned and obeyed by any man, he will get rich with mathematical certainty.

The ownership of money and property comes as a result of doing things in a certain way; those who do things in this Certain Way, whether on purpose or accidentally, get rich; while those who do not do things in this Certain Way, no matter how hard they work or how able they are, remain poor.

It is a natural law that like causes always produces like effects; and, therefore, any man or woman who learns to do things in this certain way will infallibly get rich.

That the above statement is true is shown by the following facts:

Getting rich is not a matter of environment, for, if it were, all the people in certain neighborhoods would become wealthy; the people of one city would all be rich, while those of other towns would all be poor; or the inhabitants of one state would roll in wealth, while those of an adjoining state would be in poverty.

But everywhere we see rich and poor living side by side, in the same environment, and often engaged in the same vocations. When two men are in the same locality, and in the same business, and one gets rich while the other remains poor, it shows that getting rich is not, primarily, a matter of environment. Some environments may be more favorable than others, but when two men in the same business are in the same neighborhood, and one gets rich while the other fails, it indicates that getting rich is the result of doing things in a Certain Way.

And further, the ability to do things in this certain way is not due solely to the possession of talent, for many people who have great talent remain poor, while other who have very little talent get rich.

Studying the people who have got rich, we find that they are an average lot in all respects, having no greater talents and abilities than other men. It is evident that they do not get rich because they possess talents and abilities that other men have not, but because they happen to do things in a Certain Way.

Getting rich is not the result of saving, or "thrift"; many very penurious people are poor, while free spenders often get rich.

Nor is getting rich due to doing things which others fail to do; for two men in the same business often do almost exactly the same things, and one gets rich while the other remains poor or becomes bankrupt.

From all these things, we must come to the conclusion that getting rich is the result of doing things in a Certain Way.

If getting rich is the result of doing things in a Certain Way, and if like causes always produce like effects, then any man or woman who can do things in that way can become rich, and the whole matter is brought within the domain of exact science.

The question arises here, whether this Certain Way may not be so difficult that only a few may follow it. This cannot be true, as we have seen, so far as natural ability is concerned. Talented people get rich, and blockheads get rich; intellectually brilliant people get rich, and very stupid people get rich; physically strong people get rich and weak and sickly people get rich.

Some degree of ability to think and understand is, of course, essential; but in so far as natural ability is concerned, any man or woman who have sense enough to read and understand these words can certainly get rich.

Also, we have seen that it is not a matter of environment. Location counts for something; one would not go to the heart of the Sahara and expect to do successful business.

Getting rich involves the necessity of dealing with men and of being where there are people to deal with; and if these people are inclined to deal in the way you want to deal, so much the better. But that is about as far as environment goes.

If anybody else in your town can get rich, so can you; and if anybody else in your state can get rich, so can you.

Again, it is not a matter of choosing some particular business or profession. People get rich in every business, and in every profession; while their next door neighbors in the same vocation remain in poverty.

It is true that you will do best in a business which you like, and which is congenial to you; and if you have certain talents which are well developed, you will do best in a business which calls for the exercise of those talents.

Also, you will do best in a business which is suited to your locality; an ice-cream parlor would do better in a warm climate than in Greenland, and a salmon fishery will succeed better in the Northwest than in Florida, where there are no salmon.

But, aside from these general limitations, getting rich is not dependent upon your engaging in some particular business, but upon your learning to do things in a Certain Way.

If you are now in business, and anybody else in your locality is getting rich in the same business, while you are not getting rich, it is because you are not doing things in the same Way that the other person is doing them.

No one is prevented from getting rich by lack of capital. True, as you get capital the increase becomes more easy and rapid; but one who has capital is already rich, and does not need to consider how to become so.

No matter how poor you may be, if you begin to do things in the Certain Way you will begin to get rich; and you will begin to have capital. The getting of capital is a part of the process of getting rich; and it is a part of the result which invariably follows the doing of things in the Certain Way.

You may be the poorest man on the continent, and be deeply in debt; you may have neither friends influence, nor resources; but if you begin to do things in this way, you must infallibly begin to get rich, for like causes must produce like effects.

If you have no capital, you can get capital; if you are in the wrong business, you can get into the right business; if you are in the wrong location, you can go to the right location; and you can do so by beginning in your present business and in your present location to do things in the Certain Way which causes success.

3 - Abundance of opportunity

No man is kept poor because opportunity has been taken away from him; because other people have monopolized the wealth, and have put a fence around it. You may be shut off from engaging in business in certain lines, but there are other channels open to you. Probably it would be hard for you to get control of any of the great railroad systems; that field is pretty well monopolized. But the electric railway business is still in its infancy, and offers plenty of scope for enterprise; and it will be but a very few years until traffic and transportation through the air will become a great industry, and in all its branches will give employment to hundreds of thousands, and perhaps to millions, of people. Why not turn your attention to the development of aerial transportation, instead of competing with J.J. Hill and others for a chance in the steam railway world?

It is quite true that if you are a workman in the employ of the steel trust you have very little chance of becoming the owner of the plant in which you work; but it is also true that if you will commence to act in a Certain Way, you can soon leave the employ of the steel trust; you can buy a farm of from ten to forty acres, and engage in business as a producer of foodstuffs. There is great opportunity at this time for men who will live upon small tracts of land and cultivate the same intensively; such men will certainly get rich. You may say that it is impossible for you to get the land, but I am going to prove to you that it is not impossible, and that you can certainly get a farm if you will go to work in a Certain Way.

At different periods the tide of opportunity sets in different directions, according to the needs of the whole, and the particular stage of social evolution which has been reached. At present, in America, it is setting toward agriculture and the allied industries and professions. To-day, opportunity is open before the factory worker in his line. It is open before the business man who supplies the farmer more than before the one who supplies the factory worker; and before the professional man who waits upon the farmer more than before the one who serves the working class.

There is abundance of opportunity for the man who will go with the tide, instead of trying to swim against it.

So the factory workers, either as individuals or as a class, are not deprived of opportunity. The workers are not being "kept down" by their masters; they are not being "ground" by the trusts and combinations of capital. As a class, they are where they are because they do not do things in a Certain Way. If the workers of America chose to do so, they could follow the example of their brothers in Belgium and other countries, and establish great department stores and co-operative industries; they could elect men of their own class to office, and pass laws favoring the development of such co-operative industries; and in a few years they could take peaceable possession of the industrial field.

The working class may become the master class whenever they will begin to do things in a Certain Way; the law of wealth is the same for them as it is for all others. This they must learn; and they will remain where they are as long as they continue to do as they do. The individual worker, however, is not held down by the ignorance or the mental slothfulness of his class; he can follow the tide of opportunity to riches, and this book will tell him how.

No one is kept in poverty by shortness in the supply of riches; there is more than enough for all. A palace as large as the capitol at Washington might be built for every family on earth from the building material in the United States alone; and under intensive cultivation, this country would produce wool, cotton, linen, and silk enough to cloth each person in the world finer than Solomon was arrayed in all his glory; together with food enough to feed them all luxuriously.

The visible supply is practically inexhaustible; and the invisible supply really IS inexhaustible.

Everything you see on earth is made from one original substance, out of which all things proceed.

New Forms are constantly being made, and older ones are dissolving; but all are shapes assumed by One Thing.

There is no limit to the supply of Formless Stuff, or Original Substance. The universe is made out of it; but it was not all used in making the universe. The spaces in, through, and between the forms of the visible universe are permeated and filled with the Original

Substance; with the formless Stuff; with the raw material of all things. Ten thousand times as much as has been made might still be made, and even then we should not have exhausted the supply of universal raw material.

No man, therefore, is poor because nature is poor, or because there is not enough to go around.

Nature is an inexhaustible storehouse of riches; the supply will never run short. Original Substance is alive with creative energy, and is constantly producing more forms. When the supply of building material is exhausted, more will be produced; when the soil is exhausted so that food stuffs and materials for clothing will no longer grow upon it, it will be renewed or more soil will be made. When all the gold and silver has been dug from the earth, if man is still in such a stage of social development that he needs gold and silver, more will be produced from the Formless. The Formless Stuff responds to the needs of man; it will not let him be without any good thing.

This is true of man collectively; the race as a whole is always abundantly rich, and if individuals are poor, it is because they do not follow the Certain Way of doing things which makes the individual man rich.

The Formless Stuff is intelligent; it is stuff which thinks. It is alive, and is always impelled toward more life.

It is the natural and inherent impulse of life to seek to live more; it is the nature of intelligence to enlarge itself, and of consciousness to seek to extend its boundaries and find fuller expression. The universe of forms has been made by Formless Living Substance, throwing itself into form in order to express itself more fully.

The universe is a great Living Presence, always moving inherently toward more life and fuller functioning.

Nature is formed for the advancement of life; its impelling motive is the increase of life. For this cause, everything which can possibly minister to life is bountifully provided; there can be no lack unless God is to contradict himself and nullify his own works.

You are not kept poor by lack in the supply of riches; it is a fact which I shall demonstrate a little farther on that even the resources of the Formless Supply are at the command of the man or woman will act and think in a Certain Way.

4 - The vital rule in the art of Getting Rich

Thought is the only power which can produce tangible riches from the Formless Substance. The stuff from which all things are made is a substance which thinks, and a thought of form in this substance produces the form.

Original Substance moves according to its thoughts; every form and process you see in nature is the visible expression of a thought in Original Substance. As the Formless Stuff thinks of a form, it takes that form; as it thinks of a motion, it makes that motion. That is the way all things were created. We live in a thought world, which is part of a thought universe. The thought of a moving universe extended throughout Formless Substance, and the Thinking Stuff moving according to that thought, took the form of systems of planets, and maintains that form. Thinking Substance takes the form of its thought, and moves according to the thought. Holding the idea of a circling system of suns and worlds, it takes the form of these bodies, and moves them as it thinks. Thinking the form of a slow-growing oak tree, it moves accordingly, and produces the tree, though centuries may be required to do the work. In creating, the Formless seems to move according to the lines of motion it has established; the thought of an oak tree does not cause the instant formation of a full-grown tree, but it does start in motion the forces which will produce the tree, along established lines of growth.

Every thought of form, held in thinking Substance, causes the creation of the form, but always, or at least generally, along lines of growth and action already established.

The thought of a house of a certain construction, if it were impressed upon Formless Substance, might not cause the instant formation, of the house; but it would cause the turning of creative energies already working in trade and commerce into such channels as to result in the speedy building of the house. And if there were no existing channels through which the creative energy could work, then the house would be formed directly from primal substance, without waiting for the slow processes of the organic and inorganic world.

No thought of form can be impressed upon Original Substance without causing the creation of the form.

Man is a thinking center, and can originate thought. All the forms that man fashions with his hands must first exist in his thought; he cannot shape a thing until he has thought that thing.

And so far man has confined his efforts wholly to the work of his hands; he has applied manual labor to the world of forms, seeking to change or modify those already existing. He has never thought of trying to cause the creation of new forms by impressing his thoughts upon Formless Substance.

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