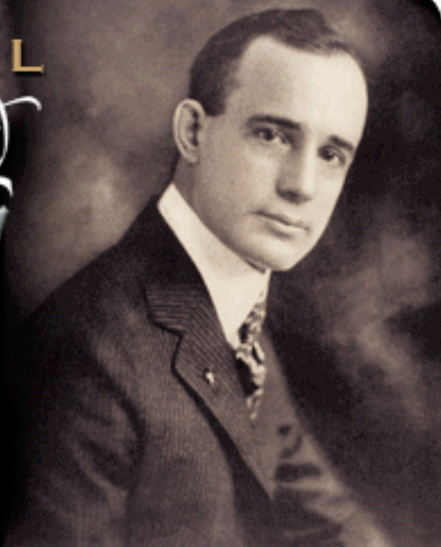


N A P O L E O N H I L L

YESTERDAY *and*



SUCCESS INFORMATION WITH A DEFINITE MAJOR AIM ❖ OCT 16, 2009 ❖ ISSUE 143



By Judy Williamson, Director of the Napoleon Hill World Learning Center at Purdue University Calumet

Dear Readers,

It is good to be literate. If you are literate you can read and extract information from reading materials that are useful for your own life. I believed so much in reading and the positive outcomes that one gains from being able to read and digest material that I became a reading specialist early on in my educational career. I wanted to know everything about helping students to become better readers and to learn how to extract information from a text. I studied a subject called content area reading that illuminated techniques that trained the reader to gather the most meaning from a book, chapter, poem, manual, or whatever was under study. I gained invaluable information that assisted me in being able to glean information from whatever I desired to read. And, most importantly I was able to assist my students in doing the same.

There is also another type of literacy called financial literacy. This is as important as being literate in reading. Financial literacy details the ABCs of getting and keeping the wealth that you earn in your lifetime. Many students are reluctant to learn financial literacy because they may have a notion that they were not meant to be wealthy. Wealth can have a negative connotation when it is not understood properly. Once I had a professional person tell me that he failed to read **Think and Grow Rich** because in his view the title was obnoxious. When I explained to him that the title

was meant to stimulate thought and that Dr. Hill was talking about more than financial riches, he decided to rethink his comment. He admitted that his belief kept him from reading a book that went on to change his life.

The Bible states that the "love of money is the root of all evil." Oftentimes, the word "love" is downplayed or left off and people misread the quotation and assume that "money is the root of all evil." Money is not something to be hoarded or squandered. If used wisely and with thought, it can bring about many positive occurrences in the world. Being financially literate is another way of saying that you know the place money has in your life and know how best to use this resource for the good of yourself and others.

Our guest columnist this week details her story regarding financial literacy. Not only is she a believer in wealth acquisition, she now even teaches it to others. First we must understand that all knowledge can be a valuable resource, but only if we know how to apply it. If our life is out of balance, perhaps by acquiring a little education and then applying it will put us on a more even and less rocky path. If you find yourself lacking in an area that seems to elude your understanding, begin first by seeking information from your public library. After you acquire the basics, find a mentor whose advice you can follow. Then, apply what you have learned. Thought plus Action = SUCCESS. As Don Green, Executive Director of the Napoleon Hill Foundation, says, "You have to DO something with what you know." It is in the doing that brings the best results.

Be Your Very Best Always,  
Judy Williamson



## Some Tests to Help You Separate Fact from Fiction

by Dr. Napoleon Hill

The accurate thinker scrutinizes everything he reads in books or newspapers, everything he hears and sees over radio and television. He never accepts any statement as fact merely because he has read it or has heard it spoken. And he knows that statements bearing some portion of facts are often intentionally or carelessly colored, modified and exaggerated to give them an erroneous meaning.

Therefore the accurate thinker has definite test which he applies to the statements of others. If he reads a book, for example, he tests its accuracy by these rules:

- a. Is the writer a recognized authority on the subject covered?
- b. Did the writer have a motive other than that of imparting accurate information when he wrote the book?
- c. Is the writer a professional whose business is that of influencing public opinion?
- d. Has the writer a profit interest in the subjects on which he writes?
- e. Is the writer a person with sound judgment, and not a fanatic on the subject on which he writes?
- f. Are there readily accessible sources from which the writer's statements may be checked and verified?
- g. Do the writer's statements harmonize with common sense and experience?

Before the accurate thinker accepts the statements of others as facts, he tries to find the motive which prompted the statements, for he knows that no one ever does anything, and seldom says anything, without a definite motive. The accurate thinker examines with care all statements made by people who have obvious motives. He is equally careful about accepting the statements of over-zealous people who have the habit of allowing their imaginations to run wild.

Look over carefully the fellow who is trying to sell you his way of life and make sure his way is as good as your own.

Source: PMA Science of Success Course: Pgs. 301 & 302.



## Financial Mindset

By Koren Motekaitis



**Think and Grow Rich** is Napoleon Hill's book. And is also the tagline for my own life. Due to a catalytic event in my life, my financial mindset immediately changed at 21. I had decided that I was going to become financially independent. I informed my future husband and he shot me down quickly saying "that is not possible for us. We are swim coaches." I did not listen to him I just found evidence to prove to myself that regardless of my income I could have financial abundance in my life. During my twenties I read every financial book about creating wealth, joined a couple of investment clubs, maximized my earnings either by working a couple of jobs or increasing my education to move higher up on the pay scale, made conscious choices with my money and saved and invested.

Did I always have this mindset? Absolutely not! I grew up with people who struggled with money. My father was an entrepreneur and brilliant inventor with 7 United States patents, however he did not truly believe financial abundance could be in his life. This created financial turbulence in our household with two bankruptcies. Growing up the message I learned was money was hard to come by and was not for people like us.

Off to university I went. I did not know how I was going to pay for my education, but that never held me back. I figured out a way to finance my education via student loans, work study and a couple of jobs all the while as a student-athlete (chose non-scholarship school) training and competing 20 hours a week.

My catalytic events occurred when I was 21 and finishing up university. During my final year I volunteered as the men's assistant swim coach (later was paid). The head coach was independently wealthy. He loved coaching and did it for pure joy not

for the money or need. That was my first exposure to someone that I actually knew who was wealthy and made a choice about how he wanted to spend his time. A couple of months later I took a personal finance course and learned the foundation of money. Those two events caused the catalytic shift in my mind that opened up what was truly possible for my life.

Once I believed that I could become wealthy my mindset shifted. Unlike my parent's mindset coming from lack, I was excited about the money I did have. I was hoping to graduate and make \$18,000 a year. That would be twice what I had been living on and paying for college. It is all perspective and to my 21-year-old self that was a lot of money. Well I was soon making \$38,000, then \$54,000, then \$78,000, climbing well over 6 figures.

The other key to my financial success has been regardless of my income I always felt like I had a lot of money because I had clarity on what I wanted to achieve. Since I was clear with my financial goals, I was able to make conscious choices about my spending decisions. Again I was coming from a place of choice, not a place of lack. Big difference.

I share my journey with you as an example that when you decide on something in your life you can change the trajectory of your life. Due to the catalytic events when I was 21 years old I was able to change my financial mindset from "money is hard to come by" to "I am going to create financial independence for myself and my future family." During the past 16 years I have not felt "lack" with money. I felt empowered when making financial choices. Each year it has been fun to watch my wealth build. This all happened not because I was a high-income earner working in finance or sales, but because I studied money, worked hard (sometimes multiply jobs), saved, invested and was conscious of my money choices. I invite you to use my journey as evidence that if you change your financial mindset you too can change your relationship with money.

*Koren Motekaitis is the radio talk show host of "HOW SHE REALLY DOES IT: Where Inspiration and Possibility Meet." Each week she interviews guest to inspire, empower and entertain her listeners to help them see what is truly possible in their own life. Listeners can listen worldwide [via LIVE webstreaming at www.howshereallydoesit.com](#). You can also listen to past shows at our website or directly from itunes. The live shows are Fridays from 10-noon PST. Koren is also a life coach working with clients who are creating their best lives through entrepreneurship, improving their relationship with money, and by seeing and implementing the possibilities in their own life.*