



Dream a Big Dream, Make it a Memory of The Future, and Expect a Miracle

By:
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Charlie had never been this nervous before a meeting, not even one of the “paydirt presentations” at Logistics Precision, where his performance might be the difference between landing a big contract or landing in hot water. It was funny, he thought, because Alan Silvermane isn’t even a “pay dust” meeting. No contract, no job offer would come from the meeting, since Silvermane was long-retired and no longer active with any of the businesses he’d help to build. He was meeting with Charlie as a favor to a friend.

“Most people don’t want to be winners, because winning consistently would be inconsistent with their self-image of being survivors or victims.” Charlie read that in an interview *Forbes* magazine had conducted several years earlier with Silvermane as part of their annual story on America’s wealthiest people. Silvermane had ranked twenty-fifth that year. “Not bad for a kid who climbed down the steps of a boat from Europe in a rainstorm without even an umbrella,” he had commented.

“In my experience,” Charlie read Silvermane telling the reporter, “about 65 percent of the people in this country see themselves as survivors. They’re tough and they’ll make it through whatever the world throws at them, and if things get too bad, well, there’s always the frontier, somewhere they can run away to and make a fresh new start.” Charlie smiled – Silvermane had described his emotional reaction to losing the job with precision.

“Then there are the victims,” Silvermane went on. “They constitute, oh, maybe 30 percent of the population. They can never seem to rise above their problems, but they always have someone to blame for those problems. Victims have no frontier to run away to, because they are stuck in the mud of their problems: boring jobs, toxic relationships, bankrupt finances.” Charlie smiled, a bit more ruefully this time, at the uncomfortable recognition of himself in this description as well.

“That leaves something like 5-percent of the population – the winners who refuse to be made victims and who aspire to more than merely surviving – who aspire to carry the burden of creating wealth and progress.”

That was the bad news, Silvermane concluded. The good news was that someone with a victim or survivor mindset could learn how to think and act like a winner. More important, he said, even a tiny increase in the proportion of Americans willing to take the risks and do the work required to be a winner could, in a short time, create millions of new jobs and add trillions of dollars to the nation’s gross national product.

Charlie checked the clock. The cab would be here in an hour. He reviewed again the questions he wanted to ask Silvermane – mainly questions about dreaming big. “If my dreams are too small,” he’d asked Cheryl, “then how do I learn to dream big? I don’t even know where to start!” She thought for a moment then replied, “A friend of mine named Marv Johnston knows Alan Silvermane. You know, the guy who started the B-A-R Corporation when he was 24 and thirty years later sold it for more than 500 million dollars. Silvermane has been a mentor for some of the most successful entrepreneurs of our generation. When it comes to thinking big, he wrote the book. I’ll see if I can make a connection for you.”

The connection had been made, the cab ride completed, and now Charlie was sitting in Alan Silvermane’s living room. It was nice, but nothing about it suggested it to be the home of one of America’s most successful and wealthy businessmen. Silvermane had even answered his own door. Charlie had anticipated being greeted by a butler in white gloves who would escort him to a walnut paneled library.

They’d been speaking for almost an hour, and Charlie had yet to ask a question. The older man wanted to know everything about his guest. Charlie was having a hard time believing that the interest was real, that this billionaire who had been on the cover of every important business magazine would really care about the employment history, family, and the hobbies of a nobody like him (and then he immediately reminded himself to watch the negative self-talk). But Silvermane’s attention never wavered; if anything, he seemed to be taking Charlie more seriously than Charlie took himself.

At length, Silvermane walked into the kitchen and returned with an elegant oriental tea pot and two cups and, after filling them both, gave one to Charlie. Then he leaned back into his chair and said, “Well, Marv said you had some questions for me, and so far I’ve done all the asking. Where do you want to start?”

Charlie sipped his tea. The eloquent opening lines he’d so carefully rehearsed had long since evaporated into the flow of conversation. “I’m not sure,” he simply said. “Cheryl von Noyes – Marv’s friend – tells me that my dreams are too small, that I’ve been cheating myself by pretending to be less than I really am, and by being satisfied with

the accomplishment of pretty anemic goals. I suppose she's right. Right now, I'd fall somewhere between thinking of myself as a survivor and a victim on the scale you described in your Fortune interview."

Silvermane's reaction to the reference was barely noticeable, but he was obviously impressed that Charlie had done some homework. "Where do you *want to* fall on that scale, Charlie?" he asked, and without waiting for an answer continued: "It takes a lot of commitment, hard work, and sacrifice to move yourself up the food chain, but when you see the view from the top, you'll be thankful you made the climb, and you'll never want to go back down."

Charlie looked into his tea cup, saw a few shreds of tea leaf resting on the bottom, and suddenly became aware that his "little troublemaker" was creeping toward his mental swimming pool. "This guy thinks you're a loser," the troublemaker was saying. "Besides, if you try to climb that mountain, you'll probably fall and break your neck."

"You'll be surprised," Dr. Connors had told him, "how easy it is to chase the little troublemaker away, once you've recognized him."

"Beat it, punk!" Charlie could almost see the little brat up there with the startled expression of a kid who'd just been caught shoplifting, and then laughed at the imagined image of the little brat making a quick exit into the shadowed recesses of his mind.

"The first problem, Mr. Silvermane, is that I'm not really sure I want to climb a mountain at all. I guess I've gotten complacent hanging around down here in the valley and sort of look at myself as being too old to take up rock climbing. And even if I decided I wanted to climb a mountain, I don't have a clue which one I'd choose."

"Build your castles in the air, because that's where they belong. Then put foundations under them. Thoreau said that. I can't help you with the first question, Charlie. Whether or not you can generate the desire to achieve your dreams, once you know what they are, is between you and God. But maybe I can help you with the second one, because when it comes to deciding which mountain you wish to climb, or which castle to build, there are some general guiding principles."

Silvermane stood up again, and for a second Charlie thought he might push a button to unveil a blackboard hidden behind the paneling, so much like a teacher he sounded. Instead he walked over to a bookshelf and pulled down a fat notebook, which he opened to a page that was bookmarked with a protruding post-it note.

"My old friend John Marks Templeton was widely known, not only as a brilliant financial thinker, but also as a man whose unbridled optimism is fueled by a powerful faith in the hand of God working in this world. So when he predicted, back in 1992..." and here, Silvermane read from what appeared to be a newsletter stored in the binder,

“that the Dow Jones Industrial Average may have reached six thousand, perhaps more, by the beginning of the 21st century, not very many people took him seriously. Most wrote it off as the wishful thinking of an incorrigible optimist.”

Silvermane sat down with the notebook in his lap, and Charlie could see words and numbers scribbled all along the margins. “Do you follow the stock market, Charlie?”

“Not really,” he replied, and felt a snicker from the little troublemaker.

“Well, you should. Do you really think you can rely on those clowns in Washington to take care of your future?” He didn’t wait for an answer, but continued, “Well, if you did follow the stock market you would know that the Dow surpassed the nine-thousand mark nearly two years before Sir John predicted six-thousand. It reached fourteen-thousand several years ago. As you know, even if you don’t follow the details, it has since taken some pretty steep dives and staged some pretty strong comebacks. The stock market will, as J.P. Morgan famously said, fluctuate and it takes courage to ride the rollercoaster. But if you can hang on, it’s usually worth the ride. I’m telling you this, Charlie, because in many ways it’s a metaphor for the decisions you face now. Over the long term, the upside potential is always much greater than the downside risk.”

“That’s the first of three paradoxes that occur when you set your sights on a big goal, one that ordinary people think of as impossible. What you stand to gain is so far out of proportion to what you might lose that even if you fail the first time, or the first ten times, if you keep at it the payback that always comes to those who don’t quit will far more than make up for any losses you experience in getting there. And here’s the kicker: the downside risk is usually the same no matter what the upside potential. You have to pledge your house to the bank to start a million dollar business or a hundred million dollar business, but you can only lose that house one time, can’t you?”

Silvermane got up again and returned the notebook to the shelf. Charlie noticed a slight limp, and remembered having read that he chose to retire after having almost been killed in a skiing accident. “The second paradox is that audacious goals are more likely, not less likely, to be achieved than timid little ones. I’m a big supporter of Habitat for Humanity. Are you familiar with the organization?”

“More than I am with the stock market,” Charlie replied with a smile.

“Well, then you know that Millard Fuller, the man who started it all, had this seemingly impossible goal of eradicating poverty housing everywhere in the world. That’s quite a stretch, when you consider that there are over one billion people - four times the population of the United States - who are inadequately housed. But you know what? In its first twenty years, Habitat built more than 80,000 homes, and it only took another ten years for it to top a quarter-million.” Silvermane stopped for a moment to let that

thought sink in. “On that trajectory, you can actually see the day where the impossible dream of yesterday will be the reality of tomorrow.”

Silverman crossed his arms and stretched his legs. “Now, if instead of targeting poverty housing around the world, Fuller had decided to start in his home state of Georgia, conquer the problem there, and then move on to South Carolina and so forth. Where would Habitat for Humanity be today?”

“Still in Georgia?”

“Precisely! It was the magnificence, the grandeur of the dream that propelled his efforts forward, that attracted the very resources necessary for the dream’s fulfillment. If people only knew! Do you think that Millard Fuller worked 70,000 times harder than the well-intentioned social worker who spends a month trying to find decent housing for one family?”

“No, of course not.”

“Of course not is right!” Silverman nearly shouted the response in his excitement. Charlie was beginning to see why so many starting entrepreneurs came to him for guidance. “And though he himself has passed on to the next world, Habitat for Humanity is still a vibrant organization that is still changing the world. A great legacy is the ultimate payback of a big dream.”

“Wanna know the third paradox?” Charlie nodded and Silverman went on. “Audacious goals, castle in the sky dreams, are never just achieved. They are always transcended. They become the platform for bigger and better dreams, for the higher mountain in the distance that only becomes visible after you’ve peaked the ones in the foreground.”

Silverman was walking around again, as if his body didn’t have the strength to hold down the irrepressible soul stored within.

“Back in the early ‘50s I was doing some work for Walt Disney. Talk about a big dreamer! Well, one day I was in his office and he was having a conversation with his brother Roy, who was sort of Walt’s managerial counterweight. Walt was all excited about how wonderful this new theme park of his was going to be, but Roy looked like he’d just sat on a porcupine. Walt was seeing fairy castles in the air, and Roy was seeing a big hole in the ground into which he would have to pour their hard-earned money. At one point, he got real exasperated and just said, ‘Walt, why can’t you let go of this impossible dream for Disneyland and concentrate on making some money in the movie business?’”

Silverman smiled, almost a surprised sort of smile, like he had just looked up and expected to see Walt and Roy instead of Charlie. “Well, of course we know what

happened, don't we? Not only was Disneyland not an impossible dream, it wasn't even a particularly big dream, was it? Why, closing Disneyland tomorrow would hardly put a dent in balance sheet of the worldwide entertainment empire that started with the dreams of one man."

"Yeah, but big dreams cost a lot of money." The troublemaker, Charlie realized even as the words were coming out, had finally gotten to say something in this conversation.

"I'll tell you another paradox," Silvermane replied. "I've known some very big dreamers, very successful dreamers. Not one of them dreamed of money. Their dreams were always bigger than money. And not one of them *worried* about money. They had faith that as they progressed along the path toward their goals, the money they needed at each step would be there for them at the time they needed it. More than two thousand years ago the Taoist philosopher Chuang Tzu said that the only way to ever be truly happy is to not do anything that is calculated to make you happy. It's the same with money. If your only goal is having a lot of money, you probably never will. If your goal is something bigger, something you are fervently committed to, you'll find the money you need. And if you keep at it, someday you'll have more, maybe much more, than you need. But when you worry about where the money is coming from, you start to poison the dream."

Charlie nodded. "A friend of mine likes to say that worry is ingratitude to God – in advance."

"You have a very wise friend." Silvermane refilled the teacups. "You know what one of my big dreams is? To have a cup that keeps my tea at just the right temperature without having to wrap it in ugly plastic insulation or to cover it up with a lid with a tiny little sipping hole."

Charlie laughed. "Me too! Several years ago I took a ceramics class at the community college and made some cupholders that have a spot for a little tea candle underneath. They work great!"

Silvermane looked at the younger man, as if gauging the strength of a quality he had not yet detected. "Do you still have some of those cupholders?"

Charlie nodded. "They're not very attractive, but they serve the purpose."

"I wonder if you would send one my way. I'd love to keep my tea warm while I'm reading."

"Sure, no problem. In fact, I can drop one off tomorrow. With my current job, the hours are, you might say, flexible."

Silvermane laughed but his gaze never left Charlie. “Find a need and fill it. That’s the best advice for people who have, uhm, flexible hours. And that’s what you’ve just done, isn’t it?”

“Well, I guess so, yeah.”

“It wasn’t that difficult, was it?”

Charlie smiled and shook his head. “It was also not a very big need.”

“Neither is the chocolate chip cookie, but don’t tell that to Mrs. Fields! “I’ll tell you why big ambitious goals are more likely to succeed than timid little ones.” Charlie pulled a pen and steno pad from his suit coat pocket, then looked to Silvermane as if for permission to make notes. “What I’m telling you is vitally important!” The older man exclaimed. “By all means, write it down!”

“A great big goal, a bet-the-company kind of goal, gives you four powerful tools that are not available with timid little goals. First, it’s a magnet. When you’re committed to a big goal – and I don’t just mean it’s something that you’d sort of like to do, but with an ‘if it kills me’ kind of commitment – it’s a magnet that attracts the right people, the money, and everything else you need for its fulfillment.”

“The second tool it gives you is a compass. When you’ve got your bearings fixed on a big mountain, you’re much less likely to be drawn down all the little side paths of temptation. When you start to become massively successful,” Silvermane looked at Charlie as if this were a given, “you’ll have all sorts of opportunities to give speeches, sit on boards, and do a million other things that might stroke your ego but will pull you aside from the path toward the mountain. Your commitment to the goal will keep you on track.”

“Third,” he continued, “a big goal is a magnifying glass. We each have only so much time and energy, and when you have a huge goal you learn to focus it the way a magnifying glass pinpoints the sun’s rays. You know, the average American spends twenty-five or thirty hours a week sitting in front of the boob tube; more than one third of their so-called free time is wasted on the trivial drivel that passes for entertainment. People with big dreams have more productive ways to engage their imaginations.”

“Finally, a big dream is a flywheel. In your car’s engine, the function of a flywheel is to maintain the crankshaft’s momentum between each piston firing. That’s what a big dream does. It keeps you going through the days when your pistons aren’t firing, when you’ve been rejected one time too many, when one too many bill collector has threatened you with a collection agency, when but for your commitment to that dream, it would be so easy to quit.” Silvermane chuckled. “To quit and get a job with more ‘inflexible’ hours.”

Charlie smiled at the reference. He had a feeling that he would someday look back on this afternoon with Alan Silvermane as one of the most important in his life, yet if he'd still been working at LPI, he would never have allowed himself the time. He always had too much "work" to spare time for things that were important but not urgent, like learning from an old codger who would never be a customer.

As if in counterpoint to Charlie's thoughts, Silvermane said, "I hope I'm not boring you. Old fogies like me don't get much chance to share their wisdom. It seems like young people are always moving so fast these days."

"Not at all," Charlie responded as he finished writing something down in his steno pad. "I was actually trying to think of how I can use these tools in a practical way in my own situation."

"Well," Silvermane replied, "let me share one that's eminently practical but infinitely powerful. You've got to take your big dreams and transform them into memories of the future. Once you rely on that future memory the way you think you can rely on your past memories, your success becomes assured."

Charlie was surprised at the reference. "A friend of mine works for a group called Future Perfect Now, and memories of the future are one of the tools they use to motivate their people."

"Yes, I know. The founder of FPN has been, shall we say, a student of mine for a number of years. Memories of the future can be much more tangible and much more reliable than memories of the past. After all, for most of us our memory richly deserves the reputation it has earned for unreliability, doesn't it?"

"Well, yes."

"Well yes indeed! Let me illustrate. I would like for you to describe to me the events of your second birthday, in every detail. Tell me about the party, the gifts, the cake and the singing of the song, in every detail."

Charlie stared back blankly.

"What's the matter, Charlie, you did have a second birthday, didn't you?"

Charlie nodded.

"But you can't remember it! My point exactly. Now, tell me if you can close your eyes and picture where you're going to be in five minutes – who you'll be with, what you'll be wearing, even how tepid the tea you're drinking will be. Can you picture it?"

“Well of course,” Charlie replied. “I’ll be right here with you.” With this teacup.”

“Close your eyes and picture it,” Silvermane commanded. “Can you see me and the room we’re in clearly? Don’t open your eyes yet, just concentrate on the picture. Can you see it?” Before he waited for Charlie to answer Silvermane said, “Now, can you hear in your mind what we’re talking about, what my answers are to the questions you’re about to ask? Can you hear me saying ‘yes’ to a request you’ve made for my help?”

“Sure. I can imagine that.”

“You’re doing more than imagining, Charlie. You’re bringing it about. You have much more influence over the direction of the conversation than you imagine. Now, can you visualize a situation you will be in tomorrow?”

Charlie nodded in affirmation.

“Next week?”

Another nod.

“Next month? Next year? Five years from now? My experience with highly successful people is that they are very adept at ‘remembering’ something that will happen in the relatively distant future, and at being confident enough to rely on that memory. It gives them a greater store of faith to take necessary risks when they know how the story will turn out.”

Silvermane set his teacup on the coffee table. “Most people think of time as a river flowing by, unstoppable and irreversible, a unidirectional current from future to past. I prefer to think of time as a lake, and my position on that lake as something over which I have a reasonable degree of control. Thus, if it helps me, I can paddle over to the end of the lake that other people think of as the future, build a dock to receive my boat when I return, and mark the path with buoys so that when I come back to the present, I will have a mental roadmap to guide me back to that dock, that memory of the future I’ve created in my mind.”

The telephone on the desk by the window rang. Silvermane stared at it as though it were a telemarketer interrupting his dinner hour until it went silent, then returned his attention to Charlie. “All of the articles that have been written about me and my business success over the years missed the most important point. Not one of them said I was so successful simply because I knew where I was going, and I knew where I was going because I’d already been there. I guess their left-brained readers would have thought it was too weird, which is too bad, because it really works. Do you want to know how it works?”

“Yes, I do.” Charlie answered, in truth anxious to learn how to use a technique that was beginning to make a lot of sense.

“An effective memory of the future has three components. First is a visual picture, and the more tangible and detailed, the better. Are you familiar with the notion of cognitive dissonance?”

Charlie nodded, saying, “It’s when you try to hold two incompatible thoughts in your mind at the same time, like a cigarette company executive insisting that he’s a good person who doesn’t want kids to smoke, and at the same time knowing he has to use advertising to entice children to become replacement smokers for the older customers being killed off.”

Silvermane nodded. “So what happens?”

“Something has to give. Either he blows the whistle or quits working for the tobacco company, or he deceives himself into believing that kids really don’t pay attention to ads full of beautiful people pushing cigarettes, and that he’s a good guy even though the product he’s pushing kills lots of people.”

“That’s right,” said Silvermane. “The same principle applies in creating memories of the future. If you have a vivid mental image of you as a successful entrepreneur living in a beautiful home, but the reality is that you’re trapped in a job you hate, living in a crummy little apartment, something has to give. Either the picture decays into an idle daydream or vanishes altogether, or you figure out a way to start the business and move into the dream house.”

Silvermane held one finger to each temple. “The neuropsychologists at Stanford, where I went to business school, have shown that the subconscious mind is not able to distinguish between vivid imagination and reality. When you tenaciously hold a magnificent picture of a future reality in your mind, even when – *especially* when – it seems most unlikely to ever become real, your subconscious mind starts to work round-the-clock to create what it believes *should be* your reality. I’ll tell you, some of my best ideas for achieving my own dreams have come to me through my dreams at night, or those sudden ‘A-Ha!’ epiphanies you get walking out in the country, when the subconscious mind is liberated and can guide you toward the creation of what you have caused it to believe should be your reality!

“So the first element of a memory of the future is a mental picture. The second is verbal affirmation, because while we dream in pictures, we tend to worry in words. You’ll have a mental picture of this beautiful new house in your mind, and that nagging little voice of doubt will say, ‘You can’t afford the mortgage you have now! How are you gonna pay for that monstrosity?’ That’s when you need to remind yourself with affirmations

that you are capable of achieving your goals and that you deserve to enjoy the fruits of your success. Shakespeare said that your doubts can be traitors by keeping you from taking the actions that could bring you victory. That's why you have to make your doubt work for you, not against you. When it says 'You can't do that,' you need to ask, 'Why not?' and 'What do I have to do to make it possible. That way you make your doubt start knocking down the excuses, one-by-one.'

Silvermane laughed as if some ancient memory had reached out from the past and tickled his funny bone. "Remember the guy who made millions selling those office volcanoes?"

Charlie wasn't sure whether or not to admit to having bought one. "You mean the little clay mountain with an indentation on top for lighting one of those charcoal snakes the kids always get on the Fourth of July?"

"That's the one." Silvermane was still laughing. "Hank Patton – he's the guy who thought up the idea – why, at first he could hardly give the things away. Then he came up with that magnificent advertising slogan – *Fire Up Your Office* – and the things started to fly off the shelves. It almost didn't happen, though. You see, Hank had a serious self-esteem problem. Every time he started making progress, he would do some foolish thing that would set him back financially, antagonize a key customer, one thing after another. He had a real fear of success, if you want to know the truth of it."

Silvermane smiled and shook his head. "I was on his board back then and tried to convince him to get some counseling, but he wouldn't hear of it. It was a macho thing, you know. But one thing I did get him to do was change the way he talked to himself. He'd always been such a pessimist, expecting that the bank would call his loan, or that a big customer would back out of a deal, and so on. And of course, he seemed to have more than his share of that kind of problem."

"Well, one day after a board meeting where he'd been particularly pessimistic, I asked him if he talked to himself the same way he talked to us. 'What do you mean?' he asked, like I was, you know, implying he was crazy or something. But when I explained what I was talking about, he said 'Heck NO! I give you guys the sugar-coated version. In my own mind I assume that everything will turn out worse than you could ever imagine. That way I can be ready for every possible disaster.'

"Well, Charlie, I don't need to tell you I was horrified by his response. No wonder we were having so many disasters! Old Hank was conjuring them up in this mind, and once something becomes clear enough in your mind, you can be sure you'll see it with your eyes before very long."

“What did you do?” Just that morning, Charlie had been imagining a fight with LPI over his severance agreement, getting rejected by every company where he’d applied for a job, and having the bank cancel his personal line of credit now that he was starting to use it.

“It took some convincing, but over the next couple of months, I got Hank to change his inner scripts. Guess what? Within about three months, we stopped having a disaster every other week, and the company’s sales started to take off. We really didn’t do a whole lot different, other than change the way Hank talked to himself. Now he’s become such a big believer that he puts everyone who comes into the company – *everyone*, from janitors to vice-presidents – through a course on visualization and self talk. As a result, his company has been on the *Inc.* magazine list of the fastest growing companies for the past several years.”

Charlie was silent so Silvermane went on. “Did you know it’s a documented fact that the human mind, left to its own devices, will automatically gravitate toward negative, frightening and depressing thoughts? That’s why it’s so important for you to pay attention to your self talk. You have to override a lot of obsolete mental programming – the fight or flight reflex and so on – with positive expectations. And the way you do that is by talking to yourself.”

Charlie thought for a moment then said, “I imagine it’s most important to talk to yourself in a positive way at those times when it seems hardest to do – when you’ve been rejected at every turn and you’re running out of money and feel like a failure.” As he waited for Silvermane’s response he silently repeated one of the affirmations he’d written for himself after his last meeting with Cheryl: “I am a winner, and I will turn every rejection into a future success. I will have the money I need at the time I need it, and when I am focused on my true mission, I will not be allowed to fail.” It felt good to hear it inside his head, and he sat up a little straighter in his chair. “You said there were three components to a memory of the future. Mental visualization and verbal affirmations are the first two. What’s the third?”

“Action!” Silvermane slapped the palm of his hand down on the coffee table, rattling the tea cups in their saucers. “Action. Without consistent, daily action that moves you in the direction of your goals, it’s not a dream, it’s just a daydream.” Silvermane let that sink in for a moment. “I’ve already talked about some of the tools that big ambitious goals give you. I should also mention three incredible mental resources you have at your disposal, ready to be fired up as soon as you commit to your dream. These resources,” he said, pointing to Charlie’s steno pad as if to tell him that he should be writing this down, “are all-powerful. I once had the privilege of meeting the late Napoleon Hill. He wrote one of the all-time classic self-help books, *Think and Grow Rich*. Have you read it?”

“A long time ago,” Charlie muttered, not looking up from his steno pad.

“Well read it again, and do it soon. You’re at a critical juncture where a little bit of thinking could redirect you in some very productive ways. Anyway, Mr. Hill told me that most people had it backwards. The average person believes he doesn’t have time to think because he’s too busy trying to make a living. Why, he was just downright indignant about it. ‘I didn’t write a book called *Grow Rich and Think* for a reason,’ he told me. ‘If only people would use their minds.’ We have this incredible mental resource, but most people turn it off the minute they turn their television sets on.”

Silvermane pointed to his head again. “That’s where the buried treasure is, Charlie. Right up here. You’ve got three precious resources that can help you attain any goal. The first is your attention. You know, people have no idea what a precious gift they are requesting when they ask someone for their attention. In many respects, it’s all you have. It’s a much more limited and valuable commodity even than time. The most important decisions you make have to do with what you pay attention to. Do you pay attention to bad news or good news? Do you pay attention to TV or great books? Do you pay attention to problems and scarcity or opportunities and abundance?”

“I’d never really thought of attention that way,” Charlie said, underlining something in his pad, “as your most precious resource. Maybe that’s why people say *pay* attention.”

“I’m sure you’re right. Your attention account cannot be overdrawn, ever. The second mental resource you have,” Silvermane went on, once again pointing to Charlie’s pad to indicate that he should be writing this down, “is your imagination. It’s such a precious gift, imagination, but most people abuse theirs. They either squander it away conjuring up lurid images of a horrible future they would never want to see – in other words, worry – or dreaming up beautiful pictures of an ideal existence that they have no intention whatsoever of trying to bring about – daydreaming.”

Silvermane paused as Charlie caught up on his note-taking. “Now, a little bit of worry and a little bit of daydreaming can be good things, but the most productive use of your imagination is creating memories of the future. It’s the difference between Walt Disney building Cinderella’s castle in the air and then laying a foundation under it, and the average Joe coming home at night, plopping down in front of the tube with a beer, and dreaming about winning the lottery so he’ll never have to work again. Of course, when he’s done fantasizing, he starts to worry again, because his problems are still there biting him on the ankles since he hasn’t been thinking about how to solve them.”

They had been speaking for over three hours now, and Silvermane showed no signs of fatigue. If anything, his energy and enthusiasm were growing as he went on. “The other thing about imagination is that the more you use it, the more you feed it information from many different areas, the more you stretch it and work it by transforming ideas into

real things, the more it will mature into intuition. You have this imaginary dream in your head, and your intuition will start to lead you toward the people you need to see and the actions you need to take in order to make that dream become real.”

“Your third mental resource,” he continued, “is belief. Belief is the essential catalyst that transforms a dream into a memory of the future. I called the first company I ever started the B-A-R Corporation. Not very many people have asked me what the letters stood for, but they were an ongoing reminder to me – Believe, Achieve, Receive. That’s something else most people have backwards. They want someone else to give them something – money, recognition, whatever – before they’ve earned it. Then they figure they’ll go out and achieve something, because now they have the resources and the confidence to do it without taking too many uncomfortable risks. Then, only after they see everything starting to fall in place, will they really believe that this good thing is happening.”

Charlie finished writing, and when it was evident Silvermane had concluded, asked a question: “You used the term ‘fear of success’ a while ago. I’d never really thought about it. I mean, why would anyone be afraid of something we all say we want more of? But several people have used that term lately. What’s your take on it?”

“Good question. In my opinion, it’s the biggest single obstacle facing anyone who sets their sites on building a business. There are two parts to it. First, most of us have a sneaking suspicion that we don’t deserve success. It’s a combination of low self esteem and ambivalence about money. We’re taught from a very early age to not stand out – to not be a teacher’s pet or an apple-polisher – and that there’s something vaguely wrong with having more than enough for yourself when there are people starving in India. You have to really believe that God wants *you* to be a rip-roaring success, and then be committed to sharing your success with other people.

“Second, people fear the consequences of success. They’re more worried about what they might lose than what they could gain. They suspect, quite correctly, that success brings in its train a whole new set of obligations, that instead of being able to coast and spend their days smelling the roses, they’re going to become indentured to all the people who helped them climb the ladder to success.”

“So how do you overcome the fear of success?” Charlie asked.

“You have to dream beyond the dream,” Silvermane replied.

“Pardon me?”

“People today are too short-term in their orientation. They aren’t willing to concentrate on one thing for an extended period of time, to the exclusion of everything else. They want instant gratification.”

Charlie laughed, and when the older man paused, not thinking he'd said something funny, Charlie said, "I'm sorry, but your comment just reminded me of a recent conversation I had with my 14-year-old daughter. I asked her if she understood the concept of delayed gratification. 'Well,' she replied, 'I think I know what delay means, and I certainly understand the concept of gratification, but when you bring them together it's a...'" Then she stopped and asked, "Dad, what's that word you like to use when two concepts don't go together? It sounds like a stupid cow?"

"Oxymoron," Silvermane interjected, and both men laughed at the little girl's imagination. "Yes, but it's not just your daughter's generation, it's also her parents' generation that thinks there's something slightly moronic about putting off the many little instant gratifications so they can someday have the one big one. The paradox – there's another great word for your daughter; tell her it's a pediatrician and a cardiologist having lunch together. There paradox is that once they achieve that one big gratification that they've worked so hard and waited so long for – all manner of other opportunities to do exciting and wonderful things that never before would have been possible come in its wake. If you want to be happy in the long run, it usually means denying yourself all sorts of opportunities to have fun in the short run."

Silvermane stood up and walked over to the mantle above his fireplace. "I've won many awards and been given many honors in my day. Most of them are packed away in boxes somewhere, but I keep an important reminder up here." He picked up a picture frame, one of those triptych frames holding three leaves together so it could be folded up like a book, and held it open in front of him, looking from one page to another.

"There are three documents in this frame, Charlie. One is the incorporation certificate for my first company, dated from 1949. I had just finished college, and had set my mind on becoming a millionaire within two years. Pretty ambitious, no? The second is a 1954 letter from a creditor threatening me with a lawsuit if I didn't pay an overdue bill that I had no way of paying at that time. So much for being a millionaire in two years! The third is a little hand-written note from my accountant, dated 1962. It's short, so I'll read it to you. It says, 'Congratulations, Al! I've just completed your tax returns for the year and you are now officially a millionaire.' That's all. Want to know what I did when I got that note?"

"Celebrated?"

"Nope. I stuck it in my drawer and got back to work. I'd long since outgrown that goal. When it finally happened, it was no longer a goal, just a necessary waystation along the path to something bigger. Here's another paradox. Had I not outgrown that goal, I never would have achieved it. That's why you have to dream *beyond* the dream. As you grow, your old dreams get proportionately smaller. They stop inspiring you."

Silvermane replaced the picture frame. “I’ll tell you why I didn’t achieve that first goal of becoming a millionaire in record time. It was a false goal. Never frame your dreams, the ones that really count, in terms of money. Have a bigger dream than a pile of money and the money will be there as you need it. If all you dream of is having a pile of money, you never will, but you will have a heart full of worry. People think all their problems would go away if a dumptruck would just come up and unload a small mountain of money in their front yard. Actually, the only thing money does is give you the right to graduate to bigger and more interesting challenges than the problems you’re facing right now.”

“That’s why you have to dream beyond the dream,” Silvermane repeated. As he said that, he stood up in a clear indication that the interview was coming to a close. “If there’s an endpoint to your dream, like having a million dollars in the bank, even if it does happen, which is unlikely, you won’t keep it for very long. As soon as you stop striving toward the big goal far in front of you, you start slipping backwards.”

As the two men shook hands Charlie said, “Thanks, Mr. Silvermane, you’ve given me a lot to think about.”

Silvermane smiled. “Charlie, it’s too early for you to start thinking. You’ll just think your way back into the same old box. Now is the time for you to be *dreaming!* Big, heroic dreams. Mountain-sized dreams! Thinking is the tool by which you chisel those mountains down into magnificent works of art. But first, you must choose the right mountain.”