

## The 12 Commandments Of Wealth (5)

Welcome to the part five of these series. Part one was all about our thoughts while in part two we discussed the importance of taking actions. In part three, we discussed the place of time management in building wealth and in the last part we were able to establish the essence of self-discipline in building wealth.

So, today we will talk about another commandment that is also very important in our aspiration of creating wealth. Though all the commandments are vital to our wealth creation, but today's principle seems to be the most important. Come along and you will understand why.

His father, Dr. Julius Hammer, owned a pharmaceutical chain that was having difficulties. One day, his father was accused of performing an abortion in which a girl died. He was convicted and sent to jail.

Suddenly Armand was faced with taking over the pharmaceutical company. He was only 21 and two years from graduating from medical school. Now school seemed impossible, but Armand didn't focus on the problem. Instead, he looked around to see what avenues to prosperity were open.

It was the start of prohibition. Booze was what people wanted, and Hammer realised that tincture of ginger was what was needed to make bootleg gin. He went out and cornered the world market on tincture of ginger, making a two-million-dollar fortune on one idea.

Immediately he had the finances, he hired an attorney to argue his father's case. He soon had his father out of jail. Armand remained responsible for the pharmacies. So he went home at night after shutting down the stores and studied from eight in the evening until one in the morning. He couldn't attend classes, so he hired another student to take notes for him. At the end of the year, he took all the tests and graduated number one in his medical class. Then he sold the pharmacies to the employees and made his millions.

Young Dr. Hammer wanted to go into practice, but it would be six months before this dream becomes possible. What should he do with the time? His father, a Russian and a socialist, told him he'd heard that people were dying of bubonic plague in Russia. So Hammer put together a little medical wagon and by boat and train got to Russia.

When he arrived he found that the people weren't dying of bubonic plague; instead, they were starving to death. Hammer used his million dollars to buy wheat and ship it to Russia. This earned him Lenin's personal attention. When they met, Lenin told Hammer that Russia needed tractors for growing crops, and commerce to bring in more foodstuffs. Lenin said, "I need a businessman, not a doctor."

Hammer went home and called Henry Ford. He told Ford he wanted tractors for the Russians. Ford called him a pinko, a Soviet Bolshevik Sympathizer, and told him to get out.

Hammer did his homework. He realized that although Ford was selling cars like hotcakes, he was having trouble selling the tractors he had just invented. American farmers didn't understand the need for such expensive horses just yet. He went back and said, "Mr. Ford, I know you don't like Communists. I'm a free enterpriser myself. So I'll make you a business deal. For every two tractors you sell to me, I'll buy one car from you."

Ford agreed. Hammer got his tractors, resold the cars for a profit and shipped the tractors to Russia. The Russians used them to start harvesting food to feed their population. In return, Hammer earned the right to thirty-eight major trade concessions, each of which was worth a fortune. He was on his way to becoming a billionaire.

Adversity struck. Stalin took over, cancelled all the concessions and gave Hammer twenty-four hours to get out of Russia. Dr. Hammer made one last request before leaving. Could he take with him the old czarist artwork he had collected from around Russia? Stalin and the communists hated the works, so his request was granted.

During the height of America Depression, Hammer arrived in New York with the artwork. He took it to the Metropolitan Museum of Art, but they couldn't afford to buy the collection, so he asked them if he could organize a show. He would split the gate free Fifty-fifty. Armand's brother Victor said, "It's the Depression. Who can afford to attend an art show?" Dr. Hammer said, "No matter how hard the economy is, people always have a little money, especially for entertainment."

Well, the show was an amazing success. Millions came to see it, and in just a few weeks, Hammer, who had been financially ruined by Stalin, was a millionaire again!

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His name was Joseph Lister, and he was a second-generation physician born in England in 1827. Back in the days when he begun practicing medicine, surgery was a painful, grisly affair.

If you had the misfortune of being injured and requiring surgery in the mid-1800s, here's what you could have expected: you would have been taken to a hospital's surgical theater, a building that was separate from the main hospital to prevent the regular patients from becoming upset by the screaming. (Anesthesia had not yet been developed.) You would have been strapped to a table that looked a lot like the one in your kitchen, under which sat a tub of sand, positioned to catch blood.

A physician likely surrounded by a group of observers and assistants would have performed your surgery. All of them would be dressed in the regular street cloths they wore throughout the course of the day while travelling around town and treating patients. The instruments the doctor used would have been pulled from a near by drawer where they had been placed (unwashed) after the previous surgery. And if your surgeon needed his hands free while working on you, he might have held this surgical knife between his teeth.

Your chances of surviving surgery would be a little better than 50 percent. If you had the misfortune of having your operation in a military hospital, your chances of surviving would go down to about 10 percent. Of surgery during that era, one contemporary doctor wrote, "A man laid on the operating table in one of our surgical hospitals is exposed to more chances of death than the English soldier on the field of Waterloo."

Like the other surgeons of his time, Lister was distressed by the death rate of his patients, but he was ignorant of the cause. However, he was determined to discover a way to save more of his patients.

Lister's first major breakthrough came after his friend Thomas Anderson, a chemistry professor, gave him some writings. The papers were written by scientist Louis Pasteur. In them the French scientist stated his opinion that gangrenes was caused not by air, but by bacteria and germs present in air. Lister thought those ideas were remarkable. And he theorized that if the dangerous microbes could be eliminated, his patients would have a better chance of avoiding gangrene, blood poisoning, and other infections that often killed them. When Lister, who was working at a hospital in Edinburgh, presented his beliefs to the senior surgeons, he was taunted, ridiculed, and rejected. Each day as he made his rounds, his colleagues insulted and enticed him mercilessly. He was an outcast.

Despite all that from his peers and an inherently gently nature, Lister refused to back down. He continued his work and waited. One day, two days, then four days passed. To his joy, after four days there were no signs of fever or blood poisoning. After six weeks, the boy was able to walk again.

Amid criticism, Lister used carbolic acid in all his procedures. During 1865 and 1866, he treated eleven patients with compound fractures, and none of his patients contracted infections. As he continued his new procedures, he did research to improve his methods, finding additional antiseptic substances that worked even better.

In 1867, Lister published his findings, and still the medical profession ridiculed him. For more than a decade, he communicated his findings and encouraged other doctors to adopt his practice. Finally in 1881, sixteen years after his first success with a patient, his peers at the international medical congress held in London recognized his advances. They called his work perhaps the greatest advance that surgery had made. In 1883, he was knighted. In 1899, he was made a baron. Today, if you've had any kind of surgery (if you've not, I don't pray you do), you owe Dr. Joseph Lister a debt of gratitude. His determination secured your safety.

Do you desire wealth? Then stay on it till you achieve your purpose. If it has to work, then you are the person to make it work. Nobody will do it for you. Keep going till every obstacle on your path disappears. When you think you've tried enough, think again, you haven't.

Author and speaker Brian Tracy observed, "Persistence is to the character of man as carbon is to steal. It is the absolutely indispensable quality that goes hand in hand with all great success in life." The key is in your hands. Use it!

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