SUCCESS & MONEY

# The SECRET JOURNAL



*How to Grow an Orchard of Money Trees*

THOMAS R. PAINTER
KURT W. MORTENSEN
ROBERT G. ALLEN
#1 *New York Times* bestselling author

*The Secret Journal: How to Grow an Orchard of Money Trees*

© Copyright 2026, Thomas R. Painter, Kurt W. Mortensen, and Robert G. Allen. All rights reserved.

No part of this book may be reproduced, distributed, transmitted, stored in a retrieval system, or shared in any form or by any means—electronic, mechanical, photocopy, recording, or otherwise—without the prior written permission of the author, except for brief quotations used in reviews or educational references.

**Historical & Storytelling Disclaimer**

This book is inspired by the life and journey of Johnny Appleseed (John Chapman), a real historical figure whose story has been passed down through a blend of documented history, folklore, oral tradition, and legend.

Significant effort, including the use of AI tools, has been made to research Johnny Appleseed's travels, the regions he lived in, and the historical context of his life. Locations, timelines, and events are presented with the goal of being as accurate as reasonably possible based on available historical records.

However, this book is not intended to be a strict historical textbook. Certain scenes, dialogue, interpretations, metaphors, and symbolic elements are creative storytelling devices used to convey lessons about character, generosity, patience, stewardship, and long-term thinking. Some characters, interactions, and narrative elements may be fictionalized or combined for clarity and storytelling purposes.

Any resemblance to actual persons, living or dead (other than historical figures portrayed in a general, educational manner); events; or locations beyond documented history is coincidental or used symbolically.

**Educational & Financial Disclaimer**

This book is written for educational and inspirational purposes only. It is not intended as financial, legal, tax, or investment advice. The principles discussed, such as saving, investing, generosity, and long-term planning, are shared as general concepts and life lessons.

**Credits**

Associate Author: Ethan Bird

Artwork and Illustrations: Joshua Ledesma

Editing and Formatting: Katie Carter

For more information about this book, its educational mission, and related resources, please visit:

TheSecretJournal.org

Or contact the author at Tom@SuccessAndMoneyFoundation.org

TheSecretJournal.org

Success and Money FOUNDATION.org

*To my parents, Jim and Zoma Painter, and to the generations before them who worked, sacrificed, and handed down knowledge so their children and grandchildren could live better lives.*

*To each of our families, for riding the roller coaster of life with us.*

*And to you—the reader—because the greatest wealth you can create is not just for yourself, but for your children, grandchildren, and generations yet to come.*

# Contents


Introduction 7

1. Soil 21
*Even a Strong Seed Withers in Toxic Soil*

2. Sunlight 37
*When You Find Your "Why," You Find Your Way*

3. Water 49
*Daily Drops of Growth*

4. Roots 59
*Deep Roots Withstand the Strongest Storms*

5. Trunk 71
*The Mightiest Trees Rise Tall Through Steadfast Toil*

6. Weeds 79
*Don't Let the Weeds & Thorns Choke Your Hope*

7. Seeds 95
*How Many Apples Are in a Seed?*

8. Fruit 103
*The Richest Blessings Come from the Fruit You Give Away*

9. Plant 115
*Wise Sowing Creates Generations of Fruit*

10. Gather 125
*Save a Little from Every Harvest*

11. Orchards 133
*Grow Multiple Streams of Income*

12. Furrows 143
*Simplify & Multiply to Expand Your Wealth*

13. Land 151
*Own Orchards, Not Apples*

14. Multiply 163
*Leverage & Magnify Your Efforts*

15. Harvest 173
*The Season of Reward*

16. Protect 185
*Planting Family Trees for Future Generations*

17. Reap 199
*The Season of Reflection & Joy*

18. Nurture 211
*Orchards of a Lasting Legacy*

***Bonus Chapters*** ***227***

A Note from the Authors 229

Generations of Seeds 231
*Thomas R. Painter*

The 7 Steps to Wealth 235

Your Invitation 241
*Thomas R. Painter*

Testimonials 245

Bibliography 247

Acknowledgements 249

About the Authors 251

# Introduction

I've been blessed with success in business and real estate, but my greatest calling has not been building companies—it's been building people.

After reaching financial freedom, my primary goal was to give back and share what I'd been taught by others, especially my parents. The lessons inside these pages are not just mine. They're the wisdom of countless teachers, colleagues, and family members who showed me not just how to make money but how to use it wisely, give back, and plant for the next generation.

Robert Allen is not only my co-author and a #1 *New York Times* bestselling author, he is also a dear friend and business partner, and he has been a tremendous influence in my life. Robert and I have worked side by side for more than twenty-five years teaching, building businesses, and helping people create real change in their lives. Kurt Mortensen has worked closely with us on many projects. This book wouldn't be possible without him.

We created the Success and Money Foundation, a nonprofit educational foundation and charity dedicated to teaching people anywhere how to become successful with money and in life.

The foundation has over four hundred hours of free success and money classes from bestselling authors, educators, and entrepreneurs. We teach these lessons freely to people around the world, so no matter where you start, you can learn, grow, and pass it on. Throughout our careers, we've taught hundreds of thousands of students and launched challenges that have reached audiences around the world.

Our resources, courses, libraries, and even our "earn as you learn" programs are designed so that anyone, no matter where they start, can get on the right financial path for themselves and their family.

In one of our most memorable experiences, the St. Louis Challenge, Robert and I were given the task of taking five people (two married couples and a single individual) from an unemployment line, and we only had two days to teach them the principles of wealth. Their goal after learning those principles was to make five thousand dollars in ninety days.

One married couple, Steve and May, made their goal successfully on the eighty-ninth day. The other three participants, Philip, Karen, and Nora, needed a little extra time, but they also succeeded in buying great properties and improving their situations.

We repeated this challenge with students from all walks of life. Over the years, our students have earned over $1.3 billion dollars and given away over $30 million to charity.

But what we're most proud of isn't just the money they've made. It's how many of them learned to give back. Because

true success isn't measured by how much you keep but by how much good you can do with what you've been given.

This book grows from that same mission. It's part story, part guide—a simple, powerful way to pass on the timeless lessons of success, wealth, and service.

To make these principles easier to understand, my coauthors and I have woven them into a story inspired by Johnny Appleseed, a real man named John Chapman who planted apple seeds across early America and became a legend of entrepreneurship, generosity, and vision. Though John Chapman started with very little, his steady efforts eventually brought him financial freedom.

Over time, Johnny's history has grown into folklore. We use his character here not just to make these lessons more enjoyable but to show how small seeds, when planted and nurtured, become trees, and how trees become orchards that can feed generations. Johnny's narrative within these pages is based on history, but it's also a symbolic journal written for anyone who's ready to plant their own orchard of success.

Johnny's story unfolds alongside that of a modern-day character named Thomas, a man working through life's challenges while learning the same principles of growth and giving. On the right-hand pages of the book, you'll find Thomas's journey, and on the left, Johnny's journal, connecting the lessons of the past with the opportunities of today.

The lessons in this book come from our decades of business experience, investing, and personal lessons. They're the same steps that have helped thousands of ordinary people reach

financial freedom and, more importantly, learn to use their wealth to serve others.

We invite you to read both sides of the narrative with your mind and heart—to learn from Thomas's story, reflect on Johnny's wisdom, and most importantly, take personal action.

Because this isn't just a story—it's a roadmap. Our hope is that you live these lessons by planting seeds that grow first into trees and then into orchards of opportunity, generosity, and lasting impact. May this book be fun, memorable, and, most important, a path to a better future for you and your family.

To help, we've made tools, resources, and Money Tree training available at TheSecretJournal.org.

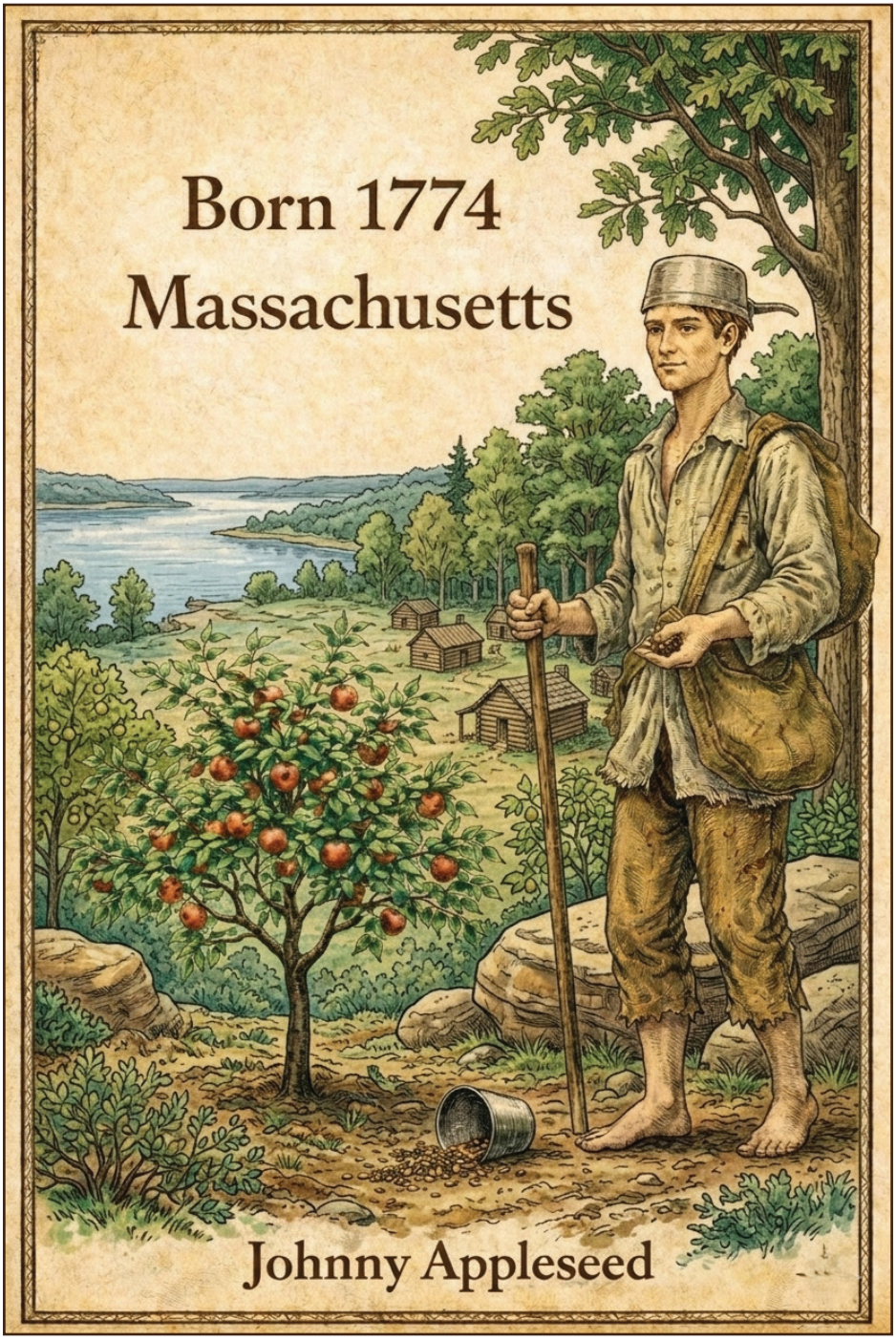
Claim your free scholarship, follow along with each chapter, and begin planting your own orchard of success today.

Welcome to the journey. Let's start planting together.

Thomas R. Painter

Kurt W. Mortensen

Robert G. Allen


Born 1774
Massachusetts
Johnny Appleseed

## A Tribute to My Great-Uncle Johnny Appleseed

I, James Chapman, great-nephew to John Chapman, write these words with a heart overflowing with gratitude and reverence. For in the autumn of 1867, while I labored to save what remained of the old cabin that my great-uncle built with his own two hands near Fort Wayne in the Indiana territory, I chanced upon a wooden chest, half-buried beneath fallen timbers and dust.

The cabin itself was falling into ruin, and its roof sagged like the weary shoulders of time. Yet within that chest, wrapped in oilcloth to shield it from the damp, lay this very journal—written in the careful script of my dear great-uncle. I read its pages by the light of a lantern, and the words spoke to me as living

counsel. Therein were set forth the principles by which a man might plant not only apple seeds, but the very trees of financial independence.

Following these teachings with diligence—collecting opportunities as my uncle gathered seeds, improving land and lives through steady labor, and living with frugal contentment—I have become financially sound by the grace of Providence. My orchards are secure, and my household lacks nothing. For this blessing, I am forever grateful, and so I add these pages to the front of this journal, that it may bless generations yet unborn.

It is my solemn purpose to leave a record so that future readers may know the man whose hand penned this journal and whose life exemplified the path to true success. For the legend of Johnny Appleseed has grown tall in the telling, yet the truth is richer still. John Chapman—whom the world

calls Johnny Appleseed—was born on September 26, 1774, in the quiet farming village of Leominster, Massachusetts, just six months before the first shots of the Revolutionary War rang out at Lexington and Concord.

Life then was rugged: families dwelt in one- or two-room cabins, worked the stony soil with hand tools, and drank hard cider from apples, for clean water was scarce and cider was both safe and nourishing. John was the second child of Nathaniel Chapman, a farmer and carpenter, and Elizabeth Simonds. When John was twenty-two months old, his mother passed during childbirth. His father served as captain in the Continental Army, so young John and his sister were cared for by kin amid the chaos of war.

When Nathaniel returned, he married Lucy Cooley, and the family moved to Longmeadow, Massachusetts, a prosperous town along the

Connecticut River with richer fields, strong churches, and bustling trade. There the blended household grew, adding ten more children. Daily life revolved around the Holy Scriptures, prayer, hard work, and moral teachings.

Yet Johnny's heart turned ever westward. In 1792, at eighteen years of age, he left home and journeyed west. The Northwest Ordinance of 1787 had opened vast lands north of the Ohio River, and thousands streamed toward opportunity.

Johnny did not wander scattering seeds at random, as some tales claim. No, he was a sharp and strategic businessman. He gathered apple seeds freely from cider presses in Pennsylvania—seeds others cast aside. He selected prime spots near trails and rivers, cleared small plots, fenced them, and returned each season to tend the young saplings.

When the trees stood two or three years old, he sold or bartered them to settlers or traded for

clothing, tools, or labor. He gave freely to the poor. He lived in extreme simplicity: barefoot or in worn shoes, a coffee-sack for a shirt, a tin pot for a hat. He slept beneath the stars or in settlers' cabins and ate plain food. This was not poverty, but a chosen path, for he believed earthly hardship purchased greater heavenly reward.

Over decades, he built wealth through many income streams: collecting free seeds and establishing nurseries on unclaimed or low-cost land; selling saplings and leaving nurseries with caretakers for shares; speculating in land and buying cheap, planting to improve its value, then selling for a profit. By his later years, he controlled more than twelve hundred acres of prime riverfront and nursery land, filled with thousands of thriving trees.

Yet, John was more than a nurseryman; he was a devoted missionary. He carried his Bible in his

satchel alongside his seeds, preaching to settlers by night. He spoke of charity and the Lord's presence in all things. Native Americans regarded him as a great medicine man, for he knew herbs and walked in peace among them. He harmed no creature—refusing even to kill mosquitoes, saying they had as much right to live as he. Thus, he planted not only orchards but seeds that changed lives and continue to bless others.

He never married, believing his true soulmate awaited in heaven. He died suddenly of pneumonia on the eighteenth of March, 1845, at seventy years of age. He got sick doing what he loved—tending his orchards, even in cold weather. He did not have a chance to give the journal to his kin, but now they'll benefit from his wisdom.

He left this earth far wealthier than most knew, yet his greatest treasure was the living

legacy of orchards that fed and blessed generations of pioneers. Those trees stand as symbols of generosity, self-reliance, hope, and the power of patient, principled investment.

To you, dear future reader of this journal, I leave these words from one who has followed the example he set: I read my uncle's counsel, and I've been blessed with prosperity. If this book has fallen into your hands, keep it safe. Pass it along, that its wisdom may continue to bear fruit for generations to come. And follow these rules that our family now holds sacred:

1. Read John's account diligently, pondering each principle as one would study good soil before planting.

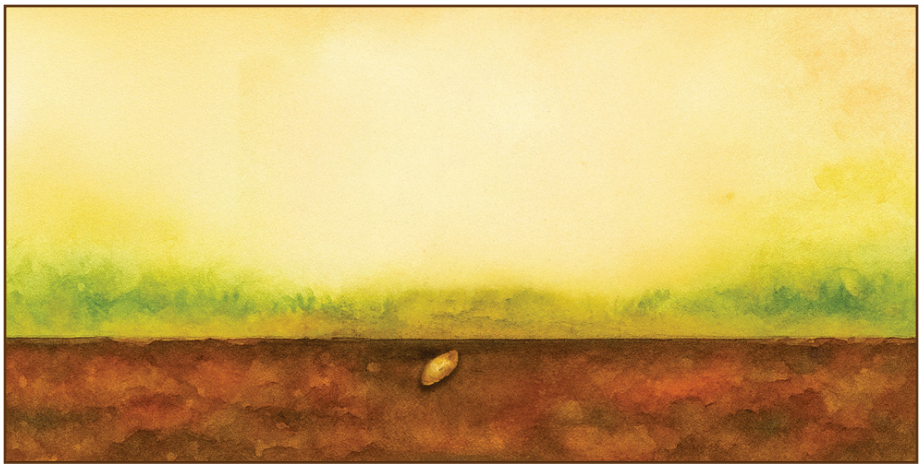
2. Follow the advice with steadfast action—plant wisely, live simply, give generously, and trust in divine increase.

3. Pass this book along to someone in need, that the chain of blessing may never break and that others may likewise reap the harvest of financial independence and spiritual peace.

I seal this tribute with a prayer that the Lord may bless you as He blessed my great-uncle and as He has blessed me. May your life become an orchard of success and abundance.

**James Chapman**

1867



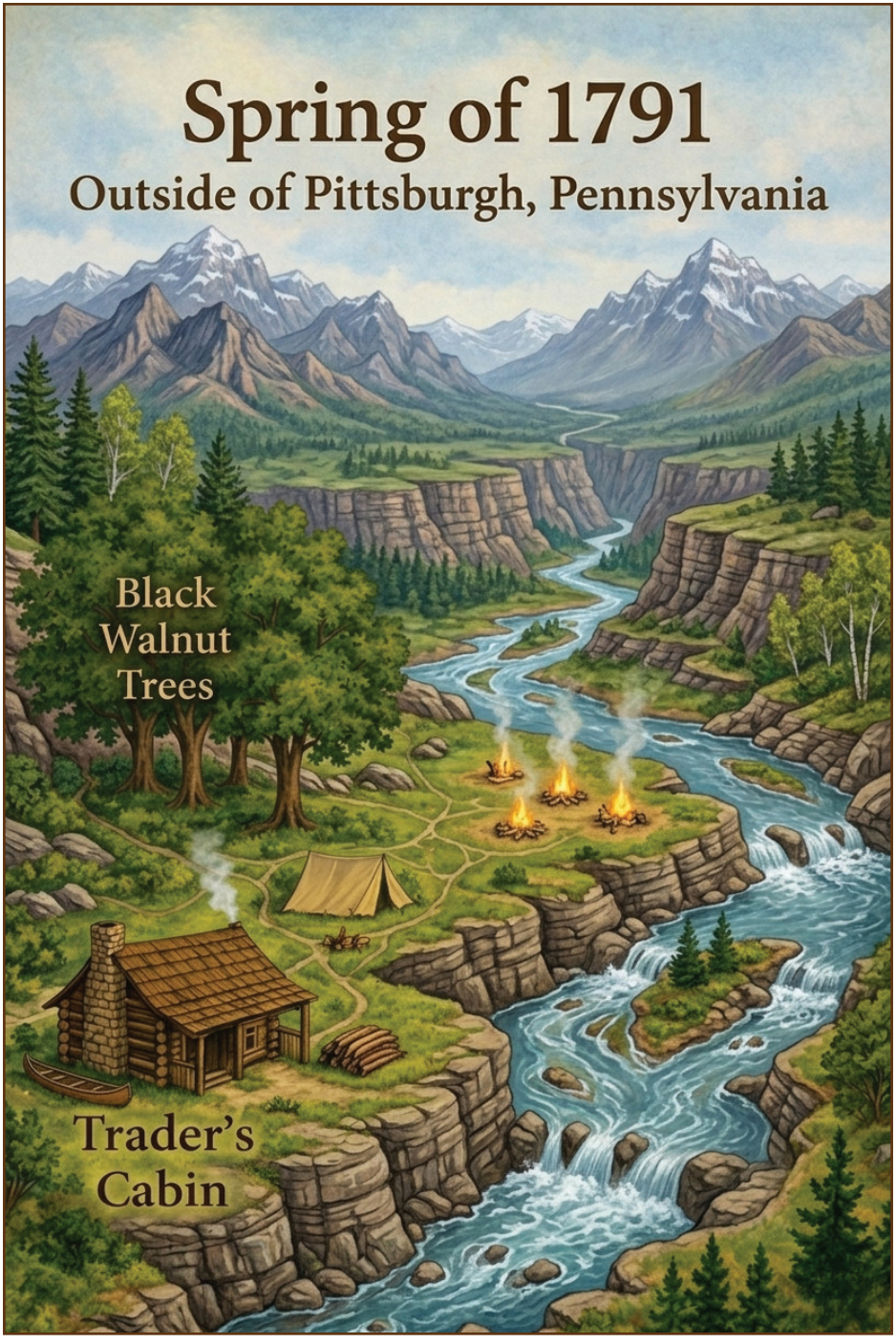
# 1
# Soil

## Even a Strong Seed Withers in Toxic Soil

*But gratitude, hope, and faith can nourish orchards.*

The beeping of the heart monitor was steady now, but Thomas could still feel the stabbing pain that had dropped him to his knees on the job site. One moment, he had been helping his crew lift a ladder, and the next, a white heat had spread through his chest, his breath had vanished, and his world had begun to spin as he'd collapsed.

Now he lay in a hospital bed, his eyes fixed on the drab ceiling tiles. His wife, Sarah, wrapped her hand tightly around his as she watched him through tear-filled eyes. The unsettling


Spring of 1791
Outside of Pittsburgh, Pennsylvania
Black Walnut Trees
Trader's Cabin

beep of the machines and the sharp smell of antiseptic filled the room.

The doctor's words still echoed in his mind: "You were lucky this time, Thomas. Many never make it to the hospital. Their first symptom is death."

*Lucky*. Thomas wasn't sure that was the right word for the situation. Not with the stack of bills waiting on the kitchen counter. Not with the workers who had walked off mid job or the contracts he couldn't finish because he couldn't afford new equipment. The business that once felt like his purpose now hung around his neck like an anchor.

The past year had been unraveling. One missed payment became two. Inflation was going crazy, and material costs had doubled. Clients even complained more. His best foreman quit without notice, and the replacement lasted barely a month.

Every night, Thomas stayed up late at the kitchen table, pencil tapping, trying to make the numbers work. Somehow every morning, the debt continued to grow.

If he was lucky, he certainly didn't feel it. He felt trapped by his own choices, by the weight of failure, by a life that seemed to have turned against him.

Thomas was already in debt. He feared he would need a new loan just to survive, but the banks had already rejected his requests in the past. They wouldn't help. Thomas's dad was supportive, but the thought of asking him for money didn't sit well. Urged by desperation, Thomas considered approaching

Spring of 1791

I take up my quill this night by the light of a warm fire, cold wind howlin' through the trees. My name's John Chapman, though most folks call me Johnny Appleseed.

I got it set in my heart to carry apple seeds across this wild young land, plantin' orchards for shade, lumber, fruit, land, and perhaps a bit of good fortune for whoever comes after me. Seems a man oughta leave somethin' behind besides his footprints.

I aim to scratch down my seeds of wisdom here in my journal. The wilderness'll teach a man if he'll just listen. Ain't no better schoolmaster than hunger, hard work, and a little faith. So I'll write what I learn through sweat, success, failure, and prayer. And I trust these words might take root somewhere, same as the seeds I plant.

John Callahan, the local payday loan shark who'd been his rival since high school—the same arrogant person who had stolen his pitcher spot on the baseball team, won over the girl they'd both chased, and always flaunted his family's wealth over Thomas's basic existence.

Callahan never missed a chance to mock Thomas and treat him like less than dirt. But the other alternative—asking his dad for a loan—felt like an even bigger obstacle. How could he admit failure to the man who'd taught him to stand tall? Thomas's stomach churned at the thought. He was sick with shame and unsure how to tell Sarah.

A few weeks later as Thomas still worked to recover from the heart attack, he felt weak and unmotivated, and his body ached. He wondered what the future would hold. Most days, he sat at the kitchen table and stared out the window at the half-finished projects in the yard—reminders of everything left undone.

Sarah watched him fill with despair and grow quieter each day. Finally, she set down the laundry and said gently, "Thomas, you can't carry this alone. Why don't you go talk to your father? He always knows how to steer you in the right direction."

Thomas rubbed his temples. *What I really need is money, not advice*, he thought. But he grabbed his coat anyway. "Alright. Let's go."

She drove him there, the ride silent except for the hum of the tires. When they arrived, she squeezed his hand. "Go on," she said. "He'll understand."

I was born about the same time this country was. Ma passed when I was young, and Pa went off fightin' in the Revolutionary War. The world was rough, dangerous, and uncertain, but I learned early that life's a fragile thing, and every seed planted in faith can outlive the hand that sowed it.

When Pa came home from the war, he taught me to love and work the soil. At thirteen years of age, I worked for a local named Mr. Crawford, who owned a large fruit orchard. He taught me about plantin', patience, and the vision of creatin' an orchard. But my heart kept pullin' toward the new frontier. Families were movin' west, claimin' ground, buildin' dreams, and my soul was yearnin' to follow. One day, at a trader's cabin, I heard talk of a new law out in the west—somethin' about "tomahawk rights" and a man's right to claim wild land if he's the one who improves it first.

Thomas felt anxiety rise in his chest. How would his dad react to discovering the desperate financial situation his son had found himself in?

Once inside the house, Thomas summoned his courage, sat across from his father at the old kitchen table, and let it all spill out: the financial complications following his heart attack, the debt, the business falling apart. His father listened without interrupting and without judgement.

But when Thomas finally mustered the courage to ask for the loan, his father shook his head. "Son, loaning money between family and friends is like oil and water. They don't mix. But I can still help. Wait here."

His father stood up, disappeared into the attic, and returned with a small, dusty wooden box containing a weathered, leather-bound journal.

"This has been in our family for generations," his father said. "It came from a man named John Chapman, our relative through your sixth-great-grandpa Nathaniel Chapman Jr. Nathaniel and John were half siblings.

"Most folks know John as the legendary Johnny Appleseed, but in our family, he was simply Uncle Johnny. Johnny left the family at a young age to follow his purpose, but he stayed in touch, and his writings have been handed down ever since. This journal is the key to your future success and happiness."

His father paused, resting a hand on the worn lid of the box. "You know, I tried to teach you some of these lessons years

Most folks mark a tree with a blade, carve their initials, and call it theirs. I heard that plantin' an orchard counts for far more than a simple markin' on a tree. Plant fifty apple trees, and the law will back your claim when settlers come.

I reckon if I'm already plantin' for the good of the land, I might as well plant wise. An orchard gives shade, gives fruit, and (so they say) gives a man the right to own the soil he's tended.

It's hard to leave behind my family, includin' my siblings, but I feel compelled to go, and I'll find ways to keep in touch. So I took a sack of apple seeds bartered from a local cider press, slung it over my shoulder, and set my face toward the sunset, trustin' Providence to guide my boots and bless my plantin'.

That afternoon, excited to get started, I planted a few apple seeds to signal the start of my journey. The next mornin', I set out for the town of Pittsburgh. I

ago," he said with a tired smile. "But you were young, and you always blew it off. And that's alright. A man won't hear things until he's ready. Do you remember those old tales we used to tell you about Uncle Johnny Appleseed?"

Thomas frowned. "Uh—kinda. I thought they were just stories."

His father shook his head. "No, son. They were life lessons. Seeds I hoped would take root someday. What's inside here—it's part of our history.

"Now I'm passing it on to you. I know it'll help. When I was about to fail in my life and business, this journal is what gave me hope and success. Without Johnny's wisdom, I would have given up and let my life fall apart."

Thomas forced a smile and thanked his father, though frustration churned in his chest. He had hoped for a different kind of help. Maybe something he could actually use.

He pushed down his feelings of skepticism and disappointment, opened the box's lid, and lifted out the book.

The journal felt heavier than it should, like it carried only more problems instead of solutions, and as he walked back to the car, he couldn't shake the sting of not getting the loan he so desperately needed.

Sarah looked at him with quiet concern. "How did it go?" she asked.

Thomas shook his head and held up the old book. "He just gave me this dusty old journal."

carried my tin cooking pot on my head for a hat (I didn't see a reason to take both when the pot could handle two jobs), my sack bitin' into my shoulder, and more worries than courage in my gut. But I'd made myself a promise: I'd plant apple orchards all across this frontier, come what may.

The town was busy—wagons grindin' through the mud, traders shoutin', dogs barkin'. Folks stared like I was kicked in the head. Can't blame 'em much. A skinny fella in rags, totin' a sack of seeds and wearin' a cook pot for a cap ain't the picture of common sense. Some laughed. Some just shook their heads. Truth be told, it stung worse than a frozen wind, but I kept my chin up and my boots movin'.

A shopkeeper named Harold hollered from his porch, askin' what I was doin' with such a load. I told him my plan: "I'm grabbin' free land and plantin' orchards. Gonna tend 'em 'til they take hold, then share the young trees with families that

Later that night, he tossed, turned, and finally threw the covers off of his restless body, thinking, *If I can't sleep, I might as well read the stupid thing*.

He got up, walked to his office, grabbed the journal off his desk, and opened it. At first, it was just old handwriting and strange sketches.

He read through several sheets of paper carefully stitched into the book at the beginning, and then he began to read the first journal entry. After reading a few pages one particular phrase struck him like a bolt of lightning:

Even a strong seed withers in toxic soil.

Thomas read it again, and then again. His chest tightened, but not from a heart attack this time. It was something else.

Johnny had written about black walnut trees poisoning the earth around it, and it hit Thomas that his mind was full of the same thing.

He had been creating and living in his own toxic soil. Stress. Worry. Fear. Scarcity. Hopelessness. Shame. Every late-night worry session was poison poured into fertile ground. How could anything grow in that environment?

He thought of Sarah at his hospital bedside whispering, "We'll figure it out." He hadn't believed her words or in himself.

He couldn't.

will guard 'em. They keep part, I keep part, and we use the fruit and seed to start the next orchard."

He laughed loud and said, "Land for free? A foolish dream of a young man." My heart sank some. Maybe he was right. Maybe I was a fool chasin' dreams bigger than my boots could fill. But I pressed on westward, lookin' for the right patch of earth.

One day, I circled back to check on some of the first seeds I'd planted weeks before, my earliest hopes in the ground. There was not a sprout to be found. Just bare dirt starin' back at me like it was mockin' my effort.

I felt the heat rise in my chest. Anger or shame, maybe both. Had all my work been wasted? I must've looked pitiful 'cause a farmer walkin' past stopped and asked, "Son, what's got you sulkin'?" When I told him what happened, he chuckled and said, "You planted near them black walnut trees.

But Johnny's words lit a spark in his soul that he hadn't felt in years. The problem wasn't just the bills. It wasn't even the heart attack. The real problem was the soil of his own mind poisoning any chance of future success.

Thomas flipped back a page and noticed a line Johnny had written about gratitude. After a moment, he reached for his notebook and wrote down three things that he was grateful for.

I'm grateful to be alive.

I'm grateful for Sarah.

I'm grateful for my kids.

It was a small step, but Thomas felt like one tiny corner of his mind had finally turned from hard, toxic ground into soil he could start planting in. After so many years of poisonous thoughts, this was the first patch of soil that felt like it might grow something good.

If he wanted better soil, he'd have to start clearing out those black walnuts and replacing them with something richer. Gratitude felt like the first handful of good soil he'd laid down in a long time.

Suddenly, he felt something he hadn't felt in years: a small glimmer of hope. He couldn't wait for morning. Tomorrow meant getting back to work and a fresh, new beginning.

Nothin' grows under 'em. Their roots and the walnuts poison every crop." His words hit harder than the sun on my neck. I realized then it weren't the seed's fault, nor the labor, just the soil I chose.

By sundown, I came to a meadow by the river, soft soil under my feet, dark and rich, water close enough for drinkin'. Birds sang like they was cheerin' me on.

I knelt, dug a furrow with my hands, and laid in the seeds. I covered 'em gentle like, said a small prayer, and felt a peace settle over my soul like a blanket.

That's when the thought struck me clear as a church bell: I've seen seeds fight frost, drought, and hungry critters, but bad soil? That'll kill 'em quicker than a preacher's glare on Sunday.

***Even a strong seed withers in toxic soil.***

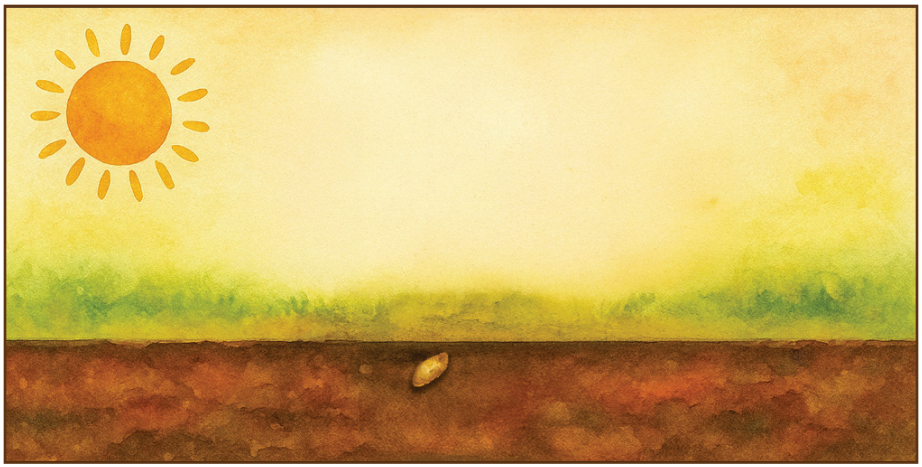
• • • • •

*Are you ready to plant your Money Tree in healthy, fertile soil? Transform your mindset today and watch massive financial growth unfold. Watch our powerful video "Remove the Toxic Soil from Your Mind: Plant Your Seeds of Success." Plant your dreams in fertile soil for unstoppable growth. Access all bonuses for free at TheSecretJournal.org.*

*Would you like to improve your life in ninety days? take the challenge: TheSecretJournalChallenge.org.*

Those black walnut trees with their poison roots reminded me of a truth I'd been dodgin'. A man's thoughts, doubts and fears can choke out his future same as bad soil kills young sprouts. Jealous folks, bitter talk, small thinkin', fear whisperin' in your ear—they're all black walnut trees standin' over your life, droppin' poison where your dreams oughta grow.

A man's got to mind what kind of soil he's growin' in, both under his boots and inside his heart. Toxic ground and bitter company won't grow nothin'. But gratitude, hope, faith, big dreams, and folks who believe in you—that kind of earth can grow into orchards.



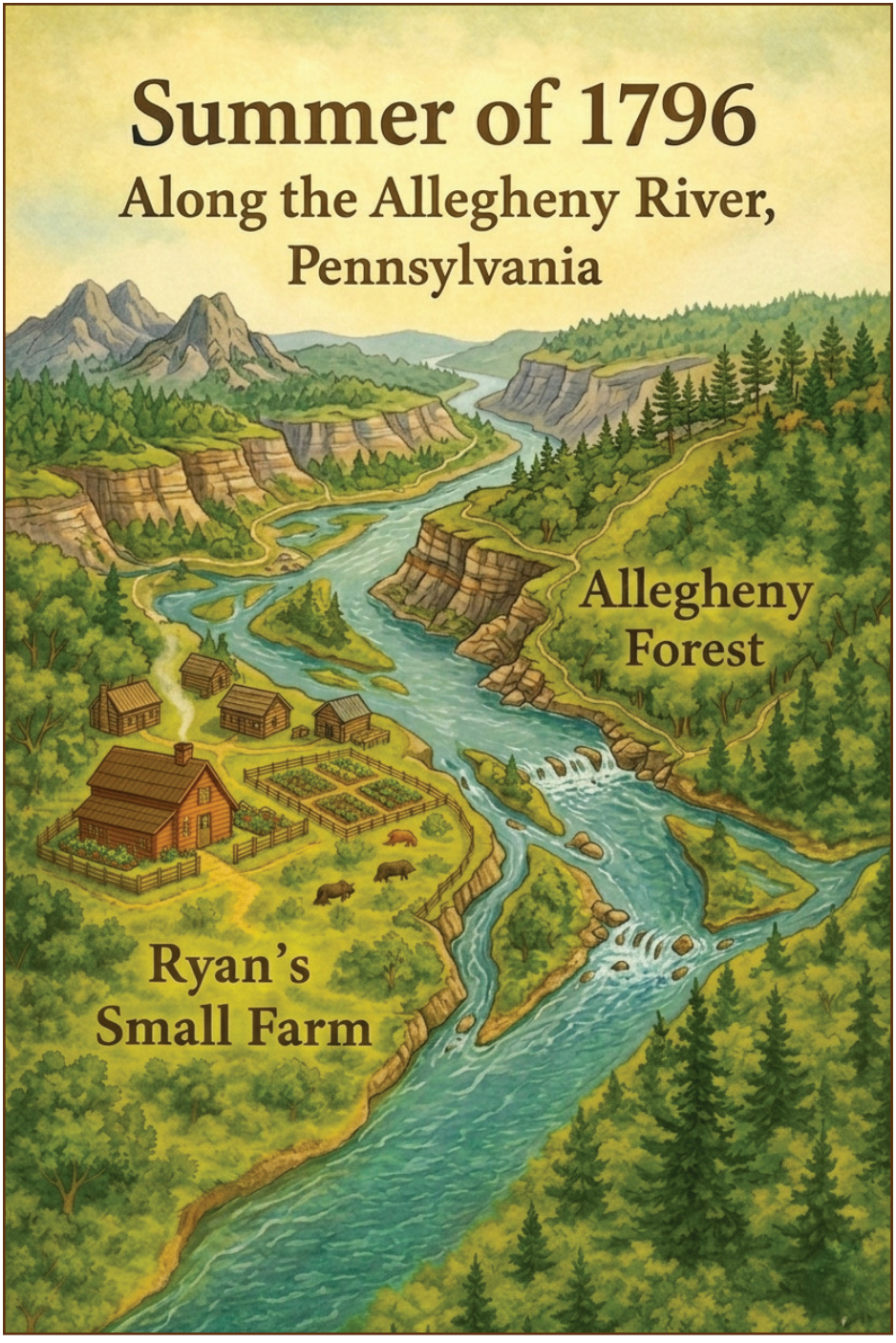
# 2
# Sunlight

## When You Find Your "Why," You Find Your Way

*The sun pulls the seed upward just like purpose pulls the soul.*

Thomas tried to hold onto the hope Johnny's journal had stirred in him, but it was slipping. The weight of his worries grew heavier with each passing day.

Still not fully recovered, he managed a few hours of work here and there. His crew did what they could to keep jobs moving, but nothing ran smoothly without him. Most mornings felt the same: He couldn't sleep, so he got up early, stared out the


Summer of 1796
Along the Allegheny River, Pennsylvania
Allegheny Forest
Ryan's Small Farm

window at the quiet street, thought about the debt piling up, and then pushed himself to start another day.

"What am I even doing this for?" he muttered, unaware that Sarah was nearby in the next room.

Sarah stepped into the kitchen, still wearing her robe. She studied him for a moment, lovingly put her hand on his shoulder, and softly replied, "You're doing it for us." She pointed at herself and toward the bedrooms where the kids still slept. Then her voice grew more firm. "But maybe… maybe you should keep reading Johnny's journal, and we can start to dream again, Thomas. Not just survive."

The words rippled through him like a stone dropped in still water. He looked at her, really looked, and saw the lines of worry on her face, the years of scrimping and stretching to make ends meet. They had built their lives around survival, but where had it gotten them? A pile of debt. Heart attack. Sleepless nights.

*Dream again?* He mulled over the idea in his mind. Could he even remember the last time he'd allowed himself to get excited and dream of the future? Let alone believe he could achieve his dreams?

Later that day, Thomas still couldn't shake the disappointment of receiving his father's gift instead of a loan. The dusty journal seemed to be nothing more than a useless relic as he drove into the parking lot of Callahan's quick loan store. The

Summer of 1796

This mornin' I rose before the sun, toes numb from my sleep. I'd gathered more seed from a farmer throwin' out his mush after makin' cider. My body ached from the miles, but my heart was steady, knowin' the land was good and close to the trail of the new settlers headin' west.

I hauled my sack down to a clearin' by the river, a spot I'd scouted the night before. I claimed my land and placed my Tomahawk Mark and initials on an old oak tree.

As I dug the first furrows, I got to thinkin' on how a seed grows and turns itself toward the sun. Without light, it grows crooked, weak, and lost. It's the same with a man. He's got to have a vision, somethin' to reach for, or he just withers away.

building's bright neon sign flickered like a false promise in the gray afternoon light. Every beat of his heart (still weak from the attack) was a reminder of his failures. This loan felt like it was his last resort to get back on track before the bills drowned him completely.

Thomas stepped into the dimly lit office. The smell of stale coffee and desperation hung thick in the air. Callahan looked up with a smirk, leaning back in his chair. "Well, if it isn't my friend Thomas. Have you finally come for a handout? I figured I'd see you some day."

Thomas didn't acknowledge the comment. Instead, he swallowed the suffocating shame rising in his throat and explained his situation with as much dignity as he could muster.

Callahan's eyes gleamed. "Alright, let's see what we can do for a 'friend' in need." His tone dripped with false sympathy.

"It's just a temporary fix," Thomas insisted. "I'll rebuild my business and pay off the loan soon."

"You'll have to put up your house," Callahan said. "Or I won't consider it."

Thomas's heart skipped a beat. He shook his head. "I can't do that! Isn't there another option?"

"Well, do you have any other investments? Anything else of value?"

"No," Thomas admitted.

Callahan barked out a laugh. "House it is, then," he said with a sardonic grin, sliding the papers across the desk.

Later that day, I shared a meal of corn cakes with a settler named Ryan. He told me he once dreamed of buildin' the finest farm in the valley, but after years of disasters, drought, and debt he gave up. Now he just plants enough to scrape through the winter.

His eyes were hollow, and his voice near gone when he said, "I just don't see the point anymore. My dream's dead, and I don't reckon it's worth tryin' again."

I pitied him, for a farmer without light in his eyes is like a plant without enough sun. He may survive a while, but he won't grow nor thrive nor bear fruit to share.

By sundown, I was worn clean out. I leaned on my spade and wiped the sweat from my brow, proud to see some progress. Across the meadow, the western sky burned red and gold, and in that light, I saw it

As he picked up the pen, Thomas's stomach twisted, but he signed anyway.

That night, when the kids were in bed, Thomas pulled Johnny's journal from the wooden box. He opened to the next page. The ink was faded and the page smudged, but the words shone like sunlight breaking through a storm.

*For when a man finds his "why," he finds his way.*

Thomas stared at the words, reading them again and again. He could almost hear Johnny's voice whispering through the centuries: "Without your 'why,' you'll never break through the soil."

Thomas turned to a new page in his own notebook and wrote across the top in thick, block letters with a list underneath:

MY WHY

- Sarah: The love of my life who has always believed in me.
- My kids: They depend on me and love me no matter what.
- Financial freedom and no stress from bills and debt.
- A legacy strong enough that my posterity will never feel this fear.

clear: It ain't enough to plant seed in good soil. It's got to be drawn upward by somethin' greater. The sun itself calls the seed to rise straight and strong, and it's the same with a man's purpose.

The sun pulls the seed upward, just like purpose pulls the soul. Without your "why," you'll never break through the soil.

As I write, I ask myself what my "why" is. Am I wanderin' just to wander, or buildin' somethin' meant to last? I reckon it's both. To feed myself financially, yes, but also to plant enough so others might be fed long after I'm gone.

My "why" is seein' these orchards grow strong, to leave behind fruit, shade, and hope for families I may never meet. If I labor wise and steady, these trees will provide for many as a harvest that keeps givin' long after I'm returned to the earth.

The list looked simple on paper, but when he read it aloud to Sarah that evening, his voice cracked. This was his sun. This was his light. This was his "why."

Sarah left the room for a few minutes and then joined him at the table, carrying a small stack of old magazines and glue. "If we're going to dream, let's dream big" she said. "Let's do it right. Let's build a vision board together!"

They cut out pictures. Family vacations, a large beautiful home with a yard, a college fund for the kids, and a family pool. Sarah found a picture online of an apple tree loaded with bright red apples and placed it in the center of the board.

The vision board was soon covered with dreams and images. Now their future looked like something more than overdue bills and secondhand stress. They had a goal, a vision, and renewed purpose.

Thomas couldn't stop staring at it. He saw Sarah's eyes light up with hope as she placed their vision board on the fridge with magnets.

When he closed his eyes that night, he dreamt not of bills and overdue notices but of Uncle Johnny with his apple trees. He saw sunlight pouring across rows of thriving trees, and he could see his children running through them, laughing.

The next morning, Thomas rose before dawn. He walked to the same window, but this time he saw more than the empty street. He saw possibility. He saw a sun breaking over the horizon. He no longer felt pushed down but pulled forward.

So I'll keep plantin', even when I'm mocked or bone tired. For when a man finds his "why," he finds his fire.

And when his "why" serves both himself and others, his work becomes the kind of wealth that never runs dry. So I set these words down tonight to remind myself:

**For when a man finds his "why,"**
**he finds his way.**

Within the next thought, though, his doubts started building again. Right then and there, Thomas decided that every time the bills threatened to crush him, he would lift his eyes to their new vision board and remind himself: "This is my 'why.'" And with that as his guide, Thomas soon felt the warmth of the sun on his face and increased courage in his heart.

• • • • •

*Have you discovered your "why" yet? Watch the video titled "Your Purpose, Passion, and Bucket List." Unlock the motivation that fuels lasting wealth and purpose. Uncover your deeper "why" and move forward with unstoppable direction, passion, and lasting success. Access all bonuses for free at TheSecretJournal.org.*



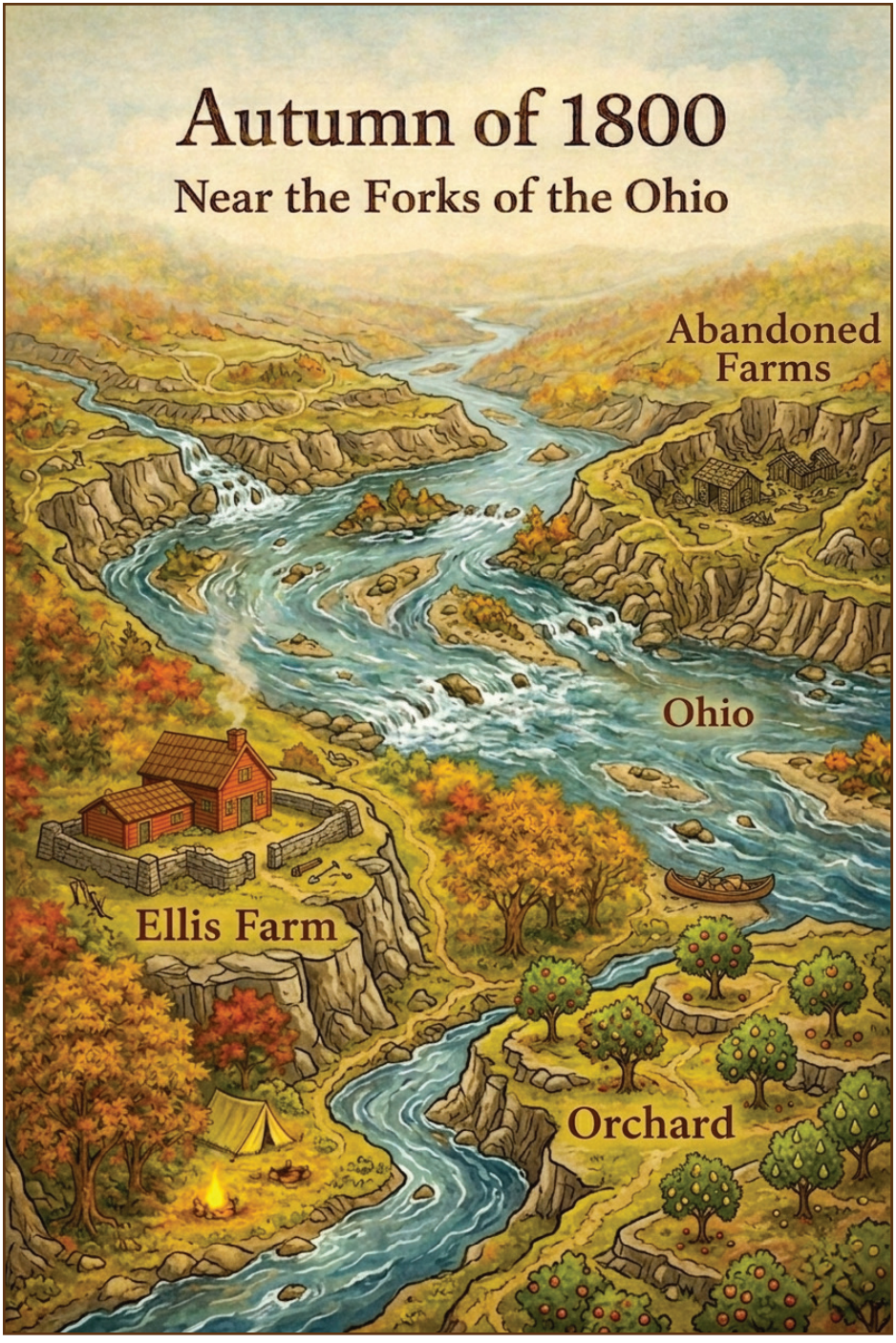
# 3
# Water

## Daily Drops of Growth

*Even the mightiest river begins as a single drop.*

Thomas's phone buzzed with a voicemail from Callahan, the man's voice smooth and mocking under the guise of a "friendly reminder" about the upcoming payment: "Don't forget the terms you agreed to, Thomas. I sure hope extending you this loan wasn't a bad idea. It's a lot of pressure for someone like *you*. But a deal's a deal."

Thomas deleted it with a curse, his blood boiling. This was no friendly nudge but a deliberate twist of the knife from his lifelong nemesis.


Autumn of 1800
Near the Forks of the Ohio
Abandoned Farms
Ohio
Ellis Farm
Orchard

That evening, Thomas confessed to Sarah about the phone call and his fear of making the upcoming payment. Her face paled, but she took a deep breath, wrapped her arms around him, and whispered, "I'm not happy about this, Thomas, but I believe in you. We'll get through it together." Her support helped steady him against the tempest of Callahan's threats and his own doubts.

Thomas sat at the kitchen table late that night, still not feeling like himself. It had been his first full day back at work since the heart attack, and every muscle in his body ached. The house was dark and silent except for the hum of the fridge and the soft glow of the lamp.

Sarah and the kids were already asleep. His hands were stiff and sore from a long day of contracting, but the bills spread before him demanded more attention than his weary body could give.

Looking for some guidance, he flipped open Johnny's journal. The scent of musty paper drifted up, and he found himself whispering the words as he read.

*Ya stop learnin' and applyin', ya start dyin'.*

Thomas leaned back in his chair. He couldn't remember the last time he'd learned something new for himself. He had worked hard, day after day, year after year, but hadn't learned or progressed. Work kept him busy, but it hadn't helped him grow.

Autumn of 1800

The river's been my steady friend these past weeks. Its song keeps me company, though it can't quite chase off the ache of bein' alone. The road is long, the nights are gettin' cold, and my hands are cracked from diggin' in stubborn ground.

Some days I wonder if these seeds will ever take hold or if I'm just wanderin' farther from home chasin' somethin' that ain't meant to be. I miss the comfort of a warm hearth, a full plate, and a friendly voice.

Today, just as doubt was settlin' heavy on my heart, I met a farmer named Eli. He was mendin' a fence along the river, his boots sunk deep in the mud. His fields stretched neat and green while the neighboring fields around him lay dry, cracked, and abandoned. I hailed him and asked how he kept

The thought cut deep. He'd been pouring all his energy into survival, but never into growth. His soil might finally be changing. But what good was rich soil if the seed inside it had no water?

If he wanted to grow, he needed to keep learning—and not just once in a while. He needed to water himself every day. Just as Johnny had left behind his journal of lessons learned, Thomas decided to start tracking his own growth as well. That night, he pulled a notebook from the drawer and wrote across the top:

Read from great books for thirty minutes every day and listen to success and money classes online.

The next morning before work, Thomas made a quiet but defiant choice. Instead of scrolling through the news with his breakfast, he reached for a book on the shelf he had been gifted years before. It was titled, *Think and Grow Rich*. He had meant to read it but never made the time. He brushed off a layer of dust, opened it, and began to read.

One line stopped him cold: "Knowledge is only potential power. It becomes power only when, and if, it is organized into definite plans of action."

Thomas sat back, the weight of the words settling in. He'd spent years worrying about change, thinking about change, talking about change—but rarely doing anything that actually

his crops alive when others were failin'. He smiled, wiped the sweat from his brow, and pointed to a narrow ditch that wound from the river.

"It's the steady waterin' that makes the difference," he said. "Every few days, I open the gates and let just enough flow to the end of the row. Not too much, not too little. The soil rewards the hand that tends it."

I chuckled and told him I'd seen plenty of old farms with the same river at their backs, yet they stayed dry as bone. Eli nodded slow and thought for a minute.

"That's the trouble," he said. "Many folks came through here over the years. They planted a little, waited on luck, then left when the harvest failed. They blamed the soil, blamed the sky, blamed the river for not runnin' their way. But the

*caused* change. He suddenly understood what Johnny had been saying in his own way. Learning was good. Learning was necessary. But learning without action was like planting a seed and never watering it.

He grabbed his notebook and wrote,

What action can I take right now?

It didn't need to be big. It just needed to be *something*.

He thought for a moment then remembered he had old tools collecting dust in the garage.

Tools he never used.

Tools someone else might pay good money for.

So that evening, he went out to the garage and found an old drill he hadn't touched in years. He wiped it down, took a picture, and listed it online.

His first real drop of water on a long-neglected seed.

Sarah peeked into the kitchen that night and found him reading over the journal again. She smiled, walked over, and kissed his cheek. "I haven't seen you this optimistic in years," she whispered.

Thomas smiled back. He no longer felt like he was dying of thirst. The sense of hope he'd felt the first night he'd read the journal was beginning to grow.

land weren't the problem." He hooked his thumb toward his neat green fields.

"I stayed. I studied this ground. Learned its ways. Learned new tricks to guide the river and give each row what it needed. That's why this farm grows when others don't." He tapped his temple with a muddy finger.

"Every seed needs water, and a man's the same. If he don't keep learnin' and improvin' himself, he dries up on the inside. Ya stop learnin' and applyin', ya start dyin'."

I stayed awhile and watched him work. Slow, steady, sure. No wasted motion, no guessin'. He studied his land, learned its moods, and cared for it day after day. The rhythm of his labor steadied my spirit and gave me hope. As I walked away, his message echoed in my mind:

• • • • •

*It's time to fuel your Money Tree's explosive growth! Commit to your daily drops of growth and unlock unstoppable progress toward a life of lasting abundance and fulfillment. Master the skills of success and listen to Napoleon Hill's classic book* Think and Grow Rich. *Enroll and access everything for free today at TheSecretJournal.org.*

*Would you like to improve your life in ninety days? take the challenge: TheSecretJournalChallenge.org.*

**Ya stop learnin' and applyin',**
**ya start dyin'.**

That truth struck my heart. I've scattered seeds across many miles, yet too often I've moved on too soon, trustin' chance to do the rest. Eli's care showed me that knowledge, like water, must flow to the field every day.

So I write this to remind myself: a man must never stop learnin', nor cease from daily work. A seed left to chance will wither, but a seed watered and tended with patience and wisdom will surely grow.



# 4
# Roots

## Deep Roots Withstand the Strongest Storms

*Small daily actions build strength to handle the storms ahead.*

Every time Thomas started to feel a spark of progress, like landing a new client or balancing the books for a day, Callahan's shadow loomed: a snide text, a drive-by in his flashy car, or another voicemail dripping with mockery.

Desperate, Thomas swallowed his pride and headed to Callahan's office, hoping to renegotiate the terms and buy more time before the late payments crushed him.


Winter of 1801
Near Wheeling, Virginia Territory, Virginia

The door chimed like a warning as he entered, and Callahan looked up from his desk with a smug expression.

"Still scraping by, huh? Just like in high school—always behind, always failing," Callahan shook his head with feigned pity. "Your business is a joke, and your family will suffer for your poor choices."

As usual, Thomas ignored his comments and asked for leniency, but Callahan refused outright.

Thomas left the office in despair, the weight of the rejection like a harsh storm that stripped him bare of all his leaves. He wondered if these challenges were temporary or preparing to leave him broke and broken.

Thomas sat at the kitchen table again the next night with uncle Johnny's journal open in front of him. The vision board still clung to the fridge, its pictures bright against the kitchen light. It gave him hope, but hope alone didn't pay bills.

He tapped his pencil on a page of his notebook. He'd written down his "why," but a nagging thought wouldn't leave him: *What good is vision if I never follow through?*

The truth was, Thomas had always been a starter. He could begin a project with enthusiasm: fixing up the garage, starting a diet, even trying new side hustles. But when the days grew hard and the results didn't come fast enough, he fizzled out.

Every time.

His life was full of half-finished plans, abandoned ideas, and planted trees with no roots.

Winter of 1801

The wild country's got a way of testin' a man. The snow lies deep, and every step feels heavier than the last. My coat's thin, my feet ache and burn from the cold, and the wind cuts straight to the bone.

At times, I've wondered if I've lost my senses, wanderin' through this wilderness to care for trees that might never see me again. But the thought of turnin' back and hearin', "I told ya so," has crossed my mind more than once.

Yesterday as I trudged the riverbank searchin' for spots to plant come spring, the wind turned fierce and drove needles of snow into my face. I stopped under an old oak, tall and scarred, its limbs saggin' under the weight of the snow. The wind howled, and the tree looked like it was ready

Johnny's journal was still open on the table. He turned to the next page and noticed the ink was thicker here, as if Johnny had pressed hard into the page:

*When roots run deep, strong storms pass easy.*

Thomas ran his hand over the words. Roots. Habits. He thought about his own life. How many times had his trees collapsed because he had shallow roots? How many storms had knocked him flat on his face because he relied on bursts of motivation instead of deep, steady habits?

No wonder every gust of trouble shook him off course.

That night, Thomas opened his notebook and wrote,

ROOTS

Beneath it, he wrote down the habits he'd started to grow:

- Every morning, write down three things I'm grateful for.
- Read from great books for thirty minutes each day. Record and apply what I learn.
- Pray sincerely daily.
- Track every dollar earned and spent.

to break, but it didn't. It bent, it groaned, but it held fast.

Right then, I saw the truth of it. That tree wasn't standin' strong because of what showed above the ground but because of what lay beneath it. Its roots had been growin' deep for years, diggin' in slow and sure, ready for this very storm. That's the kind of strength that lasts, the kind that don't quit when the wind starts howlin'.

I felt a warmth rise in me, not from the fire but from remembrance. I thought of my own roots, the ones planted in me since I was small. Faith was the first of 'em. Mama used to say, "A man who walks with the Lord don't walk alone." And the Good Book says, "Therefore whosoever heareth these sayings of mine, and doeth them, I will liken him unto a wise man, which built his house upon a rock: And the rain descended, and the floods came,

Sarah walked into the kitchen, rubbing her eyes. "You're up late again," she said softly. She glanced at the notebook. "Roots, huh? What's that supposed to mean?"

Thomas leaned back in his chair. "I've been thinkin'… I'm a great starter, Sarah. I get excited, I jump in, I promise myself I'll change. But I don't finish. I never stick with things long enough."

She slipped into the chair beside him, listening.

"Johnny wrote about it," Thomas continued, tapping the journal. "He said his roots were his habits. Just like a house needs a strong foundation, and a tree needs its roots to survive a storm, a man needs habits to hold him up when the hard times come."

Sarah nodded slowly.

"And he talked about faith too," Thomas added. "Said that was the first root he ever had. He believed God wouldn't leave him walking alone. I think… maybe I need some of that. Better habits. A little more faith."

Sarah squeezed his hand, her eyes softening. "Then let's build those roots together," she said quietly. "I like the idea of faith. It's been a while since we prayed together." She offered a small smile. "Maybe we could start right now."

Thomas nodded, and they both bowed their heads. Their prayer was simple. They thanked God that Thomas was still alive, thanked Him for their family, and asked for a little guidance as they tried to build better habits and stand a little stronger each day.

and the winds blew, and beat upon that house; and it fell not: for it was founded upon a rock" (Matt. 7:24–25).

I reckon same as a house needs a firm foundation and a tree needs its roots, a man needs his habits to stand steady when the winds and floods come.

I remembered the other habits my parents taught me too. Work hard at whatever your hands find to do. Study your Bible each mornin'. Offer a prayer of gratitude before the day starts rollin'. Learn somethin' new before the sun goes down. And write it all down in a journal so you can ponder your steps and grow wiser with each page.

Those quiet, steady habits are the roots I stand on, and they're what keep me upright when the storms blow hard.

When they finished, Thomas felt a small but steady peace settle into the room, like the first light of dawn breaking through a long night.

The next morning, he tried his plan. Before leaving for work, he opened his notebook and wrote,

- **What I'm Grateful For:** Sarah's love and support, wonderful, loving children, renewed hope in the future we'll build.
- **What I've Learned:** I finished chapter two of Think and Grow Rich and discovered faith is the bridge between the mental world of thought and the physical world of results.
- **Yesterday's Money Tracked:** Spent $42 for groceries. Earned $250.

It almost felt silly. But when he closed the notebook, a strange thing happened: He felt sturdy. Not fixed, not healed, not wealthy. Just sturdy. Like the first shoots of a root digging deeper into soil.

That afternoon at work, a storm rolled in. Wind and rain hammered the half-finished roof he was replacing. His first thought was panic. This would mean another setback, another lost day of wasted wages. But instead of giving up, he stayed, worked carefully, and finished the job. When he got into his truck that night—cold and wet, but proud—he realized something:

Here's the lesson I learned from that storm and the old tree:

**When roots run deep, strong storms pass easy.**

By mornin' the wind had calmed, though the world was still white and cold. I packed up, grateful for the lesson that came in the storm. A man can't choose the weather, but he can choose how deep his roots go.

So I'll keep walkin', keep plantin', keep learnin' one day and one drop at a time, 'til the sun comes back and the earth wakes warm again.

The storm had tested him, but he hadn't fallen.

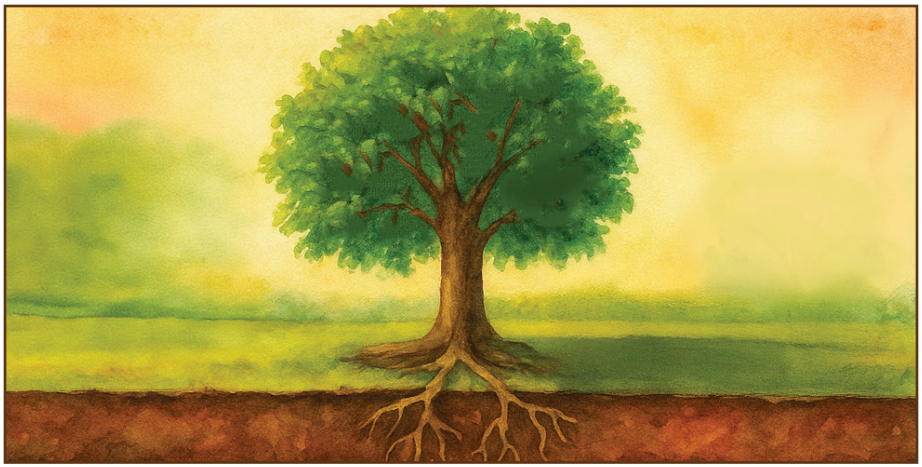
Thomas smiled as he scribbled into his notebook that night.

*My habits are starting to work. Even when it's hard, I keep showing up.*

He closed his book, whispered a prayer of thanks, and went to bed early. Tomorrow would be another day to grow his roots.

• • • • •

*Imagine a life of true abundance—start by growing strong financial roots and resilient habits. Dive into our video course "7 Steps and Habits for a Successful and Wealthy Life." Cultivate deep roots and unlock unbreakable resilience and lasting success. Build the foundation for lasting wealth for free at TheSecretJournal.org.*



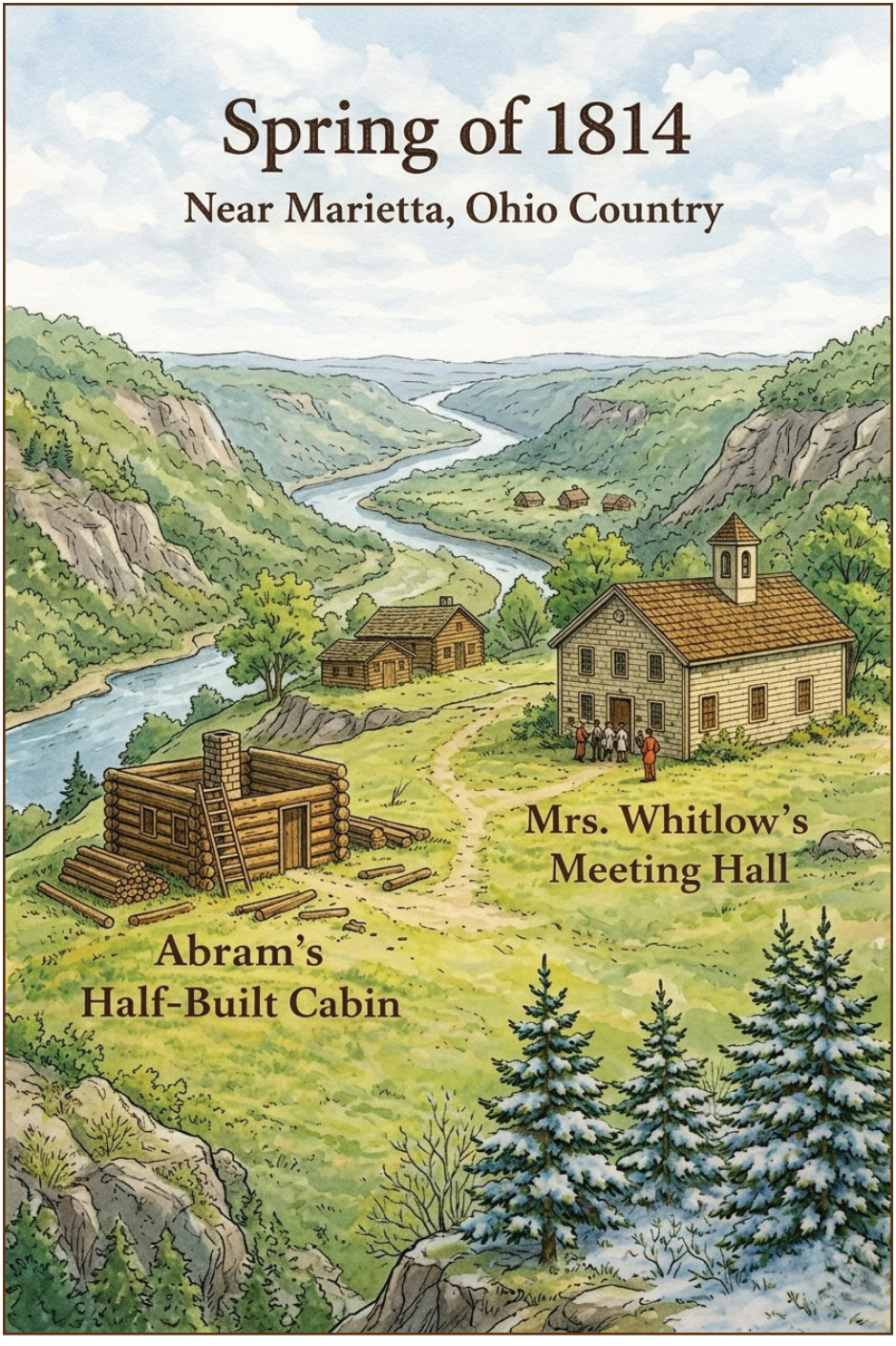
# 5
# Trunk

## The Mightiest Trees Rise Tall Through Steadfast Toil

*Persistence is the bridge between dreams and reality.*

Thomas's arms ached as he hauled the last bundle of supplies and tools onto the sloping roof. His knees throbbed, sweat stung his eyes, and he could feel the muscles in his legs straining against every step. By the time he dropped the last load on the rooftop, he was gasping for air.

He hated this part of his day. The grind. The sweat. The endless cycle of work that never seemed to get him ahead.


Spring of 1814
Near Marietta, Ohio Country
Mrs. Whitlow's
Meeting Hall
Abram's
Half-Built Cabin

As Thomas wrapped up the roofing job and climbed into his truck, he spotted Callahan's flashy car parked across the street. He could see the man watching him with a predatory sneer.

Then Callahan pulled out behind Thomas's truck to follow him home.

Panic surged.

Thomas didn't want to scare his kids or Sarah with a confrontation on their doorstep. So he veered to the side of the road, tires sliding on gravel, and stepped out to face his nemesis.

Callahan pulled over behind him and sauntered over, mean as ever, demanding all the late payments and threatening foreclosure on Thomas's house. "It's the same old story: second string, second best, and always scraping by."

Thomas's blood boiled, but he stood tall, clenching his fists as he shot back, "You'll get your money, Callahan, every cent. I'm not the failure you think I am."

Driving home afterward, with tears blurring his vision, despair washed over Thomas. He questioned if the seeds he was planting would ever bear the fruit he so desperately needed. *What's the point?* he thought. *No matter how hard I work, it's never enough. How can I get ahead?*

That night, exhausted, he opened Johnny's journal. The words on the next page stopped him cold.

Spring of 1814

The thaw has come at last, and with it the rocky soil, the untamed wilderness, and plenty of work. My hands are raw, my back's sore, and my feet are still half froze, yet there's a strange joy in the labor. After so many months of cold and stillness, the land feels alive again, and so do I.

This mornin' I helped a settler named Abram cut timber for his new home along the Muskingum River. We swung our axes side by side, the thud of each stroke ringin' through the woods. The air smelled sweet with sap and wood chips.

When we stopped to catch our breath, Abram leaned on his axe and said, "I used to think ownin' land was the only dream. But it's also this work that makes the dream real. Every swing, every cut—it all adds up."

*A strong trunk don't rush its rings. It earns 'em, one year at a time. Persistence is the bridge between dreams and reality.*

Thomas read the line again. "A strong trunk don't rush its rings." It stuck with him. He thought of his own body: worn, weathered, and scarred, but still holding the weight of his family's hopes.

Maybe the daily grind wasn't punishment after all.

Maybe it was the work of time, slow and steady, laying down the rings that made a man strong.

The next morning, he went to work with a quieter mind and increased motivation. Every nail driven, every board lifted, every sore muscle—each had a reason.Strength, he realized, didn't come overnight. It came in layers.

For years, he had resented the grind. But now, he was starting to see it differently. The sweat, the callouses, and the aching muscles were all building rings that would strengthen his orchard for years to come.

Callahan might have money, but Thomas had something deeper: grit.

*Each year adds another ring*, he considered. *Each ring makes me wiser and stronger.*

Sarah noticed the change. He still came home tired, but it was a different kind of tired. Instead, he felt proud, hopeful,

His words stuck with me. I looked at the tree we'd just brought down, its trunk wide and solid, built ring by ring through years of quiet patience. It had faced storms, insects, droughts, and winters without complaint, yet it kept growin' stronger all the while. Then it hit me plain as day: How tall will a tree grow? As tall as it can. How tall shall I grow? As tall as I can.

And so tonight, I set these words down:

**A strong trunk don't rush its rings. It earns 'em, one year at a time. Persistence is the bridge between dreams and reality.**

As I travel, I see that same truth in the folks I meet. A carpenter's widow in Marietta, Mrs. Whitlow, showed me the beams she and her sons raised for the new town meetin' hall. Her palms were blistered, but her smile was bright. She told me, "This hall will

rooted. Suddenly, the labor didn't feel like punishment. It felt full of purpose.

• • • • •

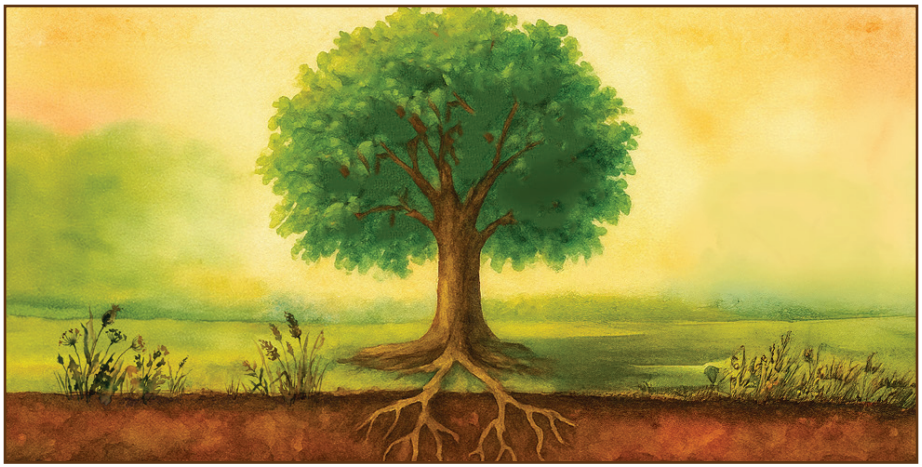
*Don't let your efforts get scattered—make every step count toward unstoppable success! Watch our video "How Persistence Adds Another Layer to Your Unstoppable Success." Turn persistence into prosperity and join us free at TheSecretJournal.org.*

outlast me, because we kept at it day after day, week after week."

Her words reminded me that the joy ain't just in the harvest but in the growin', the swing of the axe, the diggin' of the furrow, the plantin' of each seed. These ain't punishments but privileges.

Dreams don't come to those waitin' for easy days. They come to them who keep swingin' when their shoulders ache and their hands blister.

So I'll keep walkin', keep workin', keep plantin', keep growin'—ring by ring. For it's persistence, like the trunk of a tree, that makes a man stand tall when the storms come back around.

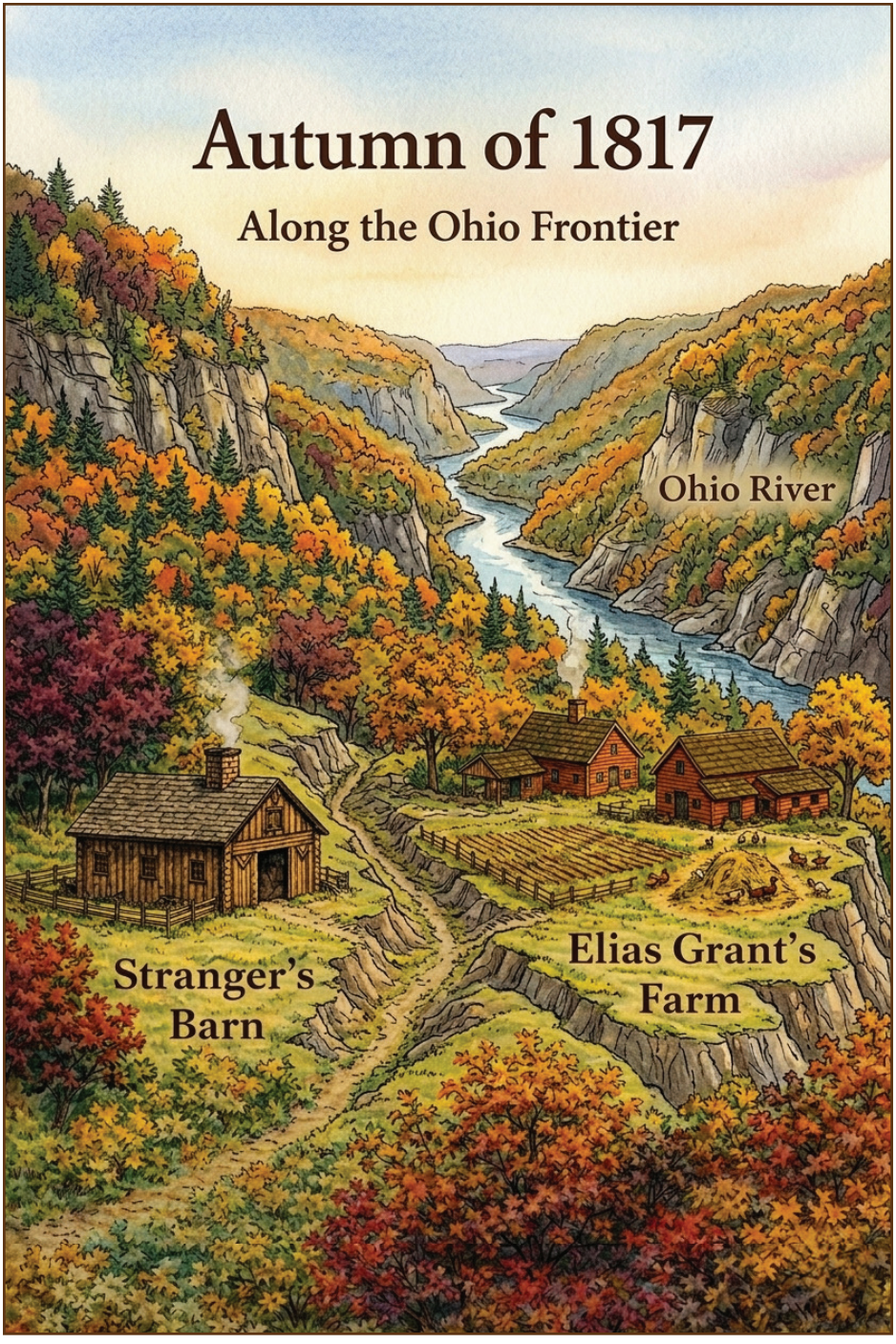


# 6
# Weeds

## Don't Let the Weeds & Thorns Choke Your Hope

*One small act of faith can clear the field.*

Two weeks later, everything seemed to fall apart at once. The day started with Thomas's truck engine refusing to turn over. A grinding cough, a puff of smoke, and then nothing. The shop quoted nearly three thousand dollars to replace the part that failed. He didn't have three thousand dollars. He didn't even have one. He walked five miles home in the cold rain, soaked to the bone.


Autumn of 1817
Along the Ohio Frontier
Ohio River
Stranger's Barn
Elias Grant's Farm

By the time he reached his front door, another client had texted saying they weren't going to pay for a half-finished project. "Delays are unacceptable," the message read. "We're hiring someone else."

The late payments to Callahan loomed large, and the final balloon payment barreled closer like an unstoppable force. The loan had been bloated by increased interest rates, and penalties clawed deeper into his earnings with each missed deadline.

The next day as Thomas directed his crew on a roof repair, Callahan pulled up unannounced, striding onto the site.

"Well, well. He acts like he's working hard, but I still don't have my money," Callahan boomed loud enough for everyone to hear. "Your time's up, Thomas."

Thomas's face burned with embarrassment. His employees exchanged uneasy glances as Callahan's barbs painted their boss as a sinking ship.

"Never come to my work again," Thomas snapped, his voice steady despite the rage boiling inside.

Despite Thomas's efforts to maintain control, the conversation quickly deteriorated even further, and accusations of exploitation and incompetence flew between the men until Callahan stormed off with a final threat, leaving Thomas fuming and humiliated.

Afterward, the crew's concern was palpable. Whispers about the business's shaky ground rippled through the team, making

Autumn of 1817

As I write these words, my hands shake some, not from the cold but from all that's passed. Just days ago, I sat in a jail cell with iron on my wrists and no notion how I'd ever walk free again. Tonight, I am sheltered by kindness I do not feel I earned.

I write this down so I don't forget what I've learned. When the road grows long and the load feels heavy, it is often the kindness of others that carries a man farther than his own strength ever could.

Not long past, I was walkin' toward one of my first apple nurseries, leaves crunchin' gold and red beneath my bare feet. Years earlier, I'd struck a simple bargain with a farmer named Elias Grant. Elias had good land by the river, rich soil that held water just right. I told him I'd plant apple seeds there and tend the young trees as they took root. All he had to do was let me use the land and keep watch when I was gone. I promised I'd come back, season after season,

Thomas fear he'd lose not just his home but his workers too. Yet, he resolved to prove Callahan wrong.

When he got home, Thomas slammed the door so hard the windows rattled. Mud dripped from his boots onto the floor. He stomped toward the kitchen table where Johnny's leather journal lay waiting, almost mocking him. He flipped it open, angry, and reread a passage that had inspired him in the past:

*"When roots run deep, strong storms pass easy."*

He scoffed. "Roots? All I've got is weeds."

Thomas thought he was doing everything he could, but bills and new problems kept coming. The pressure kept rising. Thomas felt like the storms would never pass.

Fear whispered that he was failing the people he loved most. He rubbed his temples. "I'm supposed to provide, and I can't even keep a roof over their heads."

His chest tightened—not the heart-attack pain, but something worse. Shame. Regret. The memory of shaking Callahan's hand. Signing away their peace for a loan he thought would be temporary.

Temporary had turned into a noose.

He glared at the journal.

"You're supposed to help me, Uncle Johnny. Where is my orchard? Where is my harvest?"

to care for the trees, mend the fence, and see they grew straight and strong.

So I planted fifty apple trees from seed. I fenced them from deer and rabbits, and when the work was done, we shook hands on it. Half the young trees would be his for guardin' them. Half of the harvest would be mine to sell to settlers movin' west. A man's word was law out here, and I meant to keep mine.

But the year before last, the pull of new land carried me south, toward Kentucky, where the Shawnee lived and the soil begged for seeds. My friendship with the Shawnee caused me to stay longer than I planned. I missed my return to Elias, figurin' the trees and fence were strong enough to weather another season without me. That was my mistake.

When I came back at last, winter was pressin' close, and my sack was light. I carried only a few coins from sellin' seeds along the way. I hoped to make amends. I meant to mend the fence, pull the weeds, and offer him more trees for the trouble.

Thomas's anger overflowed. He hurled the journal across the room. It hit the fireplace and crumpled to the floor.

Loud silence settled. Rain tapped the windows. A child stirred somewhere down the hall.

Thomas pressed his palms over his eyes. He had never felt so small, so powerless, so utterly alone.

He dropped to his knees beside the fallen journal.

"God," he whispered, voice cracking. "I don't know what else to do. I'm trying. I'm learning. I'm working. But I can't carry all of this alone. Please… show me the next step."

The words fell from his lips as heavy as stones dropping into deep water. He stayed there on the floor, shoulders shaking, tears slipping down his face in quiet, uneven breaths. He didn't feel rescued. He didn't feel answers rushing in. But he felt something, small, faint, but real. A soft warmth in his chest, like a hand on his back reminding him he wasn't entirely alone.

He wiped his eyes with the back of his hand and let out a trembling sigh. Still discouraged, still tired, he reached for the journal, ashamed of how he had thrown it. As he lifted it, he noticed a tear in the spine… and something gold gleaming inside.

A coin?

His breath caught. He slid it free.

A five-dollar gold half eagle, dirty and scuffed from time. On one side, a worn eagle. On the other, Lady Liberty. The date

But when Elias saw me, his face burned red. He came at me with a shovel in his hands, shoutin' before I could get a word in.

"You promised you'd come back, Chapman!" he yelled. "You said you'd tend these trees."

I raised my palms, but the words kept pourin' out of him like floodwater.

"The roots ran wild, bustin' through the rows. Weeds took over the grove. I had to pull saplings where they didn't belong. Had to fence and mend what you left behind."

Folks from nearby wandered over, drawn by the noise.

"I put my boys to work," Elias said, voice crackin' now. "Pulled 'em from the fields, from their schoolin', just to keep them trees from takin' the whole patch. That wasn't the bargain. I expect wages returned for my boys' work," Elias said, jabbin' the hoe into the dirt. "Hour for hour. They labored in your stead."

stamped along the rim read 1804. Tucked behind it was a folded slip of brittle paper. It read,

*"A friend shared this with me when I needed it most. I pray it blesses you the same, and someday you'll pass along the favor to a needful stranger."*

*– J. Chapman*

A tear slipped down Thomas's cheek.

Sarah appeared in the doorway. "Thomas? I heard something. Are you okay?"

He lifted the coin. "This was inside the spine."

She crossed the room and took it gently from his hand, turning it in the lamplight. "Is this real? It's… beautiful." Her voice dropped to a whisper. "How much is something like this even worth?"

Thomas shook his head. "I don't know. Let's look it up."

They moved to the kitchen table, huddled over Sarah's phone. She typed in the coin's description and date.

Listings popped up. Some especially worn coins were selling for three thousand dollars. Better ones fetched ten or twelve thousand. Even the rough ones, dirty and scuffed like his, were going for more money than they'd seen in months.

I swallowed hard and stepped forward. "Elias... I'm sorry. I truly am. I don't have the money just now, but—" I tried to speak, to explain the storms, the roads, the miles between, but my words never found the air.

Before I could finish, one of Elias's sons broke away and ran for the sheriff. When the sheriff arrived, I admitted I had not the coin to settle the debt. Not then. As he pulled me away, I turned back to Elias and raised my voice.

"I swear it," I said. "As soon as I'm able, I'll pay what I owe. My word is good."

But no one listened.

The Sheriff took me to the jail at Wheeling, a hard place of logs and iron where hope don't linger long. I was thrown into a cell no bigger than a stall, shared with men who'd lost their way. The floor was mud and straw, foul with vermin. The air was thick with despair. Food came scarce and stale. The nights were long, and the cold settled into a man's bones.

Sarah covered her mouth. "Thomas… this could change everything."

Thomas exhaled slowly, hardly daring to believe it. "We don't know for sure yet. Prices are all over the place."

She nodded. "Then tomorrow, we'll take it in. A few pawn shops. A coin dealer or two. We'll see what they say."

The next morning, Thomas stopped by several pawn shops and antique stores. They all offered almost nothing for the coin.

Eventually, he walked into an antique coin dealer's shop in town. Mr. Brewster, a weathered man with glasses as thick as bottle bottoms, examined the coin.

"Five-dollar half eagle," he said. "Early mint. But look at this wear. Edges are rough, scratches across the field. Most collectors won't pay top dollar." He rubbed his chin with his fingers.

He looked up. "I'll give you four thousand cash. Take it or leave it."

Thomas swallowed. "That's too low. This coin's far older than your shop and tougher than both of us. It's worth more than that."

Brewster smirked. "Six thousand. Final."

Thomas steadied himself. "Seven."

"Not a chance."

"Sixty-five hundred, then. Meet me halfway. You know it's fair."

Brewster grumbled under his breath, viewing the coin again.

For five days I sat there, wonderin' if this was the end of my walk. I feared my seeds would be forgotten, my purpose choked out by weeds I'd left untended. But on the sixth morn, the door creaked open.

"Yer free, Chapman," the jailer said. "Bail's been paid."

I stepped out into the daylight, squintin', not rightly sure it was real. A stranger stood waitin' there. Tall fellow. New wool coat, boots worn thin by the road. A merchant, by the look of him. I asked him why he'd done such a thing for a man he didn't know.

He stood quiet a moment, then spoke, his voice thick: "I heard there was an Appleseed locked up," he said. "They told me you wander the rivers and roads, plantin' trees. Took me a bit to reckon it, but... I believe I've crossed your path before."

I studied his face, searchin' my memory.

"Years back," he went on, "I was down to nothin'. No coin. No work. I was sittin' by the road

Finally, he nodded. "Six thousand five hundred. But that's my last word."

Thomas hesitated… then extended his hand.

He walked out of the shop with sixty-five hundred dollars cash. It was enough to fix his truck, cover the mortgage, keep the lights on, feed the kids, and pay a portion of his debt to Callahan to ease the pressure.

It wasn't enough to escape the storm. But it was enough to plant hope again. It felt like a breath of fresh, clean air after holding his breath under water for far too long.

Every Sunday afterward, he set aside a small envelope of money called "Johnny's Tithe" to help someone else grow their orchard too.

As he thought back on the miracle that had happened, Thomas understood something:

He could plant.

He could water.

He could work.

He could learn.

He could build habits.

He could strengthen his roots.

But only God could make the orchard grow.

"It isn't all on me," Thomas concluded. "I'll do my best—and turn over the rest." A miracle had found him in the weeds.

outside Marietta, wonderin' how I'd feed my young ones come nightfall." He swallowed hard.

"You came along with a sack over your shoulder. Didn't ask my name. Didn't ask my troubles. You just handed me some apples and said, 'These'll get you through today.'"

I'd seen so many men laid low along my travels, I couldn't rightly place his face among 'em.

"I don't reckon you remember me," he said softly. "But I remember you. Those apples fed my family that night. Gave me enough strength to keep walkin'. Enough hope to try one more day."

For a spell, neither of us spoke. That was when it came to me how many seeds a man plants without ever seein' who they bless.

He pressed two gold coins into my hand, five-dollar pieces. Told me to pay what I owed and keep the rest for lean days. I told him I'd repay him.

And from that night on, faith became one of his deepest roots. Once again, Johnny's wisdom proved correct:

*Don't let the weeds and thorns choke your hope—rise above to see the miracles.*

• • • • •

*If your financial journey feels challenging right now, you're not alone—and hope is never lost! Turn trials into triumphs by watching our inspiring video "Seeing Miracles Beyond the Weeds," which features real people who've transformed crises into opportunities through vision and resilience. Join us free at TheSecretJournal.org.*

*Would you like to improve your life in ninety days? take the challenge: TheSecretJournalChallenge.org.*

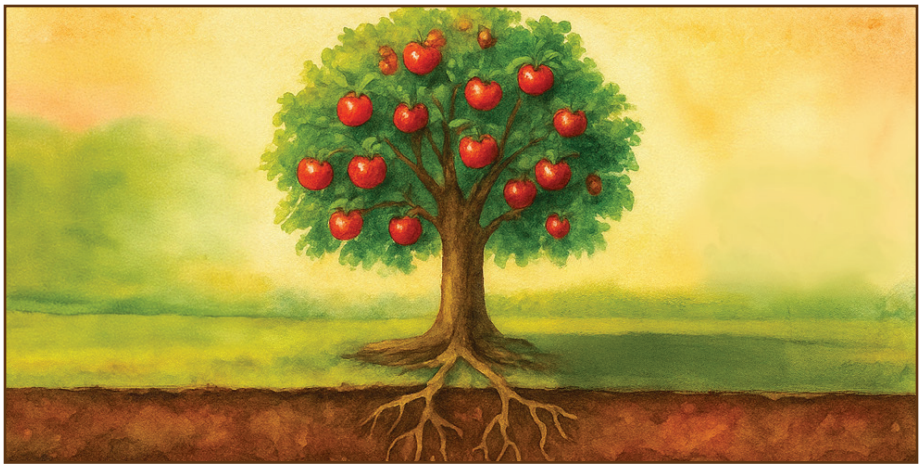
He shook his head. "No, Johnny. When the time's right, pass it on."

He turned then and walked on, leavin' me standin' there with more than gold weighin' my palm. I went straight to Elias and paid him in full with one coin. The other I tucked away, a root set deep against future storms.

As I walked on from that place, the lesson stayed with me. Weeds will choke an orchard if left alone, but one act of mercy can clear the field and let the light back in.

I've carried that last coin since, waitin' for the right moment, the right soul. One day, I'll place it where another person might find it, same as it found me. And when that day comes, I pray they'll do the same.

**Don't let the weeds and thorns choke your hope—rise above to see the miracles.**



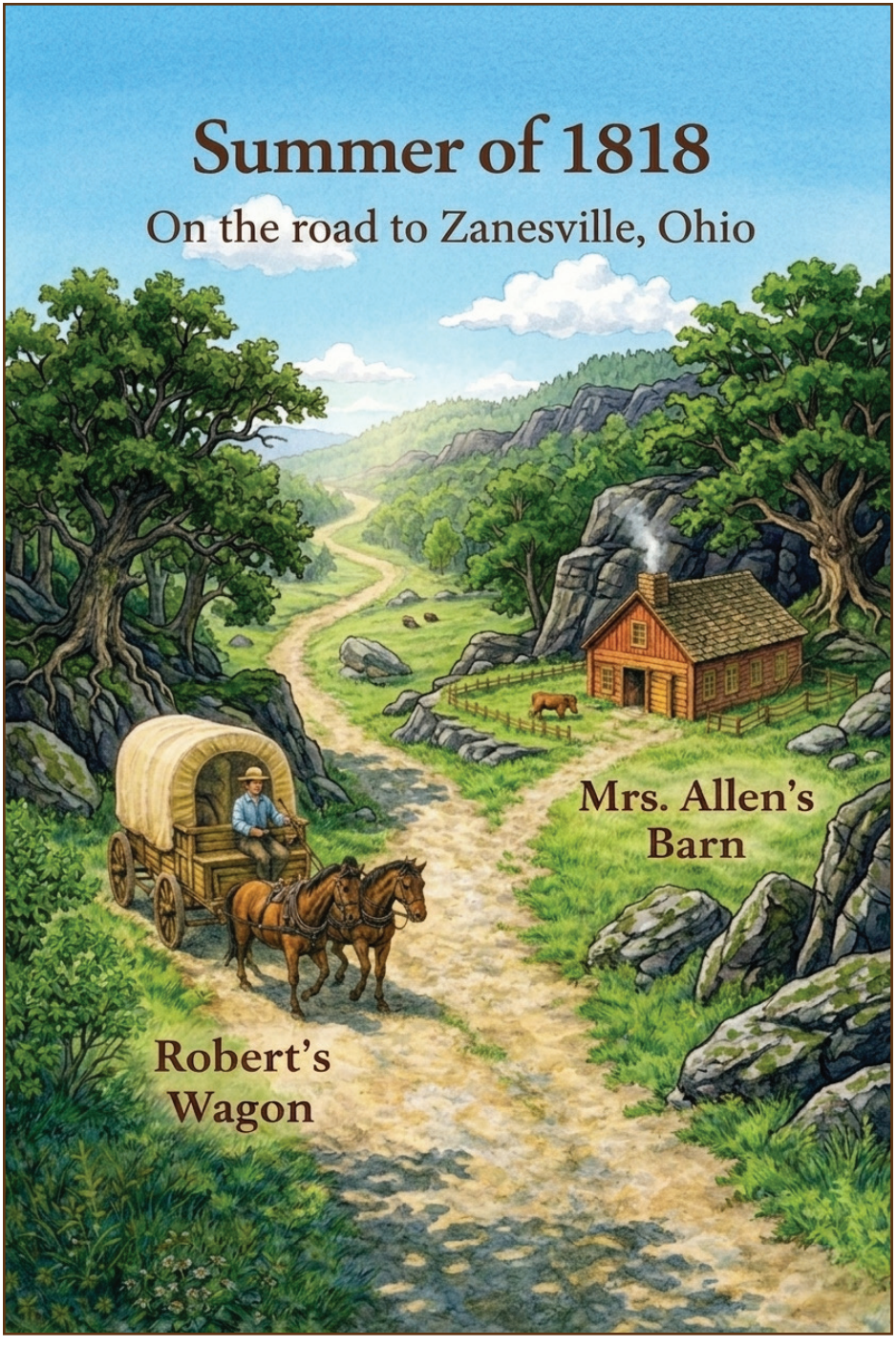
# 7
# Seeds

## How Many Apples Are in a Seed?

*The smallest seed carries infinite potential.*

That evening, Thomas's phone chimed with an unexpected notification. The old drill he had cleaned up and posted for sale online had finally sold. A stranger had already transferred the money. It wasn't much, just fifty bucks, but it was the first extra money he had seen in months that didn't come from back-breaking labor on a roof.

He held his phone out to Sarah. "Look at this," he said, grinning. "It actually worked."


Summer of 1818
On the road to Zanesville, Ohio
Mrs. Allen's Barn
Robert's Wagon

Sarah's eyes shone with cautious hope. "Thomas, that's amazing!"

Fueled by her words, Thomas hurried out to the garage and began digging through shelves and boxes. One by one, he pulled out old tools he hadn't used in years, cleaned them, took photos, and listed each one for sale.

The next day, he sold another tool. Then another. Within a week, he had made three hundred dollars! The money sat in his account, tempting him. He thought about taking the family out for pizza and a movie, maybe buying something nice for Sarah or the kids. For once, he wanted to feel like a success—someone who could splurge without checking the balance first. But he knew that was shortsighted.

Thomas decided they needed a plan. He sat at the table with Sarah, pulled out his laptop, and opened his bank account.

"Half of this," he said, "we'll use for bills. But the other half, we're going to reinvest. I'll buy more tools at yard sales, clean them up, and resell them. One fruit will plant the next tree."

Sarah hesitated, then nodded slowly, thinking about the bills. "If Johnny says so…"

They both laughed, but Thomas could see the spark of belief in her eyes. Gratitude filled his heart for Sarah, for her faith, for the way she still stood beside him.

He thought back to their wedding day, when her father had said, "You two make a great team!" Thomas had believed it then,

Summer of 1818

The heat's been fierce this week, and it's took a toll on me. My shirt's near worn through, and my britches ain't far behind. Each mile feels longer under this blazin' sun and humidity, but I keep walkin' and teaching and plantin' where I can.

Along the road today, I met a peddler who had a wagon stacked high with oranges. I traded him a few apples for three ripe ones. We sat together in the dust, juice runnin' down our chins as we ate.

The man's name was Robert. Between bites he said, "These oranges'll fetch me good coin in the next town, but once they're gone, they're gone."

I split open an apple and showed him the black seeds inside. "No," I told him. "The fruit feeds you today, but the seeds will feed your children's children."

and tonight, he felt it again. Their situation hadn't changed, but something inside them had.

They were no longer just trying to get by; they were building together, shoulder to shoulder, planting a future that would one day bear fruit. That night, while reading Johnny's words, another line stood out:

*You can count the number of seeds in an apple but not the number of apples in a seed.*

The next day, Thomas drove past a farm stand selling apples. He bought a bag, took out the reddest one, and bit into it. Stopping mid-chew, he held up the core and stared at the tiny black seeds inside.

Each one of those seeds could become a tree. Each tree could bear thousands of apples. And each apple tree could help create an orchard. Infinite. Unmeasurable. Thomas didn't just see bills and debt and storms anymore. He saw orchards. He saw fruit. Each fruit held infinite possibility. That day he promised himself he would never just eat the apple without saving the seeds.

As time passed, Thomas began to chip away at the edges of his debts with persistence, but Callahan and the suffocating loan lingered in the back of his mind. He couldn't wait for the day he'd finally be free of them. He thought of himself like Johnny,

He looked at me strange, like that notion had never found its way into his mind before.

That evenin' I came to a small homestead. A widow, Mrs. Allen, offered me milk and bread and a soft pile of hay to rest in her barn. She told me she worked herself near to breakin', tryin' to keep her three young ones fed.

I reached into my pocket and pressed a few apple seeds into her hand.

"Plant these along the stream," I said, "and one day your table will be full without coin."

She wept, not just for the seeds but for the promise they carried.

When the house grew quiet, and the night settled around me, I realized:

sowing each extra dollar like a seed into fertile soil, promising a harvest that could one day overshadow the storms of today.

His phone buzzed with another voicemail from Callahan, but Thomas couldn't bring himself to listen, quickly deleting it to preserve his fragile optimism. Then came the letter in the mail, stiff and official. It was a notice threatening potential foreclosure, and it hit like a frost nipping young shoots. He had just ninety days to catch up or lose the house that held his family's dreams.

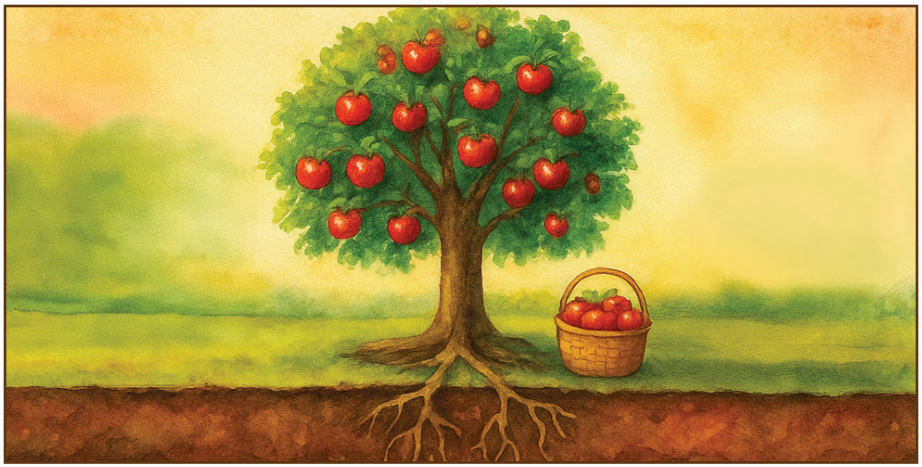
Desperate, Thomas scraped together a payment and sent it off, but it barely dented the balance due. The increased interest rate and late fees seemed to grow faster than his payments. Sarah's eyes filled with fear when Thomas showed her the letter, her hand trembling on his arm, but she pulled him close and whispered, "I'm scared, Thomas, but I believe in you—we'll get through this together."

• • • • •

*Small wins multiply into massive wealth—start harvesting them today! Watch our video course "How to Start Your First Side Hustle." Watch your income grow as you apply these proven strategies. Plant your seeds of greatness and unlock your true potential. Get started free at TheSecretJournal.org.*

**You can count the number of seeds in an apple but not the number of apples in a seed.**

I carry this heavy sack of seeds as a reminder of that truth. One apple may fill a belly for a moment, but its seed can feed a family for generations. That is why I keep walkin'. That is why I keep plantin'. The fruit feeds the day, but the seed builds the future.



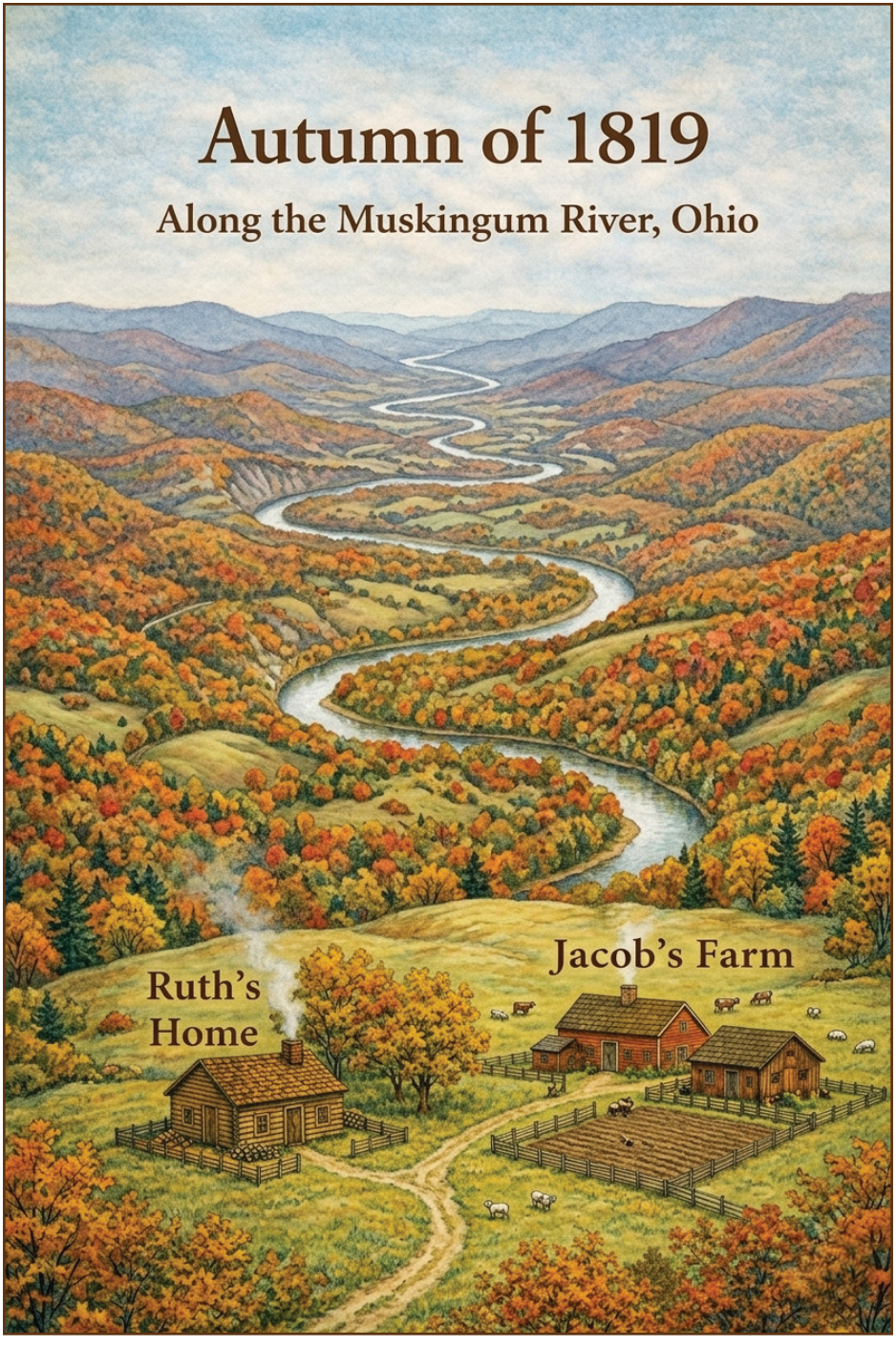
# 8
# *Fruit*

## The Richest Blessings Come from the Fruit You Give Away

*True wealth begins the moment you share it.*

The heater had gone out again, the second time this year. Thomas cursed the dusty old appliance and groaned. "Another setback. How can we get ahead when we keep hitting these roadblocks?"

It felt like the universe kept kicking him in the head. Sarah wrapped the kids in blankets while Thomas knelt by the furnace in the basement, fiddling with the old wires. He


Autumn of 1819
Along the Muskingum River, Ohio
Ruth's Home
Jacob's Farm

tried to recall some of the repair skills his father had shown him years ago.

He remembered being a boy wanting to play with his friends but standing beside his father in the garage instead as they worked on an old car they could barely afford to keep running. His dad would hand him a wrench and say, "You don't always need new, son. You just need to know how to make what you've got work."

They'd spent hours at the scrapyard finding old parts, polishing, patching, and fitting them together until the engine coughed back to life.

Thomas sat back on his heels, took a breath, and looked at the furnace the same way he and his father had once looked at that old engine. Bit by bit, he traced the wires, tested the switches, and cleaned the contacts.

After a couple of hours, it rumbled back to life, blowing warm air through the vents.

That night, as the house slowly warmed, they huddled together in the living room, grateful for the steady hum of the furnace. Thomas held Sarah close, the kids bundled under blankets beside them.

If he hadn't succeeded, the furnace repair bill alone could have pushed them over the edge. They were barely hanging on, every dollar spoken for, every setback a danger. And with Callahan's threats still echoing in his mind, Thomas knew how thin their margin really was.

Autumn of 1819

The nights are turnin' sharp again, cold enough to bite through a man's bones. My food's near gone, and my throat's dry, yet I find a strange peace in the sound of the coyotes callin' across the hills.

On the trail, I came upon a small cabin, smoke curlin' weak from the chimney. Inside was a family with two young'uns, Ethan and Megan. Their table held little more than a pot of thin broth and a crust of bread. Megan's eyes fixed on the small sack of apples I carried.

I'd meant to save those apples to sell, but somethin' stirred in me. I split the apples two ways: some for me to eat, and some I set on their table, while saving the seeds.

Their mother, Ruth, wept as she thanked me. It weren't much, but her gratitude filled that small

He silently promised himself that next time, he'd be ready, not just to survive the storm, but to stand stronger when it came.

He flipped the journal open, hungry for direction.

*Don't wait 'til yer basket's full to share what ya got. I never met a man go poor from sharin' his fruit.*

Thomas read the words again. *Don't wait… share what ya got.*

They settled deep in his soul. He'd always felt they had nothing to spare, nothing to give. His focus had always been on his family.

But something in those words stirred him. Maybe it wasn't about waiting until he had plenty. Maybe it was about looking for the next chance to give, no matter how small.

Thomas pushed through the days with a growing sense of momentum, if not for that cursed loan from Callahan, he'd be fully caught up by now, free to breathe without the constant drag of interest and threats. Thomas felt deep down that he could handle the loan—that with just a bit more time, his budding orchard would yield enough fruit to shake off the noose.

Wanting to give back and sow goodwill in his community, he decided to donate his time to a local event by helping set up booths and organize activities for the annual harvest fair. It was a small act, but it filled him with unexpected joy as he laughed with neighbors and watched families enjoy the day.

room warmer than any fire. I left with my belly still empty, yet my heart full.

I walked on, knowin' the Lord's law is one of abundance. The more a man gives, the more he receives.

Two days later, I crossed paths with a man named Jacob, bent low over a broken plow at the edge of his field. The iron blade had cracked clean through, and his temper was near as broken as the tool. He told me he hadn't a coin to spare and no way to turn the soil come mornin'.

I set down my sack and stayed awhile. Together we hauled the plow to his shed, heated the iron, and patched the break best we could with scrap and steady hands. It weren't perfect, but it would bite the ground again. By the time

The fair buzzed with life—music drifting from a stage, the smell of fresh cider in the air—and Thomas savored the rare feeling of abundance. His heart lightened as he handed out apples to kids, embodying the metaphor of sowing seeds that could grow into shared plenty.

But then Callahan appeared, walking through the crowd in his tailored suit. As one of the event's sponsors, his name was plastered on banners like a false badge of generosity.

Thomas's stomach dropped when Callahan spotted him and turned his direction, locking eyes with Thomas as he speedily closed the distance with purposeful steps. "Wasting time playing volunteer when you owe me a fortune?" Callahan mocked in a voice loud enough for onlookers to hear.

Thomas winced at receiving yet another blow to what was left of his pride, and he turned to walk in the opposite direction, hoping to distance himself.

But Callahan followed. "Shouldn't you be out earning money instead of pretending you're some community hero?"

Thomas's face burned with humiliation. The joy of giving back soured in an instant, leaving him to wrestle with the regret of that loan all over again. Luckily, Callahan was momentarily distracted by a business associate, and Thomas lost him in the crowd.

A few days later, Thomas got a call from a neighbor, Mrs. Thompson. Her water heater had failed, and she didn't have the money to replace it. She hoped he would help her fix it. Thomas's first instinct was to decline. He was swamped with work. He wasn't

we finished, the sun was settin', and Jacob stood a little straighter than when I'd found him.

Jacob thanked me for stayin' and lendin' my hands when he needed 'em most. I walked on with a lighter step, reminded that work shared and kindness passed forward are the truest seeds a man can plant.

That night beside my fire, I wrote these words to remember:

**Don't wait 'til yer basket's full to share what ya got. I never met a man go poor from sharin' his fruit.**

I kept thinkin' on it. Hold too tight to the fruit, and it's gone soon enough. Give some away, and more always seems to come back.

a plumber. It wasn't his problem, and he didn't have the time or energy. But then he remembered Johnny's words.

He showed up at her house, toolbox in hand. After a few hours of tinkering and watching YouTube videos, he got her hot water running again.

With worry in her eyes she asked, "How much?"

"There's no charge, Mrs. Thompson," he replied with a smile. "I'm happy to help."

Her eyes filled with tears. On the walk home, Thomas felt something new in his heart: joy and a sense of abundance.

That night, Sarah noticed. "You're smiling," she said, setting dinner on the table.

Thomas shrugged. "I fixed Mrs. Thompson's heater."

"For free?" Sarah raised an eyebrow.

"For free," Thomas said. And for once, it hadn't felt like a loss. It felt like he was planting.

Weeks later, out of the blue, Mrs. Thompson's nephew called. He owned a small rental property and needed some repairs done. He'd heard Thomas did honest work. The job paid double what Thomas expected, and it came with referrals to three more landlords.

Thomas couldn't stop shaking his head in disbelief, but it was true: Giving hadn't cost him. It had multiplied his opportunities.

That evening, he kissed Sarah goodnight and thought to himself, *Johnny was right. True wealth begins the moment you share it.*

The road's taught me this: a coin spent is soon gone. What I give might look small, but it grows where I can't see, and in due season it returns, many times over.

Thomas realized he wasn't just planting for his own orchard. He was helping others plant theirs as well.

• • • • •

*It's time to learn from the masters and sow seeds of goodwill! Take our free course on the wealth principles of tithing, giving, and abundance through generosity. Give away your fruit and unlock unstoppable growth and lasting success. You can find the video at TheSecretJournal.org.*



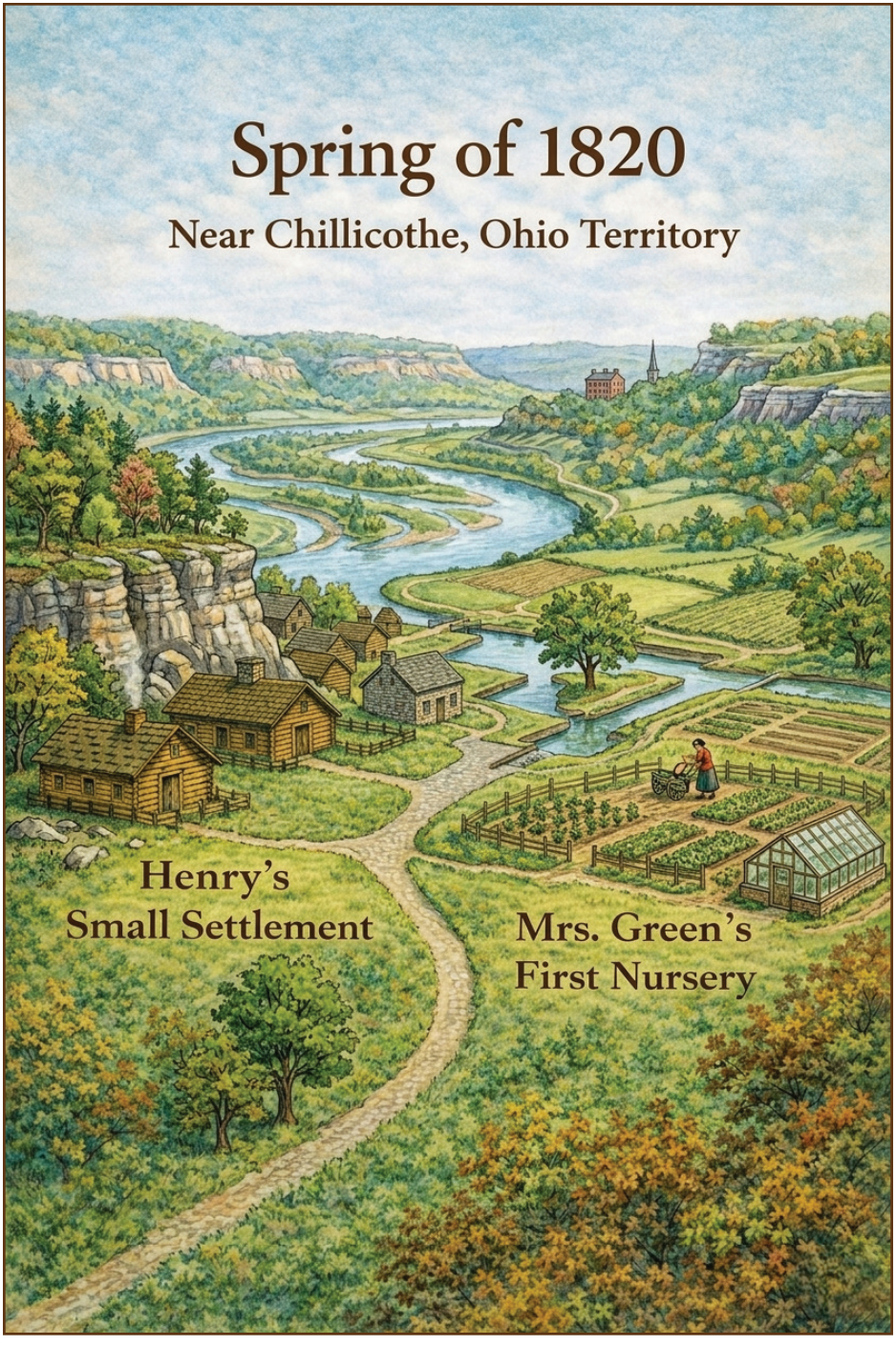
# 9
# Plant

## Wise Sowing Creates Generations of Fruit

*Tomorrow's orchard starts with today's seed.*

Thomas was still reeling from the encounter at the fair, Callahan's cruel words echoing in his mind and belittling his efforts to give back to the community.

Fleeting hope flickered in Thomas's chest. He knew deep down he'd climb out of this hole. His side hustles and contracting jobs were beginning to bear small fruits, but the Callahan debt still tied him down.


Spring of 1820
Near Chillicothe, Ohio Territory
Henry's
Small Settlement
Mrs. Green's
First Nursery

Desperate for a way out, Thomas headed to the bank again, heart pounding as he explained his need for a loan to pay off Callahan once and for all.

But the manager shook her head after pulling up Thomas's records. He had no collateral left—nothing substantial to offer—and when he suggested using the house, the manager pointed out that he still owed too much on the mortgage loan.

As he drove home, his phone buzzed again with a voicemail from Callahan that suggested Thomas start packing up the house because it would soon be his. The cruel jab twisted the knife deeper, fueling Thomas's determination to cultivate his orchards and turn the tide.

Later that week, Thomas sat at the kitchen table with his notebook, running numbers over and over. The little profits from his tool sales were adding up. He had enough now to pay off a small bill, take the family out for a night, or… invest.

The word felt foreign in his mouth. *Invest.* He had always believed investing was for the wealthy, the ones with money to burn. Not guys like him who lived paycheck to paycheck.

Sarah sat across from him, sipping tea. "What are you thinking?" she asked.

"I'm thinking…" Thomas hesitated, "about our future harvest." He tapped Johnny's journal with his pencil. "Replanting the harvest. That's what Johnny did."

"But what if we lose it after all your hard work?" Sarah asked.

Spring of 1820

This week I traded a young seedlin' to a trader named Samuel for a loaf of bread, a sack of beans, and a wool blanket. When we struck the deal, he said, "Best to eat while you can. No one knows what tomorrow brings."

I carried the food and blanket away, but his words sat heavy on me. I wondered, If I eat all today, what will I plant for tomorrow?

Later on, I passed through a small settlement where a farmer's boy, Henry, showed me his father's storehouse. The bins of grain were near empty, most of it eaten by the family, and the extra grain his father had planned on plantin' spoiled by a spring flood. The room still smelled dank and moldy from the moisture.

Thomas didn't answer. That was the thought gnawing at him too. *What if, what if, what if?*

He flipped the journal open to where he'd left off, tracing the faded ink with his thumb before he began to read:

*Don't waste yer seed and put off plantin'. Tomorrow's orchard starts with today's seed.*

That evening, Thomas sat at his kitchen table and began to search. He watched a few simple videos explaining how to start investing and downloaded a free investing app.

One video led to another, and soon he was listening to Warren Buffett himself, the billionaire investor known for turning small savings into one of the greatest fortunes ever built.

"Most people," Buffett said, "shouldn't try to beat the market. Just buy a simple index fund—something like the S&P 500—and keep adding to it. Let time and compound interest do the work."

After some research on the S&P 500 (a collection of five hundred of the largest companies in the U.S.), Thomas learned it had one of the strongest track records for long-term investing.

That idea hit home. Thomas didn't have the time or the desire to gamble, but he could plant something steady, something proven.

His father told me, "I kept pushin' back plantin', waitin' for the perfect time and conditions. But it was never quite right, and I still had mouths to feed in the meantime. Then I lost the seed when our storehouse flooded."

Now the growin' season was gone, and he had neither seed nor harvest

It set me thinkin' on what I'd lost over these years, the orchards and land stolen, the trees that withered, the springs that ran dry, and the folks who broke their word. Such things could've turned me bitter, but Mama taught me early that a man has the right to choose for himself to learn from hard times.

I've resolved to remember what I've learned from hard times, and that's why I'm writin' it all down in this book:

That night he set up automatic monthly deposits: a little into an S&P 500 fund, a little into Warren Buffett's company, Berkshire Hathaway (BRK.B). He was proud to have started even if the amounts were small. Those small amounts would compound into large rewards.

When he showed Sarah the app later that evening, she smiled. "Look," he said, "it's automatic now. A little bit every month—seeds in the ground."

Sarah nodded. "Then I guess we're farmers now."

Excited and nervous, Thomas checked on his investment a couple times a day.

A week later, he almost panicked when the market dipped and his small account showed a loss. Fear clawed at his stomach.

Thomas exhaled slowly. Patience. That was something he had always lacked. He wanted fast results.

But orchards didn't work that way, and neither did wealth.

Later that night, as he tucked the kids into bed, his daughter asked, "Daddy, will we ever go on a trip to Disneyland?"

Thomas kissed the top of her head. "One day, sweetheart. One day."

As he closed their door, he realized something: He actually believed what he'd told her.

Because he was planting seeds for tomorrow.

**Don't waste yer seed and put off plantin'. Tomorrow's orchard starts with today's seed.**

I'll admit, I've held back before. I've kept seed in my pouch when the ground looked poor or the sky turned mean. But the years have taught me this: storms will come whether I plant or not. It's better to trust Providence and sow the seed than clutch it in fear and watch it spoil.

In Chillicothe, I helped a settler woman, Mrs. Green, start her first nursery by the creek. I gave her a small handful of seeds, and she pressed each one into the soil like it was gold.

"It'll be years before we taste these apples," she said, "but if I plant 'em for my children, all will be well."

• • • • •

*Your Money Tree is bearing fruit—now it's time to invest wisely! Dive deeper with our video on reinvesting your harvests effectively. Discover how to get started with Index Funds and Mutual Funds. Every wise seed you plant today has the power to create abundant fruit that multiplies into blessing generations to come! Access the training today at TheSecretJournal.org.*

*Would you like to improve your life in ninety days? take the challenge: TheSecretJournalChallenge.org.*

Her quiet faith washed away every doubt I'd been carryin'.

The orchard may take years. Storms will come. Frost may bite. But the trees planted and tended will bear fruit in time.

Patience is the farmer's greatest harvest.

I'll keep plantin', though the gain be slow and the losses sting. For the future belongs to those who replant their harvest.



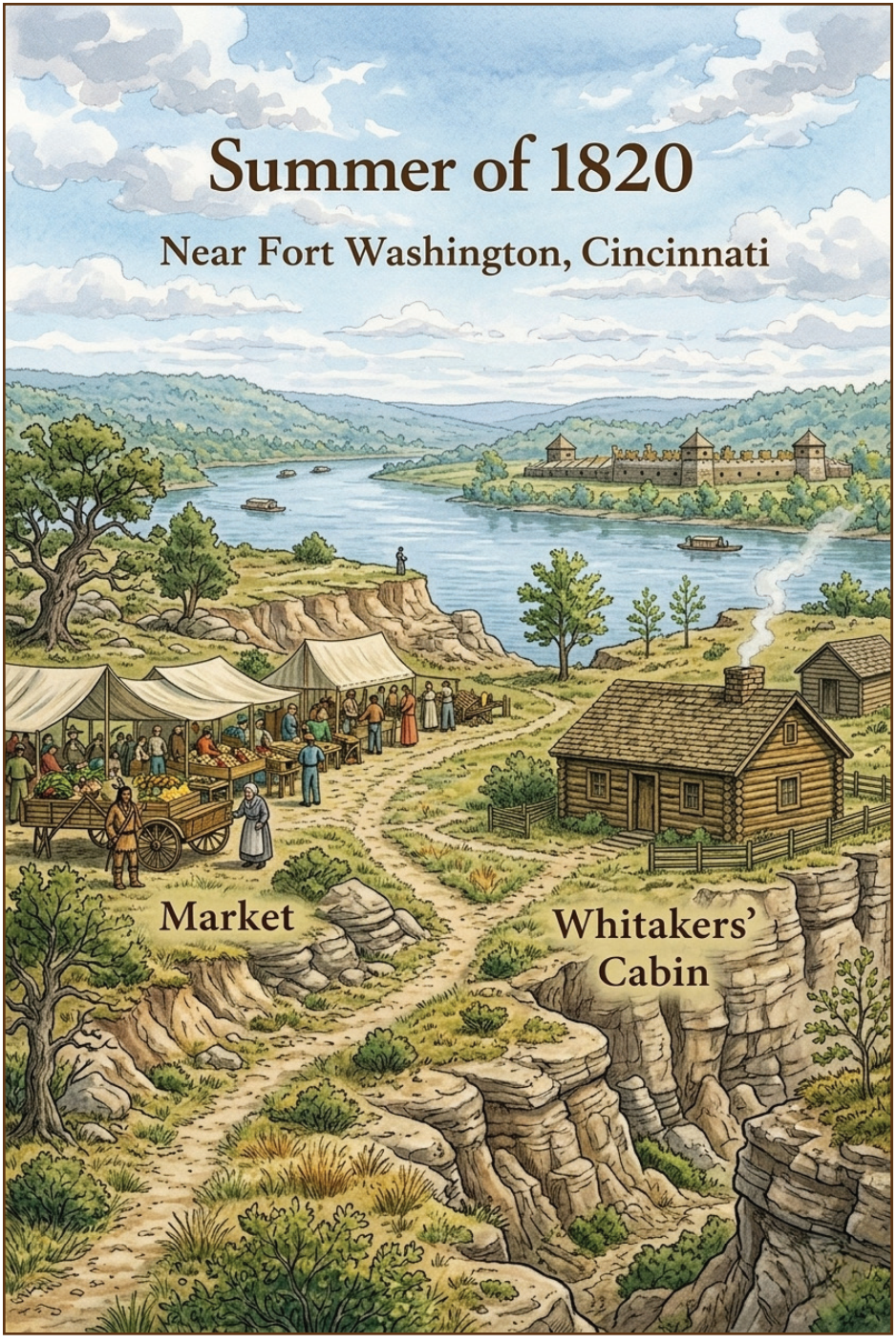
# 10
# Gather

## Save a Little from Every Harvest

*Wealth lasts when spending is wise.*

Thomas dropped his worn boots by the door and stretched his sore back. It had been a good week. He'd finished a roof job, sent the invoice, and sold a few more tools. He felt like he was really making some progress now. On Saturday, Sarah suggested taking the kids out for ice cream. Thomas loved the idea. They deserved it. But when they walked past the electronics store, his son's eyes lit up at the latest game console on display.

"Dad, can we get it? Everyone at school has one," his son begged, eyes pleading.


Summer of 1820
Near Fort Washington, Cincinnati
Market
Whitakers' Cabin

Thomas began to reach for the console but hesitated. The cash in his pocket could cover it. The kids would be thrilled, and he would be the hero. And honestly, for just a moment, he wanted to say yes. He wanted to feel like the dad who could give his kids *everything*. Instead, he planned for their future.

As they stared at the game console together, words from Johnny's journal came to Thomas's mind:

*Gather and save a little from every harvest. Clouds may block the sunlight, and the rain don't always come.*

Thomas sighed. The truth of it sank in. In the past, he'd been living like the sun would always shine, spending what he made, chasing the next bright thing. But seasons change. If he didn't start storing a little now, he'd be standing in the rain with empty hands when the clouds rolled in.

The next morning, Thomas sat down with Sarah at the kitchen table. He pulled out three jars, a stack of cash, and a large pile of coins.

"This," he said, pointing to one jar, "is for giving. This one is for investing." He pointed to the second jar. Then he rested his hand on the third: "And this one is for spending what we need and carefully saving the rest."

Sarah nodded. "Like Johnny said, 'Some to give, some to plant, and some to spend.'" They laughed together, but the seriousness wasn't lost on either of them. They weren't just reacting to money—they were controlling it.

Summer of 1820

At the market today, I sold a small bundle of seedlings. Weren't much, but enough to make my pouch jingle with the sound of coin.

As I walked the stalls, the colors and smells called out to me. Bright cloth, fresh bread, a fine hat that near blinded me with its shine. For a moment I thought to spend it all, to taste the life of comfort if only for a day. But I knew such comforts don't last long.

Later I met a settler named Andrew, and he shared his story. Last winter, he said, he and his family had eaten through their harvest too quick. "We feasted like kings," he told me, "'til February came. Then we near starved."

His eyes were empty as a winter well when he pointed at my coin pouch and said, "Best save a bit

Still, the temptations never stopped. At work, one of his younger workers bragged about buying a new truck. Thomas was jealous. He had the same make and model on his vision board.

"The payments aren't bad," the man said. "You should upgrade too. I know someone who can hook you up."

Thomas smiled politely, but inside he thought again of Johnny's words: *Save a little from every harvest. The sun don't shine forever.* He wasn't doing all of this for a shiny new truck. He was planting an orchard and providing protection for his family.

That night as he read Johnny's journal, he looked at Sarah, who was sitting at the table balancing receipts. He looked at his kids playing on the floor. He felt safe. Protected.

Thomas closed Johnny's journal and thought to himself, "Wealth lasts only when spending is wise."

It wasn't flashy. It wasn't glamorous. It was safe. And safety, Thomas realized, was the greatest wealth in itself.

However, Thomas's stress grew as the threat of foreclosure rushed toward him like an unrelenting flood. The partial payments he'd scraped together had bought him moments of breathing room and pushed back the deadline a little.

He found solace in coming home each evening. The simple joy of seeing his children's faces, talking about their day, and playing games together made the world feel right again.

Deciding to cut the workday short one afternoon, Thomas headed home early, eager to wrap his arms around his family and let their laughter wash away the day's burdens.

for when the weather turns. The cold, the drought, and the pests may come when you least expect it."

That evenin' I camped near a farmer's cabin. His wife, Mrs. Whitaker, showed me the wheat she'd stored away, careful and measured.

"One barrel for now," she said, "one for seed in the spring, and one for when times get lean. A wise steward plans for both the good seasons and the bad."

Her words stayed with me. I thought on debt, hunger, and waste; not as rats waitin' to steal a man's work, but as storms that test whether he's prepared.

By the light of my fire, I write these words:

**Gather and save a little from every harvest. Clouds may block the sunlight, and the rain don't always come.**

But as he stepped into the living room, the air felt heavy. The whole family gathered with somber faces, his daughter lay curled on the couch with tears streaming down her cheeks.

"What's wrong, sweetheart?" Thomas asked, kneeling beside her, his heart twisting at the sight.

She explained how Callahan's daughter had mocked her at school in front of all her friends, jeering that their family was broke, hadn't paid her dad, and would soon have to move out of their house. "Is it true, Daddy?" she whispered, her wide eyes searching his.

Thomas's blood boiled, a livid rage surging through him. He wanted to strangle Callahan for dragging his innocent child into their feud, for turning high school pettiness into a weapon that wounded his family.

He pulled his daughter close, assuring her that everything was fine and he'd handle it, his voice steady despite the storm inside. In that moment, Thomas set a fierce goal: to get even with Callahan, to pay off the loan no matter the sacrifice.

• • • • •

*Smart saving and spending habits turn everyday choices into powerful growth! Learn proven strategies in our "Success And Money Tracker app." Turn your resources into lasting security. Find it at TheSecretJournal.org.*

By mornin', my pouch still had coin, for I bought only what I needed and set the rest aside. It ain't easy to say no to pleasure today for safety tomorrow, but the wise man must. So now, just as I divide my apples, I divide my earnings: some to give, some to plant, and some to spend.



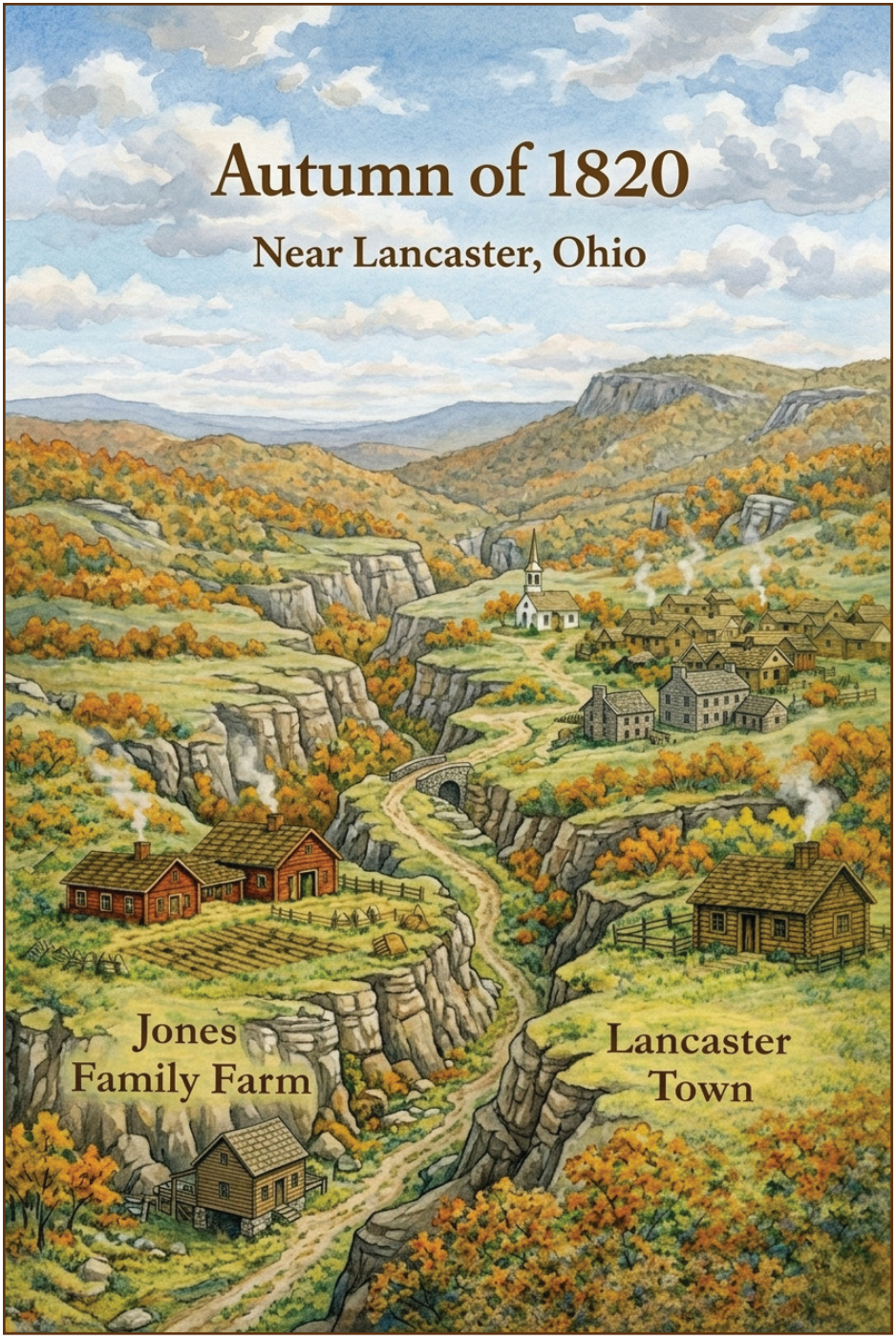
# 11
# *Orchards*

## Grow Multiple Streams of Income

*An orchard produces many times more than a single tree.*

Thomas stared at his phone, jaw tight, waiting for the payment from a roofing job. He'd worked sunup to sundown for a week, and the payment was late. The homeowner had promised to pay quickly, but "unexpected delays" kept pushing it back.

Thomas tapped the desk, his mind racing. If that payment didn't come soon, they'd fall behind again. He turned to Johnny's journal to get it off his mind, hoping to find some inspiration and guidance. The next page spoke directly to his frustration:


Autumn of 1820
Near Lancaster, Ohio
Jones
Family Farm
Lancaster
Town

*One tree feeds for a season. But orchards feed for generations.*

Thomas yearned for an orchard that would last for generations. He had been relying on one tree: his contracting work. Sure, he'd started a little side hustle with tools, but that was more like a seedling than a full-grown apple tree.

The next morning, Thomas sat at the table with his notebook. Across the top of a fresh page, he wrote,

**MY ORCHARD**

Then he listed each "tree" of income he currently had, what their status was, and a few new ideas he wanted to add to his orchard:

- Contract work (main income—enlarge and magnify)
- Tool resale (continue to grow)
- Investments (already started)
- Rental property (start looking)
- Online Course for new contractors (new idea)

It looked small on paper, but it was just the beginning.

Sarah looked over his shoulder. "This looks… ambitious."

Thomas shrugged. "So was Johnny, walking west with a bag of seeds."

Autumn of 1820

Lancaster, Ohio, is growin' fast with pioneers. Cabins crowd the hills, smoke rises from every chimney, and men labor from dawn 'til dusk. Yet in their faces I see both hope and fear.

I met a blacksmith named Walter whose forge had burned in a sudden blaze. He had no other trade, no other income, and his family near starved 'til neighbors shared their bread.

"All my life," he said, "I put every ounce into my blacksmith shop. The fire destroyed my life and my livelihood."

His words struck me like an axe to the heart.

Later that day, I stopped by the farm of Mr. and Mrs. Jones. Their land stretched wide, planted not

Thomas still fumed over the incident with Callahan's daughter upsetting his own little girl at school and turning a private struggle into public shaming. It was like Callahan was trying to deliberately sabotage him.

Wanting to fight back, Thomas spent the afternoon researching debt collection laws, discovering that under the federal Fair Debt Collection Practices Act, collectors were prohibited from disclosing debts to third parties like family members or others without permission, and harassment through such means could be illegal.

This sparked a fierce determination: He'd own his future, not rent it from predators like Callahan.

That night, as the house settled into quiet, Thomas heard a faint knock at the door, late and unexpected. Heart pounding, he rushed outside, catching a glimpse of a shadowy figure slipping away into the dark, and there on the door was a new notice declaring they'd lose the house in ninety days.

In a surge of anger, he ripped it down, crumpled the paper in his fist, stormed back inside, and slammed the door behind him. *Callahan is going to destroy my life,* he thought. *This has escalated to a full-blown assault on my home.* But amid the despair, Thomas vowed he'd fight to claim his ground, no matter the cost.

That afternoon, Thomas got a call. Mrs. Thompson's nephew, the landlord he had helped indirectly, needed more work done on his properties. It was the second referral in a week. Thomas realized this wasn't just extra income. It was a new stream, and he put it on his list. A new row of trees.

with one crop but many: corn, beans, apples, and even a small patch of tobacco.

I thought on my own labors. I carry apples for sellin', seeds for plantin', seedlings for tradin', new land for rentin', and sometimes I share my knowledge for coin. None alone could carry me, but each one works together, and many trees make an orchard.

So it is with life. The farmer who tends only one tree lives in fear of storms and pests. But the farmer who plants many trees sleeps in peace, for if one tree falls, a hundred still stand.

**One tree feeds for a season. But orchards feed for generations.**

He could feel the orchard forming. The idea consumed him. Over the next week, Thomas researched online. He learned about creative ways to buy rental property with little or nothing down, about starting online training and information courses, about ways to scale his tool resale business. He didn't understand it all, but now his future didn't feel like a gamble on one paycheck.

Sarah caught him scribbling late one night, drawing little boxes that represented orchards.

"What are you doing?" she asked.

Thomas grinned. "Planning more orchards."

Soon, opportunities began to appear. A friend at church mentioned a storage unit auction. Thomas scraped together a little money and bid on a lot filled with old tools and construction equipment. Cleaning, fixing, and reselling them nearly doubled his tool resale income in a month.

It wasn't just a hustle now. It was another tree planted.

In the past, that ninety-day notice would have sent Thomas spiraling. Now, he felt panic, but he still had hope. He was still behind, the orchard was still young, but something inside him had changed. He had a plan that was growing into another tree.

That evening, as he tucked the kids into bed, his son asked, "Dad, are we going to be okay?" The boy had seen the concerned expressions on his parents' faces and felt the stress in the house.

I pray that my own property and orchards, though scattered across this wide land, will one day feed thousands, not only with fruit, but with faith enough to plant their own orchards.

Thomas kissed his son's forehead. "We're going to be better than okay. We're planting an orchard."

• • • • •

*Creating multiple streams of income is simpler than you think—and more powerful than you imagine! Begin your abundant future by building your personal Money Tree orchard. True wealth is built when you stop relying on a single source of income and you create multiple streams of income. Access the training today at TheSecretJournal.org.*

*Would you like to improve your life in ninety days? take the challenge: TheSecretJournalChallenge.org.*



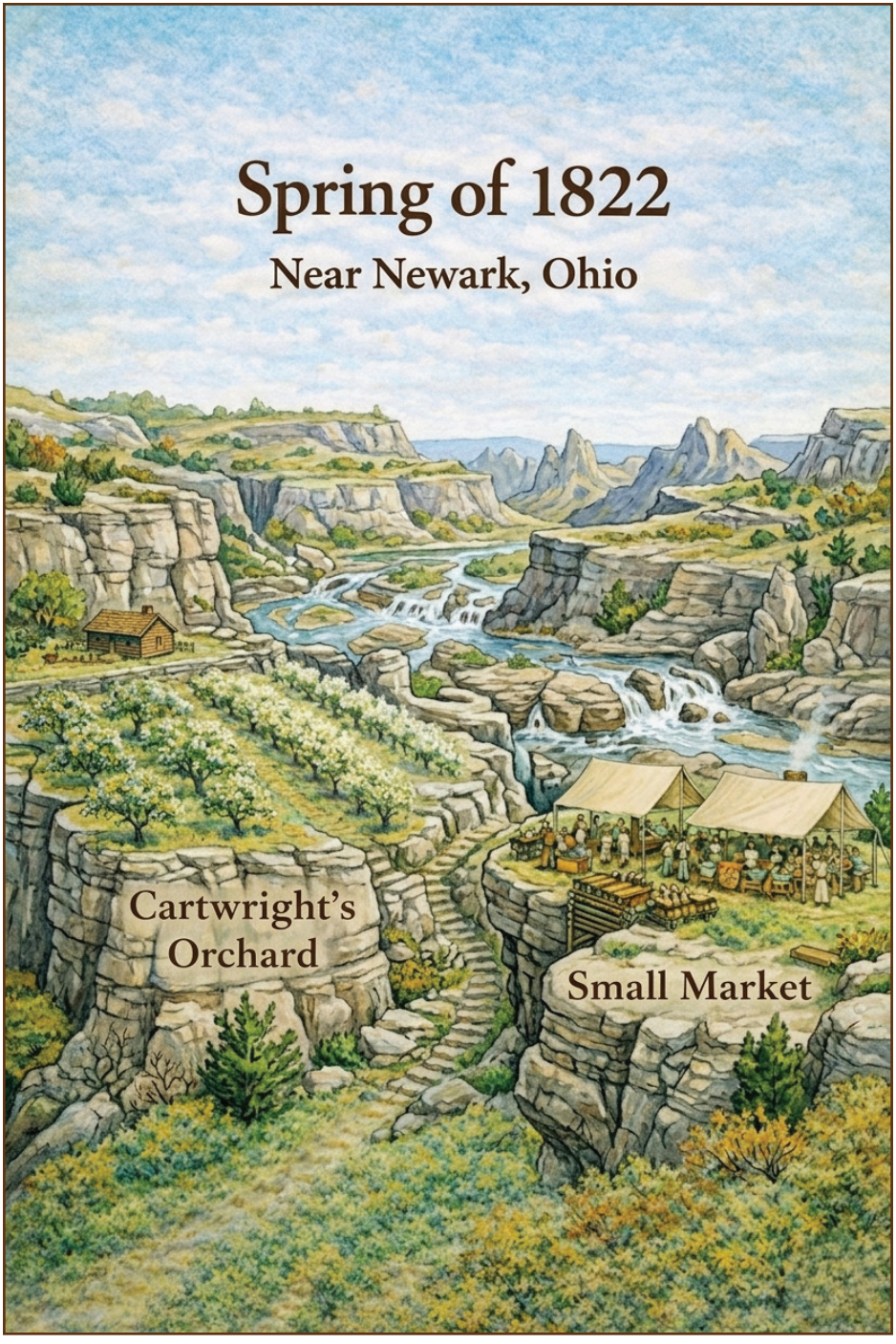
# 12
# Furrows

## Simplify & Multiply to Expand Your Wealth

*Any fool can complicate; the master simplifies.*

Thomas leaned over the kitchen table, where receipts and scraps of paper lay scattered like fallen leaves. Voicemails and texts blinked on his phone. He rubbed his forehead. Every side hustle was starting to bring in money—roofing, resale, even a few small investments—but the chaos was overwhelming.

"Where did that $120 from your last tool sale go?" Sarah asked, her voice tight as she flipped through a pile of folders and receipts. She was breathing fast, her eyes tired.


Spring of 1822
Near Newark, Ohio
Cartwright's Orchard
Small Market

"I don't know where it went. Try that pile," Thomas said finally, his voice low. "Between the tool sales, the church repair job, and gas for the truck, it's all mixed together. I can't keep track of it."

He let out a long painful sigh, stress, anger, and guilt battling inside him. They were doing everything they could—selling, saving, scraping—yet it still never felt like enough.

The weight of disorder and Callahan's threats pressed on him. He wasn't failing because of lack of effort anymore. He was failing because of disorganization and confusion.

That night, he continued reading in Johnny's journal for guidance and inspiration. The next page was covered in lines like a map, with rows, arrows, and notes scribbled on the sides. At the bottom, Johnny's words stood bold and firm:

*An orchard without order turns to chaos. Straight furrows and steady days—that's how one man does the work of many.*

Thomas stared at it. He realized he was running his life like a wild patch of weeds, money going in and out with no order. No system.

The next morning, Thomas sat down with Sarah and said, "We need to plant in furrows."

She tilted her head. "Furrows?"

Spring of 1822

Today I came upon an orchard outside Newark. The farmer, an old, kind man named Mr. Cartwright, showed me two areas of trees side by side.

One area was planted at random, the trees crooked and tangled, fightin' each other for light and water. The other had furrows that were straight and even, with each tree given room to grow and watered frequently.

The first area bore little fruit, though the trees were many. The second area was heavy with apples, though the trees were fewer in number.

"Why two areas?" I asked.

"I was just testin' nature with that first area," Cartwright said. "Anyone can plant trees, lad, but it takes wisdom to plant in furrows. Order is what makes the work multiply."

"Yes, Furrows," Thomas replied. "It's time to simplify and then multiply." He tapped the journal. "If Johnny's orchards thrived with systems, we need systems too."

Together, they built their first weekly system:

- Monday night: track all income and expenses
- Saturday morning: yard sales for resale inventory
- Sunday evening: family meeting to review goals and giving

They were small steps, but in the right direction.

At work, Thomas tried the same approach. Instead of juggling tasks randomly, he batched jobs: mornings for estimates, afternoons for roof repairs, evenings for follow-ups. To his surprise, his stress levels dropped to half.

A week later, he saw the fruit. With order, he could take on more jobs, sell more tools, and still have time for family. Chaos wasn't in control—Thomas was.

It was strange; he hadn't heard from Callahan in a few days, no voicemails laced with condescension or drive-bys in that flashy car. Could he be growing a heart and granting Thomas a little more time to breathe? Yet the penalties and increased interest rates for those late payments gnawed at him, devouring his progress.

But when he walked into the house after work, Sarah met him at the door. Her stressed and worried expression hit him like a cold gust of wind.

He pressed a hand to my shoulder and added, "If you want your orchards to outlast you, make them simple enough for a child to tend."

His words struck me like gospel truth.

That evenin' I walked the areas of my own orchard. I saw what I had missed before. I'd scattered my efforts too wide, some seed planted and forgotten, some seedlings left half tended. My orchard wasn't a plan; it was a thicket. And a thicket feeds few.

So tonight, I set this down:

**An orchard without order turns to chaos. Straight furrows and steady days—that's how one man does the work of many.**

I thought of a young settler named Mary, whom I met at the market last week. She sold eggs and butter, not by the handful, but in neat bundles

"Thomas, we need to talk," she said, her voice trembling as she led him to the kitchen table.

"What's up?" he asked, his gut turning to ice.

She took a deep breath. "Callahan came by the house today and asked if we were packing yet. He said the house will soon be his and told me to make plans to move or at least buy a tent for the kids."

Thomas's face flushed with rage as he imagined Callahan's smug face terrorizing his wife.

He pulled Sarah close, explaining the progress he'd made and swearing he'd fix it. He'd get an extension on the deadline. He would cut through the debt soon enough. Deep down, he renewed his silent goal: *Someday, I'll get even with Callahan.*

Thomas was beginning to see the light at the end of the tunnel. He finally understood what Johnny meant: Order wasn't a burden. It was a blessing. A man who plants in furrows can do the work of many.

• • • • •

*Organize your life and financial efforts and watch your success multiply! Watch our video "Systems You Can Use to Simplify and Multiply Your Life." Simplify today so you can multiply tomorrow. Find the clarity needed to multiply your efforts and expand your wealth exponentially at TheSecretJournal.org.*

wrapped in cloth, priced the same for all. Her stall emptied before any other.

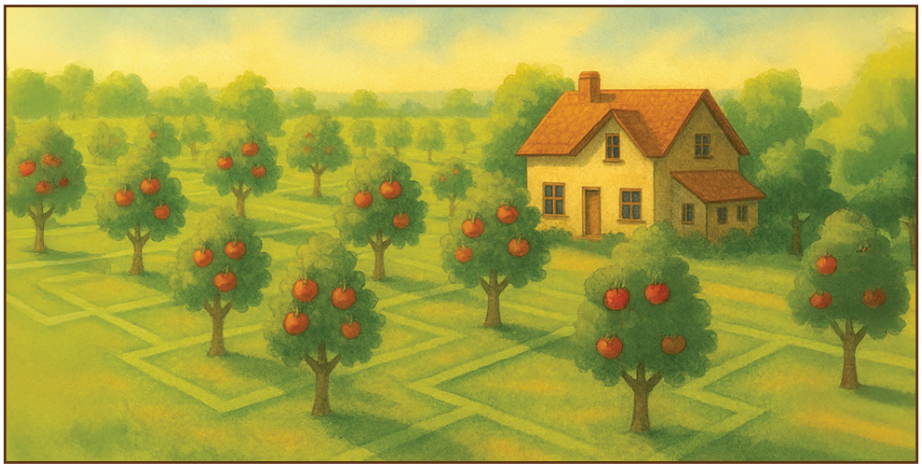
"It's easier for me, easier for them," she told me with a smile.

Even small things, when put in order, seem to grow faster.

So I will no longer scatter without thought. I will keep better records, water on schedule, plant in furrows, and prune in season. For the farmer who works whenever he pleases may lose his crop, but the farmer who tends his land with order grows abundance.

Sow in order, reap in peace.

Let the reader remember this: skill is not in makin' things complicated, but in makin' them plain. For plain things are simple enough to multiply.



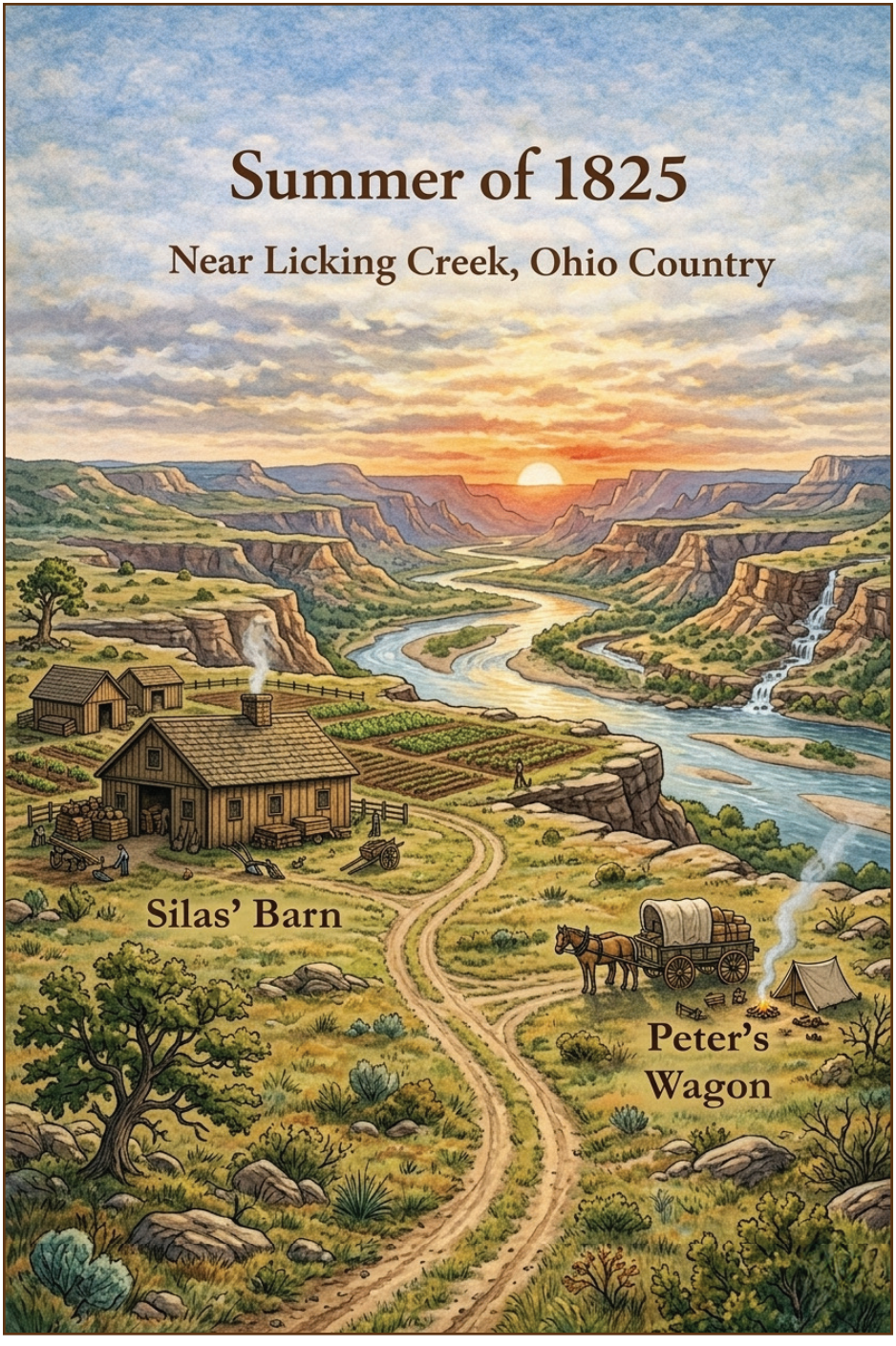
# 13
# Land

## Own Orchards, Not Apples

*The man who owns the land owns the harvest for generations.*

Thomas leaned back in the church pew after a well-needed uplifting Sunday service. He listened half-heartedly to the chatter around him, though his mind was on the impending deadline of losing his house. His orchard plan was taking shape—resale, contracting, investments—but the idea of a big leap still felt out of reach. That's when he overheard two men behind him.

"I'm so excited. I closed on a duplex this week," one said. "Got it with almost nothing down. The seller financed the whole thing. It was way less complicated than I thought it would be."


Summer of 1825
Near Licking Creek, Ohio Country
Silas' Barn
Peter's
Wagon

Thomas's ears perked up. *A duplex? With almost nothing down?*

That evening, thoughts of real estate filled his mind as he flipped through Johnny's journal. He could barely focus, but then he saw something that felt as though Johnny were speaking directly to him:

*The man who eats apples is fed for a day. The man who owns trees is fed for a season. The man who owns the land owns the harvest for generations.*

He read it twice, then a third time, letting the meaning sink in. With the extension on the foreclosure deadline he'd been able to obtain, the pressure he felt had subsided a little, but he knew he wasn't out of the woods yet. He wanted to plan for the future to ensure this situation never happened again. The idea of planting for generations, not just for a season, stirred something inside him. Yet he wasn't sure exactly how to apply it.

Thomas decided to call Jensen, an older man Thomas knew from church who owned numerous rentals. Over breakfast the next morning, he nervously admitted his doubts.

"I keep hearing about people buying real estate with little or no money down. But it feels impossible. Banks would laugh me out the door."

Jensen smiled knowingly. "Forget banks. If the seller's tired enough of managing the property, he doesn't just want cash. He wants peace of mind and steady income. That's where seller financing comes in."

Summer of 1825

I have planted many orchards and earned many acres these past years, yet much of the land ain't mine.

Some owners are kind and let me sow along their fences. Some settlers work beside me, and we share the fruit. Others turn cold and send me away once the trees begin to grow.

It's a bitter thing to see apples ripen where my hands may not harvest.

Yesterday I met a farmer named Silas who wished to leave the frontier. His sons had no taste for the soil, and his heart longed to return east. We sat together on a log by his barn while the wind moved through the grass.

"So… you mean the seller becomes the bank?"

"Exactly," Jensen nodded. "And if you structure it right, everybody wins."

Thomas decided to spend a few afternoons driving through town between jobs. Every few blocks, another for sale sign caught his eye, alongside tired houses with faded paint and overgrown lawns. Each house looked like it needed someone who cared. He parked, knocked on doors, and introduced himself, one homeowner at a time. Most conversations went nowhere. Some people brushed him off. Others weren't ready to sell. But on the third afternoon, he met Mr. Hargrove, an older landlord who looked more worn down than the duplex he was standing in front of. The man sighed and admitted he was tired of managing tenants and that he was thinking about selling.

Thomas listened, took notes, asked for his phone number, and thanked him for his time, promising to contact him soon. Then, heart pounding, he called Jensen: "I think I found one," he said. "The owner is open to talking."

Jensen met with Thomas the next day to help walk him through his first deal. "Good work, Thomas. Let's structure this so everyone wins." They settled on the following numbers:

- Purchase price: $550,000
- Down payment: $10,000
- Seller-financed loan: $490,000
- Interest rate: 6%

He said, "I'll not get a bank to treat me fair, but if a man pays me steady, I'd happily sell him this ground outright."

He spoke not of gold in hand but of payments made through the seasons; what he called trust between men.

I had little coin, but I had seed, sweat, and will. So we struck a bargain. I would plant and tend, and he would grant me the right to pay as the years went by. No gold changed hands that day, yet I walked away with soil that was truly mine.

So tonight, by lantern light, I write down these words:

**The man who eats apples is fed for a day. The man who owns trees is fed for a**

- Term: 30 years
- Monthly payment to seller: $2,938
- Taxes & insurance: $250 per month

**Income:**

- Rent: $1,700 per side = $3,400 total
- Deposits & first month's rent = $6,800

Jensen walked Thomas through the math on a napkin.

"Here's the beauty of this deal. You need $10,000 down. But when you close on the first of the month, you also collect deposits and the first month's rent from the existing tenants, and that's a $6,800 credit to the buyer. Use that money right away toward your down payment. That means you only need to bring about $3,200 out of pocket."

Thomas blinked. "So I don't need ten thousand saved?"

"Exactly," Jensen confirmed. "You structure the deal so the property helps pay for itself from day one. Here's your monthly picture. $3,400 rent coming in. Subtract $2,938 for the mortgage and $250 for taxes and insurance. That leaves about $212 positive cash flow each month.

"But the real prize isn't the two hundred bucks. It's the tenants paying down nearly *half a million dollars* in debt bit by bit for you every month. Yes, that's right; the renters are making the payments *for* you. Every year, rents will rise, equity will grow, and that $212 positive cash flow will grow too.

**season. The man who owns the land owns the harvest for generations.**

I thought on all the orchards I had sown on borrowed ground. They fed me for a time, but they left me restless, never certain if the land would become mine. Yet with Silas's field beneath my boots, I felt steadier than I ever had before.

The land gave me freedom. The land gave me a chance at a legacy.

This mornin' a young settler named Peter stopped by as I worked the furrows. He asked why I troubled with deeds and payments when I could simply trade fruit for what I needed. I showed him the soil stickin' to my fingers and told him, "Fruit feeds today; land feeds forever."

"As the rents increase, increase your monthly payment to the seller, and in about twenty years you'll own the property free and clear. Let's send the offer over to Mr. Hargrove and see what he thinks."

Two weeks later, with Jensen by his side, Thomas signed the papers. By combining the renters' deposits and rent and adding some creative financing from Jensen, he met the $10,000 down payment.

That evening, Sarah noticed his excitement. "You look like a boy who just got away with something," she teased.

Thomas laughed. "Not got away with something—we planted something. Two families are paying us rent now. The numbers aren't huge yet, but the point is that we own it. And we did it with creativity, not a bank or piles of cash. And since we bought it for $50,000 less than it's worth, we can eventually resell it for some cash or continue farming it for rental income."

Sarah's eyes softened. She had always been supportive, but through their storms and difficulties, she couldn't help but feel the doubt creep in at times. This time, she truly believed him.

He finally could see it clearly: he didn't just have a job. He didn't just have side gigs. He wasn't just patching roofs or swinging a hammer for someone else. He owned the land. He owned the roof. He owned the duplex and the soil. And the land would carry his family toward financial freedom.

The next day, Thomas wiped sweat from his brow after a long day on the roof. His phone buzzed in his pocket as he climbed

So I will plant deeper now — not only seeds in the earth, but roots in the land itself. For orchards on borrowed ground are fragile, but orchards on my own soil may stand for generations.

down the ladder, the caller ID flashing his banker's name amid the fading afternoon light. Answering with a steady voice, he listened as the banker expressed worry about the house and his dire situation—the lien and foreclosure notices had raised red flags at the bank. "We wanted to hear the details straight from you, Thomas."

Thomas admitted the truth, that he'd lose the house if things didn't turn, but he promised he had a solution.

Pulling into the driveway, Thomas stepped inside to find Sarah pacing the kitchen, her face etched with stress. "The bank called," she said, her voice tight with fear.

Thomas smiled reassuringly, pulling her into a hug. "I've already spoken to them. I'm taking care of it."

Callahan would soon be out of their lives, the weight of the loan severed by the fruits of his persistence. His side hustles and sharpened systems were finally ripening to set them free.

• • • • •

*Ready to unlock real estate opportunities without barriers? Watch our video "Understanding Rentals, Land Ownership, and Real Estate Opportunities." Own the orchards that produce continuous harvests, rather than just chasing individual apples. Grow your wealth through smart property strategies, all accessible for free at TheSecretJournal.org.*



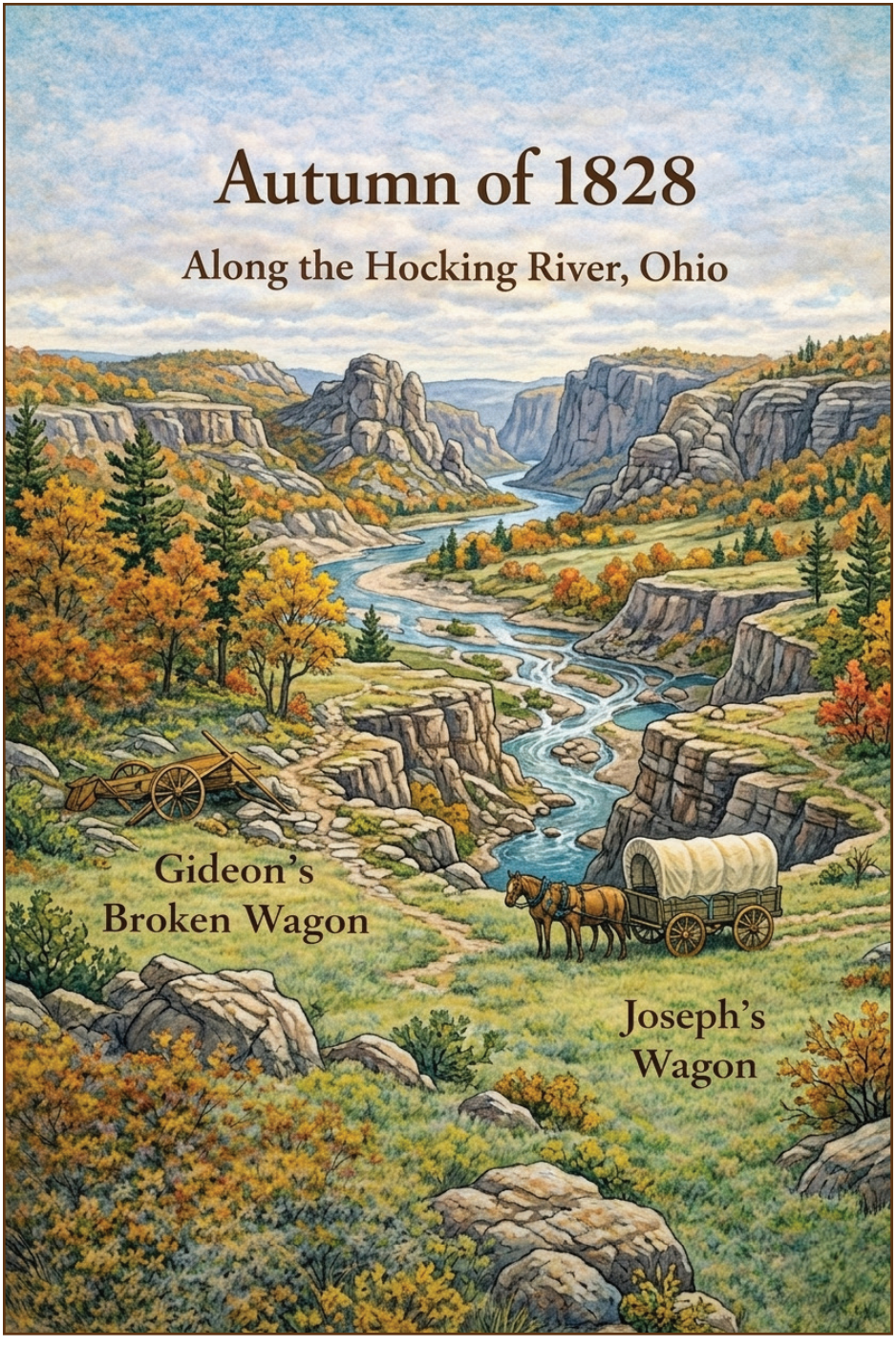
# 14
# Multiply

## Leverage & Magnify Your Efforts

*The right tools make hard work easy.*

Once again, Thomas sat hunched over the kitchen table surrounded by binders, random piles, and overdue receipts spread in careful rows. His systems were helping, but the busy work never stopped. He could barely keep up.

A few clients still hadn't paid, the tenants were calling about a leaky sink, and his phone buzzed with messages from new buyers. Between contracting, resale, and his small investments, the orchards he had planted were growing faster than he was ready to manage.


Autumn of 1828
Along the Hocking River, Ohio
Gideon's
Broken Wagon
Joseph's
Wagon

He was staying up past midnight every night, recording sales by hand, checking messages, and chasing invoices. He felt like he was still drowning.

"This is insane," he muttered. "I'm working harder than ever, but it feels like I'm stuck on a hamster wheel."

Sarah walked in, felt his stress, noticed the piles on the table, and shook her head. "Thomas, you need help. You can't keep doing everything the old way. You're making it harder than it needs to be."

Thomas sighed. "I don't know any other way."

That night, he opened Johnny's journal and read,

*Sharp axes fall trees faster than dull ones. Hone your tools daily, and your work will be multiplied.*

Hard work was moving Thomas in inches, but he needed to move a foot at a time. He considered Johnny's words: *Sharp axes fall trees faster than dull ones.* And then, he understood: *Leverage is the gift of wisdom. It allows you to work once and reap rewards many times.*

The very next day, he sat with a younger contractor on the job site. The kid saw Thomas working on his receipts and invoices.

"You're still doing all this on paper?" the younger man asked, laughing. "Man, that's like chopping trees with a hammer. Take a look at this—it'll save you hours." The man pulled out his phone, tapped a few times, and showed Thomas an app that tracked hours, invoices, and receipts automatically.

Autumn of 1828

Today I saw a farmer named Gideon and a few of his boys wrestlin' with his wagon, the back wheels sunk deep in the mud. The cart was heavy with corn, yet the wheels were chipped, broken, and without any grease. The horses had near given up, and Gideon himself was spent from all his pullin' and shoutin'.

They strained at the ropes 'til sweat darkened their shirts, but the wagon would not budge more than an inch. Backs bent like bows, faces red with effort, the men grunted and heaved, yet the wheels stayed buried fast in the rutted earth. I took pity and stepped in beside them, settin' my shoulder to the wood. Together we pushed and shoved, but brute strength alone was no match for the weight.

As we paused to catch our breath, I noticed a thick fallen branch lyin' off the road, long and

*Time to multiply and sharpen my axe*, Thomas thought, and he downloaded the app that night. He set it up and could soon see where every dollar was going, which jobs paid most, and what costs he could cut. It was like turning chaos into order overnight. He could even throw away those piles of receipts cluttering the kitchen table.

That weekend, he applied the same lesson to his tool resale business. Instead of handwriting descriptions for every tool, he used AI to generate tool descriptions for him. Instead of storing receipts for the year in shoeboxes, he used a scanner app on his phone to automatically categorize and digitize everything. Suddenly, Thomas had something he hadn't enjoyed in years: a little more time. And with time came ideas.

*What if*, he thought one evening, *I use this time to build something that works for me even while I sleep? Something that will provide residual income for my family.*

He went back to his orchard list and realized he hadn't started his idea to create an online course for new contractors. He mapped out a few ideas and decided to try.

He set up a simple camera in the garage, built a makeshift studio, and recorded his first YouTube video: a five-minute tutorial on repairing a leaking faucet. Nervous, he uploaded it. To his surprise, a handful of viewers watched. Then comments trickled in:

"Thanks for the clear explanation!"

"Thanks for saving me money!"

stout as any tool a man might wish for. We dragged it over and wedged one end beneath the axle, bracing the other end against a stone. With the branch set just right, we leaned our weight upon it.

The wagon groaned, then lifted. The wheel rose free, slow but sure, and the cart rolled clear of the rut. What an hour of pullin' could not do, we accomplished easily after a moment of thinkin' multiplied our efforts.

An hour later, further up the same road, I met another farmer named Joseph all by himself, rollin' smooth along with a full wagon of timber. His wheels were stout, greased, and true. He whistled as he drove, while poor Gideon still groaned behind us, his cart slow and creakin'.

The sight was plain as any sermon. The man who won't tend to his tools pulls his wagon without

"I'm never calling a plumber again. Do more videos!"

Encouraged, he made another. And another. Soon he was posting weekly tips for contractors, simple DIY repairs, and even lessons he was learning about money and business.

Sarah peeked in one night as he edited a video. "You're enjoying this, aren't you?"

Thomas grinned. "It's like I'm teaching my younger self. And with every video I post, I'm multiplying—it's like planting another tree."

But he didn't stop with YouTube. With Sarah's encouragement, Thomas bundled his tutorials into a basic online course: "Contracting Made Simple: How to Run Jobs and Get Paid Without Losing Your Mind."

He filmed modules in his garage; outlined steps for bidding, invoicing, and managing clients; and uploaded it to an LMS course platform. At first, only a few people bought it. But the beauty was that Thomas only had to create it once. Each new student added income without extra hours. Finally—money while he slept.

It was his first digital orchard.

Weeks later, Sarah noticed a change. Thomas was home earlier. He had time to read to the kids, time to think, time to breathe.

"You seem… happier, even lighter," she said.

Thomas nodded. "I stopped chopping trees with a dull axe, and I started planting trees that grow apples even while I sleep.

wheels. Hard work moves him, but not far. Activity alone don't bring much progress.

Later I sat with a miller named Pratt. He told me of the old days before waterwheels when men ground corn by hand with stones. "We worked 'til our arms near fell off," he said, "but now the wheel does in one hour what a hundred men could do in a day."

Then he leaned close and said, "The wise man don't just work hard. He finds the right tools to multiply his strength, and he sharpens and takes care of 'em." He tapped the mill beam with his knuckle. "A greased wheel rolls easy while a dry one groans and breaks. A good plow cuts straight and deep, while a poor one leaves the ground half turned."

He smiled slowly then, with a twinkle in his eye he added, "Most folks wear themselves out pushin'. The wiser ones learn to sharpen, oil, and mend.

Then came his first test. A sudden flood of tool orders hit after some modest growth in his YouTube viewership. Normally, that kind of rush would have buried him.

But with his new system, automated tracking, pre-made templates, digital tools, and the cushion of income from his online course, he filled each order on time.

Instead of panic, he felt prepared. Instead of exhaustion, he felt energized.

"I think I finally get it. Everyone works hard. But only the wise work with leverage. And now our orchard isn't just in the ground. It's online too."

• • • • •

*Remember to sharpen your tools every day for sustained harvests! Watch this guide to powerful digital tools for business and success. The right tools make hard work easy. Keep your Money Tree thriving and efficient—find this free resource and more at TheSecretJournal.org.*

*Would you like to improve your life in ninety days? take the challenge: TheSecretJournalChallenge.org.*

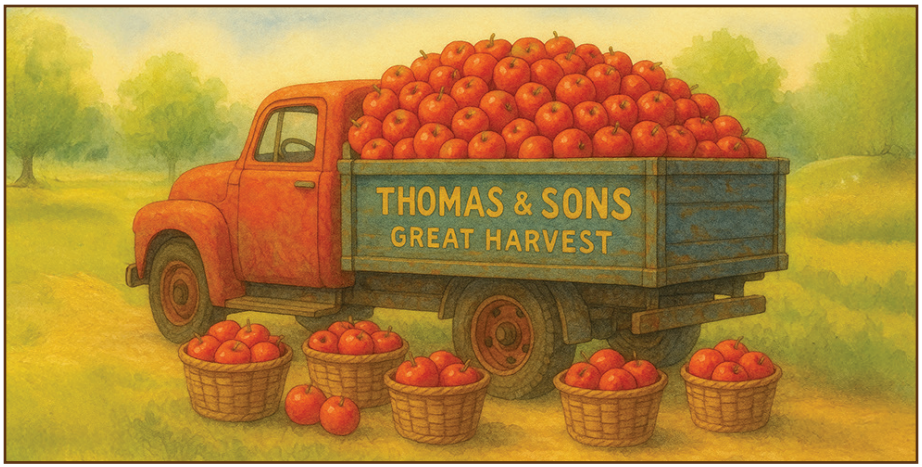
That's how the work gets lighter, and the harvest grows heavier."

I took that idea to heart:

**Sharp axes fall trees faster than dull ones. Hone your tools daily, and your work will be multiplied.**

I once knew a neighbor who chopped for days with a dull axe. His friend sharpened his blade for but an hour, then cut twice the trees in half the time. The difference was not effort, but leverage.

I must remember this lesson well. A man can spend his days draggin' wagons through the mud or choppin' trees with a dull axe, sweatin' and strainin' for little gain. Or he can stop, sharpen the blade, oil the wheel, and set the work right. Hard labor has its place, but leverage multiplies.



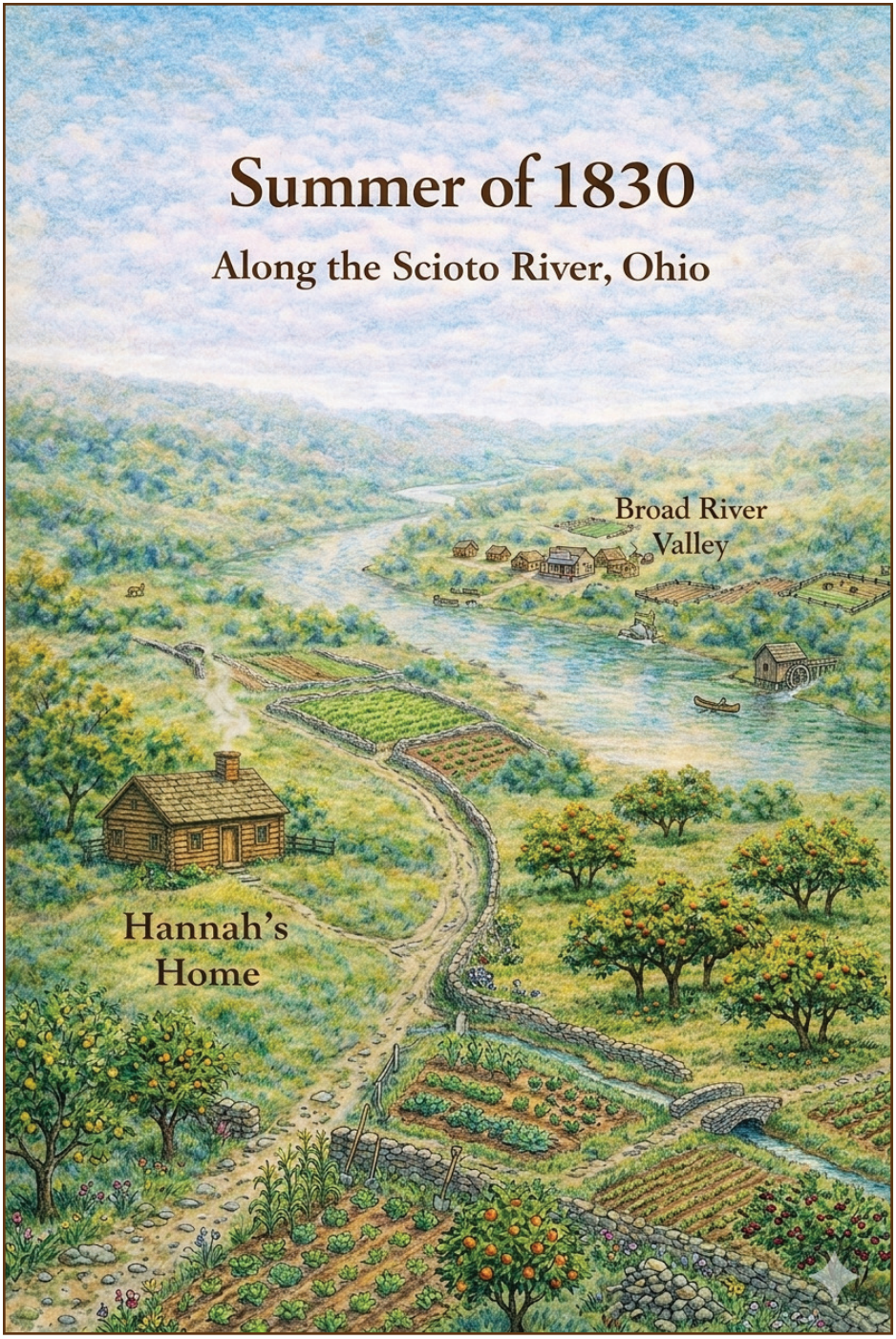

# 15
# Harvest

## The Season of Reward

*Progress from a single seed to a yearly harvest.*

Thomas had come a long way. New systems, new tools, new streams of income—he was entering a fresh season in his life. That afternoon, his phone buzzed. An email notification popped up: "New Course Sale – Contracting Made Simple." He blinked, opened it, and saw three more. At first, he thought it was a glitch. But it wasn't. One of his YouTube videos had gone viral overnight.

He had reached out to some home improvement channels he'd found and asked if any of them would be interested in


Summer of 1830
Along the Scioto River, Ohio
Broad River Valley
Hannah's Home

doing a collaboration on some videos. One of the channels had shared his video, calling it "the clearest tutorial online for small contractors."

Within hours, even more messages flooded in from builders, handymen, and homeowners:

"Thank you for this, man. You saved my weekend."

"Do you teach more of this stuff?"

"I just bought your course! Worth every penny."

Thomas's hands trembled as he refreshed his dashboard. The numbers kept climbing. He called out, "Sarah! You need to see this!"

She hurried in, wiping her hands on a dish towel. When she saw the screen, her mouth fell open. "Is that… real?"

He nodded, still stunned. "It's real. People are actually buying it."

Sarah screamed and threw her arms around him. "Thomas, this is it! This is your apple harvest!"

By the end of the week, he'd earned more from the course than he usually made in a month of contracting. The systems he'd set up, the invoicing app, the templates, and the automated emails all started working like a well-oiled machine.

He could finally breathe. But there was still one more mountain to climb before taking care of Callahan: the day-to-day grind of the contracting jobs themselves.

Summer of 1830

The mornings come warm now. The air is thick with the hum of bees and the sweetness of ripenin' fruit. I rose before sunrise and walked to the apple grove above the river, the one I planted near six years past.

What a sight it was. The branches bent low beneath the weight of apples, dark red and wet with the mornin' dew. I laid my palm against the bark of the first seedlin' I ever planted in this valley, and it felt alive under my hand, steady as a heartbeat. I felt like a proud father lookin' upon his own child.

I remember the day I pressed its roots into the ground. The soil was stubborn then, full of stones and doubt, and I wondered if anythin' would take hold. I watered it with more hope than sense, whisperin'

One morning, while at the supply store, Thomas ran into Ed. Well known in the community for his honesty and work ethic, Ed was a seasoned contractor, gray haired, strong, and steady. He had run his own company for decades until health issues and the economy caught up to him. Now, he was between jobs and helping out wherever he could.

"Ed," Thomas said, shaking his hand. "You still know the trade better than anyone. You ever think about getting back in?"

Ed chuckled softly. "Son, I'd love to. But the body's not what it used to be. My health is better, but I can't climb ladders anymore."

Thomas smiled. "Then don't climb them. Help me run the business. Handle the calls, the schedules, the bids. You'd be helping me more than you know."

Ed studied him for a long moment. "Are you serious?"

"Completely."

Ed laughed and then nodded. "I'm interested."

Ten days later, Ed was on board. He took the weight off Thomas's shoulders like a man who had been waiting his whole life to do it. Clients respected Ed. Workers listened to him. And Thomas finally had time to think, build, grow, and work *on* his business without being stuck *in* his business.

By the end of the month, the flood of online students hadn't slowed. Every night, a little bell on his laptop would ping. Another course sold. Another seed planted. This soothing sound helped him sleep at night.

a prayer over every seedlin'. Back then I only believed it might bear fruit. Today, I know.

**A man never forgets his first harvest: the joy of seein' faith turn into fruit.**

I filled my sack with apples, and each one felt like a memory made solid; every mile walked, every night slept in the rain, every "no," and every harsh word. I sat beneath the shade of that apple tree, bit into a ripe apple, and laughed like a boy again. It tasted of patience and perfection.

Along the path came a widow named Hannah, with two boys trailin' close behind. They had walked far with little to eat. I handed each of them a couple of apples, and the boys' eyes near shone brighter than the sun. Then I pressed a few seeds into Hannah's palm and said, "Plant these

A month later, Thomas pushed open the glass doors of the bank. His pulse quickened, but this time it wasn't from fear. He walked to the counter and nodded to the teller. "I'd like to make a mortgage payment." As the transaction cleared, he exhaled slowly. Then he leaned forward, waiting.

The teller looked up in delighted surprise. "That catches you up, Thomas. You're back in good standing."

Thomas returned her smile. "Now I need a cash withdrawal from my online business accounts."

A few minutes later, the teller slid five thick envelopes across the counter. Thomas gathered the bills carefully, the weight of them solid in his hands. It wasn't just money, it was closure. Thomas exhaled so deeply it felt like years of weight had left his chest. Outside, he paused on the sidewalk, staring up at the wide blue sky.

A short while later, Thomas strode into Callahan's office with a quiet confidence, the weight of months of toil lifting from his shoulders as everything finally came together—his online courses exploding with new members, tool sales multiplying like rows in a thriving orchard, and his sharpened systems channeling income like steady furrows guiding water to thirsty roots. He was ready to settle things with his nemesis once and for all. It was time to cut the noose that had dragged him down since taking out that desperate loan.

Callahan looked up from behind his desk, smirking as if expecting a beggar pleading for more time. His voice dripped

by your cabin. They'll feed your sons long after you're gone."

She asked, "How can I repay you?"

I told her, "Help the next traveler you meet. Give your future seeds to those in need."

She thanked me through tears, and I watched her go 'til the trees hid her from sight. The apples in her hands would soon be gone, but the seeds would be remembered forever. Her kindness would grow and change lives.

That evenin' I lingered by the river as the light faded. The orchard stretched before me like a prayer answered slow and sure. I thought of all the places I'd been chased from, all the fields that refused me, and all the voices that once mocked my sack of seeds and my pot for a hat. I forgave them all. "By their fruits you shall know them."

with condescension: "Do you have a payment, Thomas? Or another excuse?"

Thomas dropped the five thick envelopes onto his desk. "This should cover everything I owe you, plus interest and late payments," he said, his voice steady.

Callahan's smirk faltered. He thumbed through the cash, eyes narrowing. "Well," he muttered as he wrote out a receipt. "It seems you conjured a miracle. What bank did you rob?"

Thomas stood a little taller. "No miracle. Just hard work and a lesson learned." Then he leaned in and locked eyes with Callahan, his voice focused and clear: "You won't be hearing from me again. And you might find fewer folks around here knocking on your door for loans."

He turned and walked out as Callahan yelled, "Wait, stop! How did you pull this off? What did you do?"

Thomas paused at the door and turned back just long enough to say, "I listened to my Uncle Johnny Appleseed."

Then he stepped outside.

Behind him, Callahan stood frozen, scratching his head. *Johnny Appleseed?* he thought. *Who on earth is Johnny Appleseed?*

That night, Sarah found Thomas sitting on the porch with Johnny's journal open in his lap. The wind rustled the pages until they landed on one he hadn't seen before. On it were these words:

As I write tonight, I see that a harvest is more than apples hangin' on a branch. It is the moment a man knows that nothin' he did was wasted, that every act of faith, no matter how small, took root somewhere and brought forth a harvest.

So I close my journal tonight with a full belly and an inspired heart, grateful for the work, the power of faith, and the wonder of it all.

*A man never forgets his first harvest: the joy of seein' faith turn into fruit.*

Thomas read it aloud, voice trembling.

Sarah sat beside him, resting her head on his shoulder. "You did it," she whispered. "You held on long enough for the harvest."

He smiled, eyes glistening. "No—*we* did it. And we're not done planting."

Several months later, Thomas pulled into the driveway in a new truck (the one from his vision board, bought with no payments). The late afternoon sun glinted off the polished hood. The yard was green, the house freshly painted—a symbol of how far they'd come.

He stepped inside, setting his keys on the counter. Sarah worked on dinner nearby.

"Smells good," he told her.

They looked through the window out over their yard, their hearts content and filled with happiness as they watched the leaves of their newly planted apple trees shimmering in the sunset.

• • • • •

*You've planted the principles—now scale them into true financial freedom! Watch our video titled "Using Solid Wealth-Building Steps to Secure the Future." Turn knowledge into generational security—start scaling today at TheSecretJournal.org.*



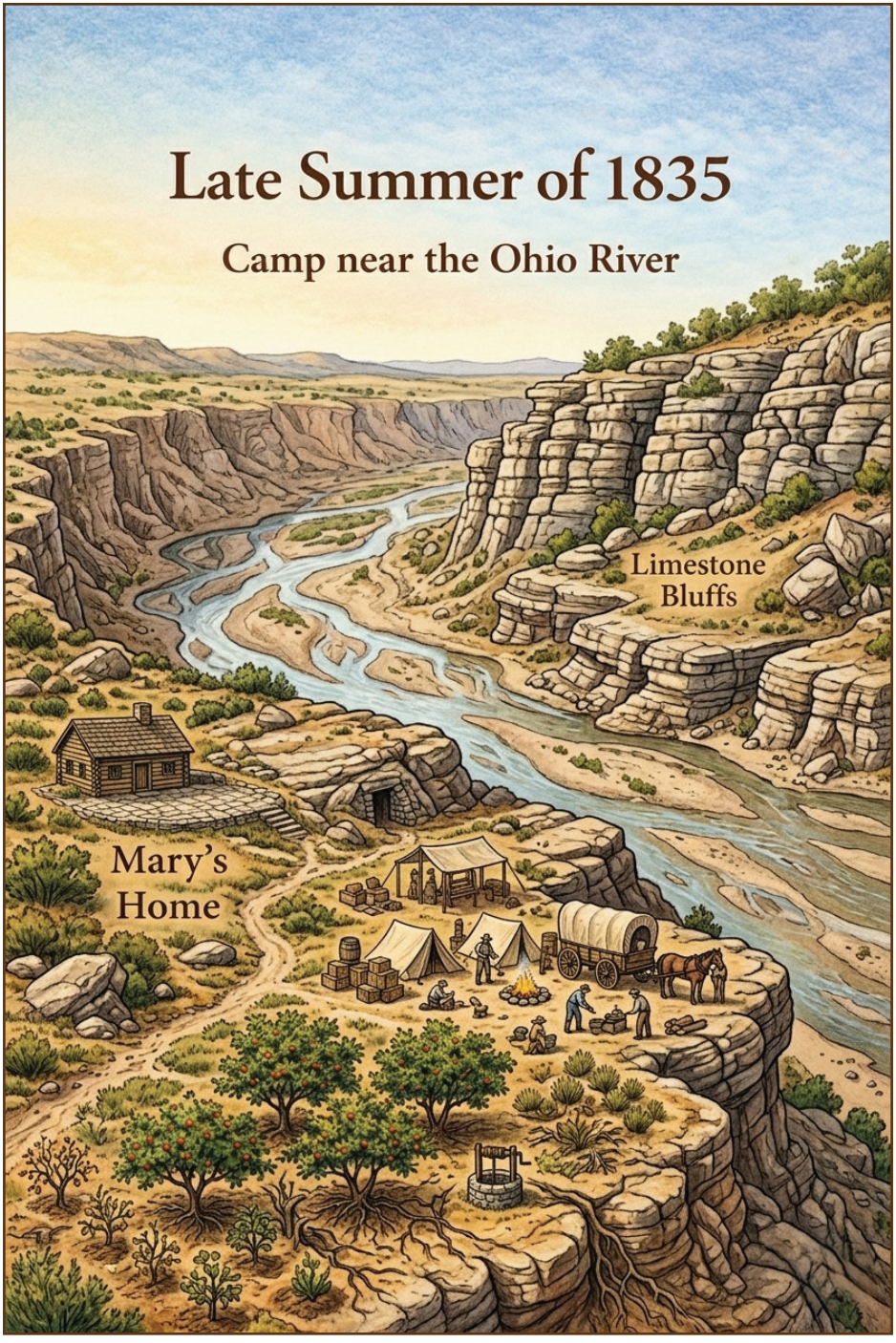
# 16
# Protect

## Planting Family Trees for Future Generations

*Provide orchards that protect and keep giving after you're gone.*

The next Sunday, Thomas sat at the kitchen table, Sarah and the kids gathered around, their elbows on the table, eyes curious but unfocused. What was the purpose of this family meeting?

"Alright," he said, tapping his notebook. "Tonight, I'm going to teach you how money really works. How to grow it, use it, and make it last. The stuff my dad tried to teach me that I wish I'd listened to when I was your age."


Late Summer of 1835
Camp near the Ohio River
Limestone Bluffs
Mary's Home

He launched into what he thought was a great explanation. Words like "income streams," "investment yield," and "financial literacy" spilled out of his mouth. The kids nodded politely, but their faces were blank. They had no clue what he was talking about.

"Any questions?" he asked hopefully.

His son raised his hand. "Dad, what's a yield?"

Thomas paused. "It's—uh—something that grows."

His daughter frowned. "Like an apple tree?"

He sighed, rubbing his forehead. "Sort of."

Sarah leaned against the doorway, a knowing twinkle in her eye. "You lost them at income streams."

Thomas laughed and shook his head. "You're right. I'm doing it again—trying to make something simple sound complicated."

He looked at his kids. "Alright. Let's start over." He took an envelope from a stack on the counter and put it on the table. On the back, he wrote five steps:

1. Make more money
2. Separate your money
3. Give to church and charity
4. Automatically invest
5. Save and spend the rest

He slid the envelope toward them. "That's it. Whenever you get money, follow these steps. If you can do these five things, you'll always be okay."

The kids leaned in, reading over the five steps silently.

Late Summer of 1835

Tonight I sit by the fire beneath a stretch of quiet sky. The wind moves through the grass like the breath of the earth. My pack rests beside me, lighter than it once was. Most of my seeds are gone now, scattered in hands not my own or planted in the ground.

This week I stayed with a family whose farm borders the river bend. Their orchard was young with only a few seedlings standin' brave against the early frost.

The father asked if I might show his children how to tend them, how to wrap cloth around the roots when transplantin', and how to heap earth high before winter to guard those

"That's it?" his son asked. "That's how you get rich?"

Thomas chuckled. "That's how you become financially free. Being successful with money is a series of daily habits."

The kids nodded again, this time pretending to understand, but he could see confusion in their eyes. They didn't really get it. Not yet.

Thomas looked around the kitchen for something—anything—that might make the idea real. His eyes landed on the three mason jars he and Sarah had used to divide their money sitting on a kitchen shelf.

"Okay," he said, standing up. "Forget the envelope. Let's do this." He placed the jars on the table and labeled them with masking tape and a marker: "Give," "Invest," "Save/Spend." He turned back to the kids and held up a handful of coins: "Most people make money, and they spend it all or put it where it can't grow. Every last penny." He dropped all the coins into the "Save/Spend" jar. *Clink*, *clink*, *clink*. "That's what keeps people stuck."

Then he pulled a few coins back out. "But the wealthy learn something different. They divide their money into all three categories every single time they get paid." He dropped a few coins into "Give."

"First, they give to their church, to charity, or to help someone in need. That's how you keep your heart in the right place and expand your wealth in valuable ways you can't put into words or into your wallets."

Next, he dropped a few coins into "Invest."

roots. I taught them the importance of protec-tin' the young seedlings with a fence.

The oldest boy held the spade wrong, and the youngest ran off chasin' fireflies, but their laughter filled the dusk like music. I showed them how to water slow and steady, how to lift a leaf and check for worms, and how to whisper a small prayer before coverin' a seed.

When the work was done, the mother, Mary, brought us stew. The children sat close, askin' how far I'd traveled and how many trees I'd planted.

I could not count them all, so I smiled and said, "Enough to know that the fruit matters less than who learns to grow it."

That night, as I rolled my blanket by the fire, the father thanked me for teachin' his

"Then they invest automatically. This means setting up automatic deposits through your investment account so you only have to make the hard decision once! That's how you grow money seeds into money trees."

The kids laughed. "There's no such thing as a money tree, Dad!" one of them said.

"Sure there is," Thomas replied. "Every tree is a money tree if you understand how it works." The kids giggled, but Thomas went on. "Think about it," he explained, pointing toward the window. "You plant a tree, and one day it grows apples. You can sell the apples and make a little money. Or you can take those same apples and make something even better: apple juice, apple pies, maybe even jars of applesauce. You sell those, and suddenly your tree really is a money tree."

Finally, he dropped the rest into "Save/Spend."

"And whatever's left after you add money to the first two jars, you first save for a rainy day or a future goal. Then you spend what's left. Guilt free. Because you already took care of the important things."

The kids watched carefully, their wide eyes filled with excitement now.

Thomas handed each child a small pile of coins. "Alright, your turn. Decide what percent you want for each category and split them up into the jars."

They eagerly scooted closer. Coins clinked against the jars as they debated, laughed, and rearranged their piles of coins. His son tried to sneak more into "Save/Spend" until his daughter protested: "No fair! You're supposed to plant some of your seeds too!"

children. I told him the truth—that they had given me more than I'd given them. Their hands were small, their minds were open, and their hearts were willin'.

I thought on all the towns I've passed, the fences fallen, the trees lost to storms, the orchards gone wild, and those promises that were broken. Yet it all feels worth it now, for I see what I could not before.

I was never meant to tend every orchard myself. I was meant to teach others how.

**Teach your children to plant, and their orchards will reach farther than yours ever could.**

Though I have no children of my own, I find sons and daughters wherever I walk. And my siblings

Thomas smiled. "She's right. The ones you plant in 'Give' and 'Invest' are your seeds. Those seeds grow into trees and eventually into orchards that spread as far as you can see."

He could almost see the idea click behind their eyes.

"So if I keep doing this every week," his oldest said slowly, "then my orchard gets bigger?"

"Exactly," Thomas said. "The trees you plant today feed you tomorrow. Just like your Uncle Johnny Appleseed taught."

The kids grinned from ear to ear. They weren't confused anymore. They were excited for the future.

Sarah still stood behind Thomas at the doorway, watching the children arrange the coins, her eyes shining.

Thomas turned to look at her. "Did I lose them that time?" he teased.

She shook her head and beamed. "I think that lesson stuck." After a moment of silence, she whispered, "You're planting more than lessons. You're planting a future of independence, hope, and joy."

Thomas nodded quietly, feeling pride swell in his chest. Then he realized something profound. His kids weren't the only ones who needed this knowledge. Most everyone around him—grown-ups, neighbors, coworkers—had been overwhelmed by a world that made finances seem complicated and intimidating.

Schools, and society had failed so many people by never teaching these simple truths about success and money.

Later that week, Thomas opened small investment accounts for each of his children to protect them in the future. Then,

have children at home, my nieces and nephews. I feel a deep fondness for them.

I hope to pass along to them someday the lessons I've learned on this journey. I think of them often, and I yearn for their happiness and success in life.

I sincerely hope and pray that the lessons I share in these pages will protect their futures. That they'll build true wealth with wisdom and prudence, all while grounded in generosity and faith.

Whether they plant apple trees or follow some other path, I hope they'll take these principles to heart.

They may not find much of use in these words now, still bein' so young, but when the time is right, and they're ready to learn, perhaps they can

he gave them each their own set of three jars labelled "Give," "Invest," and "Save/Spend."

He called them over. "These accounts are your orchards. I'll match everything you invest. You can watch them grow as long as you keep planting those seeds."

His youngest held her coin jar proudly. "Dad, how long until our trees grow fruit?"

Thomas laughed. "It takes time. But one day, you'll look back and be amazed at how much they've grown."

Things were coming together financially for Thomas as well. The debts that once loomed like an endless winter storm were paid, allowing him to reap the rewards of his persistence and savor the harvest. That afternoon, he received a call from an unfamiliar number. There was an investigator on the phone asking pointed questions about Callahan, the loan terms, the threats, and the harassment.

Thomas answered truthfully without holding back. He recounted the condescension, the drive-bys, his daughter's encounter, and the public humiliation. He didn't think much of it beyond having a chance to unburden his story. Then he hung up and returned to his work.

Several days later, Sarah's voice called urgently from the living room: "Thomas, come quick! You have to see this on the news!" He hurried in, freezing in place as the headline scrolled across the screen: "John Callahan Under Investigation. Loan Office Shut Down amid Predatory Lending and Fraud Investigation. Owner Accused of Threats, Illegal Business Practices, and Misuse of Funds."

find some wisdom and truth in these lines. Perhaps they'll feel my protection helpin' them along.

Some will plant their own trees, others will carry on my lessons, and in time, both will bear fruit.

When I'm gone, I hope they remember not the man with the silly pot hat, the worn clothes, or the bare feet but the truth I have carried mile after mile:

Every seed a man shares seems to carry on farther than he ever walks.

Reporters swarmed the familiar office as officials carted out boxes of files. The place Thomas had once dreaded entering was now exposed as a den of deceit. Sarah looked at him, wide-eyed, her hand covering her mouth in shock. "Can you believe it?" She reached for his hand, and for a long moment, they stood together in quiet relief, not celebrating—just grateful that the storm had finally passed.

That night, after the kids were asleep, Thomas read in Johnny's journal:

*Teach your children to plant, and their orchards will reach farther than yours ever could.*

He closed the journal, a gentle smile on his face. He didn't just feel like a provider. He felt like a teacher, a planter of habits that could outlive him.

*Tomorrow*, he thought, *I'll start writing down everything I've learned. Not just for my kids, but for anyone who wants to learn to plant their own orchard.*

The greatest gift, he realized, wasn't the money itself. It was the truth that anyone could grow their own trees and create orchards of wealth. And that night, Thomas felt peace and happiness because the next generation was already planting.

• • • • •

*The greatest legacy is one that outlives you—build it now! View our free course "Teaching Wealth to the Next Generation." Plant seeds that bear fruit for generations—access the course for free at TheSecretJournal.org.*



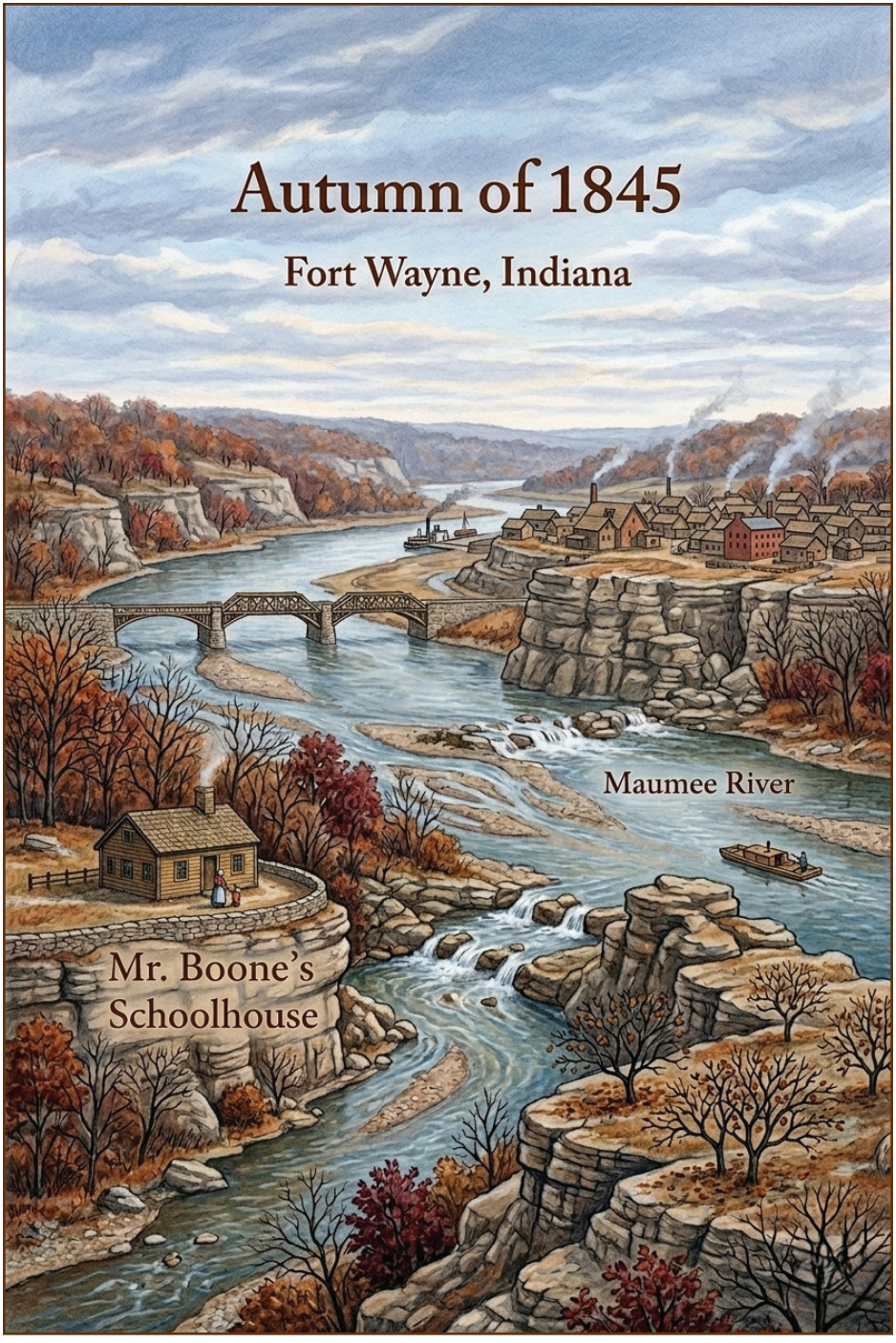
# 17

# Reap

## The Season of Reflection & Joy

*Joy grows not by how much you earn but by how many lives are changed.*

A few nights later, Thomas sat on the porch with Johnny's journal open on his lap. The sun was fading, and the trees in his yard glowed golden in the light of the sunset. The weight of the Callahan ordeal still lingered in his mind. Even though enduring near ruin, humiliation, and constant threats had been terrible, Thomas had emerged with invaluable lessons etched into his soul. Callahan had shown him what *not* to do—how *not* to treat people by exploiting desperation for personal gain rather than offering a hand up.


Autumn of 1845
Fort Wayne, Indiana
Maumee River
Mr. Boone's
Schoolhouse

Thomas reflected on the dangers of debt, how it could strangle a person by cutting off growth and hope until nothing but barren branches remained. Yet, in the long term, he saw how the universe balanced the scales; people like Callahan might take advantage in the short term by preying on the vulnerable, but justice, like a patient harvest, would eventually reap what was sown.

Gratitude filled Thomas as he thought of his family, now secure and thriving. He vowed never to become like Callahan—never to mock the struggling and never to wield money as a weapon of control. He had learned that wealth without charity and generosity held no real rewards. It benefitted no one and left a legacy of emptiness.

Thomas inwardly committed to teach these hard-won truths to his posterity, ensuring his children grew roots deep enough to withstand their own storms. In this way, the pain inflicted by Callahan transformed into fertile soil, allowing Thomas to reap a legacy of abundance, where every act of giving back multiplied like seeds scattered across endless fields, feeding generations yet unborn.

Thomas could see results from Johnny's ideas in every aspect of his life. The calm in his home, the steady hum of his business, the laughter of his kids as they tended their little jars on the counter. The debt was gone, and the investments were growing. The fear had eroded away. He now had complete hope in the future.

But in its place came a quiet question that lingered in his heart: *What now?*

Autumn of 1845

I grow older now. My mind is weary, and my back is bent from miles of walkin' and years of plantin'. Yet my heart is full, for the orchards I see around me are no longer mine alone.

The long years of hardship and toil have brought me both peace and plenty.

I have reaped many blessings. The greatest of these blessings is to see the trees I've planted producing plenty for the countless people I've met along the way.

Children gather apples from trees I planted long ago. Families trade fruit from groves I once sowed and scarcely remember.

He looked down at the journal in his lap and turned the pages slowly, running his fingers over the wisdom etched in faded ink that had carried him through so many storms. Thomas realized the only way to truly honor the miracle of Johnny's journal and the lessons he had learned from his words was to share it with others.

He decided it was time to teach people, beyond just his kids. He dreamed of extending those lessons to the world, nurturing strangers' orchards as Johnny had once nurtured his. But he started small.

A few friends at church asked how he'd turned things around. Then a neighbor wanted to know how he managed his side businesses while still finding time for family.

So one night, Thomas invited them over. He cleaned up the basement, set up a folding table and chairs, and propped an old whiteboard against the wall.

When everyone arrived and settled in, he smiled nervously and said, "Alright, I'm not a financial advisor. I'm just a guy who learned the hard way. But if you'll let me, I'll show you what worked for me. I believe it could work for you too."

He drew three words across the board: *Seeds*. *Trees*. *Orchards*. Then he told his story—the jars, Callahan, the small changes, and the lessons that turned into big results.

At first, people just nodded politely. But then he explained how most people treat money the way they treat apple seeds: They throw it away without a second glance. He taught them how money could be separated, how every dollar was a seed,

Yesterday I came to a settlement where a row of saplings I had given away six years back now stood taller than the cabins nearby.

A young boy named Samuel ran to me, grinnin' from ear to ear, and he held out a bright red apple.

"This is from your trees," he said.

I smiled, though in my heart I thought, "No, lad, it's from yours, for you tended it."

Later that evenin', I took supper with a schoolmaster named Mr. Boone. As we ate, he told me, "Your trees feed bodies, but your wisdom and example feed minds. Every man you've taught to plant and nurture will pass that lesson on for generations."

and how anyone could start planting even with very little. Soon they all leaned in, intent on his words.

When he finished, one woman said quietly, "Thomas, I wish someone had taught me this twenty years ago."

Her words stayed with him that entire week. For once, he wasn't just fixing things or surviving. He was giving people hope and a second chance.

Over the next few months, Thomas was invited to speak at schools, church groups, and community centers. He kept refining his message, making it simpler each time, just like he had for his own kids. He called his presentation "The 5 Steps to Financial Freedom."

People loved it. As he'd finish a class, he could see his audience's eyes bright with inspiration and understanding. Teachers, single parents, and business owners were all realizing that managing money didn't have to be complicated. He handed out simple worksheets and encouraged everyone to get their own jars.Within months, hundreds of people were following his system. Some started small investment accounts. Others paid off old debts. A few even began teaching their kids.

One evening, after another large financial class, Thomas sat in his car to absorb everything that had happened. He thought about how far he'd come, from the man drowning in bills to the man helping others find financial peace.

He whispered, "Thank you, Johnny. You changed my life, my income, my future, and my posterity forever."

At home, he began compiling everything he'd learned into a binder he titled "The Family Playbook."

His words humbled me, for I never started as a teacher, only a sower of seed.

But when you follow your purpose in life, sometimes it takes you places you never expected. And often those paths end up bein' the most rewardin' over time. One of the only things that warms my heart more than a growin' tree is a growin' mind.

So tonight, I write this plain:

**When you pass on wisdom, you're plantin' trees whose shade and fruit will one day comfort strangers you'll never meet.**

I have walked far with my sack of seeds. I gave them freely, sometimes to mockers,

"This isn't just for us," he told Sarah. "It's for everyone who wants to start their own orchard."

A few weeks later, he finished a workshop at a local high school. As the students left, a young man approached him.

"Thomas" he said, "your five steps are life changing. But once I do all that, what's next?"

Thomas paused. "What's next?"

The student nodded. "Yeah, like, how do I build real wealth?"

That question stayed with him all night. He pulled out a fresh notebook and began sketching diagrams, trees, seeds, orchards, and arrows pointing to growth. He thought about his own journey and what had truly created lasting change and steady streams of income. That's when he remembered there were two more lessons that Johnny had taught him. There were two more steps to add to the first five:

6. Add Real Estate and Business. Learn to buy or build assets that grow over time.
7. Use the Wealth Formula: Monthly Automatic Investments × Increase in Value × Time = Generational Wealth.

It wasn't about getting rich quickly. It was about doing the right things consistently over a lifetime, letting compound growth, real assets, and steady reinvestment turn effort into legacy.

The next day, he shared the new seven-step chart with Sarah.

Her eyes sparkled. "So now it's not just freedom, it's wealth?"

sometimes to believers. Not all took root, but enough did that I now see an orchard beyond myself, planted by many hands and tended by many hearts.

A man reaps joy not by how much fruit he grows but how many seeds he gives and lives he changes.

He nodded. "Exactly. The 5 Steps to Freedom teach people to get their systems in order. The full 7 Steps to Wealth—that's how you grow orchards that last generations."

That night, Thomas opened Johnny's journal one more time and read:

*When you pass on wisdom, you're plantin' trees whose shade and fruit will one day comfort strangers you'll never meet.*

He smiled, knowing he was following Johnny's advice, and then he closed the journal.

• • • • •

*Consistency is the secret sauce—even after success arrives! Learn how to pay it forward by supporting the Success and Money Foundation's mission. Keep growing and giving—find out how at TheSecretJournal.org.*

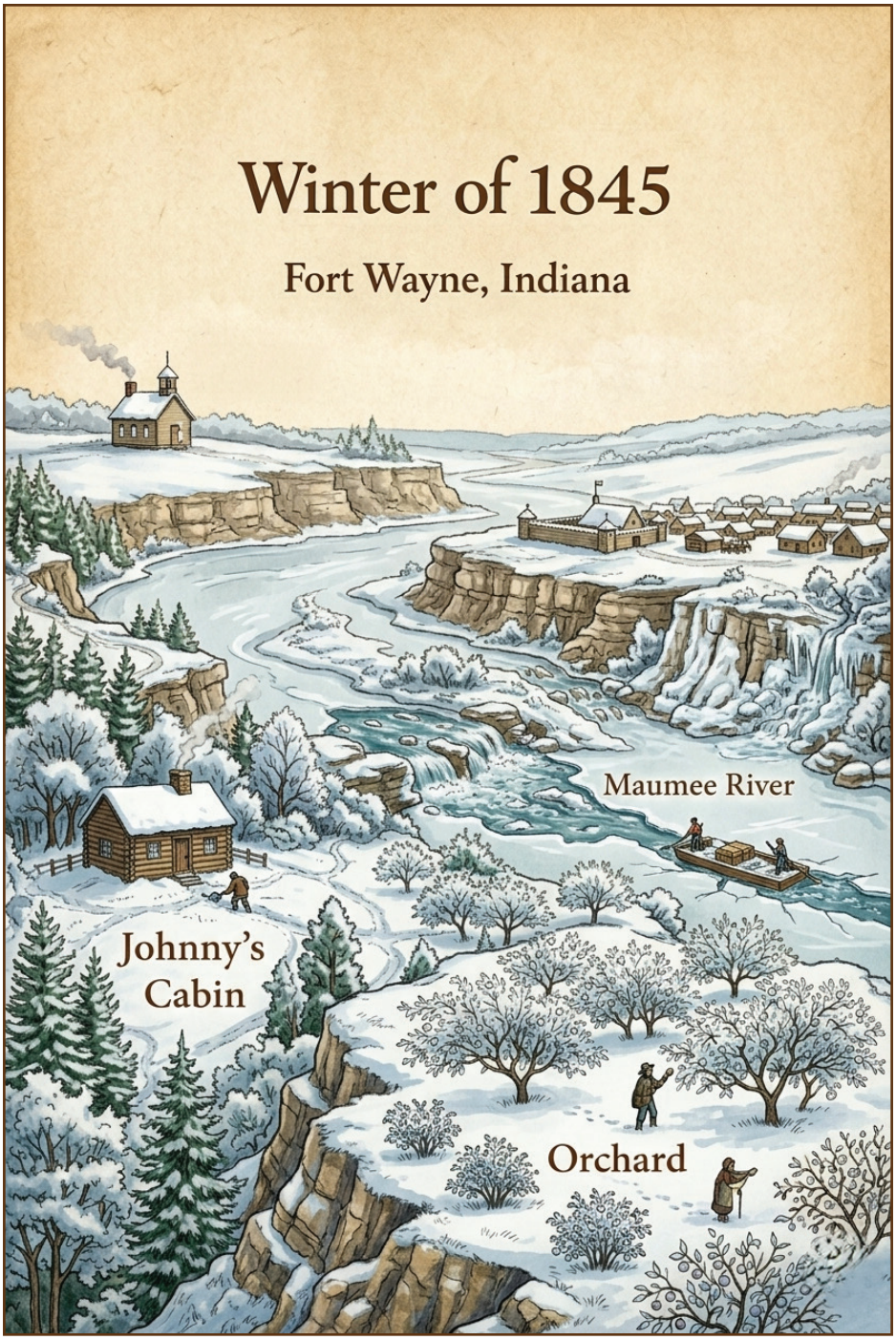


# 18
# Nurture

## Orchards of a Lasting Legacy

*True fulfillment is found in teaching others to plant their own orchards.*

Years passed. Thomas nurtured his orchards, and his wealth grew. But the message never changed. He kept teaching the seven steps over and over again at schools, in churches, in libraries, and at community centers. He would bring his jars, his simple charts, and even a mock "money tree." He'd start with seeds, then draw trees and orchards on whiteboards, feeling a warm glow swell in his chest as lightbulbs of epiphany ignited in his students' eyes.


Winter of 1845
Fort Wayne, Indiana
Maumee River
Johnny's Cabin
Orchard

Everywhere he went, someone would say, "Why didn't anyone ever teach me this stuff?" That's when he knew: his mission wasn't just to teach and inspire. It was to pass on the knowledge as far as he could.

It all began with his kids and three jars on a kitchen counter. But now, people were asking for worksheets, templates, and videos. Principals invited him to speak at school assemblies. A business group asked for a Saturday workshop. Church leaders asked if he could come teach their youth groups.

Thomas laughed with Sarah one night. "I'm teaching so many classes, I feel like I've got a full-time teaching job. But I've never felt more alive."

Sarah's eyes locked with his own. "That's because this is your calling. You were born to teach this." Thomas knew she was right.

He decided to make it easier for people to follow along. He filmed a simple video course called "Success and Money Habits: The 7 Steps to a Successful and Wealthy Life." It contained the same lessons he'd taught hundreds of times in person.

He uploaded it online for free.

Soon, people he'd never met began watching from other states, then other countries.

Emails poured in:

"Your video transformed my family."

"I opened my first investment account."

Winter of 1845

I have built myself a cabin on the edge of a quiet town, lookin' down upon a valley of trees I once planted with my own hands. From the window, I can see the orchard stretchin' far as the river bend. The snow lies heavy on the branches tonight, each limb bowed but not broken. My fire burns warm inside, and I am content. I am spendin' the rest of my days in peace.

My fire burns low, and my hands are slow. Yet before I lay down my quill, I would leave one last lesson, gathered from all my wanderin', my plantin', my successes, my failures, and my blessin's.

As I lay reflectin' on my seventy years of life earlier today, I was wonderin' whether my tireless travels and apple-seed plantin' had truly made a difference. I began to look at my life's work. I

"We just got out of debt."

"I finally understand money! You changed my life."

It was working! The orchard was spreading. Johnny's journal and his lessons from all those years ago were working for people here and now, just as Johnny had hoped they would. Other people's lives were changing just as Thomas's life had.

Thomas continued refining the system until it was as simple as breathing:

1. **Make More Money:** Solve problems. Add value. Study successful people.
2. **Separate Your Money:** Keep it organized. Track it. Give every dollar a job.
3. **Give to Church and Charity:** The secret to living is giving. Give your time and money.
4. **Automatically Invest:** Invest in your future every month.
5. **Save and Spend the Rest:** Live within your means and enjoy the journey.
6. **Add Real Estate and Business:** Build assets that grow and work for you.
7. **Use the Wealth Formula:** Monthly Automatic Investments × Increase in Value × Time = Generational Wealth

reviewed my journal and my other notes and felt the spirit of peace and happiness. I believe I made a difference.

I reckon I've walked near a hundred thousand miles by now, mostly on foot, followin' rivers and old trails. Along the way, I've set apple trees in maybe two thousand acres of ground, give or take, some land my own, some held alongside others.

There's land I've kept, land I've shared, and land I've handed over outright to folks who needed it more than I did. I never kept close count, but I know many families took root because of it.

As for the apples, I couldn't rightly say how many passed through my hands. Thousands, surely. Maybe a million or more, eaten by travelers, children, and men down on their luck. And there have been far more seeds than I could number. Millions

The process was simple but powerful.

And every time he drew it, he felt the echo of Johnny's wisdom playing out in the real world. Thomas wanted to make it available to even more people.

He sat down at his desk one weekend and began writing page after page. He turned the class notes into a small book. It had no big words, no confusing charts—just stories, examples, and steps simple enough that anyone could follow along.

When it was finished, he printed the books and started passing them out for free at his live events to students, families, and even strangers he met at the grocery store.

"Here," he'd say with a smile, handing one over. "This book could change your life. It changed mine."

Soon, the book had traveled farther than he ever could, passed from hand to hand, classroom to classroom, and family to family. Each one planted a little more of the orchard.

Ten years passed in what felt like the blink of an eye. Thomas kept living the same habits: teaching, giving, investing, growing, repeating. The results were remarkable.

The small rental he'd bought turned into dozens of properties. His online courses reached thousands of students. His trees had grown into countless orchards.

One evening, he and Sarah sat at the kitchen table surrounded by financial statements and photos from the early days.

scattered, planted, or given away, trustin' they'd find good soil somewhere.

I've shown more folks than I can remember how to tend an apple tree and what an orchard can mean to a family willin' to wait. If those plantings fed a few souls, brought some trade, or offered shade for a restin' body, then I reckon my walk's been worth the miles.

I have seen seeds sprout where I never expected. I have seen orchards lost to flood and storm. I have seen strangers fed by fruit from trees I planted long ago, when I was young and strong. I have seen orchards both flourish with teamwork and fail with deceit.

**The greatest orchard is not the one I planted. It's the one growin' in the hearts of**

Sarah smiled softly. "Do you realize this? We've built enough to take care of our kids and probably their kids, too."

Thomas nodded. "Then maybe it's time to take care of someone else's."

They made a bold decision.

They created a nonprofit foundation and donated some of their properties and Berkshire Hathaway stock worth three million dollars.

"This," Thomas said, "is how we plant orchards for people we'll never meet." At first, it was small—just a website with his videos, worksheets, and free downloads. But then came a new idea:

"What if," Thomas said one morning, "we didn't just teach people what to do. What if we helped them actually do it?"

He explained it to Sarah: "People don't need more information. They need an action plan. They need to plant a money tree."

So they launched something revolutionary: They would pay students to learn. When someone watched a course or shared it with others, they'd earn small rewards. They could use that money to open their own investment accounts and start growing their own money trees.

At first, people were skeptical and asked, "Why would you pay me to learn? Shouldn't it be the other way around?"

But word spread quickly. Thousands joined. Then tens of thousands. From all over the world, families who had never owned a single share of stock now had investment accounts for

**others who are plantin' their own trees because someone once planted for them.**

Every farmer knows the work is slow, the storms are certain, and the power of faith is essential. Yet still we plant, for we believe in tomorrow. We know that hope, more than gold or land, is true wealth.

I remember a hungry family in Zanesville who once laughed when I gave their children a handful of seeds. "What good are these?" they said. But years later, I passed that way again, and those same children, grown now, stood beneath apple trees heavy with fruit that they had nurtured.

If ever this journal should be read by my dear family and loved ones when I am gone, let it not be seen as the record of a man who wandered

themselves and their children. People were giving, investing, and saving for the first time in their lives. Thomas would often smile and say, "We're not just teaching money. We're teaching habits that turn into miracles."

Years later, as the foundation grew, Thomas visited a classroom where students were learning the 7 Steps using his free online courses. The teacher nodded in approval as the kids dropped coins into three jars labeled "Give," "Invest," and "Save/Spend." Thomas watched, his heart filled with gratitude. It was the same simple lesson he'd once taught his own children. Now it was circling the world.

That night, he opened Johnny's old journal to reminisce on all the lessons learned over the years. On the final page of the journal, he read Johnny's words:

*The greatest orchard is not the one I planted. It's the one growin' in the hearts of others who are plantin' their own trees because someone once planted for them.*

He sat down and whispered, "Thank you, Johnny."

Sarah joined him at the table, and together they looked through photos of the foundation's students. Faces from around the world, smiling, learning, changing, and growing their income.

Sarah held his hand. "You've built something that'll outlive us, Thomas."

with a sack of seeds but as a guide for any soul who seeks to grow and prosper and change the world. Take these words, plant them in your own fertile soil, and tend them daily. For storms will come, but orchards endure.

Remember this: seeds are ideas, trees are habits, orchards are systems, and legacies are lives touched. Sow all four, and you will not only eat, you will feed generations.

**John Chapman**

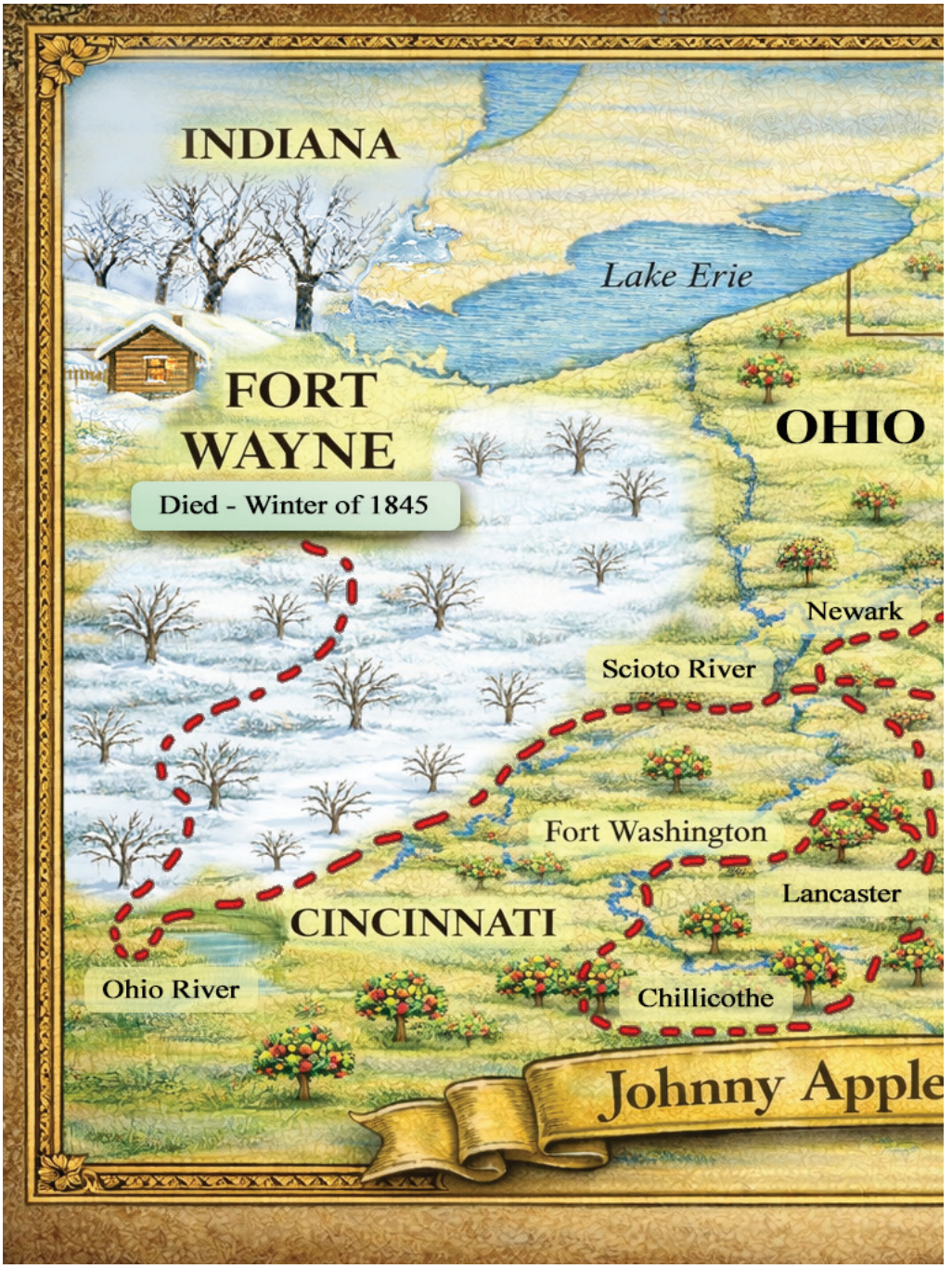
**"Johnny Appleseed"**

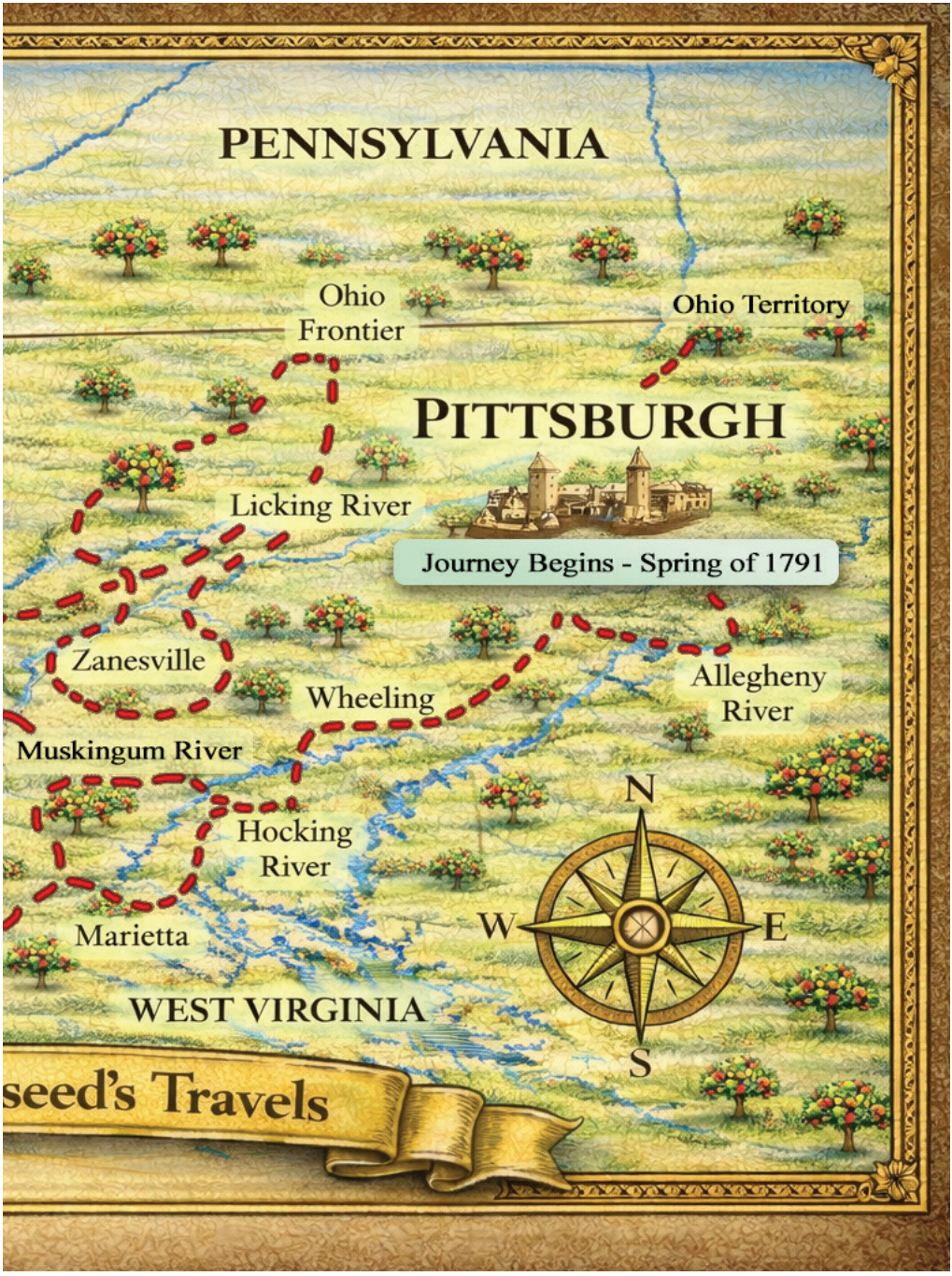
Thomas smiled, eyes glistening. "We built it together. And now our students can carry on the message too."

With that, he knew Johnny's legacy had become theirs. And together they would feed generations.

• • • • •

*You have the power to influence generations—start crafting your legacy today! Dive into our video course "The Legacy Blueprint: 7 Steps to Wealth" and create a legacy of success. Get started free at TheSecretJournal.org.*


INDIANA
Lake Erie
FORT WAYNE
Died - Winter of 1845
OHIO
Newark
Scioto River
Fort Washington
Lancaster
CINCINNATI
Ohio River
Chillicothe
Johnny Apple


PENNSYLVANIA
Ohio Frontier
Ohio Territory
PITTSBURGH
Licking River
Journey Begins - Spring of 1791
Zanesville
Wheeling
Allegheny River
Muskingum River
Hocking River
Marietta
WEST VIRGINIA
N
W
E
S
seed's Travels

# Bonus Chapters



# A Note from the Authors

Thank you for following along with Thomas and Johnny on their journeys. As we shared in the introduction, this story is inspired by real events and lessons we've learned throughout our own lives.

We hope you've enjoyed reading and will be able to use and apply the principles in this book, no matter where you live, your age, or your background.

The next few chapters will help you along the way! Please read on to begin applying what you've learned from Thomas and Johnny Appleseed.

# 19
# Generations of Seeds

## Thomas R. Painter

Thomas's tale may have felt like a parable, but the jars he used to teach his children are the same jars I used to teach my own children in real life.

His reflections during the last few pages of the story mirror what I've seen over seven generations of history within my own family.

My great-grandfather lost the family farm. He didn't have the knowledge, the tools, or the experience to make it work, and that single failure rippled down for generations.

His son, my grandfather, grew up in the shadow of that loss. He had to leave home during the Depression to find work. He fixed old cars and rebuilt engines in a two-bay garage and gas station to claw out a living.

My parents, Jim and Zoma, were both born in 1930 during the Depression and then grew up as World War II gripped the world. Dad was four days older than Warren Buffett. He taught us kids the same principles that Warren taught his children.

My mom taught us by example about giving and helping others: that every dollar was precious and that habits mattered more than luck.

Mom and Dad taught us how to make more money, to give, to invest, and to live within our means. More importantly, they didn't just talk—they acted on those principles.

As a teenager, I washed dishes at a truck stop and earned $130 on one paycheck. My dad and I created a plan. Together, we gave some of the money away, invested some, and spent some. I learned firsthand that money was a tool to be managed, not just spent.

That experience, just like Thomas teaching his kids with jars, became a turning point.

Thomas's fictional orchard was real in my life. I survived a heart attack at age thirty-four. My wife and I had two special needs children, and we wanted to provide for them. We planted money trees through work, business, and investing. We harvested fruit and then replanted the seeds.

The most important inheritance my parents gave me wasn't money. It was knowledge and experience with money.

That is what I've passed to my children and grandchildren, and now, through the Success and Money Foundation, to the world.

The Success and Money Foundation was born from my co-author Robert Allen's strategies; from the wisdom of mentors;

from my wife, LaDawn's, steady support; and from journals, stories, and habits passed down over generations.

We built this foundation so no one has to start empty-handed. So children from all over the world can learn the same lessons my dad taught me at our kitchen table. So families can plant orchards faster, without waiting decades to figure it out the hard way.

## The Success & Money Foundation's Purpose

The Success and Money Foundation's purpose is to provide free success and money classes for anyone, anywhere. We have three missions:

### *Mission #1- Give Back*

First, we are a charity. For every hour you attend online classes, the foundation will donate eyeglasses, meals, or clean water to someone in need.

### *Mission #2 - Earn Rewards*

Second, we want to help you, your family, and your friends have a better life by providing financial rewards, scholarships, and grants when you attend online classes and share with others. These rewards are to be put into your investment account.

### *Mission #3 – Create an Educational Platform*

The final mission is to create an educational platform for individuals, families, friends, schools, churches, charities, and groups

so anyone, anywhere can learn and earn while competing with others using the platform.

To date, the foundation has over forty-two thousand students from 167 countries who have completed over 220,000 hours of online classes. They have earned over $250,000 in financial rewards.

More than three thousand five hundred students have started saving and investing.

And now it's your turn.

In the next chapter, you'll learn about the 7 Steps to Wealth in greater detail. Then, don't miss your special invitation to join us and plant seeds that will feed generations to come.

• • • • •

*Are you ready to transform your life, uplift your family and friends, and secure a brighter financial future? Explore our complete Money Tree financial literacy program, with in-depth videos, tools, and lessons designed to help anyone plant and grow lasting wealth. Change your world one seed at a time. Find it at TheSecretJournal.org.*

.

# 20
# The 7 Steps to Wealth

As we shared in Thomas's story, financial success isn't complicated. We've made it so simple that you can explain the process on the back of an envelope. And with these steps as your guide, you should be able to manage your finances on a single sheet of paper.

We call these steps the 7 Steps and Habits for a Successful and Wealthy Life.

Each step ties back to the orchard. Seeds become trees. Trees become orchards, and orchards provide fruit for generations.

This is how we built our own fortunes. We bought real estate with little or nothing down. We grew businesses. We invested consistently in stocks like the S&P 500 and Berkshire Hathaway. Over time, our orchards multiplied, which allowed us to build the Success and Money Foundation.

And now you can do it too!

There are five steps to freedom and seven steps to wealth. Let's look at each step in greater detail.

### *Step 1: Make More Money*

There are three proven ways to make more money with your job and a small business:

1. ***Solve Bigger Problems*** – The bigger the problems you solve, the more money you make.
2. ***Add More Value*** – Look for ways to make the lives of others easier, faster, or better. Businesses thrive on value, and so do careers.
3. ***Study Successful People*** – Success leaves clues. Learn from mentors, books, and role models.

### *Step 2: Separate Your Money*

Money without a plan disappears. The key is to separate every dollar into three key categories:

- Give and Share
- Automatically Invest
- Save and Spend

### *Step 3: Give and Share*

Once your money is separated, it's time to deploy it to each category. First, you should give and share. Generosity is a financial law as much as a spiritual one.

- Give to others, whether through money, time, or energy.
- Practice gratitude. It shifts your mindset from scarcity to abundance.

- Remember that when you give generously today, tomorrow will take care of itself. The true secret to a rich life is found in the courage to give more than you keep. Success is measured by what you give away without expecting anything back.

### *Step 4: Automatically Invest*

The wealthiest people make investing automatic. Follow their example and do the following:

- Set up recurring monthly money transfers into your investment account.
- Use simple strategies like index funds (S&P 500) or long-term ownership in companies like Berkshire Hathaway. When you pick and choose, you lose.
- Make a decision once, and then automate it. That's how wealth builds quietly in the background.

### *Step 5: Save and Spend Wisely*

Make your finances simple enough that you can manage them on one piece of paper:

- Log your fixed expenses (housing, utilities, transportation).
- Track your variable expenses (food, clothing, entertainment).
- Pace monthly expenses with tools like our Cashflow Tracker System so that you don't run out of money before you run out of month.

### *Step 6: Add Real Estate and Business*

Once you add real estate and business, your orchard's growth accelerates:

- ***Real Estate:*** Learn the five F's—**F**ind It, **F**und It, **F**ix It, then **F**lip It or **F**arm It.
- ***Business:*** There are three ways to multiply business income:

  1. Get more customers.
  2. Get them to buy more often.
  3. Get them to buy more each time.

### *Step 7: Use the Wealth Formula*

Here's the same wealth formula mentioned in Thomas's story. You can use it too!

***Monthly Automatic Investments × Increase in Value × Time = Generational Wealth***

Here's what the formula looks like in real life:

- Invest monthly money from your job, real estate, and business.
- Cultivate and grow your investments.
- Now wait and practice patience. Multiplied by time, these actions equal generational wealth.

## *The Big Picture*

These seven steps aren't theory. They're action steps. They're systems you can begin today, no matter your age or background.

• • • • •

*Master the Wealth Formula, and your seeds will become trees. Your trees become orchards, and your orchards will provide fruit for generations.*

*You don't have to do it alone. Every one of these steps is taught in depth with videos, books, and tools completely free online. Join the Success and Money Foundation for a comprehensive financial literacy program designed to help you manage, save, and grow your resources using proven principles.*

*Our "learn to earn" model helps change how people view learning and mastering financial principles. Learn more by visiting TheSecretJournal.org or scanning the QR code..*

TheSecretJournal.org

# 21
# Your Invitation

## Thomas R. Painter

Every story needs a next chapter. Thomas's story ended with him teaching his children. My family's story continues with seven generations of lessons passed down. Now the story turns to you.

The seeds are in your hands.

You've read about jars, orchards, and the 7 Steps to Wealth.

You've seen how ordinary people—farmers, mechanics, small business owners—planted seeds that became orchards.

I've shared how my wife, LaDawn, and I built wealth not to keep it but to share it and build a foundation that would outlive us.

The Success and Money Foundation was created for you and your family. To give you tools, classes, and experiences with money that can change the course of your life. To shorten your learning curve so you don't have to wait a generation to see change.

But here's the truth: orchards only grow when we plant together. We need you. We need your help to plant seeds across

the world. So please join online today. Once you do, you'll find free classes, free books, and even rewards for learning. Start with the first step. Plant your seed. Then keep planting and growing.

When you join the foundation, you get your own link and your own QR code. Share them with your family, your friends, your church, and your coworkers. Be their cheerleader. Be their guide. You never know which seed will grow and which friend or neighbor might plant a tree that changes their family's destiny.

Johnny Appleseed never saw the full orchards that grew from his planting. But for generations after him, he fed families, blessed communities, and changed landscapes.

The same is true here. When you share this message, you're planting orchards of financial freedom for people you may never meet. Zig Ziglar said, "The only way to get what you want out of life is to help others get what they want."

That's why we built the foundation, and that's why we're asking you to join us.

So here's your invitation:

- ***Learn:*** Take the classes. Complete the steps.
- ***Teach:*** Share what you learn with your kids, your grandkids, and your friends.
- ***Share:*** Use your link to spread this message as far as you can.

Every seed matters. Every life is precious. And together, we can plant orchards that bless the world for generations to come.

• • • • •

*Claim your free scholarship now and start planting seeds of success for yourself and others! Visit TheSecretJournal.org today to get started or scan the QR code.*

TheSecretJournal.org

*Would you like to improve your life in ninety days? take the challenge: TheSecretJournalChallenge.org.*

# Testimonials

"[Thanks to the Success and Money Foundation], I've learned how to earn money with good purpose and intention."

– *Ries Loreca*

"[The Success and Money Foundation taught me] to start now in a small business—start small, think big. We need to manage our time and our habits in a positive way. We need to invest now so that we can save for our future financial needs and to reach our goal in life."

– *Nheciel Paclibar*

"[I understand better now that you should give] what you have… to those in need. It is better to give than to receive."

– *Alberto Atanacio Jr.*

"[The Success and Money Foundation taught me to] invest my money. Thank you… for sharing your knowledge."

– *Natalie Buenaveles*

"[During a live class,] I learned about [having a] game plan, and it's really interesting to know more. It helps us focus… on our budget and was a really big help to track our money… Thank you."

– *Maynalee Samson*

"Tom Painter taught us about the Financial Future Calculator [and] how we can plan our finances using it. He emphasized that investing and real estate play a big part in… the future of our family. Thank you, Tom."

– *Roel Garcia*

"There is no magic, and there are no shortcuts to success and wealth. Planting a money tree takes time and effort."

– *Cristina Deyro*

"[Success and Money Foundation classes taught me that] we need to develop good habits. We all have habits or ways of doing things that are so automatic. When an action becomes a habit, it becomes automatic and easy for us to do, just as it is easy for water to flow through a ditch in the same direction every time."

– *Angelina Abiera*

• • • • •

*We teach people all over the world! Watch more testimonials here: www.successandmoneyfoundation.org/testimonials.*

# Bibliography


Haley, W. D. "Johnny Appleseed—A Pioneer Hero," *Harper's New Monthly Magazine,* page 43 (November 1871).

Hillis, Newell Dwight. *The Quest of John Chapman*. Macmillan, 1904.

Hunt, Mabel. *Better Known as Johnny Appleseed*. J. B. Lippincott, 1950.

Jones, William Ellery, ed. *Johnny Appleseed, a Voice in the Wilderness: The Story of Pioneer John Chapman*, a Tribute, 7th ed. Chrysalis Books, 2000.

Kerrigan, William. *Johnny Appleseed and the American Orchard: A Cultural History.* Johns Hopkins University Press, 2012.

Manchester Society for Printing, Publishing, and Circulating the Writings of Emanuel Swedenborg. *The Second Report of the Manchester Society.* Manchester: F. Davis, 1817.

Means, Howard. *Johnny Appleseed: The Man, the Myth, the American Story.* Simon & Schuster, 2012.

Obituary for John Chapman, *Fort Wayne Sentinel* (March 22, 1845)

Pollan, Michael. *The Botany of Desire: A Plant's-Eye View of the World*. Random House, 2001.

Price, Robert. *Johnny Appleseed: Man and Myth.* Indiana University Press, 1954.

Silverman, Ray. *The Core of Johnny Appleseed: The Unknown Story of a Spiritual Trailblazer*. Swedenborg Foundation Press, 2012.

# Acknowledgements

# About the Authors

### *Thomas R. Painter*



Tom Painter is a successful entrepreneur and philanthropist. After Tom suffered a heart attack at age thirty-four, he and his wife, LaDawn, decided to build additional streams of income so they would have the means to take care of their two special needs children and provide for their futures. Following the advice of Tom's parents and their friend Robert Allen, Tom and LaDawn started businesses that have made hundreds of millions in sales. They also bought real estate and began investing.

Their businesses have taken them all over the world, where they have been exposed to the extreme poverty many people experience. When Tom turned sixty, he and LaDawn decided that instead of creating another business, they would begin giving away their fortune to those in need. They donated three million dollars to create the Success and Money Foundation, a

non-profit foundation and charity. Its purpose is to provide free success and money classes to anyone, anywhere.

We invite you to join the Success and Money Foundation, where you'll gain free access to our library of classes, earn rewards, and share your progress and learning opportunities with others. Please visit TheSecretJoural.org to get started.

• • • • •

### *Kurt W. Mortensen*



Kurt is an international authority on success, influence, charisma, negotiation, and sales. He has spent over twenty years researching human behavior, persuasive presentations, leadership, and the psychology of achievement, and he teaches these principles at the university level.

Kurt is the author of several influential books, including the bestselling *Maximum Influence*, *Persuasion IQ*, *S.T.E.A.L.T.H. Selling*, and *The Laws of Charisma*. His books have been translated into twenty-eight languages and continue to empower readers worldwide to master the skills of persuasion and achieve greater success in their careers, businesses, and personal lives. He is also the host of the popular podcast *Maximize Your Influence*.

Over the past two decades, Kurt has taught hundreds of seminars and workshops in more than twenty countries. He has discovered that while most people have a great desire to succeed, they often fall short of their goals. Mortensen teaches that professional success, personal relationships, and effective leadership all depend on the ability to influence and persuade yourself. Through his research-based approach, he has helped countless individuals unlock their Persuasion IQ and turn influence into a natural, enjoyable skill.

Kurt is a highly sought-after speaker and consultant who combines scientific research with engaging real-world stories to inspire audiences. He is endorsed by many experts, including Stephen R. Covey, Brian Tracy, Mark Victor Hansen, and Robert Allen. Find Kurt at maximizeyourinfluence.com.

• • • • •

### *Robert G. Allen*



Robert has authored and co-authored some of the most influential financial books of all time including the *New York Times* mega-bestsellers C*reating Wealth, Nothing Down, Multiple Streams of Income*, and *The One Minute Millionaire.* Twenty of his books have sold over four

million copies worldwide and have spent almost one hundred weeks on the *New York Times* bestsellers list. One of his favorite books is co-authored with his son Aaron. It's entitled, *The Four Maps of Happy, Successful People.* His most recent number-one books are *#1 Bestseller: How You Can Become a Bestselling Author in only 30 minutes a day* and *Retire in 10 Years or Less.*

Through the past forty-five years, millions of people have attended his live seminars and speeches worldwide, and his graduates have earned billions in profits by following his financial advice. Empowered by his philosophy of the Enlightened Entrepreneur, his students have generously contributed over fifty million dollars to their favorite churches, causes, and charities.

As a public speaker, he has spoken to audiences worldwide, sharing stages with the likes of Sir Richard Branson, Prime Minister Tony Blair, Tony Robbins, Robert Kiyosaki, Oprah Winfrey, and Donald Trump.

He is a popular media guest and has appeared on hundreds of radio and television programs including *Good Morning America* with hosts such as Regis Philbin, Neil Cavuto, and Larry King. He has been the subject of numerous international publications including the *Wall Street Journal*, the *Los Angeles Times*, the *Washington Post*, *Newsweek*, *Barons*, *Redbook*, *Money Magazine*, and the *Reader's Digest* to name just a few.

On the home front, Robert and his wife, Daryl, are celebrating nearly five decades of marriage and are the proud parents of three children.

# *Special Nonprofit Pricing*

Buy this book in bulk for your organization and receive nonprofit pricing!

***The Secret Journal: How to Grow an Orchard of Money Trees*** (color edition):

- Full retail value: ~~$24.97~~
- Amazon price 48% off: $12.97
- 25 books at 56% off = $11/copy
- 50 books at 60% off = $10/copy
- 100 books at 64% off = $9/copy

***The Secret Journal: How to Grow an Orchard of Money Trees*** (black and white edition):

- Full retail value: ~~$19.97~~
- Amazon price 50% off: $9.97
- 25 books at 55% off = $9/copy
- 50 books at 60% off = $8/copy
- 100 books at 65% off = $7/copy

Just visit the following website to learn more today: ***SuccessAndMoneyFoundation.org/Bulk-Books***

Success and Money FOUNDATION.org


Success and Money
FOUNDATION.org