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THE RICHEST MAN IN BABYLON

ROAD TO SUCCESS

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Foreword

Our prosperity as a nation depends upon the personal financial prosperity of each of us as individuals.

This book deals with the personal successes of each of us. Success means accomplishments as the result of our own efforts and abilities. Proper preparation is the key to our success. Our acts can be no wiser than our thoughts. Our thinking can be no wiser than our understanding.

This book of cures for lean purses has been termed a guide to financial understanding. That, indeed, is its purpose: to offer those who are ambitious for financial success an insight which will aid them to acquire money, to keep money and to make their surpluses earn more money.

In the pages which follow, we are taken back to Babylon, the cradle in which was nurtured the basic principles of finance now recognized and used the world over.

To new readers the author is happy to extend the wish that its pages may contain for them the same inspiration for growing bank accounts, greater financial successes and the solution of difficult personal financial problems so enthusiastically reported by readers from coast to coast.

To the business executives who have distributed these tales in such generous quantities to friends, relatives, employees and associates, the author takes this opportunity to express his gratitude. No endorsement could be higher than that of practical men who appreciate its teachings because they, themselves, have worked up to important successes by applying the very principles it advocates.

Babylon became the wealthiest city of the ancient world because its citizens were the richest people of their time. They appreciated the value of money. They practiced sound financial principles in acquiring money, keeping money and making their money earn more money. They provided for themselves what we all desire . . . incomes for the future.

An Historical Sketch of Babylon

In the pages of history there lives no city more glamorous than Babylon. Its very name conjures visions of wealth and splendor. Its treasures of gold and jewels were fabulous. One naturally pictures such a wealthy city as located in a suitable setting of tropical luxury, surrounded by rich natural resources of forests, and mines. Such was not the case. It was located beside the Euphrates River, in a flat, arid valley. It had no forests, no mines — not even stone for building. It was not even located upon a natural trade-route. The rainfall was insufficient to raise crops.

Babylon is an outstanding example of man's ability to achieve great objectives, using whatever means are at his disposal. All of the resources supporting this large city were man-developed. All of its riches were man-made.

Babylon possessed just two natural resources — a fertile soil and water in the river. With one of the greatest engineering accomplishments of this or any other day, Babylonian engineers diverted the waters from the river by means of dams and immense irrigation canals. Far out across that arid valley went these canals to pour the life-giving waters over the fertile soil. This ranks among the first engineering feats known to history. Such abundant crops as were the reward of this irrigation system the world had never seen before.

Fortunately, during its long existence, Babylon was ruled by successive lines of kings to whom conquest and plunder were but incidental. While it engaged in many wars, most of these were local or defensive against ambitious conquerors from other countries who coveted the fabulous treasures of Babylon. The outstanding rulers of Babylon live in history because of their wisdom, enterprise and justice. Babylon produced no strutting monarchs who sought to conquer the known world that all nations might pay homage to their egotism.

As a city, Babylon exists no more. When those energizing human forces that built and maintained the city for thousands of years were withdrawn, it soon became a deserted ruin. The site of the city is in Asia about six hundred miles east of the Suez Canal, just north of the Persian Gulf. The latitude is about thirty degrees above the Equator, practically the

same as that of Yuma, Arizona. It possessed a climate similar to that of this American city, hot and dry.

Today, this valley of the Euphrates, once a populous irrigated farming district, is again a windswept arid waste. Scant grass and desert shrubs strive for existence against the windblown sands. Gone are the fertile fields, the mammoth cities and the long caravans of rich merchandise. Nomadic bands of Arabs, securing a scant living by tending small herds, are the only inhabitants. Such it has been since about the beginning of the Christian era.

Dotting this valley are earthen hills. For centuries, they were considered by travelers to be nothing else. The attention of archaeologists were finally attracted to them because of broken pieces of pottery and brick washed down by the occasional rain storms. Expeditions, financed by European and American museums, were sent here to excavate and see what could be found. Picks and shovels soon proved these hills to be ancient cities. City graves, they might well be called.

Babylon was one of these. Over it for something like twenty centuries, the winds had scattered the desert dust. Built originally of brick, all exposed walls had disintegrated and gone back to earth once more. Such is Babylon, the wealthy city, today. A heap of dirt, so long abandoned that no living person even knew its name until it was discovered by carefully removing the refuse of centuries from the streets and the fallen wreckage of its noble temples and palaces.

Many scientists consider the civilization of Babylon and other cities in this valley to be the oldest of which there is a definite record. Positive dates have been proved reaching back 8000 years. An interesting fact in this connection is the means used to determine these dates. Uncovered in the ruins of Babylon were descriptions of an eclipse of the sun. Modern astronomers readily computed the time when such an eclipse, visible in Babylon, occurred and thus established a known relationship between their calendar and our own.

In this way, we have proved that 8000 years ago, the Sumerites, who inhabited Babylonia, were living in walled cities. One can only conjecture for how many centuries previous such cities had existed. Their inhabitants were not mere barbarians living within protecting walls. They were an educated and enlightened people. So far as written history goes, they were the first engineers, the first astronomers, the first mathematicians, the first financiers and the first people to have a written language.

Mention has already been made of the irrigation systems which transformed the arid valley into an agricultural paradise. The remains of these canals can still be traced, although they are mostly filled with accumulated sand. Some of them were of such size that, when empty of water, a dozen horses could be ridden abreast along their bottoms. In size they compare favorably with the largest canals in Colorado and Utah.

In addition to irrigating the valley lands, Babylonian engineers completed another project of similar magnitude. By means of an elaborate drainage system they reclaimed an immense area of swamp land at the mouths of the Euphrates and Tigris Rivers and put this also under cultivation.

Herodotus, the Greek traveler and historian, visited Babylon while it was in its prime and has given us the only known description by an outsider. His writings give a graphic description of the city and some of the unusual customs of its people. He mentions the remarkable fertility of the soil and the bountiful harvest of wheat and barley which they produced.

The glory of Babylon has faded but its wisdom has been preserved for us. For this we are indebted to their form of records. In that distant day, the use of paper had not been invented. Instead, they laboriously engraved their writing upon tablets of moist clay. When completed, these were baked and became hard tile. In size, they were about six by eight inches, and an inch in thickness.

These clay tablets, as they are commonly called, were used much as we use modern forms of writing. Upon them were engraved legends, poetry, history, transcriptions of royal decrees, the laws of the land, titles to property, promissory notes and even letters which were dispatched by messengers to distant cities. From these clay tablets we are permitted an insight into the intimate, personal affairs of the people. For example, one tablet, evidently from the records of a country storekeeper, relates that upon the given date a certain named customer brought in a cow and exchanged it for seven sacks of wheat, three being delivered at the time and the other four to await the customer's pleasure.

Safely buried in the wrecked cities, archaeologists have recovered entire libraries of these tablets, hundreds of thousands of them.

One of the outstanding wonders of Babylon was the immense walls surrounding the city. The ancients ranked them with the great pyramid of Egypt as belonging to the "seven wonders of the world." Queen Semiramis

is credited with having erected the first walls during the early history of the city. Modern excavators have been unable to find any trace of the original walls. Nor is their exact height known. From mention made by early writers, it is estimated they were about fifty to sixty feet high, faced on the outer side with burnt brick and further protected by a deep moat of water.

The later and more famous walls were started about six hundred years before the time of Christ by King Nabopolassar. Upon such a gigantic scale did he plan the rebuilding, he did not live to see the work finished. This was left to his son, Nebuchadnezzar, whose name is familiar in Biblical history.

The height and length of these later walls staggers belief. They are reported upon reliable authority to have been about one hundred and sixty feet high, the equivalent of the height of a modern fifteen story office building. The total length is estimated as between nine and eleven miles. So wide was the top that a six-horse chariot could be driven around them. Of this tremendous structure, little now remains except portions of the foundations and the moat. In addition to the ravages of the elements, the Arabs completed the destruction by quarrying the brick for building purposes elsewhere.

Against the walls of Babylon marched, in turn, the victorious armies of almost every conqueror of that age of wars of conquest. A host of kings laid siege to Babylon, but always in vain. Invading armies of that day were not to be considered lightly. Historians speak of such units as 10,000 horsemen, 25,000 chariots, 1200 regiments of foot soldiers with 1000 men to the regiment. Often two or three years of preparation would be required to assemble war materials and depots of food along the proposed line of march.

The city of Babylon was organized much like a modern city. There were streets and shops. Peddlers offered their wares through residential districts. Priests officiated in magnificent temples. Within the city was an inner enclosure for the royal palaces. The walls about this were said to have been higher than those about the city.

The Babylonians were skilled in the arts. These included sculpture, painting, weaving, gold working and the manufacture of metal weapons and agricultural implements. Their Jewelers created most artistic jewelry. Many samples have been recovered from the graves of its wealthy citizens and are now on exhibition in the leading museums of the world.

At a very early period when the rest of the world was still hacking at trees with stone-headed axes, or hunting and fighting with flint-pointed spears and arrows, the Babylonians were using axes, spears and arrows with metal heads.

The Babylonians were clever financiers and traders. So far as we know, they were the original inventors of money as a means of exchange, of promissory notes and written titles to property.

Babylon was never entered by hostile armies until about 540 years before the birth of Christ. Even then the walls were not captured. The story of the fall of Babylon is most unusual. Cyrus, one of the great conquerors of that period, intended to attack the city and hoped to take its impregnable walls. Advisors of Nabonidus, the King of Babylon, persuaded him to go forth to meet Cyrus and give him battle without waiting for the city to be besieged. In the succeeding defeat to the Babylonian army, it fled away from the city. Cyrus, thereupon, entered the open gates and took possession without resistance.

Thereafter the power and prestige of the city gradually waned until, in the course of a few hundred years, it was eventually abandoned, deserted, left for the winds and storms to level once again to that desert earth from which its grandeur had originally been built. Babylon had fallen, never to rise again, but to it civilization owes much.

The eons of time have crumbled to dust the proud walls of its temples, but the wisdom of Babylon endures.

Money is the medium by which earthly success is measured.

Money makes possible the enjoyment of the best the earth affords.

Money is plentiful for those who understand the simple laws which govern its acquisition.

Money is governed today by the same laws which controlled it when prosperous men thronged the streets of Babylon, six thousand years ago.

The Man Who Desired Gold

Bansir, the chariot builder of Babylon, was thoroughly discouraged. From his seat upon the low wall surrounding his property, he gazed sadly at his simple home and the open workshop in which stood a partially completed chariot.

His wife frequently appeared at the open door. Her furtive glances in his direction reminded him that the meal bag was almost empty and he should be at work finishing the chariot, hammering and hewing, polishing and painting, stretching taut the leather over the wheel rims, preparing it for delivery so he could collect from his wealthy customer.

Nevertheless, his fat, muscular body sat stolidly upon the wall. His slow mind was struggling patiently with a problem for which he could find no answer. The hot, tropical sun, so typical of this valley of the Euphrates, beat down upon him mercilessly. Beads of perspiration formed upon his brow and trickled down unnoticed to lose themselves in the hairy jungle on his chest.

Beyond his home towered the high terraced wall surrounding the king's palace. Nearby, cleaving the blue heavens, was the painted tower of the Temple of Bel. In the shadow of such grandeur was his simple home and many others far less neat and well cared for. Babylon was like this — a mixture of grandeur and squalor, of dazzling wealth and direst poverty, crowded together without plan or system within the protecting walls of the city.

Behind him, had he cared to turn and look, the noisy chariots of the rich jostled and crowded aside the sandaled tradesmen as well as the barefooted beggars. Even the rich were forced to turn into the gutters to clear the way for the long lines of slave water carriers, on the "King's Business," each bearing a heavy goatskin of water to be poured upon the hanging gardens.

Bansir was too engrossed in his own problem to hear or heed the confused hubbub of the busy city. It was the unexpected twanging of the strings from a familiar lyre that aroused him from his reverie. He turned and looked into the sensitive, smiling face of his best friend — Kobbi, the musician.

“May the Gods bless thee with great liberality, my good friend,” began Kobbi with an elaborate salute. “Yet, it does appear they have already been so generous thou needest not to labor. I rejoice with thee in thy good fortune. More, I would even share it with thee. Pray, from thy purse which must be bulging else thou wouldst be busy in your shop, extract but two humble shekels and lend them to me until after the noblemen’s feast this night. Thou wilt not miss them ere they are returned.”

“If I did have two shekels,” Bansir responded gloomily, “to no one could I lend them — not even to you, my best of friends; for they would be my fortune — my entire fortune. No one lends his entire fortune, not even to his best friend.”

“What,” exclaimed Kobbi with genuine surprise, “Thou hast not one shekel in thy purse, yet sit like a statue upon a wall! Why not complete that chariot? How else canst thou provide for thy noble appetite? Tis not like thee, my friend. Where is thy endless energy? Doth something distress thee? Have the Gods brought to thee troubles?”

“A torment from the Gods it must be,” Bansir agreed. “It began with a dream, a senseless dream, in which I thought I was a man of means. From my belt hung a handsome purse, heavy with coins. There were shekels which I cast with careless freedom to the beggars; there were pieces of silver with which I did buy finery for my wife and whatever I did desire for myself; there were pieces of gold which made me feel assured of the future and unafraid to spend the silver. A glorious feeling of contentment was within me! You would not have known me for thy hardworking friend. Nor wouldst have known my wife, so free from wrinkles was her face and shining with happiness. She was again the smiling maiden of our early married days.”

“A pleasant dream, indeed,” commented Kobbi, “but why should such pleasant feelings as it aroused turn thee into a glum statue upon the wall?”

“Why, indeed! Because when I awoke and remembered how empty was my purse, a feeling of rebellion swept over me. Let us talk it over together, for, as the sailors do say, we ride in the same boat, we two. As youngsters, we went together to the priests to learn wisdom. As young men, we shared each other’s pleasures. As grown men, we have always been close friends. We have been contented subjects of our kind. We have been satisfied to work long hours and spend our earnings freely. We have earned much coin in the years that have passed, yet to know the joys that come

from wealth, we must dream about them. Bah! Are we more than dumb sheep? We live in the richest city in all the world. The travelers do say none equals it in wealth. About us is much display of wealth, but of it we ourselves have naught. After half a lifetime of hard labor, thou, my best of friends, hast an empty purse and sayest to me, “May I borrow such a trifle as two shekels until after the noblemen’s feast this night?” Then, what do I reply? Do I say, “Here is my purse; its contents will I gladly share?” No, I admit that my purse is as empty as thine. What is the matter? Why cannot we acquire silver and gold — more than enough for food and robes?

“Consider, also, our sons,” Bansir continued, “are they not following in the footsteps of their fathers? Need they and their families and their sons and their sons’ families live all their lives in the midst of such treasurers of gold, and yet, like us, be content to banquet upon sour goat’s milk and porridge?”

“Never, in all the years of our friendship, didst thou talk like this before, Bansir.” Kobbî was puzzled.

“Never in all those years did I think like this before. From early dawn until darkness stopped me, I have labored to build the finest chariots any man could make, soft- heartedly hoping some day the Gods would recognize my worthy deeds and bestow upon me great prosperity. This they have never done. At last, I realize this they will never do. Therefore, my heart is sad. I wish to be a man of means. I wish to own lands and cattle, to have fine robes and coins in my purse. I am willing to work for these things with all the strength in my back, with all the skill in my hands, with all the cunning in my mind, but I wish my labors to be fairly rewarded. What is the matter with us? Again I ask you! Why cannot we have our just share of the good things so plentiful for those who have the gold with which to buy them?”

“Would I knew an answer!” Kobbî replied. “No better than thou am I satisfied. My earnings from my lyre are quickly gone. Often must I plan and scheme that my family be not hungry. Also, within my breast is a deep longing for a lyre large enough that it may truly sing the strains of music that do surge through my mind. With such an instrument could I make music finer than even the king has heard before.”

“Such a lyre thou shouldst have. No man in all Babylon could make it sing more sweetly; could make it sing so sweetly, not only the king but the Gods themselves would be delighted. But how mayest thou secure it while

we both of us are as poor as the king's slaves? Listen to the bell! Here they come." He pointed to the long column of half-naked, sweating water bearers plodding laboriously up the narrow street from the river. Five abreast they marched, each bent under a heavy goatskin of water.

"A fine figure of a man, he who doth lead them." Kobbi indicated the wearer of the bell who marched in front without a load. "A prominent man in his own country, 'tis easy to see."

"There are many good figures in the line," Bansir agreed, "as good men as we. Tall, blond men from the north, laughing black men from the south, little brown men from the nearer countries. All marching together from the river to the gardens, back and forth, day after day, year after year. Naught of happiness to look forward to. Beds of straw upon which to sleep — hard grain porridge to eat. Pity the poor brutes, Kobbi!"

"Pity them I do. Yet, thou dost make me see how little better off are we, free men though we call ourselves."

That is truth, Kobbi, unpleasant thought though it be. We do not wish to go on year after year living slavish lives. Working, working, working! Getting nowhere."

"Might we not find out how others acquire gold and do as they do?" Kobbi inquired.

"Perhaps there is some secret we might learn if we but sought from those who knew," replied Bansir thoughtfully.

"This very day," suggested Kobbi, "I did pass our old friend, Arkad, riding in his golden chariot. This I will say, he did not look over my humble head as many in his station might consider his right. Instead, he did wave his hand that all onlookers might see him pay greetings and bestow his smile of friendship upon Kobbi, the musician."

"He is claimed to be the richest man in all Babylon," Bansir mused.

"So rich the king is said to seek his golden aid in affairs of the treasury," Kobbi replied. "So rich," Bansir interrupted, "I fear if I should meet him in the darkness of the night, I should lay my hands upon his fat wallet"

"Nonsense," reproved Kobbi, "a man's wealth is not in the purse he carries. A fat purse quickly empties if there be no golden stream to refill it. Arkad has an income that constantly keeps his purse full, no matter how liberally he spends."

“Income, that is the thing,” ejaculated Bansir. “I wish an income that will keep flowing into my purse whether I sit upon the wall or travel to far lands. Arkad must know how a man can make an income for himself. Dost suppose it is something he could make clear to a mind as slow as mine?”

“Methinks he did teach his knowledge to his son, Nomasir,” Kobbi responded. “Did he not go to Nineveh and, so it is told at the inn, become, without aid from his father, one of the richest men in that city?”

“Kobbi, thou bringest to me a rare thought.” A new light gleamed in Bansir’s eyes. “It costs nothing to ask wise advice from a good friend and Arkad was always that. Never mind though our purses be as empty as the falcon’s nest of a year ago. Let that not detain us. We are weary of being without gold in the midst of plenty. We wish to become men of means. Come, let us go to Arkad and ask how we, also, may acquire incomes for ourselves.”

Thou speakest with true inspiration, Bansir. Thou bringest to my mind a new understanding. Thou makest me to realize the reason why we have never found any measure of wealth. We never sought it. Thou hast labored patiently to build the staunchest chariots in Babylon. To that purpose was devoted your best endeavors. Therefore, at it thou didst succeed. I strove to become a skillful lyre player. And, at it I did succeed.

“In those things toward which we exerted our best endeavors we succeeded. The Gods were content to let us continue thus. Now, at last, we see a light, bright like that from the rising sun. It biddeth us to learn more that we may prosper more. With a new understanding we shall find honorable ways to accomplish our desires.”

“Let us go to Arkad this very day,” Bansir urged, “Also, let us ask other friends of our boyhood days, who have fared no better than ourselves, to join us that they, too, may share in his wisdom.”

“Thou wert ever thus thoughtful of thy friends, Bansir. Therefore hast thou many friends. It shall be as thou sayest. We go this day and take them with us.”

The Richest Man in Babylon

In old Babylon there once lived a certain very rich man named Arkad. Far and wide he was famed for his great wealth. Also was he famed for his liberality. He was generous in his charities. He was generous with his family. He was liberal in his own expenses. But nevertheless each year his wealth increased more rapidly than he spent it.

And there were certain friends of younger days who came to him and said: “You, Arkad, are more fortunate than we. You have become the richest man in all Babylon while we struggle for existence. You can wear the finest garments and you can enjoy the rarest foods, while we must be content if we can clothe our families in raiment that is presentable and feed them as best we can.

“Yet, once we were equal. We studied under the same master. We played in the same games. And in neither the studies nor the games did you outshine us. And in the years since, you have been no more an honorable citizen than we.

“Nor have you worked harder or more faithfully, insofar as we can judge. Why, then, should a fickle fate single you out to enjoy all the good things of life and ignore us who are equally deserving?”

Thereupon Arkad remonstrated with them, saying, “If you have not acquired more than a bare existence in the years since we were youths, it is because you either have failed to learn the laws that govern the building of wealth, or else you do not observe them.

“‘Fickle Fate’ is a vicious goddess who brings no permanent good to anyone. On the contrary, she brings ruin to almost every man upon whom she showers unearned gold. She makes wanton spenders, who soon dissipate all they receive and are left beset by overwhelming appetites and desires they have not the ability to gratify. Yet others whom she favors become misers and hoard their wealth, fearing to spend what they have, knowing they do not possess the ability to replace it. They further are beset by fear of robbers and doom themselves to lives of emptiness and secret misery.

“Others there probably are, who can take unearned gold and add to it and continue to be happy and contented citizens. But so few are they, I

know of them but by hearsay. Think you of the men who have inherited sudden wealth, and see if these things are not so.

“His friends admitted that of the men they knew who had inherited wealth these words were true, and they besought him to explain to them how he had become possessed of so much prosperity, so he continued: “In my youth I looked about me and saw all the good things there were to bring happiness and contentment. And I realized that wealth increased the potency of all these. “Wealth is a power. With wealth many things are possible.

“One may ornament the home with the richest of furnishings. “One may sail the distant seas. “One may feast on the delicacies of far lands.

“One may buy the ornaments of the gold worker and the stone polisher.

“One may even build mighty temples for the Gods.

“One may do all these things and many others in which there is delight for the senses and gratification for the soul.

“And, when I realized all this, I decided to myself that I would claim my share of the good things of life. I would not be one of those who stand afar off, enviously watching others enjoy. I would not be content to clothe myself in the cheapest raiment that looked respectable. I would not be satisfied with the lot of a poor man. On the contrary, I would make myself a guest at this banquet of good things.

“Being, as you know, the son of a humble merchant, one of a large family with no hope of an inheritance, and not being endowed, as you have so frankly said, with superior powers or wisdom, I decided that if I was to achieve what I desired, time and study would be required.

“As for time, all men have it in abundance. You, each of you, have let slip by sufficient time to have made yourselves wealthy. Yet, you admit; you have nothing to show except your good families, of which you can be justly proud.

“As for study, did not our wise teacher teach us that learning was of two kinds: the one kind being the things we learned and knew, and the other being the training that taught us how to find out what we did not know?

“Therefore did I decide to find out how one might accumulate wealth, and when I had found out, to make this my task and do it well. For, is it not wise that we should enjoy while we dwell in the brightness of the sunshine,

for sorrows enough shall descend upon us when we depart for the darkness of the world of spirit?

“I found employment as a scribe in the hall of records, and long hours each day I labored upon the clay tablets. Week after week, and month after month, I labored, yet for my earnings I had naught to show. Food and clothing and penance to the gods, and other things of which I could remember not what, absorbed all my earnings. But my determination did not leave me.

“And one day Algamish, the money lender, came to the house of the city master and ordered a copy of the Ninth Law, and he said to me, I must have this in two days, and if the task is done by that time, two coppers will I give to thee.”

“So I labored hard, but the law was long, and when Algamish returned the task was unfinished. He was angry, and had I been his slave, he would have beaten me. But knowing the city master would not permit him to injure me, I was unafraid, so I said to him, ‘Algamish, you are a very rich man. Tell me how I may also become rich, and all night I will carve upon the clay, and when the sun rises it shall be completed.’

“He smiled at me and replied, ‘You are a forward knave, but we will call it a bargain.’

“All that night I carved, though my back pained and the smell of the wick made my head ache until my eyes could hardly see. But when he returned at sunup, the tablets were complete.

“‘Now,’ I said, ‘tell me what you promised.’

“‘You have fulfilled your part of our bargain, my son,’ he said to me kindly, ‘and I am ready to fulfill mine. I will tell you these things you wish to know because I am becoming an old man, and an old tongue loves to wag. And when youth comes to age for advice he receives the wisdom of years. But too often does youth think that age knows only the wisdom of days that are gone, and therefore profits not. But remember this, the sun that shines today is the sun that shone when thy father was born, and will still be shining when thy last grandchild shall pass into the darkness.

“‘The thoughts of youth,’ he continued, ‘are bright lights that shine forth like the meteors that oft make brilliant the sky, but the wisdom of age is like the fixed stars that shine so unchanged that the sailor may depend upon them to steer his course.

“Mark you well my words, for if you do not you will fail to grasp the truth that I will tell you, and you will think that your night’s work has been in vain.’

“Then he looked at me shrewdly from under his shaggy brows and said in a low, forceful tone, ‘I found the road to wealth when I decided that a part of all I earned was mine to keep. And so will you.’

“Then he continued to look at me with a glance that I could feel pierce me but said no more.

“‘Is that all?’ I asked.

“‘That was sufficient to change the heart of a sheep herder into the heart of a money lender,’ he replied.

“‘But all I earn is mine to keep, is it not?’ I demanded.

“‘Far from it,’ he replied. ‘Do you not pay the garment- maker? Do you not pay the sandalmaker? Do you not pay for the things you eat? Can you live in Babylon without spending? What have you to show for your earnings of the past month? What for the past year? Fool! You pay to everyone but yourself. Dullard, you labor for others. As well be a slave and work for what your master gives you to eat and wear. If you did keep for yourself one-tenth of all you earn, how much would you have in ten years?’

“My knowledge of the numbers did not forsake me, and I answered, ‘As much as I earn in one year.’

“‘You speak but half the truth,’ he retorted. ‘Every gold piece you save is a slave to work for you. Every copper it earns is its child that also can earn for you. If you would become wealthy, then what you save must earn, and its children must earn, that all may help to give to you the abundance you crave.

“‘You think I cheat you for your long night’s work,’ he continued, ‘but I am paying you a thousand times over if you have the intelligence to grasp the truth I offer you.

“‘A part of all you earn is yours to keep. It should be not less than a tenth no matter how little you earn. It can be as much more as you can afford. Pay yourself first. Do not buy from the clothes- maker and the sandal-maker more than you can pay out of the rest and still have enough for food and charity and penance to the gods.

“‘Wealth, like a tree, grows from a tiny seed. The first copper you save is the seed from which your tree of wealth shall grow. The sooner you plant that seed the sooner shall the tree grow. And the more faithfully you

nourish and water that tree with consistent savings, the sooner may you bask in contentment beneath its shade.’

“So saying, he took his tablets and went away.

“I thought much about what he had said to me, and it seemed reasonable. So I decided that I would try it. Each time I was paid I took one from each ten pieces of copper and hid it away. And strange as it may seem, I was no shorter of funds, than before. I noticed little difference as I managed to get along without it. But often I was tempted, as my hoard began to grow, to spend it for some of the good things the merchants displayed, brought by camels and ships from the land of the Phoenicians. But I wisely refrained.

“A twelfth month after Algamish had gone he again returned and said to me, ‘Son, have you paid to yourself not less than one-tenth of all you have earned for the past year?’

“I answered proudly, ‘Yes, master, I have.’

“‘That is good,’ he answered beaming upon me, ‘and what have you done with it?’

“‘I have given it to Azmur, the brickmaker, who told me he was traveling over the far seas and in Tyre he would buy for me the rare jewels of the Phoenicians. When he returns we shall sell these at high prices and divide the earnings.’

“‘Every fool must learn,’ he growled, ‘but why trust the knowledge of a brickmaker about jewels? Would you go to the breadmaker to inquire about the stars? No, by my tunic, you would go to the astrologer, if you had power to think. Your savings are gone, youth, you have jerked your wealth-tree up by the roots. But plant another. Try again. And next time if you would have advice about jewels, go to the jewel merchant. If you would know the truth about sheep, go to the herdsman. Advice is one thing that is freely given away, but watch that you take only what is worth having. He who takes advice about his savings from one who is inexperienced in such matters, shall pay with his savings for proving the falsity of their opinions.’ Saying this, he went away.

“And it was as he said. For the Phoenicians are scoundrels and sold to Azmur worthless bits of glass that looked like gems. But as Algamish had bid me, I again saved each tenth copper, for I now had formed the habit and it was no longer difficult.

“Again, twelve months later, Algamish came to the room of the scribes and addressed me. ‘What progress have you made since last I saw you?’

“‘I have paid myself faithfully,’ I replied, ‘and my savings I have entrusted to Agger the shieldmaker, to buy bronze, and each fourth month he does pay me the rental.’

“‘That is good. And what do you do with the rental?’

“‘I do have a great feast with honey and fine wine and spiced cake. Also I have bought me a scarlet tunic. And some day I shall buy me a young ass upon which to ride.’

“‘To which Algamish laughed, ‘You do eat the children of your savings. Then how do you expect them to work for you? And how can they have children that will also work for you? First get thee an army of golden slaves and then many a rich banquet may you enjoy without regret.’ So saying he again went away.

“Nor did I again see him for two years, when he once more returned and his face was full of deep lines and his eyes drooped, for he was becoming a very old man. And he said to me, ‘Arkad, hast thou yet achieved the wealth thou dreamed of?’

“And I answered, ‘Not yet all that I desire, but some I have and it earns more, and its earnings earn more.’

“‘And do you still take the advice of brickmakers?’

“‘About brickmaking they give good advice,’ I retorted.

“‘Arkad,’ he continued, ‘you have learned your lessons well. You first learned to live upon less than you could earn. Next you learned to seek advice from those who were competent through their own experiences to give it. And, lastly, you have learned to make gold work for you.

“‘You have taught yourself how to acquire money, how to keep it, and how to use it. Therefore, you are competent for a responsible position. I am becoming an old man. My sons think only of spending and give no thought to earning. My interests are great and I fear too much for me to look after. If you will go to Nippur and look after my lands there, I shall make you my partner and you shall share in my estate.’

“So I went to Nippur and took charge of his holdings, which were large. And because I was full of ambition and because I had mastered the three laws of successfully handling wealth, I was enabled to increase greatly the value of his properties.