

Richest Man in Babylon
George S. Clason

Quotes worth reflecting upon	<p>Ahead of you stretches your future like a road leading into the distance. Along that road are ambitions you wish to accomplish... desires you wish to gratify. To bring your ambitions and desires to fulfillment, you must be successful with money.</p> <p>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.</p> <p>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.</p> <p>Those eager to grasp opportunities for their betterment, do attract the interest of the good goddess. She is ever anxious to aid those who please her. Men of action please her best. Action will lead thee forward to the successes thou dost desire.</p> <p>Opportunity is a haughty goddess who wastes no time with those who are unprepared.</p>
Seven Cures For a Lean Purse	<p>Arkad addressed a thoughtful man in the second row. "My good friend, at what craft workest thou?" "I," replied the man, "am a scribe and carve records upon the clay tablets." "Even at such labor did I myself earn my first coppers. Therefore, thou hast the same opportunity to build a fortune."</p> <p>For every ten coins thou placest within thy purse take out for use but nine. Thy purse will start to fatten at once and its increasing weight will feel good in thy hand and bring satisfaction to thy soul. "Deride not what I say because of its simplicity. Truth is always simple. I told thee I would tell how built my fortune. This was my beginning. I, too, carried a lean purse and cursed it because there was naught within to satisfy my desires. But when I began to take out from my purse but nine parts of ten I put in, it began to fatten. So will thine.</p> <p>Now I will tell a strange truth, the reason for which I know not. When I ceased to pay out more than nine-tenths of my earnings, I managed to get along just as well. I was not shorter than before. Also, ere long, did coins come to me more easily than before. Surely it is a law of the Gods that unto him who keepeth and spendeth not a certain part of all his earnings, shall gold come more easily</p> <p>Some of your members, my students, have asked me this: How can a man keep one-tenth of all he earns in his purse when all the coins he earns are not enough for his necessary expenses?</p> <p>Confuse not the necessary expenses with thy desires. Each of you, together with your good families, have more desires than your earnings can gratify. Therefore are thy earnings spent to gratify these desires insofar as they will go.</p> <p>I say to you that just as weeds grow in a field wherever the farmer leaves space for their roots, even so freely do desires grow in men whenever there is a possibility of their being gratified.</p> <p>This, then, is the second cure for a lean purse. Budget thy expenses that thou mayest have coins to pay for thy necessities, to pay for thy enjoyments and to gratify thy worthwhile desires without spending more than nine-tenths of thy earnings.</p> <p>Behold thy lean purse is fattening. Thou hast disciplined thyself to leave therein one-tenth of all thou earnest. Thou hast controlled thy expenditures to protect thy growing treasure. Next, we will consider means to put thy treasure to labor and to increase. Gold in a purse is gratifying to own and satisfieth a miserly soul but earns nothing. The gold we may retain from our earnings is but the start. The earnings it will make shall build our fortunes</p> <p>I tell you, my students, a man's wealth is not in the coins he carries in his purse; it is the income he buildeth, the golden stream that continually floweth into his purse and keepeth it always bulging. That is what every man desireth. That is what thou, each one of thee desireth; an income that continueth to come whether thou work or travel.</p> <p>Great income I have acquired. So great that I am called a very rich man. My loans to Aggar were my first training in profitable investment. Gaining wisdom from this experience, I extended my loans and investments as my capital increased. From a few sources at first, from many sources later, flowed into my purse a golden stream of wealth available for such wise uses as I should decide.</p>
	<p>Misfortune loves a shining mark. Gold in a man's purse must be guarded with firmness, else it be lost. Thus it is wise that we must first secure small amounts and learn to protect them before the Gods entrust us with larger.</p> <p>Every owner of gold is tempted by opportunities whereby it would seem that he could make large sums by its investment in most plausible projects. Often friends and relatives are eagerly entering such investment and urge him to follow.</p> <p>The first sound principle of investment is security for thy principal. Is it wise to be intrigued by larger earnings when thy principal may be lost? I say not. The penalty of risk is probable loss. Study carefully, before parting with thy treasure, each assurance that it may be safely reclaimed. Be not misled by thine own romantic desires to make wealth rapidly.</p> <p>Guard thy treasure from loss by investing only where thy principal is safe, where it may be reclaimed if desirable, and where thou wilt not fail to collect a fair rental. Consult with wise men. Secure the advice of those experienced in the profitable handling of gold. Let their wisdom protect thy treasure from unsafe investments.</p> <p>If a man setteth aside nine parts of his earnings upon which to live and enjoy life, and if any part of this nine parts he can turn into a profitable investment without detriment to his wellbeing, then so much faster will his treasures grow."</p> <p>The life of every man proceedeth from his childhood to his old age. This is the path of life and no man may deviate from it unless the Gods call him prematurely to the world beyond. Therefore do I say that it behooves a man to make preparation for a suitable income in the days to come, when he is no longer young, and to make preparations for his family should he be no longer with them to comfort and support them. This lesson shall instruct thee in providing a full purse when time has made thee less able to learn.</p> <p>I speak to thee, my students, of one of the most vital remedies for a lean purse. Yet, I will talk not of gold but of yourselves, of the men beneath the robes of many colors who do sit before me. I will talk to you of those things within the minds and lives of men which do work for or against their success.</p> <p>Preceding accomplishment must be desire. Thy desires must be strong and definite. General desires are but weak longings. For a man to wish to be rich is of little purpose. For a man to desire five pieces of gold is a tangible desire which he can press to fulfillment. After he has backed his desire for five pieces of gold with strength of purpose to secure it, next he can find similar ways to obtain ten pieces and then twenty pieces and later a thousand pieces and, behold, he has become wealthy.</p> <p>As a man perfecteth himself in his calling even so doth his ability to earn increase</p>