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Success secrets from the ancient and modern eras revealed

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Introduction

Ahead of you stretches your future like a road leading into the distance. Along that road are ambitions you wish to accomplish... righteous desires you wish to gratify.

To bring your ambitions and desires to fulfillment, you must be successful with money. Use the financial principles made clear in the pages which follow. Let them guide you away from depravity to that happier life that possessing financial resources makes possible.

Like the law of gravity, financial principles are universal and unchanging. May they prove for you, as they have proven for so many others, a sure key to a prosperous life.

Please continue reading and enjoy this inspirational work.

Yours in abundance!



John M. Murphy

Babylon

In the pages of history, there lives no city more glamorous than Babylon. Babylon is an outstanding example of man's ability to achieve great things, using whatever means are at his disposal. All of its riches were man-made.

The exceptional rulers of Babylon live in history because of their wisdom, enterprise and justice. As a city, it no longer exists and the whole valley is an arid wasteland. No-one knew of its existence until archeologists made discoveries in their excavations. There are hundreds of thousands of clay tablets that have been recovered to enlighten us as to the advanced nature of the inhabitants. They have the first known astronomers, engineers, mathematicians, financiers and first written language.

Know for its massive walls around the city, the city has fallen, never to rise again, but to it civilization owes much. The wisdom of Babylon lives on...

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 that understand the simple laws which govern it's acquisition.

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

George Samuel Clason

Born in Missouri in 1874, he attended University of Nebraska, served in the US Army and began a long career in publishing. He published the first road atlas of United States.

In 1926, he issued the first of a famous series of pamphlets on thrift and financial success using Babylonian parables. These were distributed in large quantities by financial institutions, the most famous being The Richest Man In Babylon.

Chapter 1: The Man Who Desired Gold

"...he gazed sadly at his simple home and the open workshop in which stood a partially completed chariot.

Characters:
Bansir – Chariot Builder
Kobbi – Musician
Arkad – The Richest Man
In Babylon

His wife frequently appeared at the door. Her furtive glances in his direction reminded him that the meal bag was almost empty and he should be at work."

Bansir, the chariot builder, was too engrossed in his own problem to be bothered by the noise of industry within the walls of Babylon. The city was a mix of grandeur and squalor – incredible displays of wealth and the direst poverty. **Bansir could not understand why he worked so hard and was still numbered amongst the lowly.**

He was so caught up with his deliberations that he was not aware of his friend Kobbi walking towards him playing his lyre. Kobbi's elaborate salute went unnoticed, much less his request for 'two humble shekels'!

"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 friends."

Shocked, Kobbi listened to Bansir recall his day dream. Bansir dreamt he was a man of means and enjoyed the glorious feeling of contentment and surplus gold flowing from his purse.

"...so why should such pleasant feelings as it aroused turn thee into a glum statue on the wall?" said Kobbi. "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...

Recalling their days as young men, Bansir and Kobbi touched on their experiences with money. They had earned so much gold over the years but did not have anything to show for it. They both had hoped that one day, prosperity would be bestowed upon them! They were coming to the realization that such a blessing was not imminent, often planning and scheming that their families didn't go hungry. Bansir's dismal mood soon caught hold with Kobbi, **both of them entirely miserable reaching their threshold and coming up with their best idea yet!**

"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.

They remembered a friend, Arkad, who they had schooled with who was 'blesse

Chapter 2: The Richest Man In Babylon

Arkad was famed across the land for his great wealth, liberality, and generosity with family and charity. The group that Bansir and Kobbi had assembled opened up their discussion with some interesting perceptions about life.

Characters:

Arkad – The Richest Man In Babylon

Bansir – Chariot Builder

Kobbi – Musician

Algamish – Wealthy man

Agger – Shieldmaker

Azmur - Brickmaker

“Why then should a fickle fate single you out to enjoy all the good things of life and ignore us who are equally deserving?”

“If you have not acquired more than a bare existence in the years since we were youths, it is because you have either 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...makes wanton spenders, who soon dissipate all they receive.”

Easy money doesn't stick around is what Arkad preaches. So true. Think of people close to you who have won lotteries and the like. The far majority are without today!

Arkad was asked the obvious question about how he has acquired his fortune. He made an assessment from his early years that the things that brought happiness and contentment were magnified by the existence of wealth.

“Wealth is power. With wealth many things are possible.”

When he had this realization, he decided to claim his share of the good things of life because he would not be satisfied with the lot of a poor man. He determined the following;

1. He would have to immerse himself and **study wealth accumulation.**
2. Once learned, he would **follow the laws** and do it well.

Arkad explained to the group that there was two types of learning. One was the things we learned and knew, the other the training that taught us how to find out what we don't know.

Arkad found employment as a scribe and labored for many months without anything to show for it. One of Arkad's clients, a wealthy man called Algamish, wanted a job done over night. Arkad in exchange for such prompt service requested Algamish to inform him as to how he may too become wealthy.

The first piece of advice from Algamish - “I found the road to wealth when I decided that a part of all I earned was mine to keep.” The advice to save no less than a tenth of what Arkad earned was the start of a transformation. **“Every gold**

piece that you save is a slave to work for you. Every copper it earns is its child that also can earn for you."

When Arkad met up with Algamish twelve months later, he had saved a tenth of his earnings but had given it to Azmur the Bricklayer to invest in rare jewels. This was where Algamish's next piece of advice was to make a change for Arkad.

"Every fool must learn," he growled, "but why trust the knowledge of a Brickmaker about jewels?" ... "next time if you would have advice about jewels, go to the jewel merchant." **"Advice is one thing that is freely given away, but watch that you take only what is worth having."**

The jewels the Brickmaker bought were worthless and Arkad learnt the lesson. The habit to save was now fully entrenched so he quickly amassed more gold. After another twelve months, Algamish returned to meet with Arkad. Arkad reported that he had been loaning his savings to Agger the Shieldmaker who was paying interest on the borrowings. Some of his gold he was using for feasts and buying luxurious items. Algamish advised further;

"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."**

Another 24 months passes and Algamish compliments Arkad on his rigid adherence to his teachings.

"Arkad," he continued, "you have learned the lessons well. You first learned to **live on less than you earn**. Next you learned to **seek advice from those who were competent**...and. Lastly, you have learned to **make gold work for you**."

Arkad had learned how to acquire money, how to keep it and how to use it. Algamish made Arkad an offer he couldn't refuse – to work with him and share in his estate. One of the group Arkad was addressing commented that he was fortunate to be made an heir. Arkad replied, "Fortunate only in that I had the desire to prosper before I first met him."

"Opportunity is a haughty goddess who wastes no time with those who are unprepared."

"Will power is but the unflinching purpose to carry a task you set for yourself to fulfillment."

"When I set a task for myself, I complete it. Therefore, I am careful not to start difficult and impractical tasks, because I love leisure."

"Wealth grows wherever men exert energy."

Arkad explains that you must live with the thought that;

“ A part of all I earn is mine to keep.”

Think about it morning, noon and night.

“Impress yourself with the idea. Fill yourself with the thought.”

“As it grows it will stimulate you.”

Make gold be your slave.

Seek wise counsel.

The group thanked Arkad for the discussion and dispersed – some silent and still not understanding, sarcastic thinking that Arkad should divide his massive fortune with them! Others walked away with a new light in their eyes and frequently counseled with Arkad who gave freely of his wisdom.

Chapter 3: Seven Cures For A Lean Purse

Good King Sargon was lamenting the state of the city. The rich were getting richer and poor poorer. All of the gold of the city has found it's way into the hands of "a few very rich men of our city."

Characters:

Arkad – The Richest Man
In Babylon

Good King Sargon

Agger – Shieldmaker

"Why should so few men be able to acquire all the gold?" said the King.

"Because they know how," replied the Chancellor. "One may not condemn a man for succeeding because he knows how."

"Who knows best in all our city how to become wealthy, Chancellor? Asked the King.

"Thy question answers for itself, your majesty. Who has amassed the greatest wealth in Babylon?" "Arkad" replied the Chancellor.

Arkad was invited to appear before the King. The start of the conversation sums up the topic.

"How becamest thou so wealthy?"

"You ha

4. Guard thy treasures from loss

"Guard thy treasure from loss by investing only where thy principle is safe, where it may be reclaimed if desirable, and where thou will 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."

5. Make of thy dwelling a profitable investment

"Own thy own home."

6. Insure a future income

"Provide for in advance for the needs of thy growing age and the protection of thy family."

7. Increase thy ability to earn

"Cultivate thy own powers, to study and become wiser, to become more skilful, to act as to respect thyself."

Arkad ended his lecture urging the hundred that there is more gold than you can dream of, abundance for all, so go forth "grow wealthy, as is your right."

Chapter 4: Meet The Goddess Of Good Luck

Characters: <u>Arkad</u> – The Richest Man In Babylon

“If a man be lucky, there is no foretelling the possible extent of his good fortune. Pitch him into the Euphrates and like as not he will swim out with a pearl in his hand.”
– Babylonian Proverb

Arkad continues to address the King’s Chosen Hundred.

Is there a way to attract good luck?

Most would think first of the gaming tables. When a man plays the games, the chances for profit are always against him and in favor of the game keeper. Even if he were to win, do the winnings bring permanent benefit? As Arkad says, “I am unable to name a single one who started his success from such a source.

“Is it not natural if we conclude a profitable transaction to consider it not good luck but a just reward for our efforts? “Why not consider the successes we almost enjoyed but which escaped us, happenings which could have been more profitable. They would have been rare examples of good luck if they had actually happened.”

“Good luck waits to come to that man who accepts opportunity.”

We all have countless situations where we regret afterwards not acting swiftly enough. Procrastination very often gets in the way of good luck! We desire riches, yet, how often when opportunity presents itself, the spirit of procrastination urges delays in our acceptance and we become our own enemy.

Some of us grasp opportunity by the horns and move towards gratifying our deepest desires, while the majority hesitate, falter and fall behind.

“To attract good luck to oneself, it is necessary to take advantage of opportunities.”

“Men of action are favored by the Goddess of Good Luck.”

Chapter 5: The Five Laws Of Gold

"A bag heavy with gold or a clay tablet carved with words of wisdom; if thou hadst thy choice, which wouldst thou choose?"

Characters: <u>Arkad</u> – The Richest Man In Babylon <u>Nomasir</u> – son of Arkad
--

Most people would take the gold and run right?! Ignore the wisdom, waste the gold and come whining when there is naught.

"Gold is reserved for those who know its laws and abide by them."

In other words, listen in and follow these simple lessons. Nomasir, Arkad's son wasn't like any other wealthy heir. He had to earn his inheritance, for Arkad did not approve of giving without evidence of the ability to acquire, protect and multiply wealth.

Nomasir was given one bag of gold and a carved tablet with the five laws of gold. He was then sent away to experience the world, learn the laws and come back to his inheritance in ten years a capable and worthy man.

Ten years passed and like it was yesterday, Nomasir stood before Arkad to give an account of the last ten years.

"Thou gave me liberally of thy gold. Thou gave me liberally of thy wisdom. Of thy gold, alas! I must admit of a disastrous handling. It fled, indeed, from my experienced hands even as a wild hare flees at the first opportunity from the youth who captures it."

Nomasir goes onto to explain his misfortune with mishandling the initial bag of gold. He lost substantially with a wager, then buying a business that wasn't all it was portrayed to be and spending unwisely on numerous unnecessary purchases. In the end Nomasir sold his horses, his slave and robes in order that he may eat and have a place to sleep.

"But in those bitter days, I remembered thy confidence in me, my father. Thou hadst sent me forth to become a man, and this I was determined to accomplish." "I read most carefully thy words of wisdom, and realized that had I but sought wisdom first, my gold would not have been lost to me."

The Five Laws Of Gold

1. Gold cometh gladly and in 395.4131 222.1838 Tmom fi

4. Gold slippeth away from the man who invests it in businesses or purposes with which he is not familiar or which are not approved by those skilled in its keeping.
5. Gold flees the man who would force it to impossible earnings or who followeth the advice of tricksters and schemers or who trusts it to his own inexperience and romantic desires in investment.

Nomasir began to slowly save coppers, then silver and finally adding to gold began making investments under the guidance of wise men. As the years went on, his fortune grew at an increasing rate.

"Through my misfortunes, my trials and my success, I have tested time and time again the wisdom of the five laws of gold, my father, and proven them true in every test."

"Wealth that comes quickly goeth the same way."

"Wealth that stayeth to give enjoyment and satisfaction to its owner comes gradually."

Chapter 6: The Gold Lender Of Babylon

Rodan was feeling particularly pleased with himself. As he walked, he listened to the pleasant sound of gold pieces tinkling in his purse. He had never had so much gold in his possession – fifty pieces of gold!

Characters: <u>Mathon</u> – Gold Lender <u>Rodan</u> – Spearmaker Araman – Rodan's brother-in-law

He was deliberating as to where and how to invest his fortune. He thought he should seek the guidance of Mathon, the Gold Lender.

“Many men come to me for gold to pay for their follies, but as for advice, they want it not. Yet who is more able to advise than the lender of gold to whom many men come in trouble?”

Rodan was slightly perplexed for his loving sister had requested some of his gold to borrow for her husbands (Araman) new business venture.

“I will tell it to thee for thou shouldst know that to borrowing and lending there is more than the passing of gold from the hands of one to the hands of another.” “If you desire to help thy friend then do so in a way that will not bring thy friend’s burden upon thyself.”

Mathon describes his loan process. He keeps a token chest, a token for each loan until it is repaid. Some tokens will always stay in the chest.

The safest loan, he recounts, is where the borrower has possessions greater than the value of the one they desire. Such **loans are based on property**.

If necessary, these can be sold to repay the loan. Others have the capacity to earn to repay the loan and interest. They will have income as long as they are honest and suffer no misfortune. Such **loans are based on income**.

Others neither have property or enough income. Their borrowings are **guaranteed by family or good friends**.

“I do not discourage borrowing gold. I encourage it. I recommend it if it be for a wise purpose.”

Mathon has a decent screening process as well. In answer to Rodan’s question about lending to Araman - Mathon would never lend for his purpose.

“His ambition, though worthy, is not practical and I would not lend him any gold.” It is easy to lend. If it is lent unwisely, it is difficult to get back.” “I like not idle gold, even less I like too much of risk.”

Mathon’s parting words apply to borrower and lender.

“Better a little caution than a great regret.”



Chapter 7: The Walls Of Babylon

Characters:
Old Banzar – Warrior

Babylon endured for century after century because it was fully protected by one hundred and sixty feet walls. Banzar was a valiant old warrior that stood guard at the passageway leading to the top of the ancient walls of Babylon. This day, as it lay siege, he has the vantage point for news. He was the closest to the conflict and first to hear of each new, frenzied attack. Many worried Babylonian people approached him to get the latest news.

To the merchant who was concerned about his unprotected wife, Banzar said "Calm thyself, good merchant."

The wife with a sick husband, Banzar retorted, "Back to thy husband. Tell him the gates are strong and withstand rams and scalers climbing the walls. Watch thy way."

To the frightened child, Banzar reassured her, saying, "The walls of Babylon will protect you and mother and little brother and baby."

After nearly four weeks of continuous battering, the walls of Babylon had once again repulsed it enemies.

"We cannot afford to be without adequate protection."

Chapter 8: The Camel Trader Of Babylon

"The hungrier one becomes, the clearer one's mind works."

Characters:

Tarkad – son of Azure

Dabasir – Camel Trader

Kauskor - Proprietor

Tarkad had not tasted food for two whole days. He ran into someone he would have preferred to avoid – the Camel Trader called Dabasir. Tarkad owed Dabasir copper and silver pieces.

"Ill fortune pursues every man who thinks more of borrowing than of repaying." said the large Dabasir as he sat eating in front of the famished Tarkad.

"I did hear of a traveler just returned from Urfa of certain rich man who has a piece of stone so thin you can see through it." "Tarkad? Thinkest all the world could look to a man a different color from what it is? Asked Dabasir.

Dabasir, wanting to teach Tarkad a lesson or two began to tell him and the onlookers in the restaurant how he came to be a Camel Trader after being a slave in Syria.

Dabasir borrowed from his friends and could not repay them. Things went from bad to worse. His wife returned to her father and he left Babylon. He fell in with robbers and were taken to Damascus and sold as slaves. Dabasir was purchased for two silver pieces by a Syrian desert chief and became a camel tender for his daughter who is intrigued with Dabasir's background.

"If a man has within him the soul of a free man, will he not become respected and honored in his own city in spite of his misfortune?" "Have you a desire to repay the just debts you owe in Babylon? She parried.

"Yes I have the desire, but see no way." Said Dabasir.

"...thou hast but the contemptible soul of a slave. **No man is otherwise who cannot respect himself and no man can respect himself who does not repay honest debts.**"

Dabasir's debts were his enemy and he had been run out of town. If he had stood up and fought like a man, he would have found respect.

"If I had the soul of a free man, I would force my way back into Babylon, repay the people who had trusted me, bring happiness to my wife who truly loved me and bring peace and contentment to me parents."

"Then a strange thing happened. All the world seemed to be a different color. At last I saw the true values in life." "I was thrilled with the great resolve."

Tarkad, who had listened intently, was overcome with emotions.

"Thou hast shown me a vision; already I feel the soul of a free man surge within me."

Where the determination is, the way can be found.

Chapter 9: The Clay Tablets From Babylon

Alfred reports to Prof. Caldwell of the five tablets found in the excavations in Mesopotamia. The tablets speak of Dabasis and his experience paying off his debts and gaining respect as a Babylonian citizen. Alfred plans to put Dabasis's methodologies to work in his own life even though it was five thousand years hence.

Characters:
Dabasis – Camel Trader
Mathon – Gold Lender
Prof. Franklin Caldwell –
Archeologist -
Mesopotamia
Alfred H. Shrewsbury –
Archeologist –
Nottingham University

The tablets are translated to reveal the story of Dabasis's return to Babylon after being a slave in Syria. Dabasis consulted Mathon the Gold Lender as to putting a plan into place.

1. Firstly, the plan provides for his future prosperity. One-tenth of his earnings were put aside for his own to keep.
2. Secondly, seven-tenths of his earnings paid for all living expenses.
3. Thirdly, two-tenths of his earnings provided a way for his debts to be paid out over a time.

Dabasis visited with his creditors to let them know how he would repay the 119 pieces of silver and 141 pieces of copper. He received mixed reactions from creditors.

"My heart is lighter than it hath been for some time."

The tablets continue to relay the story of his gradual repayment of debts, his wife buying much needed supplies and personal effects, and his creditors slowly gaining respect for Dabasis.

"My good wife looketh upon me with a light in her eyes that doth make a man have confidence in himself." "Yes it is the plan that has made my success."

"I am convinced that if I follow it further it will make me rich among men." said Dabasis proudly.

Alfred writes the Professor again and explains how successful following Dabasis's plan had been for he and his wife.

There "is more pleasure in running up such a surplus than there could be in spending it."

Chapter 10: The Luckiest Man In Babylon

Sharru Nada, the Merchant Prince of Babylon looked the part with fine robes, horse and caravan, a man with all the accoutrements. He was inwardly troubled, not for himself but for the youth he was traveling with.

He was traveling with Hadan Gula, the grand son of Sharru's partner of other years of whom he owed a debt of gratitude which could never be repaid. Sharru wanted to do something for the grand son but it would prove difficult because of the youth himself. Sharru was hoping he may be able to give the youth a start for himself and get away from the wreck the youth's father had made of the inheritance.

Hadan spent shekels as fast as they came to him. He wore the finest robes and rarest jewels. Arriving at Babylon and overlooking the city, Hadan comments that neither he or his father had the gift for attracting shekels that his grand father had had.

Sharru in true Babylonian style offered to tell Hadan how he and his grandfather joined in a partnership that proved very profitable.

Sharru explained that he was once a slave, the victim of my brother's indiscretions - he killed his friend in a brawl. Sharru was bonded to the widow and sold as a slave when his father could not find the silver to free Sharru.

Sharru soon found the value in work from a wise slave.

"work is the best friend I've ever known. It has brought me all the good things I've had, my farm and cows and crops, everything." "Remember, work, well done, does good to the man who does it. It makes him a better man."

Sharru was sold to another master, a baker named Nana-naid. Sharru thought himself the luckiest man in Babylon to be picked to learn a trade he was interested in. At this point, you should know that slaves in those times could work for reward, own things and even take a wife. Sharru started to make additional loaves to sell in the street and negotiated with his master to share the spoils. One of his regular customers was Arad Gula (Hadan's grandfather). Sharru and Arad became close friends. Nana-naid became more and more anxious upon Sharru's return to collect the pieces of gold to spend at the gambling houses.

One day Arad Gula confided in Sharru that he was also a slave and close to buying his way to freedom. At this point the grand son was highly offended at

Characters: <u>Sharru Nada</u> – Merchant Prince of Babylon <u>Hadan Gula</u> – grand son of Arad Gula <u>Arad Gula</u> – Sharra's partner <u>Nana-naid</u> – Sharra's Master <u>Swasti</u> – Nana's housekeeper <u>Sasi</u> – Slave Trader
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Sharru, saying, "I will not listen to lies defaming my grandfather." Arad advised Sharru as follows;

"Cling no longer to thy master. Get once again the feeling of being a free man. **Act like a free man and succeed like one!**"

The next time Sharru met Arad, he was a changed man for he was a free man. Swasti, Sharru's master's housekeeper came to Sharru most disturbed. "Thy master is in trouble". "Why should we worry over his folly. We are not his keepers." Sharru's master had given his title to a lender and the lender could claim him and sell him without Nan-naid's influence. The next morning, the money lender brought Sasi, the slave trader to take Sharru away.

Sharru was deeply depressed.

"Was I to work for the rest of my life without gaining my desires, without happiness and success?"

A messenger had come from Sharru's new master, Sasi. He grabbed his wallet and robe and was on his way.

"I saw Arad Gula awaiting me."

"I hunted everywhere for thee." "A hard bargain he did drive and made me pay an outrageous price, but thou art worth it. Thy philosophy and enterprise have been my inspiration to this new success."

Arad had bought Sharru's freedom.

"Tears of gratitude filled my eyes. **I knew I was the luckiest man in Babylon.**"

"Was work my grandfather's secret key the golden shekels?"

"It was his only key when I first knew him." "**Work attracted his many friends...work brought him the many honors...work brought him all those things I have approved.**"

"Life is rich with many pleasures for men to enjoy," Sharru Nada commented. "Each has it's place. I am glad that work is not reserved for slaves. Were that the case I would be deprived of my greatest pleasure."

Sharru's story had, indeed, changed Hadan Gula's outlook and, now that he understood, he resolved to make changes.

"Now that I understand, I do admire him all the more and feel more determined to be like him. I fear I can never repay thee for **giving me the true key to his success.**"

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