

THE SECOND CURE

CONTROL THY EXPENDITURES

"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?" So did Arkad address his students upon the second day.

"Yesterday how many of thee carried lean purses?"

"All of us," answered the class.

"Yet, thou do not all earn the same. Some earn much more than others. Some have much larger families to support. Yet, all purses were equally lean. Now I will tell thee an unusual truth about men and sons of men. It is this; that what each of us calls our 'necessary expenses' will always grow to equal our incomes unless we protest to the contrary.

"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. Still thou retainest many ungratified desires.

"All men are burdened with more desires than they can gratify. Because of my wealth thinkest thou I may gratify every desire? 'Tis a false idea. There are limits to my time. There are limits to my strength. There are limits to the distance I may travel. There are limits to what I may eat. There are limits to the zest with which I may enjoy.

"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. Thy desires are a multitude and those that thou mayest gratify are but few.

"Study thoughtfully thy accustomed habits of living. Herein may be most often found certain accepted expenses that may wisely be reduced or eliminated. Let thy motto be one hundred percent of appreciated value demanded for each coin spent.

"Therefore, engrave upon the clay each thing for which thou desireth to spend. Select those that are necessary and others that are possible through the expenditure of nineteenthths of thy income. Cross out the rest and consider them but a part of that great multitude of desires that must go unsatisfied and regret them not.

"Budget then thy necessary expenses. Touch not the one- tenth that is fattening thy purse. Let this be thy great desire that is being fulfilled. Keep working with thy budget; keep adjusting it to help thee. Make it thy first assistant in defending thy fattening purse."

Hereupon one of the students, wearing a robe of red and gold, arose and said, "I am a free man. I believe that it is my right to enjoy the good things of life. Therefore do I rebel against the slavery of a budget which determines just how much I may spend and for what. I feel it would take much pleasure from my life and make me little more than a pack-ass to carry a burden."

To him Arkad replied, "Who, my friend, would determine thy budget?"

"I would make it for myself," responded the protesting one.

"In that case were a pack-ass to budget his burden would he include therein jewels and rugs and heavy bars of gold? Not so. He would include hay and grain and a bag of water for the desert trail.

"The purpose of a budget is to help thy purse to fatten. It is to assist thee to have thy necessities and, insofar as attainable, thy other desires. It is to enable thee to realize thy most cherished desires by defending them from thy casual wishes. Like a bright light in a dark cave thy budget shows up the leaks from thy purse and enables thee to stop them and control thy expenditures for definite and gratifying purposes.

"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."

This story is excerpted from the original 1926 version of *The Richest Man in Babylon* by George S. Clason. Originally, a series of separate informational pamphlets distributed by banks and insurance companies, the pamphlets were bound together and published in book form in 1926 and is now in public domain.

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