

THE GOLD LENDER OF BABYLON

Fifty pieces of gold! Never before had Rodan, the spear maker of old Babylon, carried so much gold in his leather wallet. Happily down the king's highway from the palace of his most liberal Majesty he strode. Cheerfully the gold clinked as the wallet at his belt swayed with each step—the sweetest music he had ever heard.

Fifty pieces of gold! All his! He could hardly realize his good fortune. What power in those clinking discs! They could purchase anything he wanted, a grand house, land, cattle, camels, horses, chariots, whatever he might desire.

What use should he make of it? This evening as he turned into a side street towards the home of his sister, he could think of nothing he would rather possess than those same glittering, heavy pieces of gold—his to keep. It was upon an evening some days later that a perplexed Rodan entered the shop of Mathon, the lender of gold and dealer in jewels and rare fabrics. Glancing neither to the right nor the left at the colorful articles artfully displayed, he passed through to the living quarters at the rear. Here he found the genteel Mathon lounging upon a rug partaking of a meal.

"I would counsel with thee for I know not what to do." Rodan stood stolidly, feet apart, hairy breast exposed by the gaping front of his leather jacket. Mathon's narrow, sallow face smiled a friendly greeting. "What indiscretions hast thou done that thou shouldst seek the lender of gold? Hast been unlucky at the gaming table? Or hath some plump dame entangled thee? For many years have I known thee, yet never hast thou sought me to aid thee in thy troubles."

"No, no. Not such as that. I seek no gold. Instead I crave thy wise advice."

"Hear! Hear! What this man doth say. No one comes to the lender of gold for advice. My ears must play me false."

"They listen true."

"Can this be so? Rodan, the spear maker, doth display more cunning than all the rest, for he comes to Mathon, not for gold, but for advice. 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?

"Thou shalt eat with me, Rodan," he continued. Thou shalt be my guest for the evening. Andol" he commanded of his slave, "draw up a rag for my friend, Rodan, the spear maker, who comes for advice. He shall be mine honored guest. Bring to him much food and get for him my largest cup.

Choose well of the best wine that he may have satisfaction in the drinking. "Now, tell me what troubles thee."

"It is the king's gift."

"The king's gift? The king did make thee a gift and it gives thee trouble? What manner of gift?"

"Because he was much pleased with the design I did submit to him for a new point on the spears of the royal guard, he did present me with fifty pieces of gold, and now I am much perplexed.

"I am beseeched each hour the sun doth travel across the sky by those who would share it with me."

"That is natural. More men want gold than have it, and would wish one who comes by it easily to divide. But can you not say "No?" Is thy will not as strong as thy fist?"

"To many I can say no, yet sometimes it would be easier to say yes. Can one refuse to share with one's sister to whom he is deeply devoted?" "Surely, thy own sister would not wish to deprive thee of enjoying thy reward."

"But it is for the sake of Araman, her husband, whom she wishes to see a rich merchant. She does feel that he has never had a chance and she beseeches me to loan to him this gold that he may become a prosperous merchant and repay me from his profits."

"My friend," resumed Mathon, "tis a worthy subject thou bringest to discuss. Gold bringeth unto its possessor responsibility and a changed position with his fellow men. It bringeth fear lest he lose it or it be tricked away from him. It bringeth a feeling of power and ability to do good. Likewise, it bringeth opportunities whereby his very good intentions may bring him into difficulties.

"Didst ever hear of the farmer of Nineveh who could understand the language of animals? I wot not, for 'tis not the kind of tale men like to tell over the bronze caster's forge. 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.

"This farmer, who could understand what the animals said to each other, did linger in the farm yard each evening just to listen to their words. One evening he did hear the ox bemoaning to the ass the hardness of his lot: 'I do labor pulling the plow from morning until night. No matter how hot the day, or how tired my legs, or how the bow doth chafe my neck, still must I work. But you are a creature of leisure. You are trapped with a colorful blanket and do nothing more than carry our master about where he wishes to go. When he goes nowhere you do rest and eat the green grass all the day.'

"Now the ass, in spite of his vicious heels, was a goodly fellow and sympathized with the ox.

'My good friend, he replied, 'you do work very hard and I would help ease your lot. Therefore, will I tell you how you may have a day of rest. In the morning when the slave comes to fetch you to the plow, lie upon the ground and bellow much that he may say you are sick and cannot work.'

"So the ox took the advice of the ass and the next morning the slave returned to the farmer and told him the ox was sick and could not pull the plow.

"Then," said the farmer, "hitch the ass to the plow for the plowing must go on."

"All that day the ass, who had only intended to help his friend, found himself compelled to do the ox's task. When night came and he was released from the plow his heart was bitter and his legs were weary and his neck was sore where the bow had chafed it.

"The farmer lingered in the barnyard to listen.

"The ox began first. 'You are my good friend. Because of your wise advice I have enjoyed a day of rest.'

"And I,' retorted the ass, 'am like many another simple-hearted one who starts to help a friend and ends up by doing his task for him. Hereafter you draw your own plow, for I did hear the master tell the slave to send for the butcher were you sick again. I wish he would, for you are a lazy fellow.'

Thereafter they spoke to each other no more— this ended their friendship. Canst thou tell the moral to this tale, Rodan?"

"Tis a good tale," responded Rodan, "but I see not the moral."

"I thought not that you would. But it is there and simple too. Just this: If you desire to help thy friend, do so in a way that will not bring thy friend's burdens upon thyself."

"I had not thought of that. It is a wise moral. I wish not to assume the burdens of my sister's husband. But tell me. You lend to many. Do not the borrowers repay?"

Mathon smiled the smile of one whose soul is rich with much experience.

"Could a loan be well made if the borrower cannot repay? Must not the lender be wise and judge carefully whether his gold can perform a useful purpose to the borrower and return to him once more; or whether it will be wasted by one unable to use it wisely and leave him without his treasure, and leave the borrower with a debt he cannot repay? I will show to thee the tokens in my token chest and let them tell thee some of their stories."

Into the room he brought a chest as long as his arm covered with red pigskin and ornamented with bronze designs. He placed it upon the floor and squatted before it, both hands upon the lid.

"From each person to whom I lend, I do exact a token for my token chest, to remain there until the loan is repaid. When they repay I give back, but if they never repay it will always remind me of one who was not faithful to my confidence.

"The safest loans, my token box tells me, are to those whose possessions are of more value than the one they desire. They own lands, or jewels, or camels, or other things which could be sold to repay the loan. Some of the tokens given to me are jewels of more value than the loan. Others are promises that if the loan be not repaid as agreed they will deliver to me certain property settlement. On loans like those I am assured that my gold will be returned with the rental thereon, for the loan is based on property.

"In another class are those who have the capacity to earn. They are such as you, who labor or serve and are paid. They have income and if they are honest and suffer no misfortune, I know that they also can repay the gold I loan them and the rental to which I am entitled. Such loans are based on human effort.

"Others are those who have neither property nor assured earning capacity. Life is hard and there will always be some who cannot adjust themselves to it. Alas for the loans I make them, even though they be no larger than a pence, my token box may censure me in the years to come unless they be guaranteed by good friends of the borrower who know him honorable."

Mathon released the clasp and opened the lid. Rodan leaned forward eagerly. At the top of the chest a bronze neck-piece lay upon a scarlet cloth. Mathon picked up the piece and patted it affectionately. "This shall always remain in my token chest because the owner has passed on into the great darkness. I treasure, it, his token, and I treasure his memory; for he was my good friend. We traded together with much success until out of the east he brought a woman to wed, beautiful, but not like our women. A dazzling creature. He spent his gold lavishly to gratify her desires.

He came to me in distress when his gold was gone. I counseled with him. I told him I would help him to once more master his own affairs. He swore by the sign of the Great Bull that he would. But it was not to be. In a quarrel she thrust a knife into the heart he dared her to pierce."

"And she?" questioned Rodan.

"Yes, of course, this was hers." He picked up the scarlet cloth. "In bitter remorse she threw herself into the Euphrates. These two loans will never be repaid. The chest tells you, Rodan, that humans in the throes of great emotions are not safe risks for the gold lender.

"Here! Now this is different." He reached for a ring carved of ox bone. "This belongs to a farmer. I buy the rugs of his women. The locusts came and they had not food. I helped him and when the new crop came he repaid me. Later he came again and told of strange goats in a distant land as described by a traveler. They had long hair so fine and soft it would weave into rugs more beautiful than any ever seen in Babylon. He wanted a herd but he had no money. So I did lend him gold to make the journey and bring back goats. Now his herd is begun and next year I shall surprise the lords of Babylon with the most expensive rugs it has been their good fortune to buy. Soon I must return his ring.

He doth insist on repaying promptly."

"Some borrowers do that?' queried Rodan.

"If they borrow for purposes that bring money back to them, I find it so. But if they borrow because of their indiscretions, I warn thee to be cautious if thou wouldst ever have thy gold back in hand again."

"Tell me about this," requested Rodan, picking up a heavy gold bracelet inset with jewels in rare designs.

"The women do appeal to my good friend," bantered Mathon.

"I am still much younger than you," retorted Rodan.

"I grant that, but this time thou doth suspicion romance where it is not. The owner of this is fat and wrinkled and doth talk so much and say so little she drives me mad. Once they had much money and were good customers, but ill times came upon them. She has a son of whom she would make a merchant. So she came to me and borrowed gold that he might become a partner of a caravan owner who travels with his camels bartering in one city what he buys in another.

"This man proved a rascal for he left the poor boy in a distant city without money and without friends, pulling out early while the youth slept. Perhaps when this youth has grown to manhood, he will repay; until then I get no rental for the loan—only much talk. But I do admit the jewels are worthy of the loan."

"Did this lady ask thy advice as to the wisdom of the loan?"

"Quite otherwise. She had pictured to herself this son of hers as a wealthy and powerful man of Babylon. To suggest the contrary was to infuriate her. A fair rebuke I had. I knew the risk for this inexperienced boy, but as she offered security I could not refuse her.

"This," continued Mathon, waving a bit of pack rope tied into a knot, "belongs to Nebatur, the camel trader. When he would buy a herd larger than his funds he brings to me this knot and I lend to him according to his needs. He is a wise trader. I have confidence in his good judgment and can lend him freely. Many other merchants of Babylon have my confidence because of their honorable behavior.

Their tokens come and go frequently in my token box. Good merchants are an asset to our city and it profits me to aid them to keep trade moving that Babylon be prosperous."

Mathon picked out a beetle carved in turquoise and tossed it contemptuously on the floor. "A bug from Egypt. The lad who owns this does not care whether I ever receive back my gold. When I reproach him he replies, 'How can I repay when ill fate pursues me? You have plenty more.' What can I do? The token is his father's—a worthy man of small means who did pledge his land and herd to back his son's enterprises. The youth found success at first and then was overzealous to gain great wealth.

His knowledge was immature. His enterprises collapsed. "Youth is ambitious. Youth would take short cuts to wealth and the desirable things for which it stands. To secure wealth quickly youth often borrows unwisely.

Youth, never having had experience, cannot realize that hopeless debt is like a deep pit into which one may descend quickly and where one may struggle vainly for many days. It is a pit of sorrow and regrets where the brightness of the sun is overcast and night is made unhappy by restless sleeping.

Yet, I do not discourage borrowing gold. I encourage it. I recommend it if it be for a wise purpose. I myself made my first real success as a merchant with borrowed gold.

"Yet, what should the lender do in such a case? The youth is in despair and accomplishes nothing. He is discouraged. He makes no effort to repay. My heart turns against depriving the father of his land and cattle."

"You tell me much that I am interested to hear," ventured Rodan, "but, I hear no answer to my question. Should I lend my fifty pieces of gold to my sister's husband? They mean much to me."

"Thy sister is a sterling woman whom I do much esteem. Should her husband come to me and ask to borrow fifty pieces of gold I should ask him for what purpose he would use it.

"If he answered that he desired to become a merchant like myself and deal in jewels and rich furnishings. I would say, 'What knowledge have you of the ways of trade? Do you know where you can buy at lowest cost? Do you know where you can sell at a fair price?' Could he say 'Yes' to these questions?"

"No, he could not," Rodan admitted. "He has helped me much in making spears and he has helped some in the shops."

"Then, would I say to him that his purpose was not wise. Merchants must learn their trade. His ambition, though worthy, is not practical and I would not lend him any gold."

"But, supposing he could say: 'Yes, I have helped merchants much. I know how to travel to Smyrna and to buy at low cost the rugs the housewives weave. I also know many of the rich people of Babylon to whom I can sell these at a large profit.' Then I would say: 'Your purpose is wise and your ambition honorable. I shall be glad to lend you the fifty pieces of gold if you can give me security that they will be returned.'" But would he say, 'I have no security other than that I am an honored man and will pay you well for the loan.' Then would I reply, 'I treasure much each piece of gold. Were the robbers to take it from you as you journeyed to Smyrna or take the rugs from you as you returned, then you would have no means of repaying me and my gold would be gone.'

"Gold, you see, Rodan, is the merchandise of the lender of money. It is easy to lend. If it is lent unwisely then it is difficult to get back. The wise lender wishes not the risk of the undertaking but the guarantee of safe repayment."

"'Tis well," he continued, "to assist those that are in trouble, 'tis well to help those upon whom fate has laid a heavy hand. 'Tis well to help those who are starting that they may progress and become valuable citizens. But help must be given wisely, lest, like the farmer's ass, in our desire to help we but take upon ourselves the burden that belongs to another."

"Again I wandered from thy question, Rodan, but hear my answer: Keep thy fifty pieces of gold. What thy labor earns for thee and what is given thee for reward is thine own and no man can put an obligation upon thee to part with it unless it do be thy wish. If thee wouldst lend it so that it may earn thee more gold, then lend with caution and in many places. I like not idle gold, even less I like too much of risk."

"How many years hast thou labored as a spear maker?"

"Fully three." "How much besides the King's gift hast saved?"

"Three gold pieces."

"Each year that thou hast labored thou has denied thyself good things to save from thine earnings one piece of gold?"

"'Tis as you say."

"Then mightest save in fifty years of labor fifty pieces of gold by thy self-denial?"

"A lifetime of labor it would be."

"Thinkest thou thy sister would wish to jeopardize the savings of fifty years of labor over the bronze melting pot that her husband might experiment on being a merchant?"

"Not if I spoke in your words."

"Then go to her and say: 'Three years I have labored each day except fast days, from morning until night, and I have denied myself many things that my heart craved. For each year of labor and self-denial I have to show one piece of gold. Thou art my favored sister and I wish that thy husband may engage in business in which he will prosper greatly. If he will submit to me a plan that seems wise and possible to my friend, Mathon, then will I gladly lend to him my savings of an entire year that he may have an opportunity to prove that he can succeed.' Do that, I say, and if he has within him the soul to succeed he can prove it. If he fails he will not owe thee more than he can hope some day to repay."

"I am a gold lender because I own more gold than I can use in my own trade. I desire my surplus gold to labor for others and thereby earn more gold. I do not wish to take risk of losing my gold for I have labored much and denied myself much to secure it. Therefore, I will no longer lend any of it where I am not confident that it is safe and will be returned to me. Neither will I lend it where I am not convinced that its earnings will be promptly paid to me."

"I have told to thee, Rodan, a few of the secrets of my token chest. From them you may understand the weakness of men and their eagerness to borrow that which they have no certain means to repay. From this you can see how often their high hopes of the great earnings they could make, if they but had gold, are but false hopes they have not the ability or training to fulfill."

"Thou, Rodan, now have gold which thou shouldst put to earning more gold for thee. Thou art about to become even as I, a gold lender. If thou dost safely preserve thy treasure it will produce liberal earnings for thee and be a rich source of pleasure and profit during all thy days. But if thou dost let it escape from thee, it will be a source of constant sorrow and regret as long as thy memory doth last."

"What desirest thou most of this gold in thy wallet?"

"To keep it safe."

"Wisely spoken," replied Mathon approvingly. "Thy first desire is for safety. Thinkest thou that in the custody of thy sister's husband it would be truly safe from possible loss?"

"I fear not, for he is not wise in guarding gold."

"Then be not swayed by foolish sentiments of obligation to trust thy treasure to any person. If thou wouldst help thy family or thy friends, find other ways than risking the loss of thy treasure. Forget not that gold slippeth away in unexpected ways from those unskilled in guarding it. As well waste thy treasure in extravagance as let others lose it for thee."

"What next after safety dost desire of this treasure of thine?"

"That it earn more gold."

"Again thou speakest with wisdom. It should be made to earn and grow larger. Gold wisely lent may even double itself with its earnings before a man like you groweth old. If you risk losing it you risk losing all that it would earn as well."

"Therefore, be not swayed by the fantastic plans of impractical men who think they see ways to force thy gold to make earnings unusually large. Such plans are the creations of dreamers unskilled in the safe and dependable laws of trade. Be conservative in what thou expect it to earn that thou mayest keep and enjoy thy treasure. To hire it out with a promise of usurious returns is to invite loss.

"Seek to associate thyself with men and enterprises whose success is established that thy treasure may earn liberally under their skillful use and be guarded safely by their wisdom and experience.

"Thus, mayest thou avoid the misfortunes that follow most of the sons of men to whom the gods see fit to entrust gold."

When Rodan would thank him for his wise advice he would not listen, saying, "The king's gift shall teach thee much wisdom. If wouldst keep thy fifty pieces of gold thou must be discreet indeed.

Many uses will tempt thee. Much advice will be spoken to thee. Numerous opportunities to make large profits will be offered thee. The stories from my token box should warn thee, before thou let any piece of gold leave thy pouch to be sure that thou hast a safe way to pull it back again. Should my further advice appeal to thee, return again. It is gladly given.

"E're thou goest read this which I have carved beneath the lid of my token box. It applies equally to the borrower and the lender:

BETTER A LITTLE CAUTION THAN A GREAT REGRET

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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