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?"

By the flickering light from the fire of desert shrubs, the sun-tanned faces of the listeners gleamed with interest.

"The gold, the gold," chorused the twenty-seven.

Old Kalabab smiled knowingly.

"Hark," he resumed, raising his hand. "Hear the wild dogs out there in the night. They howl and wail because they are lean with hunger. Yet feed them, and what do they? Fight and strut. Then fight and strut some more, giving no thought to the morrow that will surely come.

"Just so it is with the sons of men. Give them a choice of gold and wisdom— what do they do?

Ignore the wisdom and waste the gold. On the morrow they wail because they have no more gold.

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

Kalabab drew his white robe close about his lean legs, for a cool night wind was blowing.

"Because thou hast served me faithfully upon our long journey, because thou cared well for my camels, because thou toiled uncomplainingly across the hot sands of the desert, because thou fought bravely the robbers that sought to despoil my merchandise, I will tell thee this night the tale of the five laws of gold, such a tale as thou never hast heard before.

"Hark ye, with deep attention to the words I speak, for if you grasp their meaning and heed them, in the days that come thou shalt have much gold."

He paused impressively. Above in a canopy of blue, the stars shone brightly in the crystal clear skies of Babylonia. Behind the group loomed their faded tents tightly staked against possible desert storms. Beside the tents were neatly stacked bales of merchandise covered with skins. Nearby the camel herd sprawled in the sand, some chewing their cuds contentedly, others snoring in hoarse discord.

"Thou hast told us many good tales, Kalabab," spoke up the chief packer. "We look to thy wisdom to guide us upon the morrow when our service with thee shall be at an end."

"I have but told thee of my adventures in strange and distant lands, but this night I shall tell thee of the wisdom of Arkad, the wise rich man."

"Much have we heard of him," acknowledged the chief packer, "for he was the richest man that ever lived in Babylon."

"The richest man he was, and that because he was wise in the ways of gold, even as no man had ever been before him. This night shall I tell you of his great wisdom as it was told to me by Nomasir, his son, many years ago in Nineveh, when I was but a lad.

"My master and myself had tarried long into the night in the palace of Nomasir. I had helped my master bring great bundles of fine rugs, each one to be tried by Nomasir until his choice of colors was satisfied. At last he was well pleased and commanded us to sit with him and to drink a rare vintage odorous to the nostrils and most warming to my stomach, which was unaccustomed to such a drink.

"Then, did he tell us this tale of the great wisdom of Arkad, his father, even as I shall tell it to you.

"In Babylon it is the custom, as you know, that the sons of wealthy fathers live with their parents in expectation of inheriting the estate. Arkad did not approve of this custom. Therefore, when Nomasir reached man's estate, he sent for the young man and addressed him:

"My son, it is my desire that thou succeed to my estate. Thou must, however, first prove that thou art capable of wisely handling it. Therefore, I wish that thou go out into the world and show thy ability both to acquire gold and to make thyself respected among men.

"To start thee well, I will give thee two things of which I, myself, was denied when I started as a poor youth to build up a fortune.

"First, I give thee this bag of gold. If thou use it wisely, it will be the basis of thy future success.

"Second, I give thee this clay tablet upon which is carved the five laws of gold. If thou dost but interpret them in thy own acts, they shall bring thee competence and security.

"Ten years from this day come thou back to the house of thy father and give account of thyself. If thou prove worthy, I will then make thee the heir to my estate. Otherwise, I will give it to the priests that they may barter for my soul the land consideration of the gods.'

"So Nomasir went forth to make his own way, taking his bag of gold, the clay tablet carefully wrapped in silken cloth, his slave and the horses upon which they rode.

"The ten years passed, and Nomasir, as he had agreed, returned to the house of his father who provided a great feast in his honor, to which he invited many friends and relatives. After the feast was over, the father and mother mounted their throne-like seats at one side of the great hall, and Nomasir stood before them to give an account of himself as he had promised his father.

It was evening. The room was hazy with smoke from the wicks of the oil lamps that but dimly lighted it. Slaves in white woven jackets and tunics fanned the humid air rhythmically with long-stemmed palm leaves. A stately dignity colored the scene. The wife of Nomasir and his two young sons, with friends and other members of the family, sat upon rugs behind him, eager listeners.

"My father,' he began deferentially, I bow before thy wisdom. Ten years ago when I stood at the gates of manhood, thou bade me go forth and become a man among men, instead of remaining a vassal to thy fortune.

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

The father smiled indulgently. "Continue, my son, thy tale interests me in all its details."

"I decided to go to Nineveh, as it was a growing city, believing that I might find there opportunities. I joined a caravan and among its members made numerous friends. Two well-spoken men who had a most beautiful white horse as fleet as the wind were among these.

"As we journeyed, they told me in confidence that in Nineveh was a wealthy man who owned a horse so swift that it had never been beaten. Its owner believed that no horse living could run with greater speed. Therefore, would he wager any sum however large that his horse could outspeed any horse in all Babylonia. Compared to their horse, so my friends said, it was but a lumbering ass that could be beaten with ease.

"They offered, as a great favor, to permit me to join them in a wager. I was quite carried away with the plan.

"Our horse was badly beaten and I lost much of my gold.' The father laughed. 'Later, I discovered that this was a deceitful plan of these men and they constantly journeyed with caravans seeking victims. You see, the man in Nineveh was their partner and shared with them the bets he won. This shrewd deceit taught me my first lesson in looking out for myself.

"I was soon to learn another, equally bitter. In the caravan was another young man with whom I became quite friendly. He was the son of wealthy parents and, like myself, journeying to Nineveh to find a suitable location. Not long after our arrival, he told me that a merchant had died and his shop with its rich merchandise and patronage could be secured at a paltry price. Saying that we would be equal partners but first he must return to Babylon to secure his gold, he prevailed upon me to purchase the stock with my gold, agreeing that his would be used later to carry on our venture.

"He long delayed the trip to Babylon, proving in the meantime to be an unwise buyer and a foolish spender. I finally put him out, but not before the business had deteriorated to where we had only unsalable goods and no gold to buy other goods. I sacrificed what was left to an Israelite for a pitiful sum.

"Soon there followed, I tell you, my father, bitter days. I sought employment and found it not, for I was without trade or training that would enable me to earn. I sold my horses. I sold my slave. I sold my extra robes that I might have food and a place to sleep, but each day grim want crouched closer.

"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.' The mother buried her face and wept softly. "At this time, I bethought me of the tablet thou had given to me upon which thou had carved the five laws of gold. Thereupon, 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.

I learned by heart each law and determined that, when once more the goddess of good fortune smiled upon me, I would be guided by the wisdom of age and not by the inexperience of youth.

"For the benefit of you who are seated here this night, I will read the wisdom of my father as engraved upon the clay tablet which he gave to me ten years ago:

THE FIVE LAWS OF GOLD

- I. Gold cometh gladly and in increasing quantity to any man who will put by not less than onetenth of his earnings to create an estate for his future and that of his family.
- II. Gold laboreth diligently and contentedly for the wise owner who finds for it profitable employment, multiplying even as the flocks of the field.
- III. Gold clingeth to the protection of the cautious owner who invests it under the advice of men wise in its handling.
- IV. 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 keep.
- V. Gold flees the man who would force it to impossible earnings or who followeth the alluring advice of tricksters and schemers or who trusts it to his own inexperience and romantic desires in investment.

"These are the five laws of gold as written by my father. I do proclaim them as of greater value than gold itself, as I will show by the continuance of my tale.'

"He again faced his father. I have told thee of the depth of poverty and despair to which my inexperience brought me.

"However, there is no chain of disasters that will not come to an end. Mine came when I secured employment managing a crew of slaves working upon the new outer wall of the city."

'Profiting from my knowledge of the first law of gold, I saved a copper from my first earnings, adding to it at every opportunity until I had a piece of silver. It was a slow procedure, for one must live.

I did spend grudgingly, I admit, because I was determined to earn back before the ten years were over as much gold as you, my father, had given to me.

"One day the slave master, with whom I had become quite friendly, said to me: "Thou art a thrifty youth who spends not wantonly what he earns. Hast thou gold put by that is not earning?"

'Yes,' I replied, 'It is my greatest desire to accumulate gold to replace that which my father gave to me and which I have lost.'

"Tis a worthy ambition, I will grant, and do you know that the gold which you have saved can work for you and earn much more gold?"

"Alas! my experience has been bitter, for my father's gold has fled from me, and I am in much fear lest my own do the same.'

"If thou hast confidence in me, I will give thee a lesson in the profitable handling of gold," he replied. "Within a year the outer wall will be complete and ready for the great gates of bronze that will be built at each entrance to protect the city from the king's enemies.

In all Nineveh there is not enough metal to make these gates and the king has not thought to provide it. Here is my plan: A group of us will pool our gold and send a caravan to the mines of copper and tin, which are distant, and bring to Nineveh the metal for the gates. When the king says, 'Make the great gates,' we alone can supply the metal and a rich price he will pay. If the king will not buy from us, we will yet have the metal which can be sold for a fair price."

"In his offer I recognized an opportunity to abide by the third law and invest my savings under the guidance of wise men. Nor was I disappointed. Our pool was a success, and my small store of gold was greatly increased by the transaction.

"In due time, I was accepted as a member of this same group in other ventures. They were men wise in the profitable handling of gold. They talked over each plan presented with great care, before entering upon it. They would take no chance on losing their principal or tying it up in unprofitable investments from which their gold could not be recovered. Such foolish things as the horse race and the partnership into which I had entered with my inexperience would have had scant consideration with them. They would have immediately pointed out their weaknesses.

"Through my association with these men, I learned to safely invest gold to bring profitable returns. As the years went on, my treasure increased more and more rapidly. I not only made back as much as I lost, but much more.

"Through my misfortunes, my trials and my success, I have tested time and again the wisdom of the five laws of gold, my father, and have proven them true in every test. To him who is without knowledge of the five laws, gold comes not often, and goeth away quickly. But to him who abide by the five laws, gold comes and works as his dutiful slave.'

"Nomasir ceased speaking and motioned to a slave in the back of the room. The slave brought forward, one at a time, three heavy leather bags. One of these Nomasir took and placed upon the floor before his father addressing him again:

"Thou didst give to me a bag of gold, Babylon gold. Behold in its place, I do return to thee a bag of Nineveh gold of equal weight. An equal exchange, as all will agree.

"Thou didst give to me a clay tablet inscribed with wisdom. Behold, in its stead, I do return two bags of gold.' So saying, he took from the slave the other two bags and, likewise, placed them upon the floor before his father.

"This I do to prove to thee, my father, of how much greater value I consider thy wisdom than thy gold. Yet, who can measure in bags of gold, the value of wisdom? Without wisdom, gold is quickly lost by those who have it, but with wisdom, gold can be secured by those who have it not, as these three bags of gold do prove.

"It does, indeed, give to me the deepest satisfaction, my father, to stand before thee and say that, because of thy wisdom, I have been able to become rich and respected before men.'

"The father placed his hand fondly upon the head of Nomasir. 'Thou hast learned well thy lessons, and I am, indeed, fortunate to have a son to whom I may entrust my wealth.'

"Kalabab ceased his tale and looked critically at his listeners.

"What means this to thee, this tale of Nomasir?" he continued.

"Who amongst thee can go to thy father or to the father of thy wife and give an account of wise handling of his earnings?

"What would these venerable men think were you to say: 'I have traveled much and learned much and labored much and earned much, yet alas, of gold I have little. Some I spent wisely, some I spent foolishly and much I lost in unwise ways.'

"Dost still think it but an inconsistency of fate that some men have much gold and others have naught? Then you err.

"Men have much gold when they know the five laws of gold and abide thereby.

"Because I learned these five laws in my youth and abided by them, I have become a wealthy merchant. Not by some strange magic did I accumulate my wealth.

"Wealth that comes quickly goeth the same way.

"Wealth that stayeth to give enjoyment and satisfaction to its owner comes gradually, because it is a child born of knowledge and persistent purpose.

"To earn wealth is but a slight burden upon the thoughtful man. Bearing the burden consistently from year to year accomplishes the final purpose.

"The five laws of gold offer to thee a rich reward for their observance. Each of these five laws is rich with meaning and lest thou overlook this in the briefness of my tale, I will now repeat them. I do know them each by heart because in my youth, I could see their value and would not be content until I knew them word for word."

The First Law of Gold

Gold cometh gladly and in increasing quantity to any man who will put by not less than one-tenth of his earnings to create an estate for his future and that of his family.

"Any man who will put by one-tenth of his earnings consistently and invest it wisely will surely create a valuable estate that will provide an income for him in the future and further guarantee safety for his family in case the gods call him to the world of darkness.

This law always sayeth that gold cometh gladly to such a man. I can truly certify this in my own life. The more gold I accumulate, the more readily it comes to me and in increased quantities. The gold which I

save earns more, even as yours will, and its earnings earn more, and this is the working out of the first law."

The Second Law of Gold

Gold laboreth diligently and contentedly for the wise owner who finds for it profitable employment, multiplying even as the flocks of the field.

"Gold, indeed, is a willing worker. It is ever eager to multiply when opportunity presents itself. To every man who hath a store of gold set by, opportunity comes for its most profitable use. As the years pass, it multiplies itself in surprising fashion."

The Third Law of Gold

Gold clingeth to the protection of the cautious owner who invests it under the advice of men wise in its handling.

"Gold, indeed, clingeth to the cautious owner, even as it flees the careless owner. The man who seeks the advice of men wise in handling gold soon learneth not to jeopardize his treasure, but to preserve in safety and to enjoy in contentment its consistent increase."

The Fourth Law of Gold

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 keep.

To the man who hath gold, yet is not skilled in its handling, many uses for it appear most profitable. Too often these are fraught with danger of loss, and if properly analyzed by wise men, show small possibility of profit. Therefore, the inexperienced owner of gold who trusts to his own judgment and invests it in business or purposes with which he is not familiar, too often finds his judgment imperfect, and pays with his treasure for his inexperience. Wise indeed is he who investeth his treasures under the advice of men skilled In the ways of gold."

The Fifth Law of Gold

Gold flees the man who would force it to impossible earnings or who followeth the alluring advice of tricksters and schemers or who trusts it to his own inexperience and romantic desires in investment.

"Fanciful propositions that thrill like adventure tales always come to the new owner of gold. These appear to endow his treasure with magic powers that will enable it to make impossible earnings. Yet heed ye the wise men for verily they know the risks that lurk behind every plan to make great wealth suddenly.

"Forget not the rich men of Nineveh who would take no chance of losing their principal or tying it up in unprofitable investments." This ends my tale of the five laws of gold. In telling it to thee, I have told the secrets of my own success.

"Yet, they are not secrets but truths which every man must first learn and then follow who wishes to step out of the multitude that, like you wild dogs, must worry each day for food to eat.

"Tomorrow, we enter Babylon. Look! See the fire that burns eternal above the Temple of Bel! We are already in sight of the golden city. Tomorrow, each of thee shall have gold, the gold thou has so well earned by thy faithful services.

"Ten years from this night, what can you tell about this gold?

"If there be men among you, who, like Nomasir, will use a portion of their gold to start for themselves an estate and be thenceforth wisely guided by the wisdom of Arkad, ten years from now, 'tis a safe wager, like the son of Arkad, they will be rich and respected among men.

"Our wise acts accompany us through life to please us and to help us. Just as surely, our unwise acts follow us to plague and torment us. Alas, they cannot be forgotten. In the front rank of the torments that do follow us are the memories of the things we should have done, of the opportunities which came to us and we took not.

"Rich are the treasures of Babylon, so rich no man can count their value in pieces of gold. Each year, they grow richer and more valuable. Like the treasures of every land, they are a reward, a rich reward awaiting those men of purpose who determine to secure their just share.

"In the strength of thine own desires is a magic power. Guide this power with thy knowledge of the five laws of gold and thou shall share the treasures of Babylon."

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