

THE SIXTH CURE

INSURE A FUTURE INCOME

"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." So Arkad addressed his class upon the sixth day.

"The man, who because of his understanding of the laws of wealth, acquireth a growing surplus, should give thought to those future days. He should plan certain investments or provision that may endure safely for many years, yet will be available when the time arrives which he has so wisely anticipated.

"There are diverse ways by which a man may provide with safety for his future. He may provide a hiding place and there bury a secret treasure. Yet, no matter with what skill it be hidden, it may nevertheless become the loot of thieves. For this reason I recommend not this plan.

"A man may buy houses or lands for this purpose. If wisely chosen as to their usefulness and value in the future, they are permanent in their value and their earnings or their sale will provide well for his purpose.

"A man may loan a small sum to the money lender and increase it at regular periods. The rental which the money lender adds to this will largely add to its increase. I do know a sandal maker, named Ansan, who explained to me not long ago that each week for eight years he had deposited with his money lender two pieces of silver. The money lender had but recently given him an accounting over which he greatly rejoiced. The total of his small deposits with their rental at the customary rate of one-fourth their value for each four years, had now become a thousand and forty pieces of silver.

"I did gladly encourage him further by demonstrating to him with my knowledge of the numbers that in twelve years more, if he would keep his regular deposits of but two pieces of silver each week, the money lender would then owe him four thousand pieces of silver, a worthy competence for the rest of his life.

"Surely, when such a small payment made with regularity doth produce such profitable results, no man can afford not to insure a treasure for his old age and the protection of his family, no matter how prosperous his business and his investments may be.

"I would that I might say more about this. In my mind rests a belief that someday wisethinking men will devise a plan to insure against death whereby many men pay in but a trifling sum regularly, the aggregate making a handsome sum for the family of each member who passeth to the beyond. This do I see as something desirable and which I could highly recommend.

But today it is not possible because it must reach beyond the life of any man or any partnership to operate. It must be as stable as the King's throne. Some day do I feel that such a plan shall come to pass

and be a great blessing to many men, because even the first small payment will make available a snug fortune for the family of a member should he pass on.

"But because we live in our own day and not in the days which are to come, must we take advantage of those means and ways of accomplishing our purposes. Therefore do I recommend to all men, that they, by wise and well thought out methods, do provide against a lean purse in their mature years. For a lean purse to a man no longer able to earn or to a family without its head is a sore tragedy.

"This, then, is the sixth cure for a lean purse. *Provide in advance for the needs of thy growing age and the protection of thy family.*"

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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