

INTRODUCTION TO GEORGE S. CLASON AND *THE RICHEST MAN IN BABYLON*

Hey, Millionaire Kids! Meet George S. Clason, an American writer who created *The Richest Man in Babylon*, a super fun book full of money secrets told through stories as exciting as a Lagos market! Set in ancient Babylon, a city buzzing like Abuja, it teaches you how to grow your naira with simple tricks from characters like Arkad, who turned zero naira into millions by saving, investing, and thinking smart—perfect for building your wealth empire with the *Millionaire Child* app!



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Chapter 1

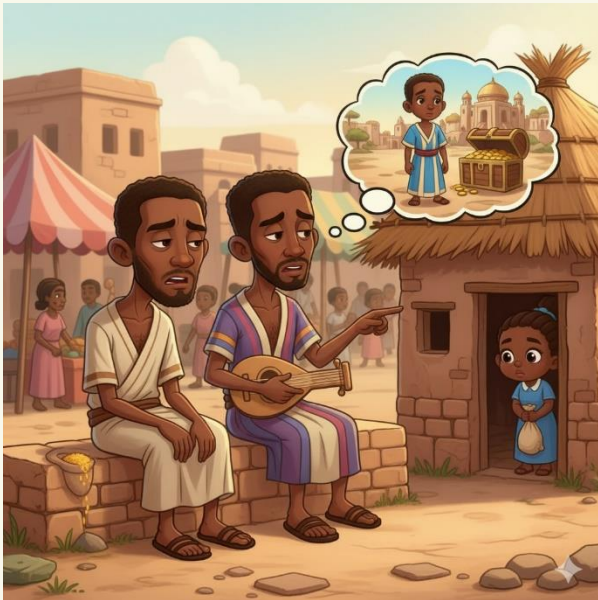
The Man Who Desired Gold

Hey, Millionaire Kids! In the buzzing city of Babylon, as lively as a Lagos market, Bansir the chariot builder sits sadly on his wall, staring at his simple home and unfinished chariot. His wife keeps peeking out, worried because their meal bag is almost empty, but Bansir's too discouraged to work. He's tired of toiling hard, yet his pockets stay empty, like a trader with no sales.



His friend Kobbi, a musician, joins him, also broke despite playing sweet tunes. They dream of naira—enough to buy fine clothes and live in big compounds like Babylon's rich folks. They realize hard work alone, like building chariots or playing the lyre, hasn't made them rich. So, they decide to seek out Arkad, Babylon's richest man, who started poor but now owns shops and gold. Their big lesson? Hard work needs smart

money moves, like saving ₦200 from your ₦1,000 pocket money to start a small akara stand!



Real-Life Example for Kids

Meet Amaka, a kid in Enugu who carves wooden toys but spends all her ₦3,000 earnings on sweets. Like Bansir, she's broke despite her skill. She visits a wise market trader who teaches her to save ₦500 and buy more wood to sell toys at school, growing her naira to ₦15,000 monthly!



Take-Home Lessons for Millionaire Kids

1. **Hard Work Isn't Enough:** Building toys or chariots won't make you rich without learning money secrets.
2. **Seek Wise Advice:** Find rich mentors like Arkad to learn how to turn ₦1,000 into a fortune.
3. **Start Small:** Save ₦200 from your pocket money to start a hustle, like selling snacks in the market.
4. **Dream Big:** Want a fancy bike? Learn from the rich to grow your naira like a yam farm!

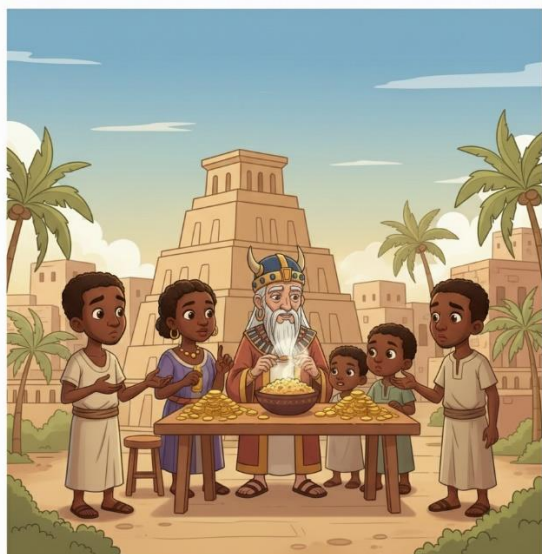


Use the *Millionaire Child* app to practice saving and find small hustles to make your naira grow!

Chapter 2

The Richest Man in Babylon

Hey, Millionaire Kids! In busy Babylon, as lively as an Onitsha market, Arkad, the richest man, is famous for his piles of gold and generosity, like donating to charities or treating his family to jollof rice feasts. His old friends, struggling to afford clothes and food, ask why he's rich while they're broke, since they studied together and worked just as hard.



Arkad shares his secret: they never learned or followed the laws of wealth. As a young scribe, he worked hard but spent all his naira on food and clothes until he met Algamish, a money lender, who taught him to save at least one-tenth of his earnings. Arkad tried this, saving ₦100 from every ₦1,000, but lost it trusting a brickmaker's bad advice on jewels.



Learning from his mistake, he saved again, invested wisely with a shield maker, and let his savings earn more naira, like a yam farm growing bigger each season. His big lesson? Save one-tenth of your naira, seek advice from experts, and make your money work for you to build a wealth empire!

Real-Life Example for Kids

Tunde, a kid in Ibadan, earns ₦2,000 selling groundnuts but spends it all on sweets. Like Arkad, he learns to save ₦200 monthly, asks a wise trader for investment tips, and buys more groundnuts to sell at school, growing his naira to ₦10,000 in a year!

Take-Home Lessons for Millionaire Kids

1. **Save One-Tenth:** Keep ₦100 from every ₦1,000 you earn, like saving from your pocket money.
2. **Ask Experts:** Don't trust just anyone; ask a market trader, not a tailor, about selling, to avoid losing naira.

3. Make Money Work: Invest your savings, like ₦500 in a snack stall, to earn more naira monthly.

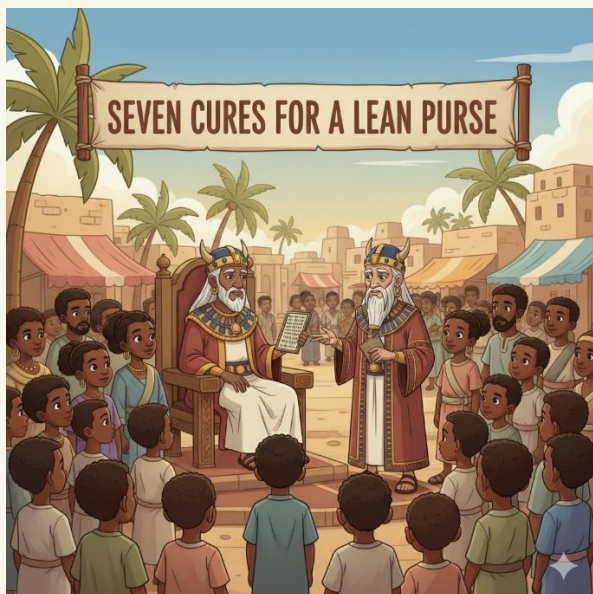
4. Learn from Mistakes: If you lose ₦1,000 on a bad deal, try again with better advice to grow your wealth.

Use the *Millionaire Child* app to save your naira and find smart ways to make it grow like a mango tree!

Chapter 3

Seven Cures for a Lean Purse

Hey, Millionaire Kids! In ancient Babylon, as bustling as Kano's markets, King Sargon notices his people are broke despite the city's riches, like traders with no customers after a big harvest. The Royal Chancellor explains that gold has flowed to a few smart folks who know how to keep it, while others spend it all. The king calls Arkad, the richest man, to teach everyone how to grow their naira. Arkad shares seven cures over seven days to fatten a lean purse, learned from his journey from a poor scribe to a wealthy man. These cures help you save, spend wisely, and make your naira grow like a yam farm, turning ₦1,000 into a fortune!



The Seven Cures

1. **Start Thy Purse to Fattening:** Save at least one-tenth of your earnings, like keeping ₦100 from every ₦1,000 you get from selling snacks. Your purse will grow, and you'll feel rich!

2. **Control Thy Expenditures:** Budget to spend only nine-tenths of your naira, like ₦900 from ₦1,000, cutting out extras like too many sweets to save for a bigger hustle.
3. **Make Thy Gold Multiply:** Invest your savings, like lending ₦500 to a trusted tailor who pays back with interest, so your naira grows like a mango tree.
4. **Guard Thy Treasures from Loss:** Invest safely by asking experts, like a market trader, not a farmer, before spending ₦2,000, to avoid losing it like Arkad did with fake jewels.
5. **Make of Thy Dwelling a Profitable Investment:** Own your home, like buying a small house in Abuja with a loan you repay, saving naira you'd pay a landlord.
6. **Insure a Future Income:** Save for old age, like putting ₦200 weekly with a trusted lender to grow to ₦10,000 over years, so you're secure later.
7. **Increase Thy Ability to Earn:** Learn new skills, like better ways to sell groundnuts, to earn more naira, and respect yourself by paying debts and caring for family.

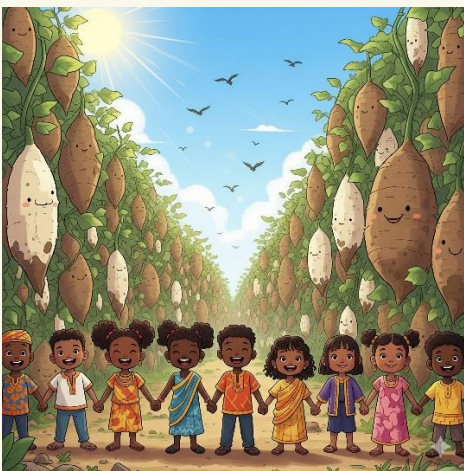
Real-Life Example for Kids

Chiamaka, a kid in Port Harcourt, earns ₦3,000 monthly selling beads but spends it all. She follows Arkad's cures: saves ₦300, budgets ₦2,700 for needs, invests ₦1,000 in more beads with a trader's advice, and learns to sell better. In a year, her purse grows to ₦15,000, enough for a small shop!



Take-Home Lessons for Millionaire Kids

1. **Save First:** Keep ₦100 from every ₦1,000, like saving from your pocket money, to start your wealth journey.
2. **Budget Smart:** Spend only ₦900 of ₦1,000, cutting out extras to grow your savings.
3. **Invest Wisely:** Use your ₦500 savings to start a hustle, like a juice stand, to earn more naira.
4. **Learn Always:** Improve skills, like selling at the market, to boost your earnings and respect yourself!



Use the *Millionaire Child* app to try these cures, save your naira, and build a wealth empire like Arkad!

Chapter 4

Meet the Goddess of Good Luck

Hey, Millionaire Kids! In ancient Babylon, as lively as a bustling Lagos market, folks wondered how to catch the Goddess of Good Luck, hoping for riches like finding naira in the street. At the Temple of Learning, Arkad, the richest man, leads a discussion with traders and workers to uncover her secrets.



A cloth weaver who found a purse of gold wants more luck, but others share stories of missed chances—like a merchant who hesitated to invest ₦1,000 in a profitable land deal for fancy robes, or a buyer who didn't buy a cheap sheep flock and lost big profits. Arkad explains that luck isn't random or found at gaming tables, where you're more likely to lose ₦500 than win. Instead, good luck comes from grabbing opportunities quickly, like starting a small akara stand. The big lesson? Act fast on good deals and don't procrastinate, or you'll miss the Goddess's gifts!

Real-Life Example for Kids

Ngozi, a kid in Aba, earns ₦2,000 selling hair clips but dreams of luck like finding a ₦5,000 note. A trader offers her a chance to invest ₦200 in beads to sell at school, but she delays, wanting new shoes. The deal passes, and she misses earning ₦10,000. Next time, Ngozi acts fast, invests, and grows her naira!

Take-Home Lessons for Millionaire Kids

1. **Luck Follows Action:** Grab opportunities, like investing ₦300 in a snack hustle, to attract luck.
2. **Don't Procrastinate:** Don't wait to join a good deal, or you'll lose naira like the merchant's missed land deal.
3. **Avoid Gambling:** Betting ₦500 at games rarely brings luck; invest in a market stall instead.
4. **Act Fast:** When a wise trader offers a deal, pay quickly to secure profits, like buying cheap goods to resell.

Use the *Millionaire Child* app to spot opportunities and act fast to grow your naira like a cassava farm!

Chapter 5

The Five Laws of Gold

Hey, Millionaire Kids! Around a desert campfire, as starry as a clear night in Sokoto, Kalabab, a wise merchant, shares a tale with his workers about Arkad, Babylon's richest man. Arkad taught his son Nomasir the Five Laws of Gold to prove he could handle wealth.



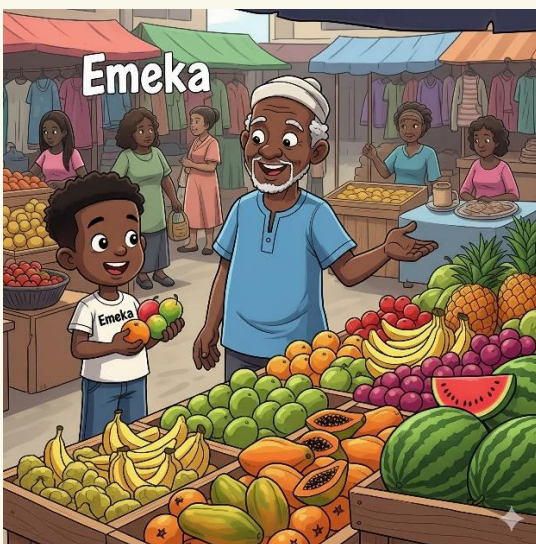
Given a bag of gold and a clay tablet with these laws, Nomasir went to Nineveh. He lost his gold to a rigged horse race and a bad shop deal due to inexperience. Broke and hungry, he studied the tablet's laws, saved ₦100 from every ₦1,000 earned as a slave manager, and invested wisely in a metal trade with experts, growing his wealth. Returning to Babylon, Nomasir showed his father three bags of gold, proving the laws' power. These laws teach you to save, invest smart, and avoid scams to turn your naira into a fortune, like growing a small farm into a big plantation!

The Five Laws of Gold

1. **Save One-Tenth:** Keep at least ₦100 from every ₦1,000 you earn to build your wealth, like saving from your pocket money.
2. **Make Gold Work:** Invest your savings, like ₦500 in a trusted trader's goods, to earn more naira, growing like a yam crop.
3. **Seek Wise Advice:** Invest with experts, like asking a market seller, not a farmer, before spending ₦2,000, to keep your naira safe.
4. **Know Your Trade:** Avoid businesses you don't understand, like not investing ₦1,000 in a tech shop if you only know tailoring.
5. **Avoid Scams:** Don't chase impossible profits, like betting ₦500 on a shady deal promising quick riches, or you'll lose it all.

Real-Life Example for Kids

Emeka, a kid in Enugu, earns ₦3,000 selling recharge cards but loses ₦2,000 betting on a game. Following the Five Laws, he saves ₦300 monthly, invests ₦1,000 with a wise trader's advice in a fruit stall, and avoids risky deals. In a year, his savings grow to ₦12,000, enough for a bigger hustle!



Take-Home Lessons for Millionaire Kids

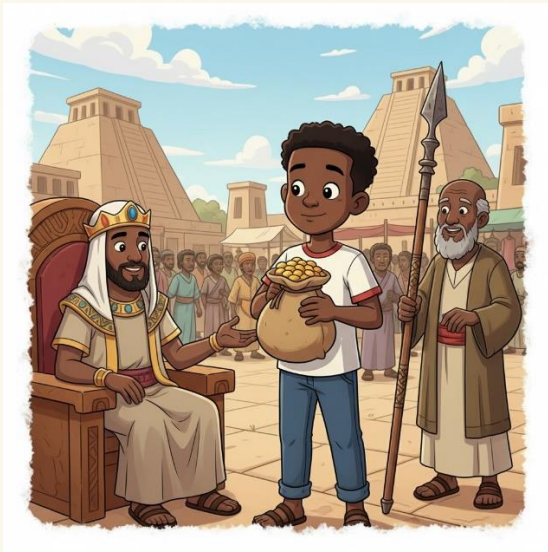
1. **Save Regularly:** Keep ₦100 from every ₦1,000, like stashing pocket money, to start your wealth.
2. **Invest Smart:** Use ₦500 to fund a small market hustle with expert guidance to grow your naira.
3. **Learn First:** Don't spend ₦1,000 on a business you don't know, or it'll vanish like Nomasir's first gold.
4. **Stay Cautious:** Avoid deals promising fast naira, like fake phone sales, to protect your savings.

Use the *Millionaire Child* app to follow these laws, save your naira, and build a wealth empire like Nomasir!

Chapter 6

The Gold Lender of Babylon

Hey, Millionaire Kids! In vibrant Babylon, as busy as an Abuja market, Rodan, a spear maker, gets 50 pieces of gold from the king for a clever spear design—more naira than he's ever held! Excited but confused, he visits Mathon, a wise gold lender, for advice on what to do with it.



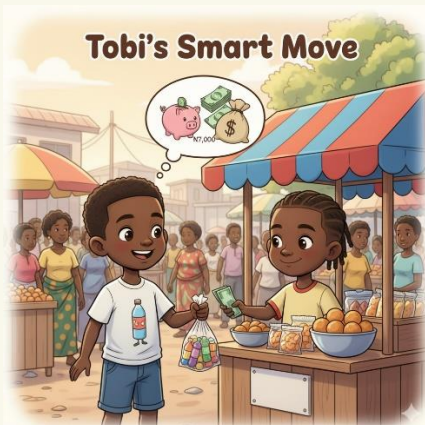
His sister wants him to lend it to her husband, Araman, to start a merchant business, but Rodan's unsure. Mathon shares a tale of an ox and ass, showing that helping a friend can burden you, like taking on their work. He explains his token chest, filled with items from borrowers—some repay, like a farmer with goats, others don't, like a youth who lost all in risky ventures.



Mathon advises Rodan to keep his gold safe, lend only for wise purposes with secure repayment, and avoid risky plans. Rodan decides to protect his 50 pieces, lending only if Araman proves a solid plan with expert backing, ensuring his naira grows safely like a well-tended pepper farm!

Real-Life Example for Kids

Tobi, a kid in Lagos, earns ₦5,000 selling cold drinks and wants to help his cousin start a snack stall. Following Mathon's advice, Tobi checks if his cousin knows the trade and has a plan. Instead of lending all ₦5,000, Tobi gives ₦500 for a small start, ensuring he keeps most of his naira safe. His cousin succeeds, repays with profit, and Tobi's savings grow to ₦7,000!



Take-Home Lessons for Millionaire Kids

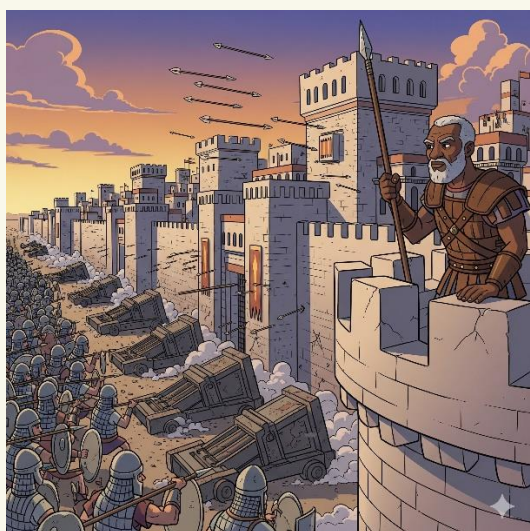
1. **Keep Gold Safe:** Protect your ₦1,000 like Rodan's gold; don't lend it without a sure repayment plan.
2. **Lend Wisely:** Only lend ₦500 if the borrower, like a trusted trader, knows their business and has security.
3. **Avoid Risky Plans:** Don't give ₦2,000 to someone chasing big dreams without experience, or it's gone like the youth's failed ventures.
4. **Help Smartly:** Support friends with advice or small sums, like ₦200, but don't take their burdens like the ass in Mathon's tale.

Use the *Millionaire Child* app to manage your naira, lend wisely, and grow your wealth like Mathon's safe loans!

Chapter 7

The Walls of Babylon

Hey, Millionaire Kids! In ancient Babylon, as lively as a bustling Onitsha market, the city faces a fierce attack from Assyrian armies while its main forces are away. Old Banzar, a tough guard, stands at the passageway to the city's mighty walls, built by Queen Semiramis over a century ago. As battering rams pound the gates and arrows fly, terrified citizens—a merchant fearing for his goods, a mother worried for her family, a child scared for her kin—beg Banzar for news. He reassures them: “The walls of Babylon will protect you.”



For three weeks and five days, defenders fight off attackers with spears and burning oil. Finally, on the fifth night of the fourth week, the enemy retreats, and the city erupts in joy. The walls held, saving Babylon's riches and people. Just like those walls, saving and investing your naira, like putting ₦500 monthly into a safe account, builds a strong shield against life's surprises!

Real-Life Example for Kids

Amaka, a kid in Jos, earns ₦2,000 selling mangoes but worries about sudden needs, like fixing her bike. She saves ₦200 monthly in a piggy bank, like Babylon's walls, to protect her money. When her bike breaks, she uses ₦1,000 from savings, staying secure while her naira grows to ₦5,000 in a year!



Take-Home Lessons for Millionaire Kids

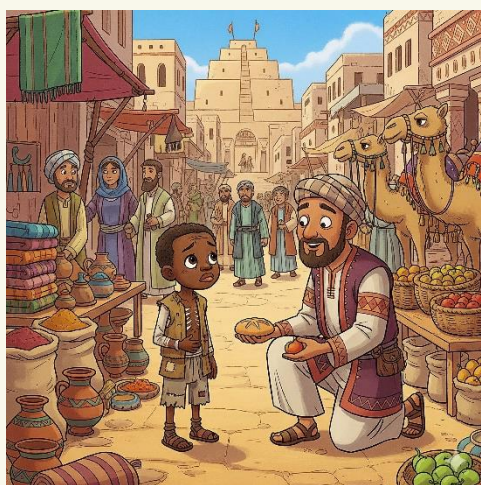
1. Build Your Walls: Save ₦100 from every ₦1,000, like a strong wall, to protect against unexpected costs.
2. Stay Prepared: Keep savings, like ₦500 in a safe place, to shield your family from troubles, just as Babylon's walls did.
3. Invest Safely: Put ₦1,000 in secure plans, like a trusted trader's shop, to grow your naira while staying protected.
4. Stay Calm: Trust your savings, like Banzar trusted the walls, to keep you safe when problems come.

Use the *Millionaire Child* app to save your naira and build strong financial walls like Babylon's to protect your wealth!

Chapter 8

The Camel Trader of Babylon

Hey, Millionaire Kids! In the busy markets of Babylon, as lively as a Kano street, Tarkad, a hungry youth, owes everyone, including Dabasir, the camel trader, ₦3 in copper and silver. Starving, with only two stolen figs in two days, Tarkad avoids Dabasir but runs into him.



Dabasir, instead of scolding, invites him to eat and shares his story. Once a young saddle maker, Dabasir spent beyond his means, piling up debts and losing his wife to shame. Fleeing Babylon, he joined robbers, was captured, and sold as a slave in Syria. Facing a grim fate, Sira, a kind mistress, challenged him: "Have you the soul of a free man or a slave?"



She helped him escape with camels. Nearly dying in the desert, Dabasir found clarity, vowing to return to Babylon, repay his debts, and rebuild his life. With determination, he faced creditors, worked as a camel trader, and cleared his debts, becoming respected. He tells Tarkad: Face your debts with a free man's soul, and you'll find a way to pay them, like turning ₦100 into a fortune with grit!

Real-Life Example for Kids

Chidi, a kid in Owerri, owes ₦500 to friends for snacks and toys he bought on credit. Hungry and scared, he avoids them until a trader uncle shares Dabasir's story.



Chidi starts selling pure water, saving ₦50 daily, and slowly repays his debts. In a year, he clears ₦500 and saves ₦2,000, earning respect and starting a small candy hustle!

Take-Home Lessons for Millionaire Kids

1. **Face Your Debts:** Admit you owe ₦100, like Dabasir, and make a plan to repay, no matter how small.
2. **Find Your Grit:** Use a free man's soul to work hard, like saving ₦50 from selling fruits, to conquer debts.

3. Don't Run Away: Stay and fight your problems, like Dabasir returning to Babylon, instead of hiding from creditors.

4. Work Smart: Start small, like earning ₦200 weekly, and use skills to grow your naira, as Dabasir did with camels.

Use the *Millionaire Child* app to track your debts, save naira, and build a respected name like Dabasir!

Chapter 9

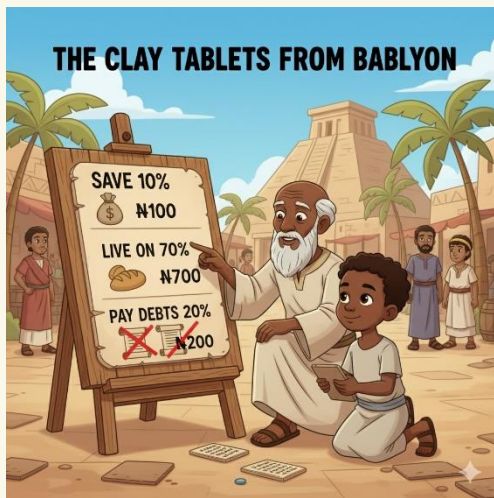
The Clay Tablets from Babylon

Picture uncovering a 5,000-year-old message from ancient Babylon that teaches you how to clear debts and grow your money! In this chapter, Professor Alfred Shrewsbury, an archaeologist from England, writes to Professor Franklin Caldwell in 1934, thrilled about five clay tablets found in Babylon's ruins.



These tablets, written by Dabasir, the camel trader from Chapter 8, detail a plan to escape debt and build wealth. Dabasir, once a slave who fled Babylon due to unpaid debts, returned determined to repay everyone and earn respect. Guided by Mathon, the gold lender, he carved his strategy on clay: save 10% of earnings (like ₦100 from ₦1,000), live on 70% (₦700), and use 20% (₦200) to pay debts fairly. Over time, Dabasir cleared ₦119 in silver and ₦141 in copper, gaining respect and savings. Shrewsbury and his wife, struggling with debts in 1934, followed Dabasir's plan. They listed their debts, persuaded creditors to accept 20% monthly payments, lived on 70%, and saved 10% for investments. Within two years, they paid off their debts, built

savings, and felt secure, proving Dabasir's ancient wisdom works today, like turning a small ₦500 seed into a thriving money tree!



Real-Life Example for Kids

Ada, a kid, owes ₦1,000 to friends for toys and snacks. Inspired by Dabasir's tablets, she saves ₦50 from her ₦500 weekly juice sales, spends ₦350 on needs, and pays ₦100 to creditors. In six months, she clears her debts, saves ₦1,200, and starts a bigger juice stand, feeling proud like Dabasir!



Take-Home Lessons for Millionaire Kids

1. **Save 10% Always:** Keep ₦50 from every ₦500 you earn, like Dabasir, to grow your wealth.
2. **Live on 70%:** Spend only ₦350 of ₦500 on needs, like food and books, to stay disciplined.
3. **Pay Debts with 20%:** Use ₦100 to clear debts fairly, like Dabasir did, to regain respect.
4. **Stick to the Plan:** Follow the 10-70-20 rule, like Shrewsbury, to escape debt and build a secure future.

Use the *Millionaire Child* app to track your savings, manage debts, and grow your naira like Dabasir's plan!

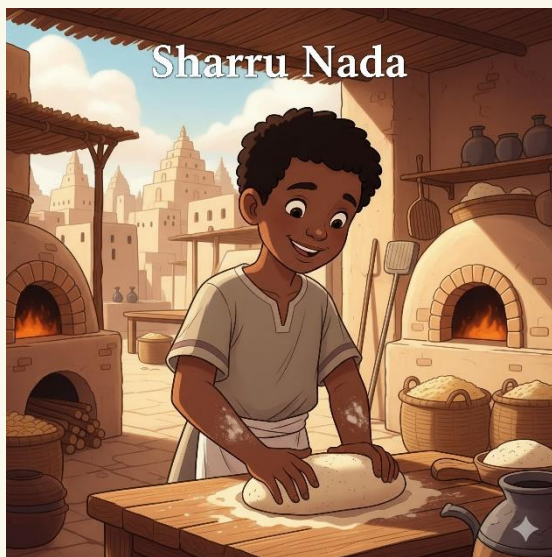
Chapter 10

The Luckiest Man in Babylon

In this chapter, Sharru Nada, a wealthy merchant prince, rides with his caravan from Damascus to Babylon, troubled by thoughts of Hadan Gula, the grandson of his late partner, Arad Gula. Hadan, adorned with jewels and flashy robes, believes wealth means spending freely and shuns work, calling it fit for slaves. Sharru, feeling a debt to Arad, wants to guide Hadan but struggles with his spendthrift attitude.



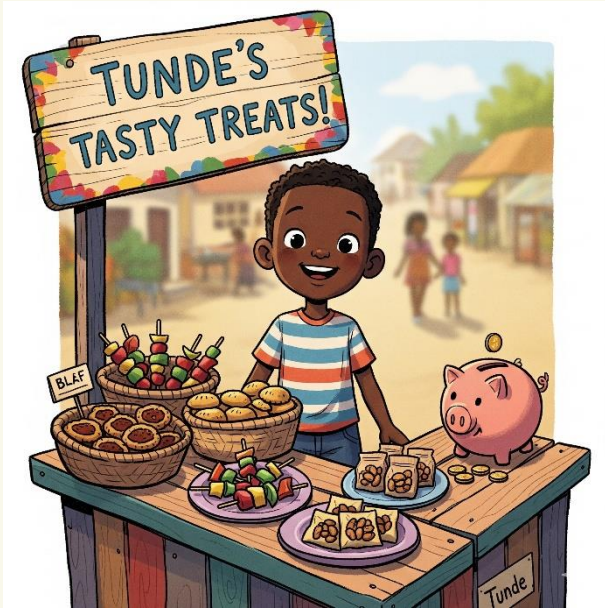
As they near Babylon, Sharru shares his own story: once a slave due to a gaming house debt and his brother's crime, he was chained with Megiddo, a hardworking farmer, and others. Facing brutal labor on Babylon's walls, Sharru followed Megiddo's advice to treat work as a friend. At the slave market, he pitched himself as a willing worker, becoming a baker's apprentice.



He worked hard, learned to bake, and sold honey cakes, saving pennies to buy his freedom. His diligence impressed Arad Gula, a rug merchant and slave, who later partnered with him after gaining freedom through hard work. Sharru's story shows that work, not luck, brought him wealth and respect. Inspired, Hadan vows to embrace work, shedding his jewels to start humbly, like his grandfather, to build his own success with effort, like turning ₦100 into a fortune through grit.

Real-Life Example for Kids

Tunde, a kid, loves fancy clothes but has no money, thinking work is beneath him. After hearing Sharru's story, he starts selling homemade snacks, earning ₦500 weekly. He works hard, saves ₦100 each week, and learns better recipes. In a year, he has ₦5,200 and starts a small shop, proud of his effort like Sharru.



Take-Home Lessons for Millionaire Kids

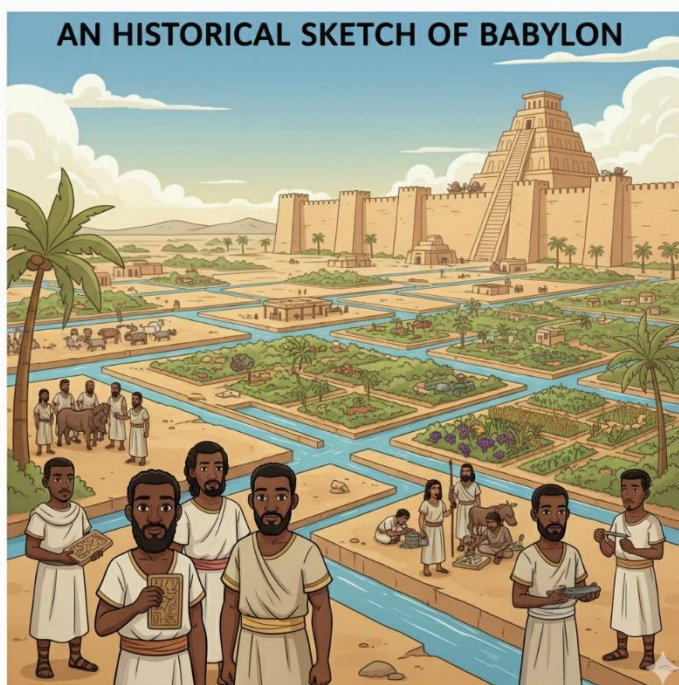
1. **Embrace Work:** Treat work like a friend, as Sharru did, earning ₦100 daily with effort to build wealth.
2. **Start Small:** Begin humbly, like selling ₦200 worth of snacks, to grow skills and savings.
3. **Avoid Flashy Spending:** Don't waste ₦500 on fancy things like Hadan; focus on earning and saving.
4. **Persistence Pays:** Work hard, like Sharru's baking, to turn small efforts into big success.

Use the *Millionaire Child* app to track your earnings, save naira, and grow your wealth through hard work like Sharru Nada!

Chapter 11

An Historical Sketch of Babylon

This chapter paints a vivid picture of Babylon, a legendary city of wealth and wisdom, not nestled in lush forests or rich mines, but in a dry, flat valley by the Euphrates River. With no natural resources except fertile soil and river water, Babylon's people turned a barren land into a thriving hub through ingenuity. Their engineers built massive irrigation canals, transforming the desert into fertile fields that grew abundant crops, a feat unmatched in ancient times.



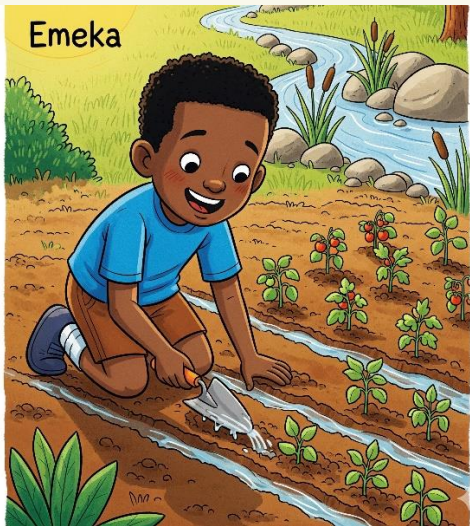
Ruled by wise kings focused on justice and enterprise, not conquest, Babylon became a marvel, with towering walls—up to 160 feet high and wide enough for chariots—built by King Nabopolassar and his son Nebuchadnezzar. These walls, part of the “seven wonders of the world,” protected the city from invaders for centuries.



Babylonians were pioneers, inventing money, promissory notes, and written property titles, and crafting fine art, jewelry, and metal tools. They recorded their lives on clay tablets, preserving stories, laws, and transactions, like trading a cow for wheat. Despite its fall around 540 BC, when Cyrus entered through open gates after a battle, Babylon's wisdom lives on, teaching us to create wealth with hard work and smart systems, like turning ₦500 into a fortune through planning.

Real-Life Example for Kids

Emeka, a kid with a small garden, has only soil and a nearby stream. Inspired by Babylon's canals, he digs small channels to water his plants, growing enough tomatoes to sell for ₦2,000. By saving ₦200 monthly and reinvesting, he buys more seeds, expanding his garden to earn ₦5,000, proving hard work and clever ideas build wealth!



Take-Home Lessons for Millionaire Kids

1. **Use What You Have:** Like Babylon's canals, turn simple resources, like ₦100 and effort, into big results.
2. **Plan Smart:** Build systems, like saving ₦50 weekly, to grow your money steadily.
3. **Work Hard:** Effort, like Babylonians crafting tools, creates wealth from nothing.
4. **Learn from Wisdom:** Follow ancient lessons, like budgeting ₦500 wisely, to protect and grow your riches.

Use the *Millionaire Child* app to plan your savings and investments, growing your naira like Babylon's fertile fields!

Millionaire Kids, you've journeyed through Babylon's timeless wisdom, learning to save, work hard, and grow your naira with purpose! Like Sharru Nada and Dabasir, you have the power to turn small efforts into big fortunes. Start today—save ₦50, plan wisely, and embrace every challenge with grit. Your dreams of wealth and success are within reach, so keep pushing, stay disciplined, and build your own empire with the *Millionaire Child* app guiding your way!

