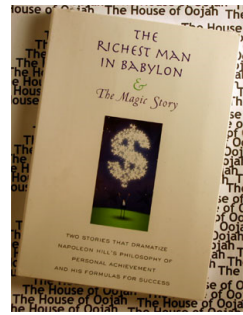


***The Richest Man in Babylon* is**

a book by George Samuel Clason, which dispenses financial advice through a collection of parables set in ancient Babylon. Through their experiences in business and managing household finance, the characters in the parables learn simple lessons in financial wisdom. By basing these parables in ancient times, but involving situations that modern people can understand and identify with, the author presents these lessons as timeless wisdom that is as relevant today as it was back then.



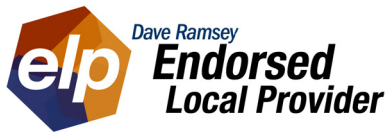
The book began in 1926 as a series of information pamphlets. Banks and insurance companies began to distribute these pamphlets, and the most famous ones were eventually compiled into this book. Never out of print, the book has sold in excess of two-million copies. It was most recently reissued by Donald W. Strom, President, Donald W. Strom, CPA, PC Main office located in Ann Arbor Michigan © 2011

*Because What You Have...Is All You Have  
& The Future Can Be Even Better*

**DONALD STROM**  
CERTIFIED PUBLIC ACCOUNTANT



**ALUMNI ASSOCIATION**  
**UNIVERSITY OF MICHIGAN**



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## **What Donald Strom's Clients Have To Say...**

**Don Strom C.P.A.** has assisted our company for the past few years in the areas of Consultations, Audits, and Bookkeeping Reviews. His firm has always conducted themselves in a friendly, Helpful, and professional manner. Don has always made himself available when needed, and has gone above and beyond what we have asked him.

We recommend him to any other business that are considering his services. I can be reached at 734-678-4877 if you have any other questions, or would like to speak in person.

**Joseph L. Koenig Sec. Treas.**  
**Grove Park Home Improvement Association**

Donald Strom has been my CPA for quite a number of years. In addition to being highly competent and accurate, Don is a rare CPA in that he has a lot of personality and is actually fun to be around. I believe Don considers his clients to be true friends as he is always available and willing to lend an ear. Unlike other accountants I have had experiences with Don makes himself available year round; not just during tax season.

Mr. Strom's staff are also pleasant and capable, and I would highly recommend him for personal accounting, taxes, or business accounting. Please do not hesitate to contact me if I can provide additional information or insight in Mr. Don Strom's practice. 734-239-2495

Sincerely,

Kevin L. Buchanan

## **We Eagerly Await Don's "Breakfast Briefing" & STOP Getting Screwed By Overpaying.**

As a local southeast MI business organization, I can speak for ALL our members that we are eagerly looking forward to his breakfast and presentation. After reviewing the outline and topics to be covered and getting past this past

tax season, this presentation will be welcomed like a breath of fresh air.

It's the unfair over taxation and lack of attention to detail by the majority of our business consultants and advisors that is sucking the life blood out of Americans businesses. I have personally listened to over a dozen of his clients brag to others about the wonderful results he continues to produce for his businesses.

See You There,

Derek Freund,

S.E. Michigan Glazer-Kennedy Insider's Circle

Chapter Director

[www.nobsmichigan.com](http://www.nobsmichigan.com)

# Introduction

## *Classic Advice For Our Turbulent Times*

*"Classic – A book which people praise and don't read."*

*~Mark Twain*

**I**t is my sincere desire that you will read and enjoy this book, and read it with your children and grandchildren. In this age of Google, Facebook, Twitter, and a world economy that offers many opportunities, there is also good reason to fear the unknown. It is comforting to know that human nature has not, nor will ever, change. Whether living in the era of the camel or the computer, our aspirations and dreams for a better future span the generations.

The temptations that existed in the ancient streets and markets of Babylon, beckoning its citizens with “shinny objects, rich food, and temptations of all varieties” are not fundamentally different from today’s shopping malls, infomercials, web sites, or email offers. The story of *The Richest Man In Babylon* has stood the test of time, selling over two-million copies for decades. During the Depression, World War II and the ensuing turbulent decades, the wise have sought the sound principles taught in these wonderful stories. The rules for successful living, discipline, and thrift are worthy of careful examination, thought, and *yes—practice.*

An abundantly rich lifestyle is attainable for all willing to initiate the effort. The young and the not-so-young will clearly see that being successful and having opportunities are all within reach for those willing to practice a few simple disciplines. Living a life of miserly frugality is not required— just exercising the parable of planting “good seeds” in “good soil” and then harvesting a plentiful crop.

This text is filled with a treasure trove of poetic vocabulary that may require some thought for the younger generation. However, it should not be difficult for our youth to grasp that a “fat purse” or “the seeds of wealth” are both literal and allegorical examples that can be attributed to our personal wealth accounts. The habits of paying oneself first, being thrifty, good stewardship, the ability to take action, and avoiding procrastination are all attributes worthy of study and conversation. The wealth we build for ourselves is important; the legacy we leave to others—monetary assets, great books, fond memories...the things money cannot buy— is precious and beyond measure.

To Your Prosperous Future,

Donald W. Strom, CPA, PC

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***Donald W. Strom, CPA is on your side.***

***Because What You Have...Is All You Have  
& The Future Can Be Even Better***

Donald W. Strom, CPA, PC, and his expert staff provides a wide variety of accounting, tax, and financial management services tailored to meet the needs of his independent business clients. His full dedication to support the talents and resources of his client with the focused, concerned dedication that has made Don *the foremost small business accountant in Southeast Michigan*. A top graduated of University of Michigan. When you work with Don Strom, you can feel confident that he listens, patiently answers all questions, and follows up with every detail, so you don't have to. An advocate of the free enterprise system Don Strom has a client retention ration over 300% higher than the industry standard and is frequently referred to family members and close friends. Trust, dedication while "going the extra mile" is all part of a good days work.

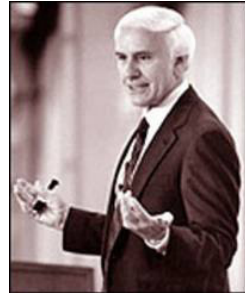
Certified Public Accounting (CPA) provides you and your business the highest level of professional competence from A-Z. The practice of accounting at this level is dynamic and can change dramatically and in many government actions retroactively. Being fully trained and current in all applicable areas of taxes optimizes you short and long term income. Keep, more of what you make. Giving you more time to focus on your top priorities.

## Why you and everyone you love should read this book

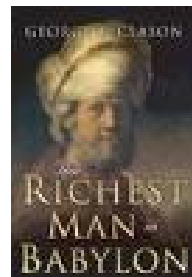
*The Richest Man in Babylon*, written by George Clason, is a compilation of short stories dealing with money management and wealth creation from ancient Babylon. Found in some rubble were ancient scrolls from the Babylonian time period; when translated, they were found to be ancient forms of our modern-day personal development books. *The Richest Man in Babylon* will teach you how to get out of debt regardless of how much you have accumulated, pay yourself first, and create wealth untold.

*Wealth, like a tree, grows from a tiny seed. The first copper you save is the seed from which your tree of wealth shall grow. The sooner you plant that seed the sooner shall the tree grow. And the more faithfully you nourish and water that tree with consistent savings, the sooner may you bask in contentment beneath its shade.* †

~Jim Rohn



Read by millions, this timeless book holds that the key to success lies in the secrets of the ancients. Based on the famous "Babylonian principles", it's been hailed as the greatest of all inspirational works on the subject of thrift and financial planning.





To bring your ambitions and desires to fulfillment, you must be successful with money. Use the financial principles made clear in the pages that follow. Let them guide you away from the stringencies of a lean purse to that fuller, happier life a full purse makes possible.

Like the law of gravity, the laws of wealth are universal and unchanging. May they prove for you, as they have proven to so many others, a sure key to a fat purse, larger bank balances, and gratifying financial progress.



# THE RICHEST MAN IN BABYLON

*“A lean purse is easier to cure  
than to endure.”*



THE  
RICHEST MAN  
IN  
BABYLON

BY GEORGE S. CLASON



HAWTHORN / DUTTON  
2 Park Avenue  
New York, New York 10016

*Ahead of you stretches your future like a road leading into the distance. Along that road are ambitions you wish to accomplish . . . desires you wish to gratify.*

*To bring your ambitions and desires to fulfillment, you must be successful with money. Use the financial principles made clear in the pages which follow. Let them guide you away from the stringencies of a lean purse to that fuller, happier life a full purse makes possible.*

*Like the law of gravity, they are universal and unchanging. May they prove for you, as they have proven to so many others, a sure key to a fat purse, larger bank balances and gratifying financial progress.*

*LO, MONEY IS PLENTIFUL FOR THOSE WHO  
UNDERSTAND THE SIMPLE RULES OF ITS ACQUISITION*

- 1. Start thy purse to fattening*
- 2. Control thy expenditures*
- 3. Make thy gold multiply*
- 4. Guard thy treasures from loss*
- 5. Make of thy dwelling a profitable investment*
- 6. Insure a future income*
- 7. Increase thy ability to earn*

## About the author



GEORGE SAMUEL CLASON was born in Louisiana, Missouri, on November 7, 1874. He attended the University of Nebraska and served in the United States Army during the Spanish-American War.

Beginning a long career in publishing, he founded the Clason Map Company of Denver, Colorado, and published the first road atlas of the United States and Canada. In 1926, he issued the first of a famous series of pamphlets on thrift and financial success, using parables set in ancient Babylon to make each of his points. These were distributed in large quantities by banks and insurance companies and became familiar to millions, the most famous being "The Richest Man in Babylon," the parable from which the present volume takes its title. These "Babylonian parables" have become a modern inspirational classic.

# *Foreword*

Our prosperity as a nation depends upon the personal financial prosperity of each of us as individuals.

This book deals with the personal successes of each of us. Success means accomplishments as the result of our own efforts and abilities. Proper preparation is the key to our success. Our acts can be no wiser than our thoughts. Our thinking can be no wiser than our understanding.

This book of cures for lean purses has been termed a guide to financial understanding. That, indeed, is its purpose: to offer those who are ambitious for financial success an insight which will aid them to acquire money, to keep money and to make their surpluses earn more money.

In the pages which follow, we are taken back to Babylon, the cradle in which was nurtured the basic principles of finance now recognized and used the world over.

To new readers the author is happy to extend the wish that its pages may contain for them the same inspiration for growing bank accounts, greater financial successes and the solution of difficult personal financial problems so enthusiastically reported by readers from coast to coast.

To the business executives who have distributed these tales in such generous quantities to friends, relatives, employees and associates, the author takes this opportunity to express his gratitude. No endorsement could be higher than that of practical men who appreciate its teachings because they, themselves, have worked up to important successes by applying the very principles it advocates.

Babylon became the wealthiest city of the ancient world because its citizens were the richest people of their time. They appreciated the value of money. They practiced sound financial principles in acquiring money, keeping money and making their money earn more money. They provided for themselves what we all desire...incomes for the future.

G. S. C.

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# THE RICHEST MAN IN BABYLON



# *An Historical Sketch of Babylon*

**I**n the pages of history there lives no city more glamorous than Babylon. Its very name conjures visions of wealth and splendor. Its treasures of gold and jewels were fabulous. One naturally pictures such a wealthy city as located in a suitable setting of tropical luxury, surrounded by rich natural resources of forests, and mines. Such was not the case. It was located beside the Euphrates River, in a flat, arid valley. It had no forests, no mines—not even stone for building. It was not even located upon a natural trade-route. The rainfall was insufficient to raise crops.

Babylon is an outstanding example of man's ability to achieve great objectives, using whatever means are at his disposal. All of the resources supporting this large city were man-developed. All of its riches were man-made.

Babylon possessed just two natural resources—a fertile soil and water in the river. With one of the greatest engineering accomplishments of this or any other day, Babylonian engineers diverted the waters from the river by means of dams and immense irrigation canals. Far out across that arid valley went these canals to pour the life giving waters over the fertile soil. This ranks among the first engineering feats known to history. Such abundant crops as were the reward of this irrigation system the world had never seen before.

Fortunately, during its long existence, Babylon was ruled by successive lines of kings to whom conquest and

plunder were but incidental. While it engaged in many wars, most of these were local or defensive against ambitious conquerors from other countries who coveted the fabulous treasures of Babylon. The outstanding rulers of Babylon live in history because of their wisdom, enterprise and justice. Babylon produced no strutting monarchs who sought to conquer the known world that all nations might pay homage to their egotism.

As a city, Babylon exists no more. When those energizing human forces that built and maintained the city for thousands of years were withdrawn, it soon became a deserted ruin. The site of the city is in Asia about six hundred miles east of the Suez Canal, just north of the Persian Gulf. The latitude is about thirty degrees above the Equator, practically the same as that of Yuma, Arizona. It possessed a climate similar to that of this American city, hot and dry.

Today, this valley of the Euphrates, once a populous irrigated farming district, is again a windswept arid waste. Scant grass and desert shrubs strive for existence against the windblown sands. Gone are the fertile fields, the mammoth cities and the long caravans of rich merchandise. Nomadic bands of Arabs, securing a scant living by tending small herds, are the only inhabitants. Such it has been since about the beginning of the Christian era.

Dotting this valley are earthen hills. For centuries, they were considered by travelers to be nothing else. The attention of archaeologists were finally attracted to them because of broken pieces of pottery and brick washed down by the occasional rain storms. Expeditions, financed by European and American museums, were sent here to excavate and see what could be found. Picks and shovels soon proved these hills to be ancient cities. City graves, they might well be called.

Babylon was one of these. Over it for something like twenty centuries, the winds had scattered the desert dust. Built originally of brick, all exposed walls had disintegrated and gone back to earth once more. Such is Babylon, the

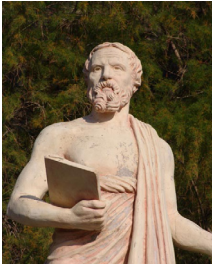
wealthy city, today. A heap of dirt, so long abandoned that no living person even knew its name until it was discovered by carefully removing the refuse of centuries from the streets and the fallen wreckage of its noble temples and palaces.

Many scientists consider the civilization of Babylon and other cities in this valley to be the oldest of which there is a definite record. Positive dates have been proved reaching back 8000 years. An interesting fact in this connection is the means used to determine these dates. Uncovered in the ruins of Babylon were descriptions of an eclipse of the sun. Modern astronomers readily computed the time when such an eclipse, visible in Babylon, occurred and thus established a known relationship between their calendar and our own.

In this way, we have proved that 8000 years ago, the Sumerites, who inhabited Babylonia, were living in walled cities. One can only conjecture for how many centuries previous such cities had existed. Their inhabitants were not mere barbarians living within protecting walls. They were an educated and enlightened people. So far as written history goes, they were the first engineers, the first astronomers, the first mathematicians, the first financiers and the first people to have a written language.

Mention has already been made of the irrigation systems which transformed the arid valley into an agricultural paradise. The remains of these canals can still be traced, although they are mostly filled with accumulated sand. Some of them were of such size that, when empty of water, a dozen horses could be ridden abreast along their bottoms. In size they compare favorably with the largest canals in Colorado and Utah.

In addition to irrigating the valley lands, Babylonian engineers completed another project of similar magnitude. By means of an elaborate drainage system they reclaimed an immense area of swamp land at the mouths of the Euphrates and Tigris Rivers and put this also under cultivation.



Herodotus, the Greek traveler and historian, visited Babylon while it was in its prime and has given us the only known description by an outsider. His writings give a graphic description of the city and some of the unusual customs of its people. He mentions the remarkable fertility of the soil and the bountiful harvest of wheat and barley which they produced.

The glory of Babylon has faded but its wisdom has been preserved for us. For this we are indebted to their form of records. In that distant day, the use of paper had not been invented. Instead, they laboriously engraved their writing upon tablets of moist clay. When completed, these were baked and became hard tile. In size, they were about six by eight inches, and an inch in thickness.

These clay tablets, as they are commonly called, were used much as we use modern forms of writing. Upon them were engraved legends, poetry, history, transcriptions of royal decrees, the laws of the land, titles to property, promissory notes and even letters which were dispatched by messengers to distant cities. From these clay tablets we are permitted an insight into the intimate, personal affairs of the people. For example, one tablet, evidently from the records of a country storekeeper, relates that upon the given date a certain named customer brought in a cow and exchanged it for seven sacks of wheat, three being delivered at the time and the other four to await the customer's pleasure.



Safely buried in the wrecked cities, archaeologists have recovered entire libraries of these tablets, hundreds of thousands of them.

One of the outstanding wonders of Babylon was the immense walls surrounding the city. The ancients ranked them with the great pyramid of Egypt as belonging to the "seven wonders of the world." Queen

Semiramis is credited with having erected the first walls during the early history of the city. Modern excavators have been unable to find any trace of the original walls. Nor is their exact height known. From mention made by early writers, it is estimated they were about fifty to sixty feet high, faced on the outer side with burnt brick and further protected by a deep moat of water.

The later and more famous walls were started about six hundred years before the time of Christ by King Nabopolassar. Upon such a gigantic scale did he plan the rebuilding, he did not live to see the work finished. This was left to his son, Nebuchadnezzar, whose name is familiar in Biblical history.

The height and length of these later walls staggers belief. They are reported upon reliable authority to have been about one hundred and sixty feet high, the equivalent of the height of a modern fifteen story office building. The total length is estimated as between nine and eleven miles. So wide was the top that a six-horse chariot could be driven around them. Of this tremendous structure, little now remains except portions of the foundations and the moat. In addition to the ravages of the elements, the Arabs completed the destruction by quarrying the brick for building purposes elsewhere.

Against the walls of Babylon marched, in turn, the victorious armies of almost every conqueror of that age of wars of conquest. A host of kings laid siege to Babylon, but always in vain. Invading armies of that day were not to be considered lightly. Historians speak of such units as 10,000 horsemen, 25,000 chariots, 1200 regiments of foot soldiers with 1000 men to the regiment. Often two or three years of preparation would be required to assemble war materials and depots of food along the proposed line of march.

The city of Babylon was organized much like a modern city. There were streets and shops. Peddlers offered their wares through residential districts. Priests officiated in magnificent temples. Within the city was an inner enclosure

for the royal palaces. The walls about this were said to have been higher than those about the city.

The Babylonians were skilled in the arts. These included sculpture, painting, weaving, gold working and the manufacture of metal weapons and agricultural implements. Their Jewelers created most artistic jewelry. Many samples have been recovered from the graves of its wealthy citizens and are now on exhibition in the leading museums of the world.

At a very early period when the rest of the world was still hacking at trees with stone-headed axes, or hunting and fighting with flint-pointed spears and arrows, the Babylonians were using axes, spears and arrows with metal heads.

The Babylonians were clever financiers and traders. So far as we know, they were the original inventors of money as a means of exchange, of promissory notes and written titles to property.

Babylon was never entered by hostile armies until about 540 years before the birth of Christ. Even then the walls were not captured. The story of the fall of Babylon is most unusual. Cyrus, one of the great conquerors of that period, intended to attack the city and hoped to take its impregnable walls. Advisors of Nabonidus, the King of Babylon, persuaded him to go forth to meet Cyrus and give him battle without waiting for the city to be besieged. In the succeeding defeat to the Babylonian army, it fled away from the city. Cyrus, thereupon, entered the open gates and took possession without resistance.

Thereafter the power and prestige of the city gradually waned until, in the course of a few hundred years, it was eventually abandoned, deserted, left for the winds and storms to level once again to that desert earth from which its grandeur had originally been built. Babylon had fallen, never to rise again, but to it civilization owes much.

The eons of time have crumbled to dust the proud walls of its temples, but the wisdom of Babylon endures.

*Money is the medium by which earthly success is measured.*

*Money makes possible the enjoyment of the best the earth affords.*

*Money is plentiful for those who understand the simple laws which govern its acquisition.*

*Money is governed today by the same laws which controlled it when prosperous men thronged the streets of Babylon, six thousand years ago.*