

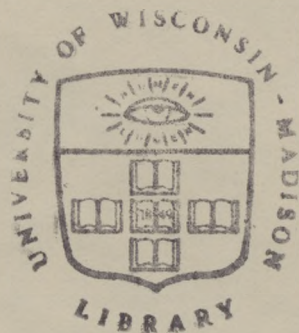
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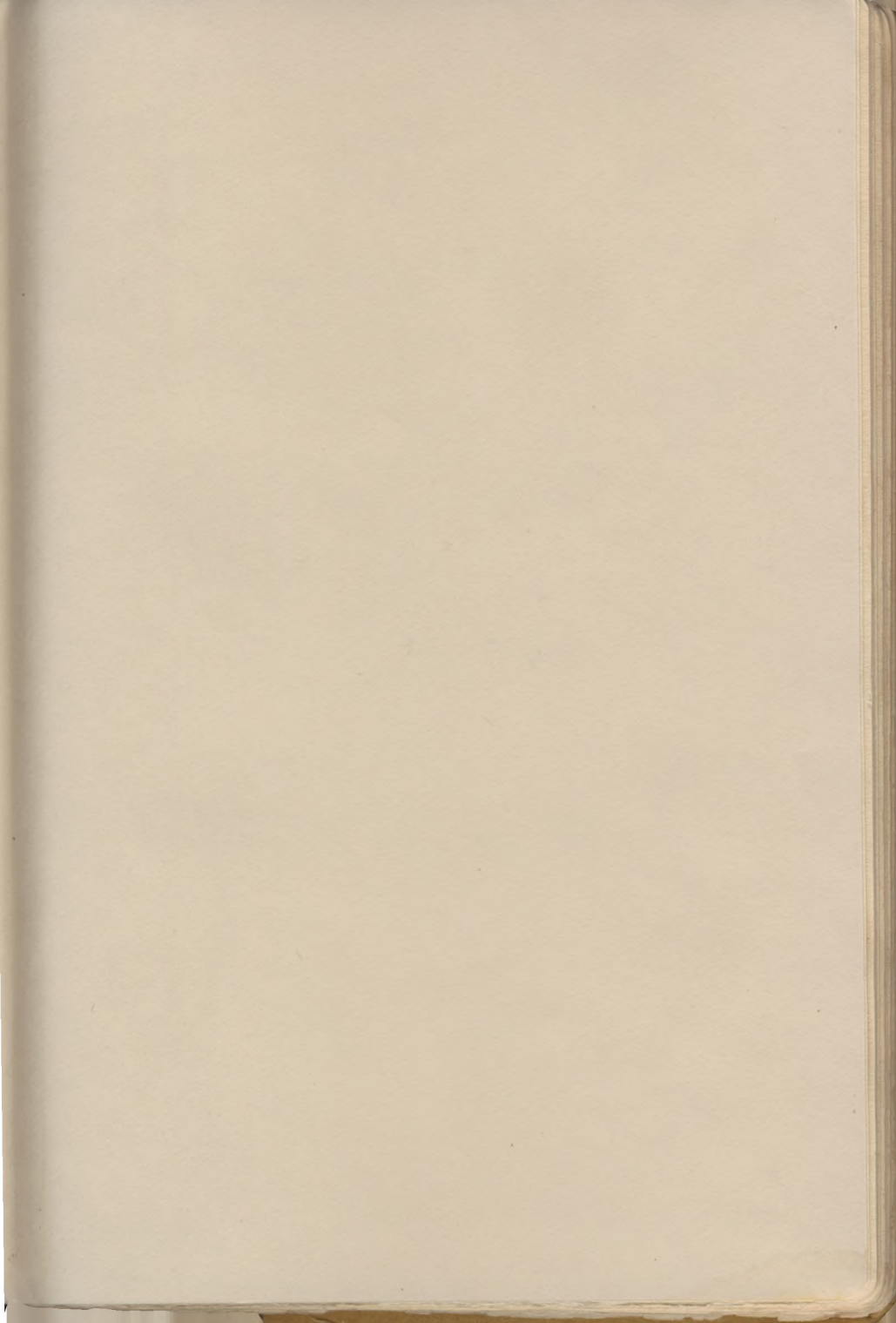
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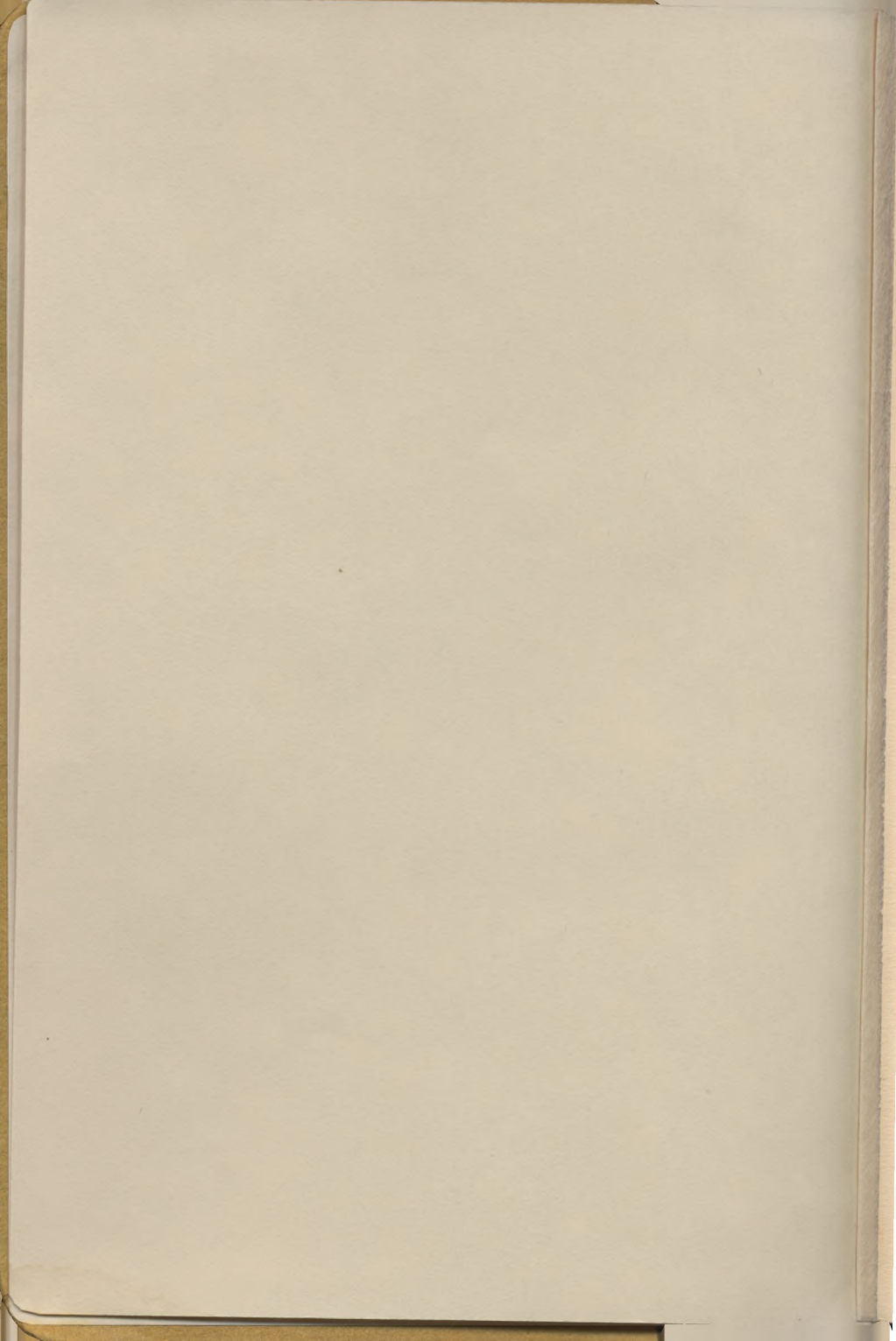
The
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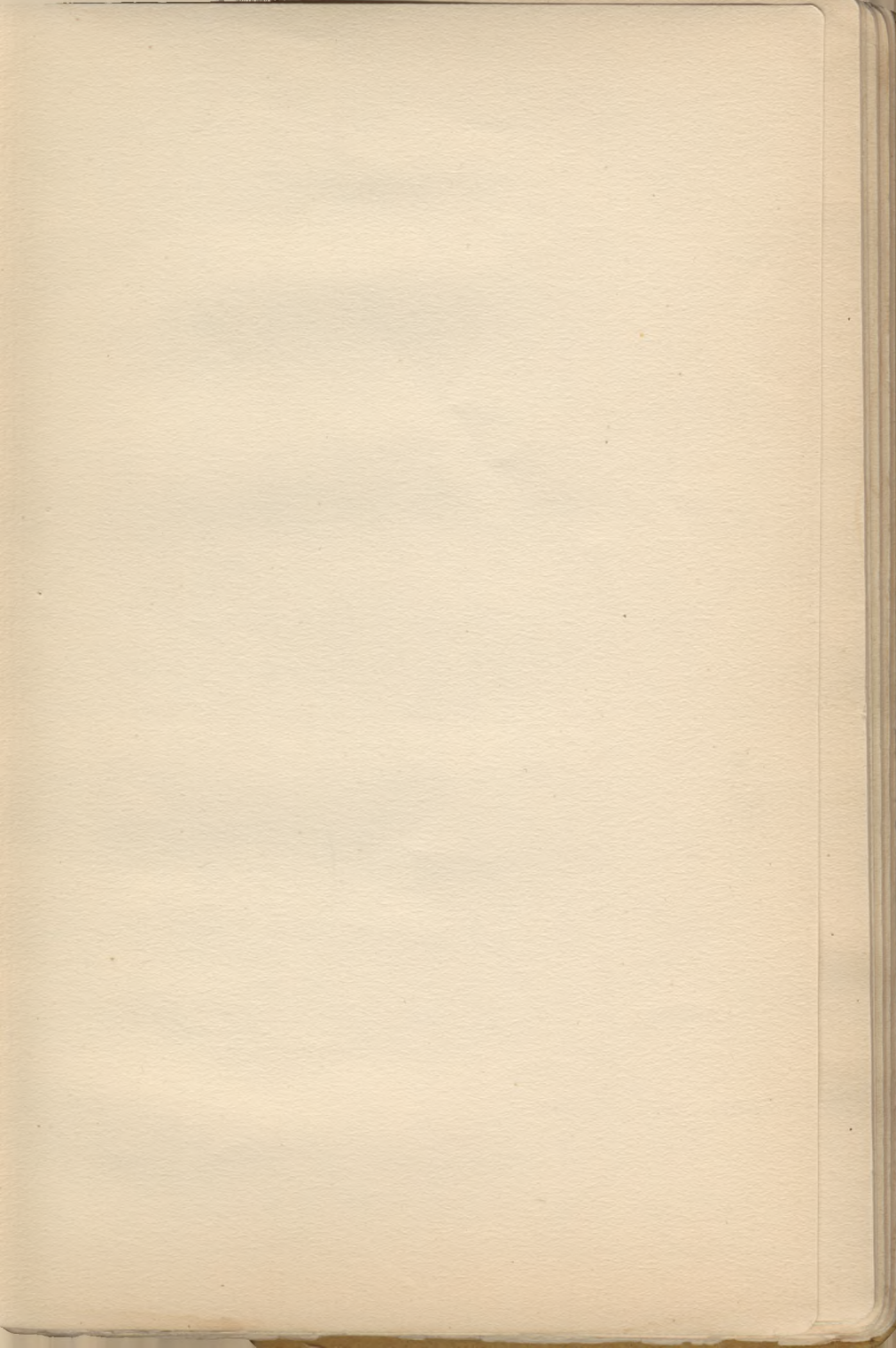
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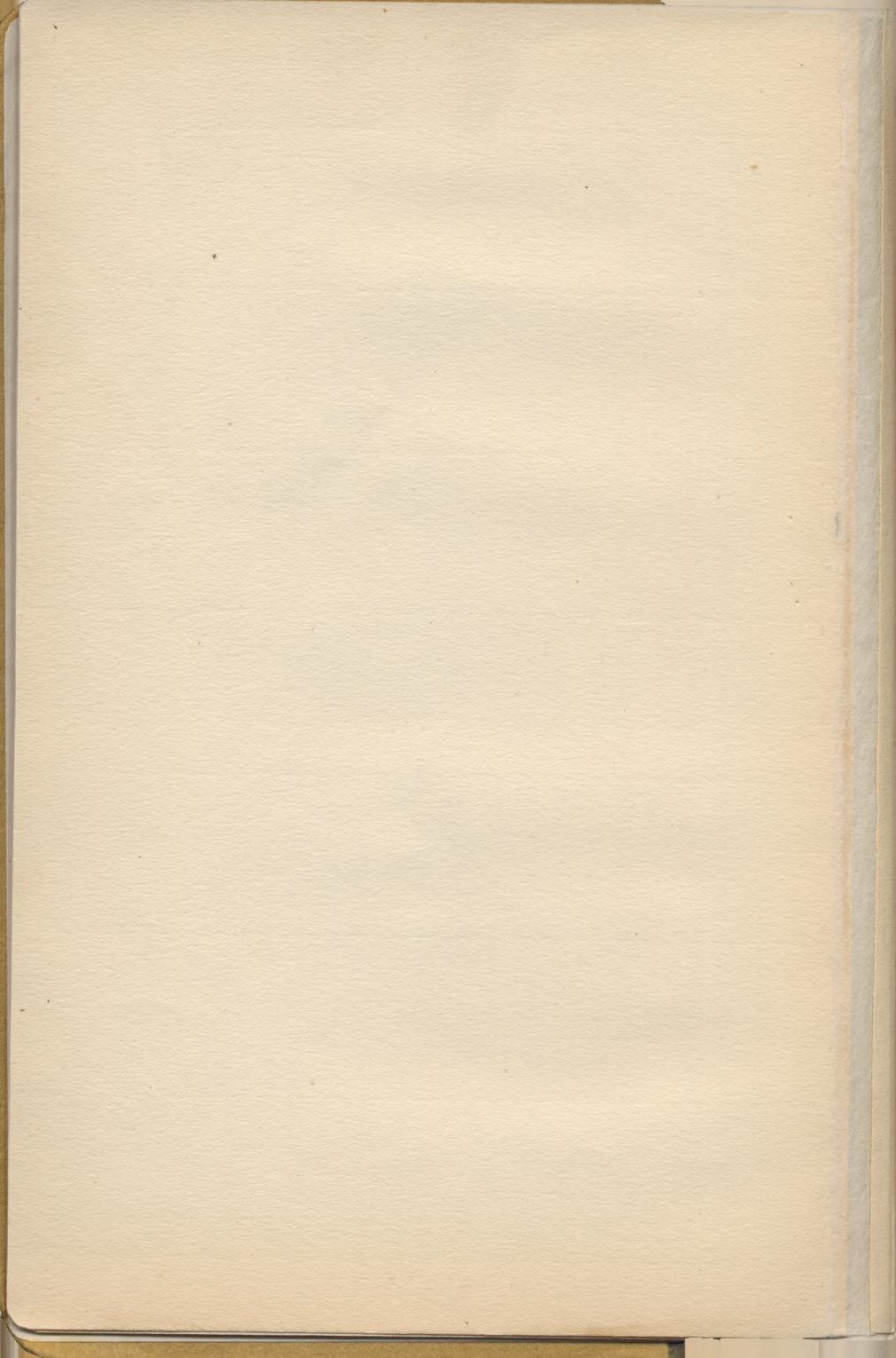
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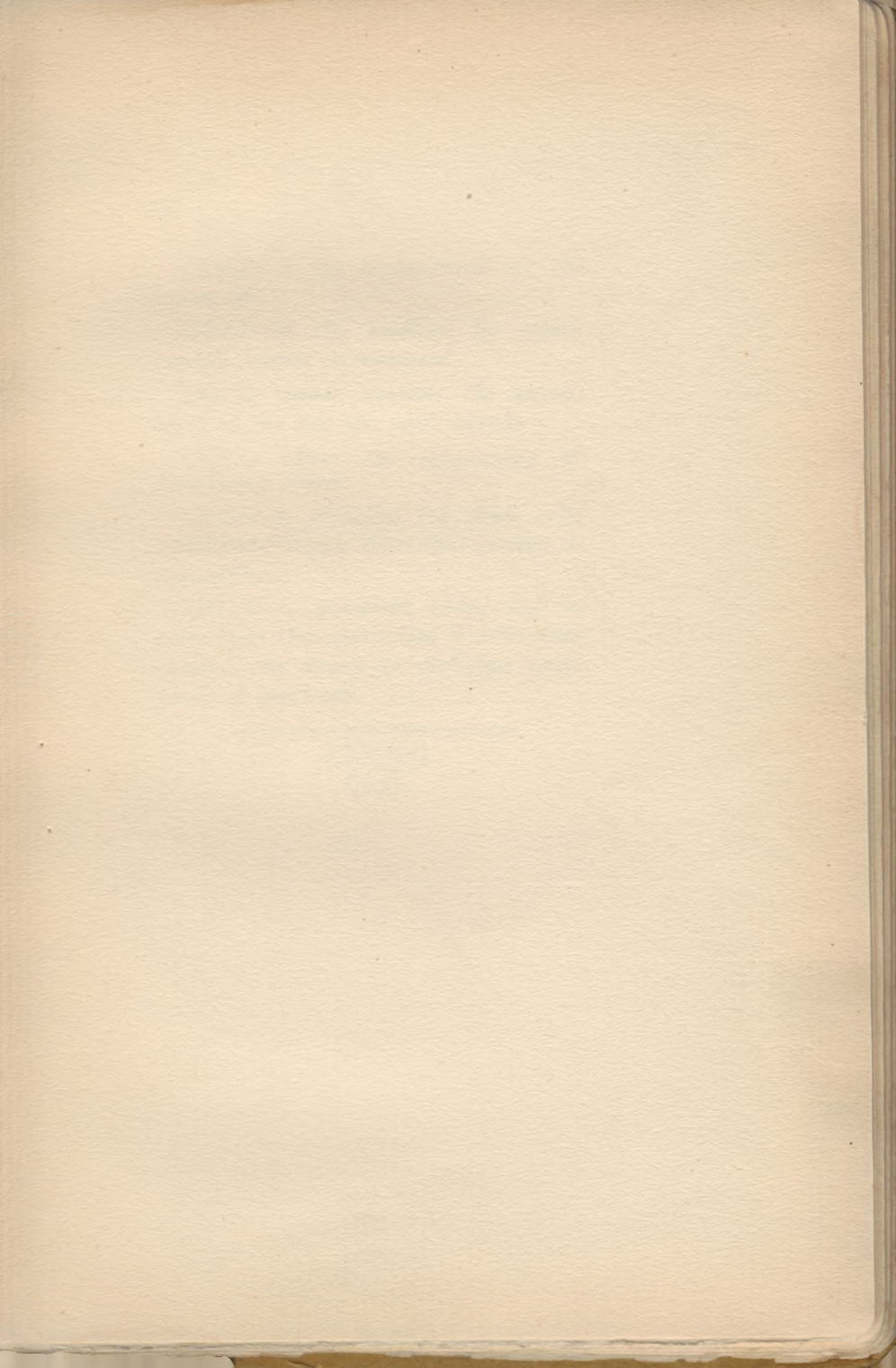


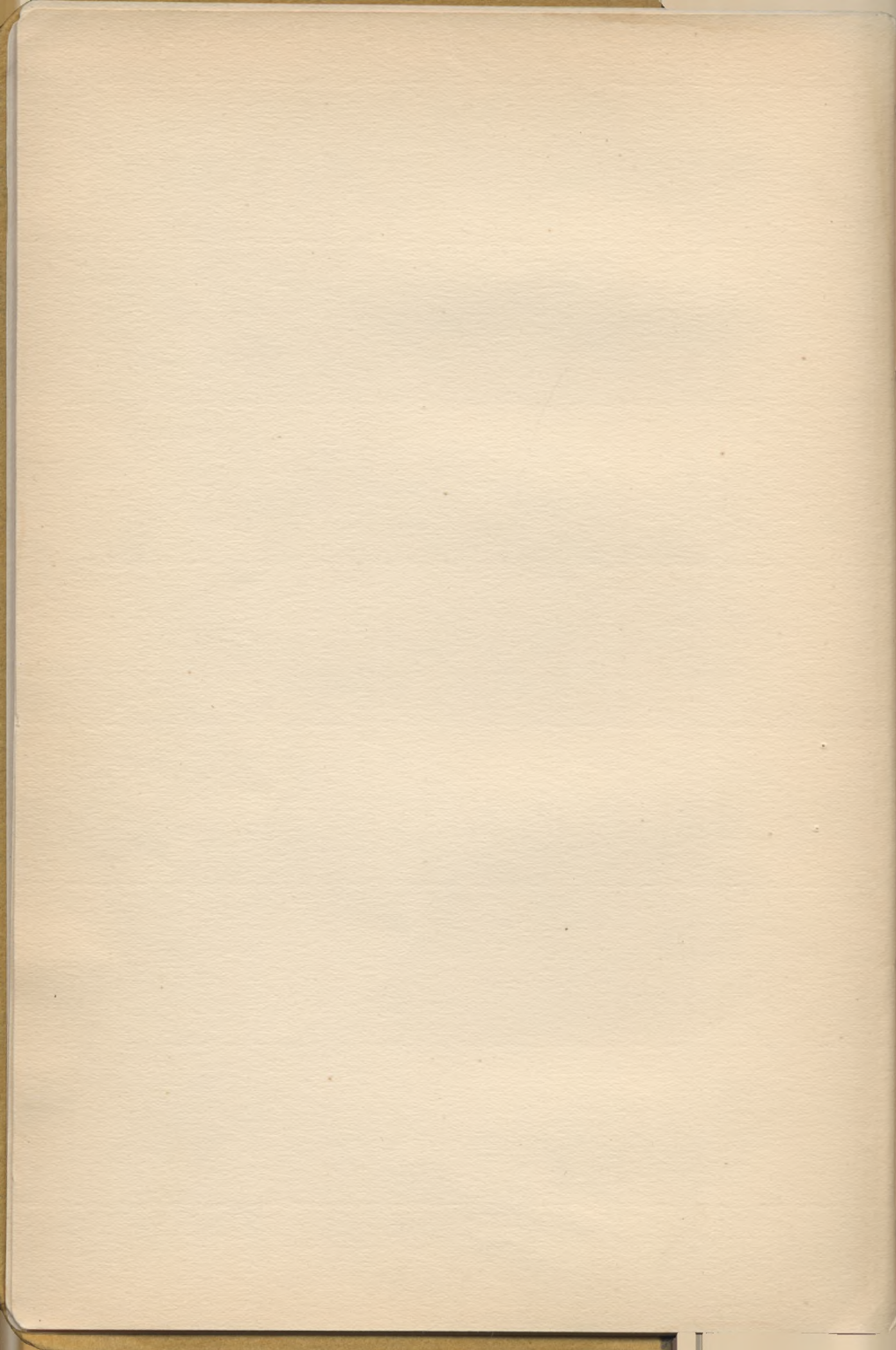












GOLD is the background for the fullest life.

GOLD is the medium by which earthly success is measured.

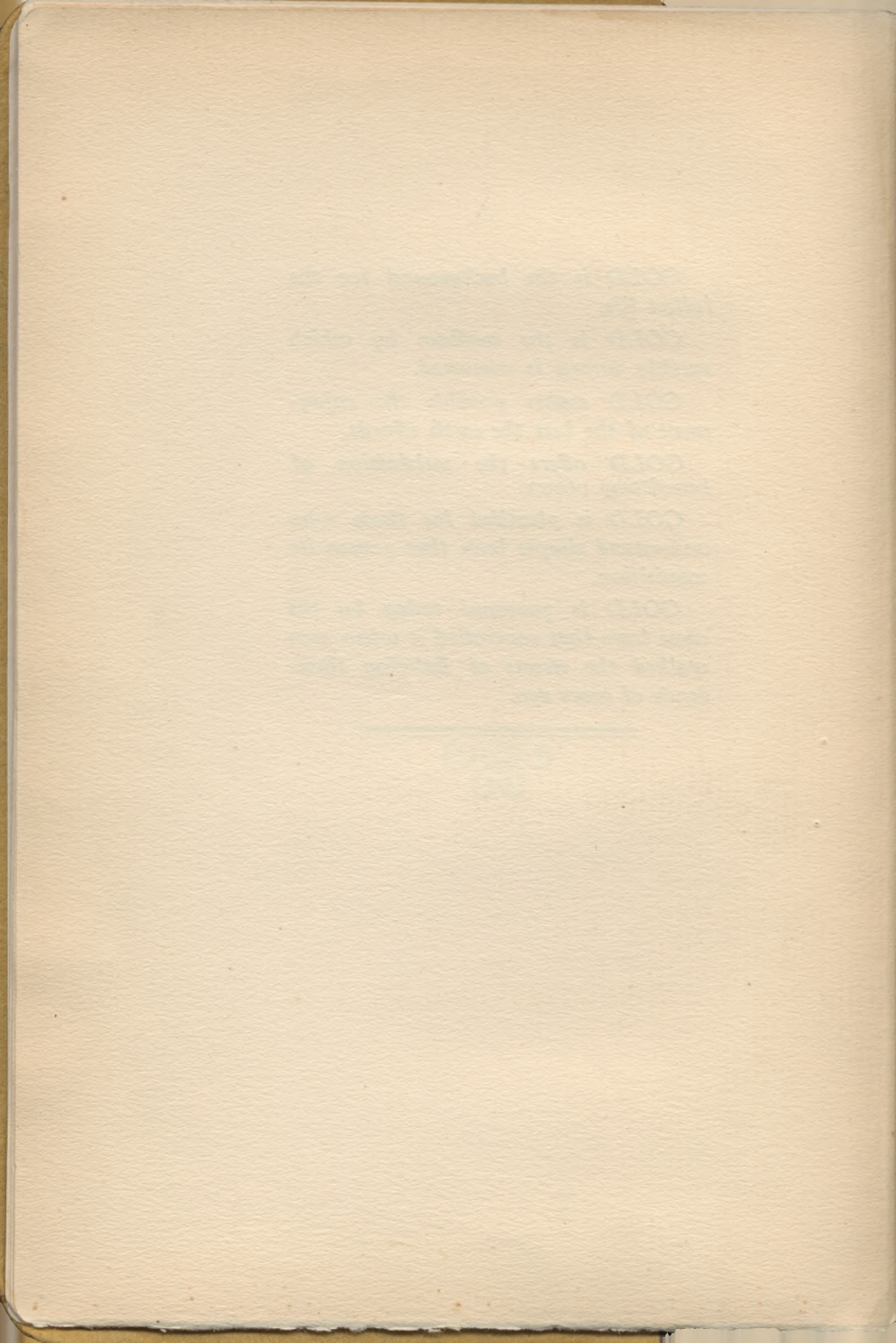
GOLD makes possible the enjoyment of the best the earth affords.

GOLD offers the satisfaction of benefitting others.

GOLD is plentiful for those who understand simple laws that govern its acquisition.

GOLD is governed today by the same laws that controlled it when men walked the streets of Babylon thousands of years ago.





The Richest Man
In Babylon
and
Other Stories

By GEORGE S. CLASON



DENVER
THE CLASON PUBLISHING CO.

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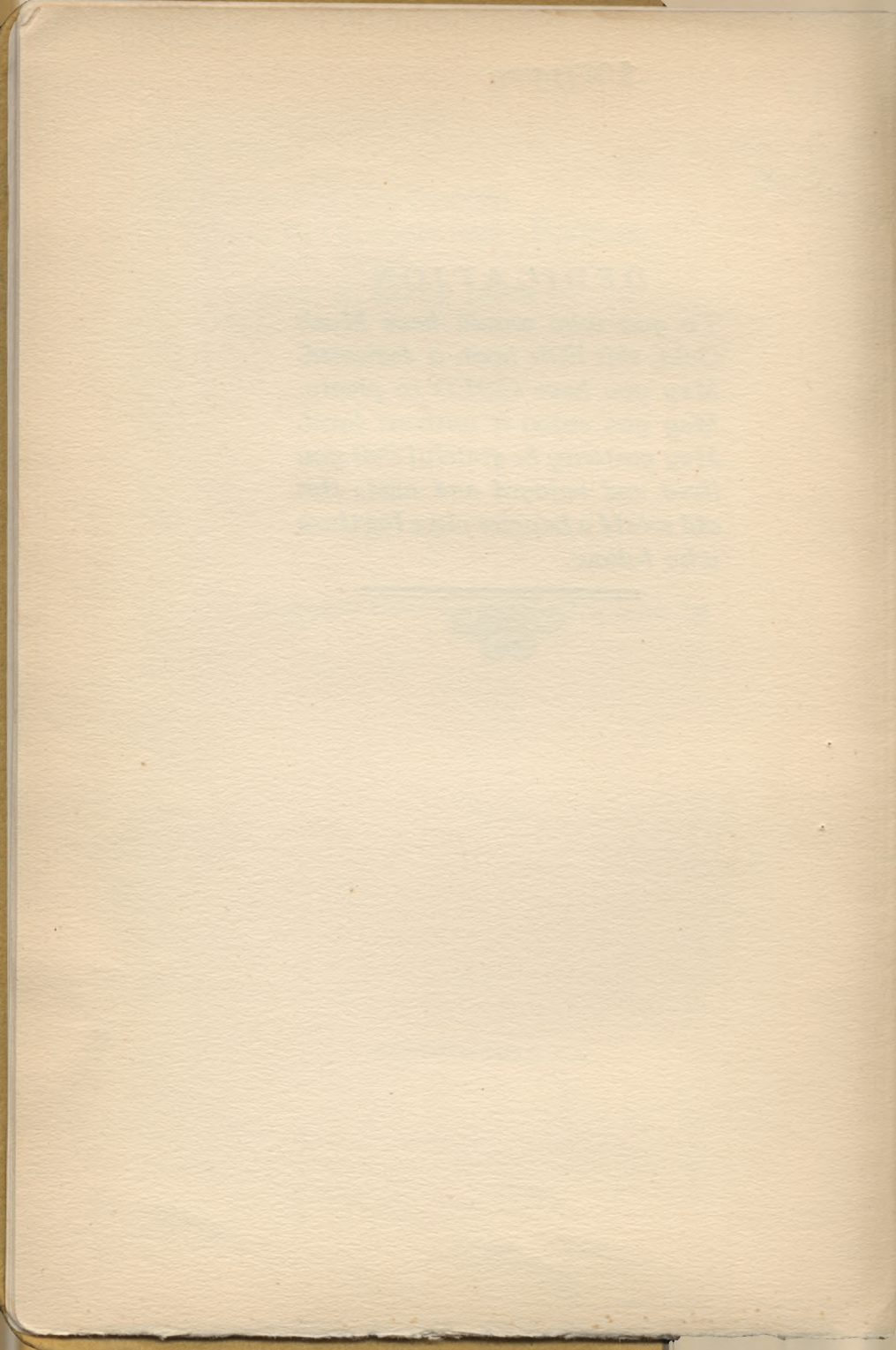
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DEDICATION

*To you who would have Much
Gold, this little book is dedicated.
May you have GOLD in plenty.
May you enjoy it without limit.
May posterity be grateful that you
lived and enjoyed and made this
old world a happier place for those
who follow.*





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THE HISTORY OF THE
CITY OF BOSTON
FROM THE FIRST SETTLEMENT
TO THE PRESENT TIME

THE RICHEST MAN IN BABYLON



One may ornament the home with the richest
of furnishings

The Richest Man in Babylon

IN Old Babylon there once lived a certain very rich man named Arkad. Far and wide he was famed for his great wealth. Also was he famed for his liberality. He was generous in his charities. He was generous with his family. He was liberal in his own expenses. But nevertheless each year his wealth increased more rapidly than he spent it.

And there were certain friends of younger days who came to him and said: "You, Arkad, are more fortunate than we. You have become the richest man in all Babylon while we struggle for existence. You can wear the finest garments and you can enjoy the rarest foods, while we must be content if we can clothe our families in raiment that is presentable and feed them as best we can. Yet, once we were equal. We studied under the same master. We played in the same games. And in neither the studies nor the games did you outshine us. And in the years since, you have been no more honorable citizen than we. Nor have you worked harder or more faithfully, in so far as we can judge. Why, then, should a fickle fate single you out to enjoy all the good things of life and ignore us who are equally deserving?"

Thereupon Arkad remonstrated with them saying, "If you have not acquired more than a bare existence in

*in constant
unstable*

E

the years since we were youths, it is because you either have failed to learn the laws that govern the building of wealth, or else you do not observe them. 'Fickle fate' is a vicious goddess that brings no permanent good to anyone. On the contrary she brings ruin to almost every man upon whom she showers unearned gold. She makes wanton spenders, who soon dissipate all they receive and are left beset by overwhelming appetites and desires they have not the ability to gratify. Yet others whom she favors become misers and hoard their wealth, fearing to spend what they have, knowing they do not possess the ability to replace it. They further are beset by fear of the robbers and doom themselves to lives of emptiness and secret misery. Others, there probably are, who possess such level heads they can take unearned gold and add to it and continue to be happy and contented citizens. But so few are they, I know of them but by hearsay. Think you of the men who have inherited sudden wealth, and see if these things are not so."

His friends admitted that of the men they knew who had inherited wealth, these words were true, and they besought him to explain to them how he had become possessed of so much property, so he continued:

"In my youth I looked about me and saw all the good things there were to bring happiness and contentment. And I realized that wealth increased the potency of all these."

W Wealth is a power. With wealth many things are possible.

One may ornament the home with the richest of furnishings.

One may sail the seven seas.

One may feast on the delicacies of far lands.

One may buy the ornaments of the gold worker and the stone polisher.

One may even build mighty temples for the Gods.

One may do all those things and many others in



One may sail the seven seas.

which there is delight for the senses and gratification for the soul.

And when I realized all this I declared to myself that I would claim my share of the good things of life. I would not be one of those who stand afar off, enviously watching others enjoy. I would not be content to clothe myself in the cheapest raiment that looked respectable. I would not be satisfied with the lot of a poor man. On the contrary, I would make myself a guest at this banquet of good things.

Being, as you know, the son of an humble merchant, one of a large family with no hope of an inheritance, and not being endowed, as you have so frankly said, with superior power or wisdom, I decided that if I was to achieve what I desired, time and study would be required.

As for time, all men have it in abundance. You, each of you, have let slip by sufficient to have made yourselves wealthy. Yet, you admit you have nothing to show except your good families, of which you can be justly proud.

As for study, did not our wise master teach us that learning was of two kinds, the one kind being the things

~~E~~ we learned and knew, and the other being in the training that taught us how to find out what we did not know.

* Therefore, did I decide to find out how one might accumulate wealth, and when I had found out, to make this my task and do it well. For, is it not wise that we should enjoy while we dwell in the brightness of the sunshine, for sorrows enough shall descend upon us when we depart for the darkness of the world of spirit. ✓

* I found employment as scribe in the hall of records, and long hours each day I labored upon the clay tablets. ~~E~~ Week after week, and month after month, I labored, yet for my earnings I had naught to show. Food and clothing and penance to the gods, and other things of which I could remember not what, absorbed all my earnings. But my determination did not leave me. ✓ nothing

And one day Algamish, the money lender, came to the house of the city master and ordered a copy of the Ninth Law, and he said to me, 'I must have this in two days, and if the task is done by that time, two coppers will I give to thee.'

So I labored hard, but the law was long, and when Algamish returned the task was unfinished. He was angry, and had I been his slave he would have beaten me. But knowing the city master would not permit him to injure me, I was unafraid, so I said to him:

* 'Algamish, you are a very rich man. Tell me how I may also become rich, and all night I will carve upon the clay, and when the sun rises it shall be completed.'

He smiled at me and replied. 'You are a forward knave, but we will call it a bargain.'

All that night I carved, though my back pained and the smell of the wick made my head ache until my eyes could hardly see. But when he returned at sunup the ✓ tablets were complete.



One may feast on the delicacies of far lands.

'Now,' I said, 'tell me what you promised.'

'You have fulfilled your part of our bargain, my son,' he said to me kindly, 'and I am ready to fulfill mine. I will tell you these things you wish to know because I am becoming an old man, and an old tongue loves to wag. And when youth comes to age for advice he receives the vision of years. But too often does youth think that age knows only the wisdom of days that are gone and therefore profits not. But remember this, the sun that shines today is the sun that shone when thy father was born, and will still be shining when thy last grandchild shall pass into the darkness.'

'The thoughts of youth,' he continued, 'are bright things that shine forth like the meteors that oft make brilliant the sky, but the wisdom of age is like the fixed stars that shine so unchanged that the sailor may depend upon them to steer his course.'

'Mark you well my words, for if you do not you will fail to grasp the truth that I will tell you, and you will think that your night's work has been in vain.'

Then he looked at me shrewdly from under his shaggy brows and said in a low, forceful tone, 'I found the road to wealth when I decided that a part of all I earned was mine to keep. And so will you.'

Then he continued to look at me with a glance that I could feel pierce me but said no more.

'Is that all?' I asked.

'That was sufficient to change the heart of a sheep herder into the heart of a money lender,' he replied.

'But all I earn is mine to keep, is it not?' I demanded.

'Far from it,' he replied. 'Do you not pay the garment-maker? Do you not pay the sandal-maker? Do you not pay for the things you eat? Can you live in Babylon without spending? What have you to show for your earnings of the past month? What for the past year? Fool! You pay to everyone but yourself. Dullard, you labor for others. As well be a slave and work for what your master gives you to eat and wear. If you did keep for yourself one-tenth of all you earn, how much would you have in ten years?' E

My knowledge of the numbers did not forsake me, and I answered, 'As much as I earn in one year.'

'You speak but half the truth,' he retorted. 'Every gold piece you save is a slave to work for you. Every copper it earns is its child that also can earn for you. If you would become wealthy, then what you save must earn, and its children must earn, and its children's children must earn, that all may help to give to you the abundance you crave.' E

'You think I cheat you for your long night's work,' he continued, 'but I am paying you a thousand times over if you have the intelligence to grasp the truth I offer you.'

'A part of all you earn is yours to keep. It should not be less than a tenth no matter how little you earn. It can be as much more as you can afford. Pay yourself first. Do not buy from the clothes-maker and the sandal-maker more than you can pay out of the rest and still have enough for food and charity and penance to the Gods.' E



One may buy the ornaments of the gold worker and the stone polisher.

‘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.’ So saying, he took his tablets and went away.

I thought much about what he had said to me, and it seemed reasonable. So I decided that I would try it. Each time I was paid I took one from each ten pieces of copper and hid it away. And strange as it may seem, I was no shorter of funds than before. I noticed little difference as I managed to get along without it. But often I was tempted as my hoard began to grow, to spend it for some of the good things the merchants displayed, brought by camels and ships from the land of the Phoenicians. But I wisely refrained.

A twelfth month after Algamish had gone he again returned and said to me, ‘Son, have you paid to yourself not less than one-tenth of all you have earned for the past year?’

I answered proudly, ‘Yes, master, I have.’

'That is good,' he answered beaming upon me, 'And what have you done with it?'

* 'I have given it to Azmur, the brickmaker, who told me he was traveling over the seven seas and in Tyre he would buy for me the rare jewels of the Phoenicians. When he returns we shall sell these at high prices and divide the earnings.'

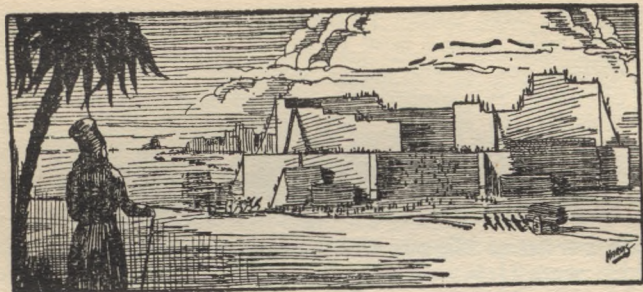
① 'Every fool must learn,' he growled, 'but why trust the knowledge of a brickmaker about jewels? Would you go to the breadmaker to inquire about the stars? No, by my tunic, you would go to the astrologer, if you had power to think. Your savings are gone, youth, you have jerked your wealth tree up by the roots. But plant another. Try again. And next time if you would have advice about jewels, go to the jewel merchant. If you would know the truth about sheep, go to the herdsman. Advice is one thing that is freely given away, but watch that you take only what is worth having. He who takes advice about his savings from one who is inexperienced in such matters, shall pay with his savings for proving the falsity of their opinions.' Saying this he went away. *

E And it was as he said. For the Phoenicians are scoundrels and sold to Azmur worthless bits of glass that looked like gems. But as Algamish had bid me, I again saved each tenth copper, for I now had formed the habit and it was no longer difficult.

A twelfth month later Algamish again came to the room of the scribes and addressed me. 'What progress have you made since last I saw you?'

'I have paid myself faithfully,' I replied, 'and my savings I have entrusted to Agger the shieldmaker, to buy bronze, and each fourth month he does pay me the rental.'

'That is good. And what do you do with the rental?'



One may even build mighty temples for the Gods.

'I do have a great feast with honey and fine wine and spiced cake. Also I have bought me a scarlet tunic. And some day I shall buy me a young ass upon which to ride.'

To which Algamish laughed. 'You do eat the children of your savings? Then how do you expect them to work for you? And how can they have children that will also work for you? First get thee an army of golden slaves and then many a rich banquet may you enjoy without regret.' So saying he again went away.

Nor did I again see him for two years, when he once more returned and his face was full of deep lines and his eyes drooped, for he was becoming a very old man. And he said to me, 'Arkad, hast yet achieved the wealth thou dreamed of?'

And I answered, 'Not yet all that I desire, but some I have and it earns more, and its earnings earn more.'

'And do you still take the advice of brickmakers?'

'About brickmaking they give good advice,' I retorted.

'Arkad,' he continued, 'you have learned your lessons well. You first learned to live upon less than you could earn. Next you learned to seek advice from those who were competent through their own experiences to give it. And, lastly, you have learned to make gold work for

you. You have taught yourself how to acquire money, how to keep it, and how to use it. Therefore, are you competent for a responsible position. I am becoming an old man, my sons think only of spending and give no thought to earning. My interests are great and I fear too much for me to look after. If you will go to Nippur and look after my lands there, I shall make you my partner and you shall share in my estate.'

So I went to Nippur and took charge of his holdings, which were large. And because I was full of ambition and because I had mastered the three laws of successfully handling wealth, I was enabled to increase greatly the value of his properties. So I prospered much, and when the spirit of Algamish departed for the sphere of darkness, I did share in his estate as he had arranged under the law."

So spake Arkad, and when he had finished his tale, one of his friends said, "You were indeed fortunate that Algamish made of you an heir."

"Fortunate only in that I had the desire to prosper before I first met him. For four years did I not prove my definiteness of purpose by keeping one-tenth of all I earned? Would you call a fisherman lucky who for years so studied the habits of the fish that with each changing wind he could cast his nets about them? Opportunity is a haughty goddess who wastes no time with those who are unprepared."

"You had strong will power to keep on after you lost your first year's savings. You are unusual in that way," spoke up another.

"Will power," retorted Arkad. "What nonsense. Do you think will power gives a man the strength to lift a burden the camel cannot carry, or to draw a load the oxen cannot budge? Will power is but the unflinching purpose to carry a task you set for yourself to ful-

fillment. If I set for myself a task, be it ever so trifling, I shall see it through. How else shall I have confidence in myself to do important things? Should I say to myself, for a hundred days as I walk across the bridge into the city, I will pick from the road a pebble and cast it into the stream, I would do it. If on the seventh day I passed by without remembering, I would not say to myself, tomorrow I will cast two pebbles which will do as well. Instead, I would retrace my steps and cast the pebble. Nor on the twentieth day would I say to myself, 'Arkad, this is useless. What does it avail you to cast a pebble every day? Throw in a handful and be done with it.' No, I would not say that nor do it. When I set a task for myself, I complete it. Therefore, am I careful not to start difficult and impractical tasks, because I love leisure."

And then another friend spoke up and said, "If what you tell us is true, and it does seem as you have said, reasonable, then being so simple, if all men did it there would not be enough wealth to go around."

"Wealth grows wherever men exert energy," Arkad replied. "Does a rich man build him a new palace, is the gold he pays out gone? No, the brickmaker has part of it and the laborer has part of it, and the artist has part of it. And everyone who labors upon the house has part of it. Yet when the palace is completed, is it not worth all it cost? And is the ground upon which it stands not worth more because it is there? And is the ground that adjoins it not worth more because it is there? Wealth grows in magic ways. No man can prophecy the limit of it. Have not the Phoenicians built great cities on barren coasts with the wealth that comes from their ships of commerce on the seas?"

"What then do you advise us to do that we also may become rich?" asked still another of his friends. "The

years have passed and we are no longer young men and we have nothing put by."

"I advise that you take the words of Algamish and say to yourselves, 'A part of all I earn belongs to me. ^{Fr} Say it in the morning when you first arise. Say it at noon. Say it at night. Say it each hour of every day. Say it to yourself until the words stand out like letters of fire across the sky.

Impress yourself with the idea. Fill yourself with the thought. Then take whatever portion seems wise. Let it be not less than one tenth and lay it by. Arrange your other expenditures to do this if necessary. But lay by that portion first. Soon you will realize what a rich feeling it is to have something upon which you alone have claim. As it grows it will stimulate you. A new joy of life will thrill you. Greater efforts will come to you to earn more. For of your increased earnings, will not the same percentage be also yours to keep?

Then learn to make your treasure work for you. Make it your slave. Make its children and its children's children work for you. Invest it cautiously. Avoid ^{SE} risking your principal in the hope of usurious returns. Beware the dreamer and the schemer and all who have not proven their sound judgment and dependability.

^F Counsel with wise men. Seek the advice of men whose daily work is handling money. Let them save you from such an error as I myself made in entrusting my money to the judgment of Azmur, the brickmaker. A small return and a safe one is far more desirable than risk.

^F Enjoy life while you are here. Do not overstrain or try to save too much. If one tenth of all you earn is as much as you can comfortably keep, be content to keep this portion. Live otherwise according to your income and let not yourself get niggardly and afraid to

spend. Life is good and life is rich with things worth while and things to enjoy." F

0.67 } His friends thanked him and went away. Some were silent because they had no imagination and could not understand. Some were sarcastic because they thought that one so rich should divide with old friends not so fortunate. But some had in their eyes a new light. They realized that Algamish had come back each time to the room of the scribes because he was watching a man work his way out of darkness into light. When that man had found the light a place awaited him. No one could fill that place until he had for himself worked out his own understanding, until he was ready for opportunity. F

X These latter were the ones, who, in the following years frequently revisited Arkad, who received them gladly. He counseled with them and gave them freely of his wisdom as men of broad experience are always glad to do. And he assisted them in so investing their savings that it would bring in a good interest with safety and would neither be lost nor entangled in investments that paid no dividends.

THE TURNING POINT in these men's lives came upon that day when they realized the truth that had come from Algamish to Arkad and from Arkad to them.





THE GOLD LENDER OF BABYLON



From each person to whom I loan I do exact a token for my token chest.

The Gold Lender of Babylon

FIFTY PIECES OF GOLD! Never before had Rodan the spearmaker 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 another 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 served by an ebony slave.

"I would counsel with you 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 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 before hast 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 does 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 spearmaker, does 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 exclaimed. "Thou shalt be my guest for the evening. "Ando!" he commanded of the black slave, "draw up a rug for my friend Rodan, the spearmaker who comes to the lender of gold not for gold, but 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."

"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



Can one refuse to share with one's only sister?

royal guard he did present me with fifty pieces of gold, and now I am much perplexed.

"I am beseeched each hour the sun does 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 not thy will 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 only 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 bringst 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.

Did'st 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 thee tell over the bronze caster's forge. I will tell it to thee for thou shouldst know that to borrowing and loaning 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,' said he, '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 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.'



He doth insist on repaying promptly.

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 fool 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 thou 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 loan 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 loaner 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 loan, 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 loan 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 in 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



Pulling out early while the youth still slept.

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 for 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 counselled 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.]f

"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 loan 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



How can I repay when ill fate pursues me?

drives me mad. Once they had much money and were my 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 was a rascal for he left the poor boy in a distant city without money and without friends, pulling out early while the youth still 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 loan to him ac-

ording to his needs. He is a wise trader. I have confidence in his good judgment and can loan 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 over zealous to gain great wealth. His knowledge was immature. His enterprises collapsed.

① 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. V

② 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 loan my fifty pieces of gold to my sister's husband? They mean much to me."

"Should thy sister's 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 the 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 loan him the money."

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 loan 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 loan. If it is loaned unwisely then it is difficult to get back. The wise lender wishes not the risk of the undertaking but the guarantee of safe repayment.

*shows
way for
the loaner*

"'Tis well," he continued, "to help 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 bear 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 wouldst loan 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 labored as a spearmaker?"

"Fully three."

"How much besides the king's gift hast saved?"

"Three gold pieces."

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

"'Tis as you say."

"Then mightst 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 loan 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 to some day repay.

Loaning to him wisely thou may'st help him to prosper and repay, but if unwisely you not only lose thy gold but help him descend into the pit of debt where is sorrow and unhappiness."

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 pieces of gold leave thy pouch to be sure thou hast a safe way to pull it back again. Should my further advice appeal to thee, return again. It is gladly given.

Ere 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"



THE CAMEL TRADER OF BABYLON



Within me surged the soul of a free man going back
to conquer his enemies and reward his friends.

The Camel Trader of Babylon

THE hungrier one becomes the clearer one's mind works, also the more sensitive one becomes to the odors of food. E

For two days Tarkad, the son of Azur, had tasted no food except two small figs purloined from over the wall of a garden before an angry Babylonian house-keeper chased him down the street. The woman's cries still rang in his ears and restrained his restless fingers from snatching tempting fruits from the baskets of the market women between whom he strolled.

He paced back and forth before the eating house hoping to meet someone he knew; someone from whom he could borrow a bit of copper that would gain him a friendly smile and a liberal helping from the fat keeper. Without the copper he knew how unwelcome he would be.

In his abstraction he unexpectedly found himself face to face with the tall bony figure of Dabasir, the camel trader.

"Ha! 'Tis Tarkad, whom I have been seeking that he might repay to me the two pieces of copper which I loaned to him a moon ago and the piece of silver which I loaned to him before that. We are well met. I can make good use of the coin this very day. What say, boy? What say?"

Tarkad stuttered and his face flushed. He had little desired to encounter the outspoken Dabasir. "I am sorry, very sorry, but this day I have not the copper nor the silver with which I could repay."

"But get it then! Surely thou can'st get a few coppers and a few pieces of silver to repay the generosity of an old friend of thy father who aided thee when thou wast in need."

"'Tis because ill fortune does pursue me that I cannot repay."

E { "Ill fortune! Wouldst blame the gods for thy own weakness. *Ill fortune pursues every man who thinks more of borrowing than of repaying.* Come with me, boy, while I eat. I am hungry and I would tell thee a tale."

Tarkad flinched from the brutal frankness of Dabasir, but here at least was an invitation to enter the coveted doorway of the eating house.

Dabasir pushed him to a far corner of the room where they seated themselves upon small rugs.

When Kauskor the proprietor appeared smiling, Dabasir addressed him with his usual freedom. "Fat lizard of the desert, bring to me a leg of the goat, very brown with much juice and bread and all of the vegetables for I am hungry and want much food. Do not forget my friend here. Bring to him a jug of water. Have it cooled, for the day is hot."

Tarkad's heart sank. Must he sit here and drink water while he watched this man devour an entire goat leg. He said nothing. He thought of nothing he could say.

Dabasir, however, knew no such thing as silence. Smiling and waving his hand good-naturedly to the other customers all of whom knew him, he continued,



My wife returned to her father and I decided to leave Babylon

"I did hear from a traveller just returned from Urfa of a certain rich man who has a piece of stone cut so thin that one can look through it. He put it in the window of his house to keep out the rains. It is yellow so this traveller does relate and he was permitted to look through it and all the outside world looked strange and not like it really is. What say you to that, Tarkad? Thinkest all the world could look to a man a different color from what it is?"

"I dare say," responded the youth, much more interested in the fat leg of goat placed before Dabasir.

"Well, I know it for I myself have seen the world all a different color from what it really is and the tale I am about to tell relates how I came to see it in its right color once more."

"Dabasir will tell a tale," whispered a neighboring diner to his neighbor, and dragged his rug close. Other diners brought their food and crowded in a semi-circle. They crunched noisily in the ears of Tarkad and brushed him with their meaty bones. He alone was without food. Dabasir did not offer to share with

him nor even motion him to a small corner of the hard bread that was broken off and fell from the platter to the floor.

"The tale that I am about to tell," began Dabasis, pausing to bite a goodly chunk from the goat leg, "relates to my early life and how I came to be a camel trader. Didst anyone know that I was once a slave in Syria?"

A murmur of surprise ran through the audience, to which Dabasis listened with satisfaction.

"When I was a young man," continued Dabasis after another vicious onslaught on the goat leg, "I learned the trade of my father, the making of saddles. I worked with him in his shop and took to myself a wife. Being young and not greatly skilled, I could earn but little, just enough to support my excellent wife in a modest way. I craved good things, which I could not afford. Soon I found that the shop keepers would trust me to pay later even though I could not pay at the time. So I indulged my desires and wore fine raiment and bought many things for my wife and my home beyond the reach of my earnings. I paid as I could and for a while all went well. But in time I discovered I could not use my earnings both to live upon and to pay my debts. Creditors began to pursue me to pay for my extravagant purchases and my life became miserable. I borrowed from my friends, but could not repay them either. Things went from bad to worse. My wife returned to her father and I decided to leave Babylon and seek another city where as I thought a young man might have a chance to succeed.

For two years I led a restless and unsuccessful life working for caravan traders. From this I fell in with a set of likeable robbers who scoured the desert for



We were stript of our clothing and sold as slaves

unarmed caravans. Such deeds were unworthy of the son of my father, but I was seeing the world through a colored stone and did not realize to what degradation I had fallen.

We met with success on our first trip capturing a rich haul of gold and silks and valuable merchandise. This loot we took to Ginir and squandered.

The second time we were not so fortunate. Just after we had made our capture, we were attacked by the spearsmen of a native chief to whom the caravans paid for protection. Our two leaders were killed and the rest of us were taken to Damascus where we were stript of our clothing and sold as slaves.

I was purchased for two pieces of silver by a Syrian desert chief. With my hair shorn and but a loin cloth to wear, I was not so different from the other slaves. Being a reckless youth, I thought it merely an adventure until my master took me before his four wives and told them they could have me for a eunuch.

Then indeed did I realize the hopelessness of my situation. These men of the desert were fierce and warlike.

I was subject to their will without weapons or means of escape.

Fearful I stood, as those four women looked me over. I wondered if I could expect pity from them. Sira the first wife was older than the others. Her face was impassive as she looked upon me. I turned from her with little consolation. The next was a contemptuous beauty who gazed at me as indifferently as if I had been a worm of the earth. The two younger ones tittered as though it were all an exciting joke.

It seemed an age that I stood waiting sentence. Each woman appeared willing for the others to decide. Finally Sira spoke up in a cold voice.

'Of eunuchs we have plenty, but of camel tenders we have few and they are a worthless lot. Even this day I would visit my mother who is sick with the fever and there is no slave I would trust to lead my camel. Ask this slave can he lead a camel?'

My master thereupon questioned me. 'What know you of camels?'

Striving to conceal my eagerness, I replied, 'I can make them kneel, I can load them, I can lead them on long trips without tiring. If need be, I can repair their trappings.'

'The slave speaks forward enough,' observed my master. 'If thou so desire, Sira, take this man for thy camel tender.'

So I was turned over to Sira and that day I led her camel upon a long journey to her sick mother. I took the occasion to thank her for her intercession and also to tell her that I was not a slave by birth, but the son of a freeman and an honorable saddle maker of Babylon. I also told her much of my story. Her



How can you call yourself a free man when your weakness has brought you to this?

comments were disconcerting to me and I pondered much afterwards on what she said.

‘How can you call yourself a free man when your weakness has brought you to this? If a man has in himself the soul of a slave will he not become one no matter what his birth, even as water seeks its level? *If a man has within him the soul of a free man, will he not become respected and honored in his own city in spite of his misfortune?*’

For over a year I was a slave and lived with the slaves, but I could not become as one of them. One day Sira asked me, ‘In the eventime when the other slaves can mingle and enjoy the society of each other, why dost sit in thy tent alone?’

To which I responded, ‘I am pondering what you have said to me. I wonder if I have the soul of a slave. I cannot join them, so I must sit apart.’

‘I too must sit apart,’ she confided. ‘My dowry was large and my lord married me because of it. Yet he does not desire me. What every woman longs for is to be desired. Because of this and because I am

barren and have neither son nor daughter, must I sit apart. Were I a man I would rather die than be such a slave, but the conventions of our tribe make slaves of women.'

'Have I the soul of a man or have I the soul of a slave? What think you?' I asked.

'Have you a desire to repay the just debts you owe in Babylon?'

'Yes, I have the desire, but I see no way.'

'If thou contentedly let the years slip by and make no effort to repay, then thou hast but the contemptible soul of a slave. *No man is otherwise who cannot respect himself and no man can respect himself who does not repay honest debts.*'

'But what can I do who am a slave in Syria?'

'Stay a slave in Syria, thou weakling.'

'I am not a weakling,' I denied hotly.

'Then prove it.'

'How?'

'Does not thy great king fight his enemies in every way he can and with every force he has? *Thy debts are thy enemies that have run thee out of Babylon.* You left them alone and they grew too strong for thee. Had'st fought them as a man, thou couldst have conquered them and been one honored among thy town-people. But thou had not the soul to fight them and behold thou hast gone down until thou art a slave in Syria.'

Much I thought over her unkind accusations and many defensive phrases I worded to prove myself not



Where the determination is, the way can be found

a slave at heart, but I was not to have the chance to use them. Three days later the maid of Sira took me to her mistress.

'My mother is again very sick,' she said. 'Saddle the two best camels in my husband's herd. Tie on water skins and saddle bags for a long journey. The maid will give thee food at the kitchen tent.' I packed the camels wondering much at the quantity of provisions the maid provided, for the mother dwelt less than a day's journey away. The maid rode the rear camel which followed and I led the camel of my mistress. When we reached her mother's house, it was just dark. Sira dismissed the maid and said to me:

'Hast thou the soul of a free man or the soul of a slave?'

'The soul of a free man,' I responded.

'Now is thy chance to prove it. Thy master hath imbibed deeply and his chiefs are in a stupor. Take then these camels and make thy escape. Here in this bag is raiment of thy master's to disguise thee. I will

say thou stole the camels and ran away while I visited my sick mother.'

'Thou hast the soul of a queen,' I told her. 'Much do I wish that I might lead thee to happiness.'

'Happiness,' she responded, 'awaits not the runaway wife who seeks it in far lands among strange people. Go thy own way and may the gods of the desert protect thee for the way is far and barren of food or water.'

I needed no further urging, but thanked her warmly and was away into the night. I knew not this strange country and had only a dim idea of the direction in which lay Babylon, but struck out bravely across the desert toward the hills. One camel I rode and the other I led. All that night I traveled and all the next day, urged on by the knowledge of the terrible fate that was meted out to slaves who stole their master's property and tried to escape.

Late that afternoon, I reached a rough country as uninhabitable as the desert. The sharp rocks bruised the feet of my faithful camels and soon they were picking their way slowly and painfully along. I met neither man nor beast and could well understand why they shunned this inhospitable land.

It was such a journey from then on as few men live to tell. Day after day we plodded along. Food and water gave out. The heat of the sun was merciless. At the end of the ninth day, I slid from the back of my mount with the feeling that I was too weak to ever remount and I would surely die, lost in this abandoned country.

I stretched out upon the ground and slept, not waking until the first gleam of daylight.

I sat up and looked about me. There was a coolness in the morning air. My camels lay dejected not

far away. About me was a waste of broken country covered with rock and sand and thorny things, no sign of water, naught to eat for man or camel.

Could it be that in this peaceful quiet I faced my end? My mind was clearer than it had ever been before. My body now seemed of little importance. My parched and bleeding lips, my dry and swollen tongue, my empty stomach, all had lost their supreme importance of the day before.

I looked across into the uninviting distance and once again came to me the question, '*Have I the soul of a slave or the soul of a free man?*' Then with clearness I realized that if I had the soul of a slave, I should give up, lie down in the desert and die, a fitting end for a runaway slave.

But if I had the soul of a free man, what then? Surely I would force my way back to Babylon, repay the people who had trusted me, bring happiness to my wife who had cared for me, bring peace and contentment to my parents.

'Thy debts are thy enemies who have run thee out of Babylon,' Sira had said. Yes, it was so. Why had I refused to stand my ground like a man? Why had I permitted my wife to go back to her father? Why had I been weak like a slave if I had not the soul of one?

Then a strange thing happened. All the world seemed to be of a different color as though I had been looking at it through a colored stone which had suddenly been removed. At last I saw the true values in life.

Die in the desert! Not I. With a new vision, I saw the things that I must do. First I would go back to Babylon and face every man to whom I owed an

unpaid debt. I should tell them that after years of wandering and misfortune, I had come back to pay my debts as fast as the gods would permit. Next I should make a home for my wife and become a citizen of whom my parents should be proud.

My debts were my enemies, but the men I owed were my friends for they had trusted me and believed in me.

I staggered weakly to my feet. What mattered hunger. What mattered thirst. They were but incidents on the road to Babylon. Within me surged the soul of a free man going back to conquer his enemies and reward his friends. I thrilled with the great resolve.

The glazed eyes of my camels brightened at the new note in my husky voice. With great effort, after many attempts, they gained their feet. With pitiful perseverance, they pushed on toward the north where something within me said we would find Babylon.

We found water. We passed into a more fertile country where were grass and fruit. We found the trail to Babylon, *because the soul of a free man looks at life as a series of problems to be solved and solves them*, while the soul of a slave whines, "What can I do who am but a slave?" *complain*

"How about thee, Tarkad? Dost thy empty stomach make thy head exceedingly clear? Art ready to take the road that leads *back to Babylon?*"

Moisture came to the eyes of the youth. He rose eagerly to his knees. "Thou hast shown me a vision; already I feel the soul of a free man surge within me."

"But what did you upon your return?" queried a listener. "Tell us how you repaid your debts."

F

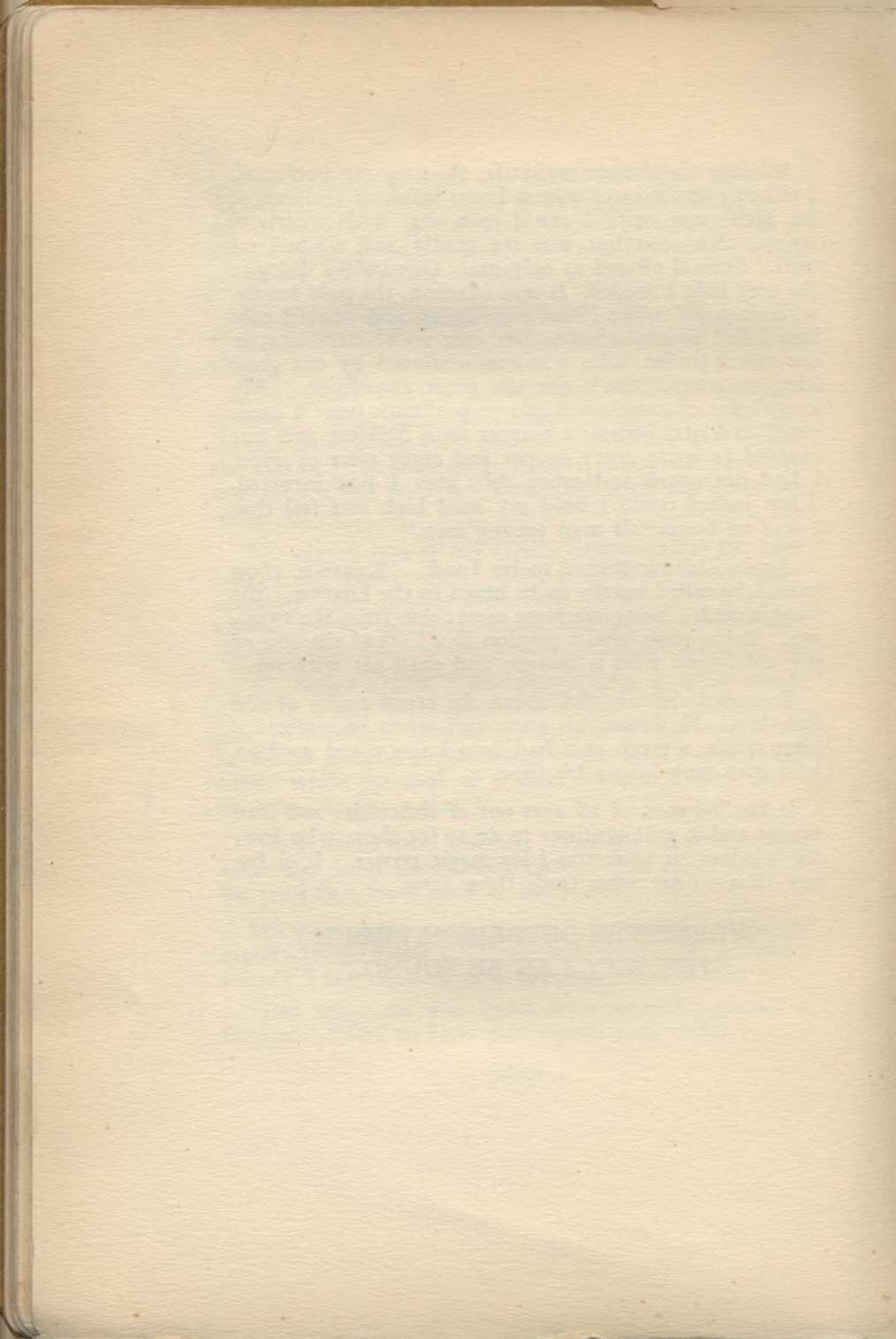
"Where the determination is, the way can be found. I visited every man to whom I was indebted and begged his indulgence until I could earn that with which to repay. Not one but met me gladly and wished me well. Several offered to help me. One indeed did give the very help I needed. It was Mathon, the gold lender, who enquired what I had been doing and when I told him I had been a camel tender, sent me to old Nebatur, the camel trader, who was commissioned by our good king to secure camels for the great expedition. My knowledge of camels was put to profitable use. I prospered and later became a partner unto Nebatur and was enabled to repay every copper and every piece of silver I had borrowed and every debt that I had incurred. Then indeed could I hold my head high and feel that I was an honorable man among men."

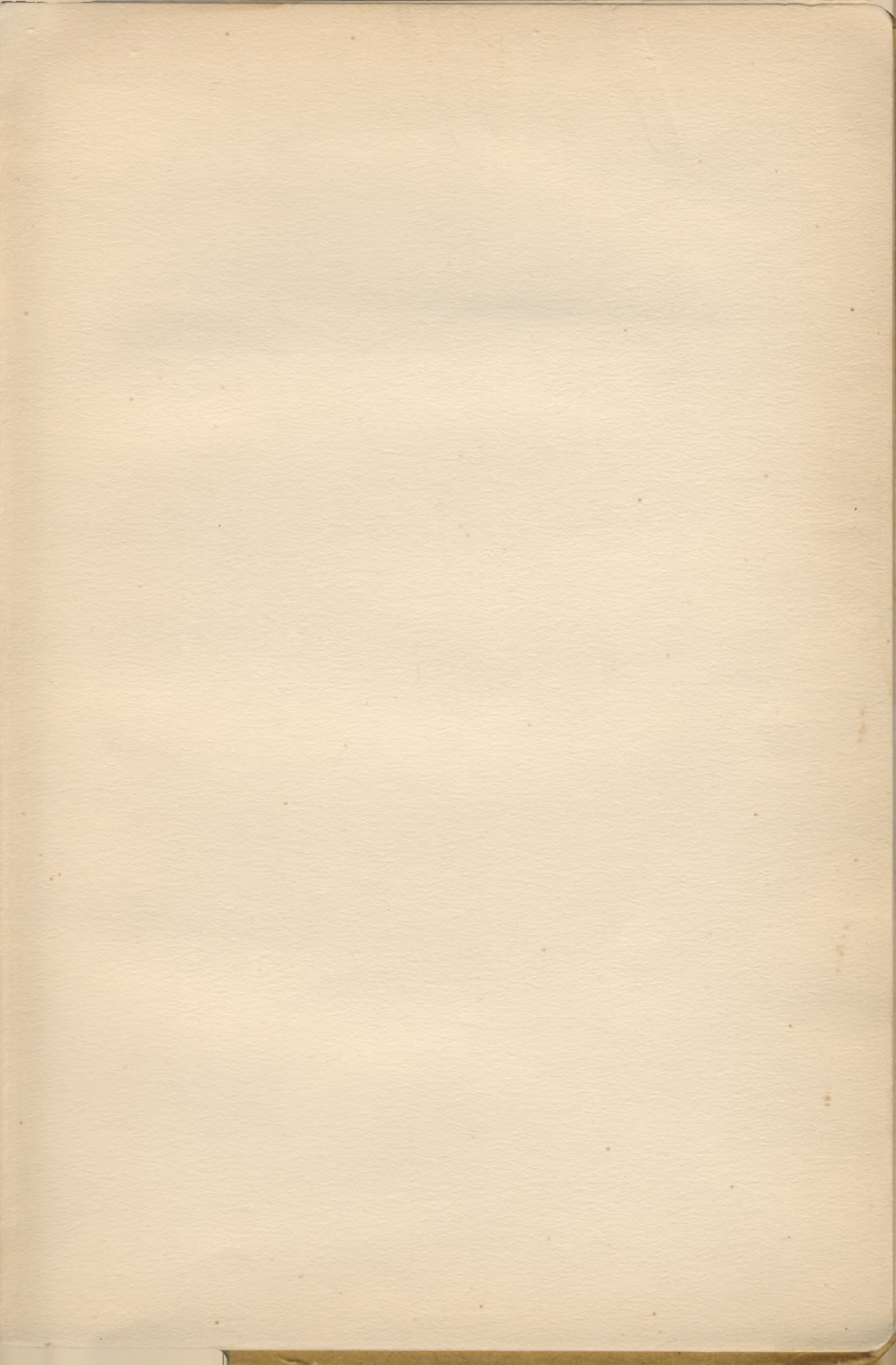
Again Dabasir turned to his food. "Kauskor, thou snail," he called loudly to be heard in the kitchen, "the food is cold. Bring me more meat fresh from the roasting. Bring thou also a portion for Tarkad the son of my old friend who is hungry and shall eat with me."

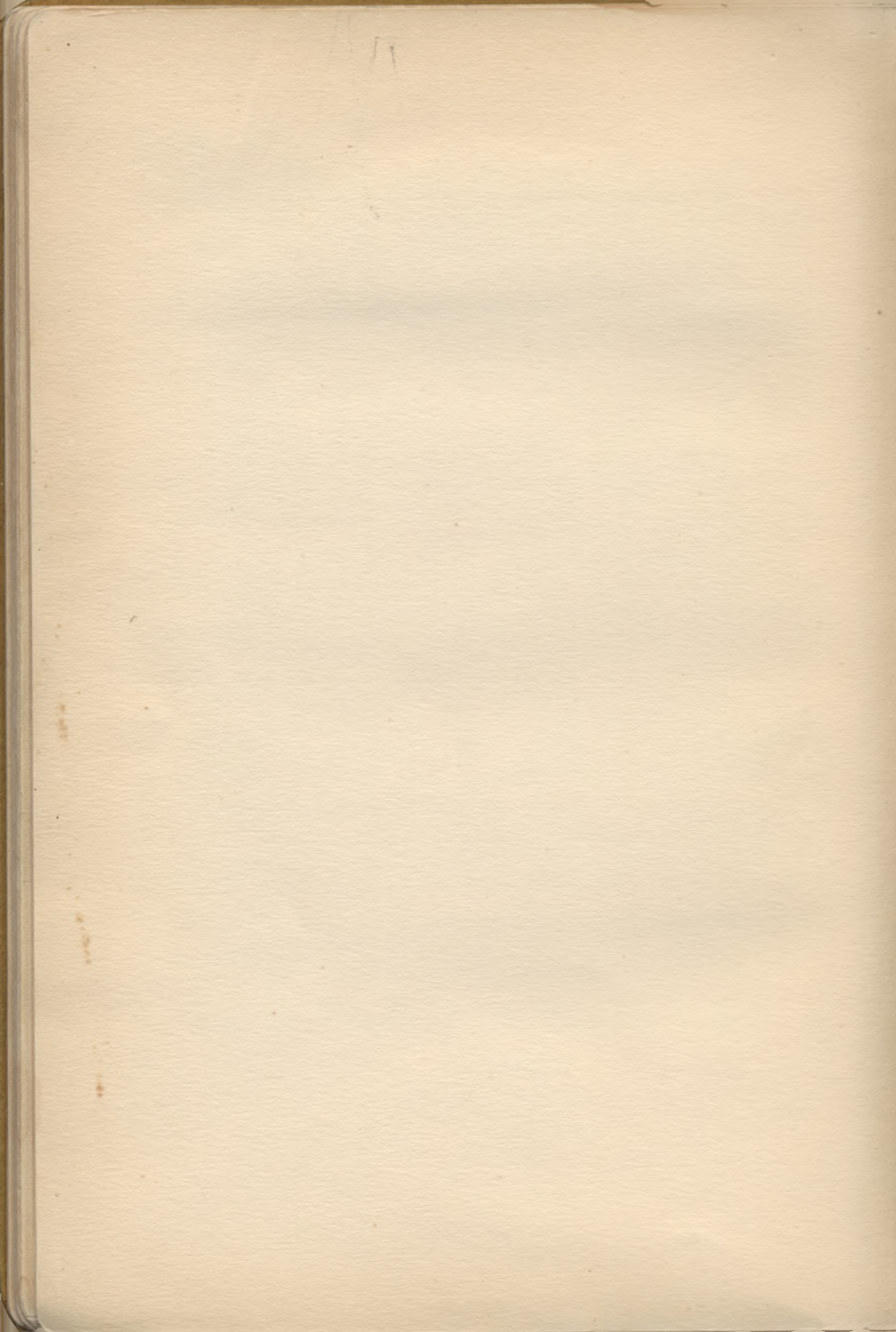
So ended the tale of Dabasir the camel trader of old Babylon. He found his own soul when he realized a great truth, a truth that had been known and used by wise men long before his time.

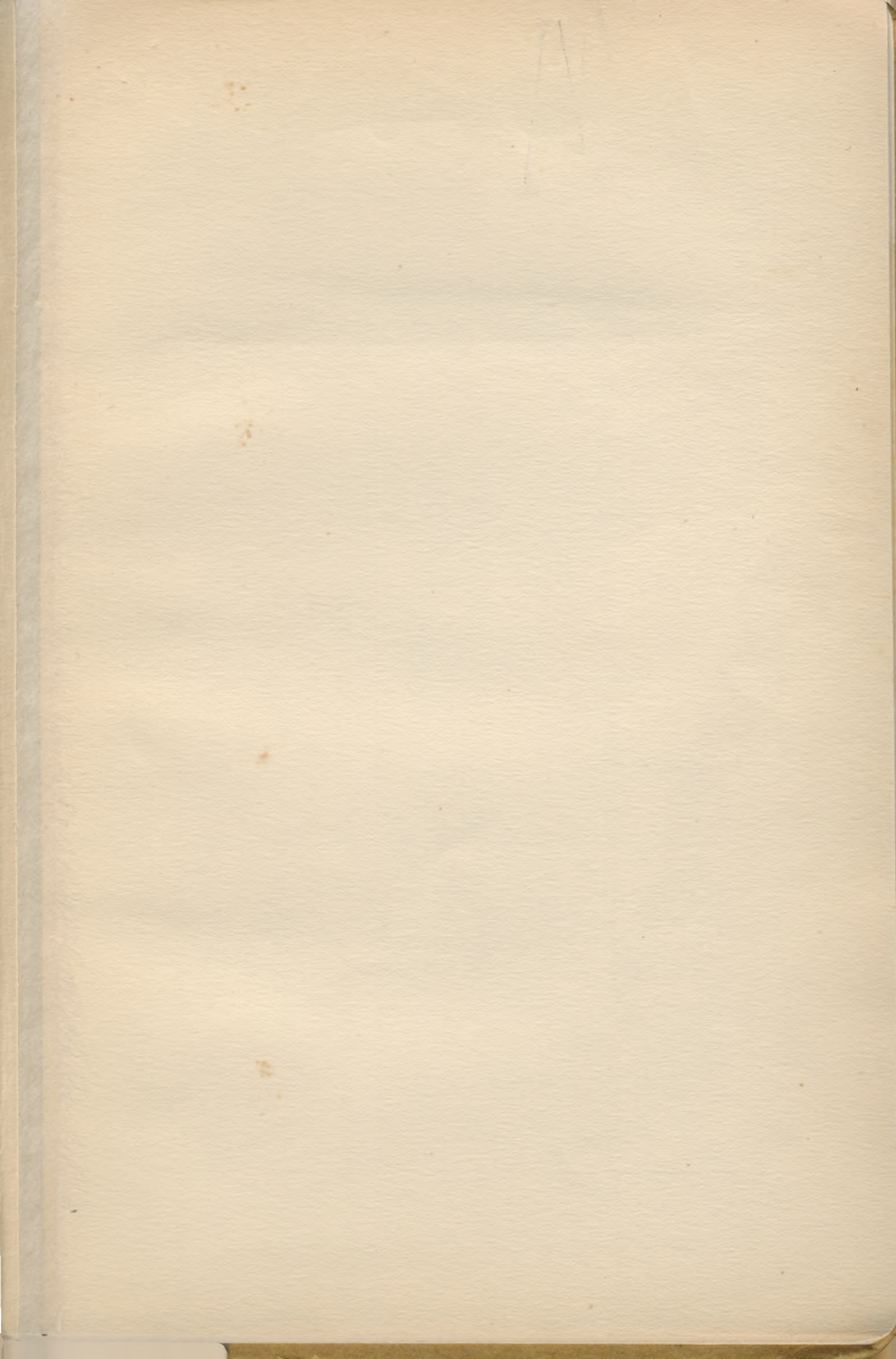
It has led men of all ages out of difficulties and into success and it will continue to do so for those who have the wisdom to understand its magic power. It is for any man to use who reads these lines.

"WHERE THE DETERMINATION IS,
THE WAY CAN BE FOUND."

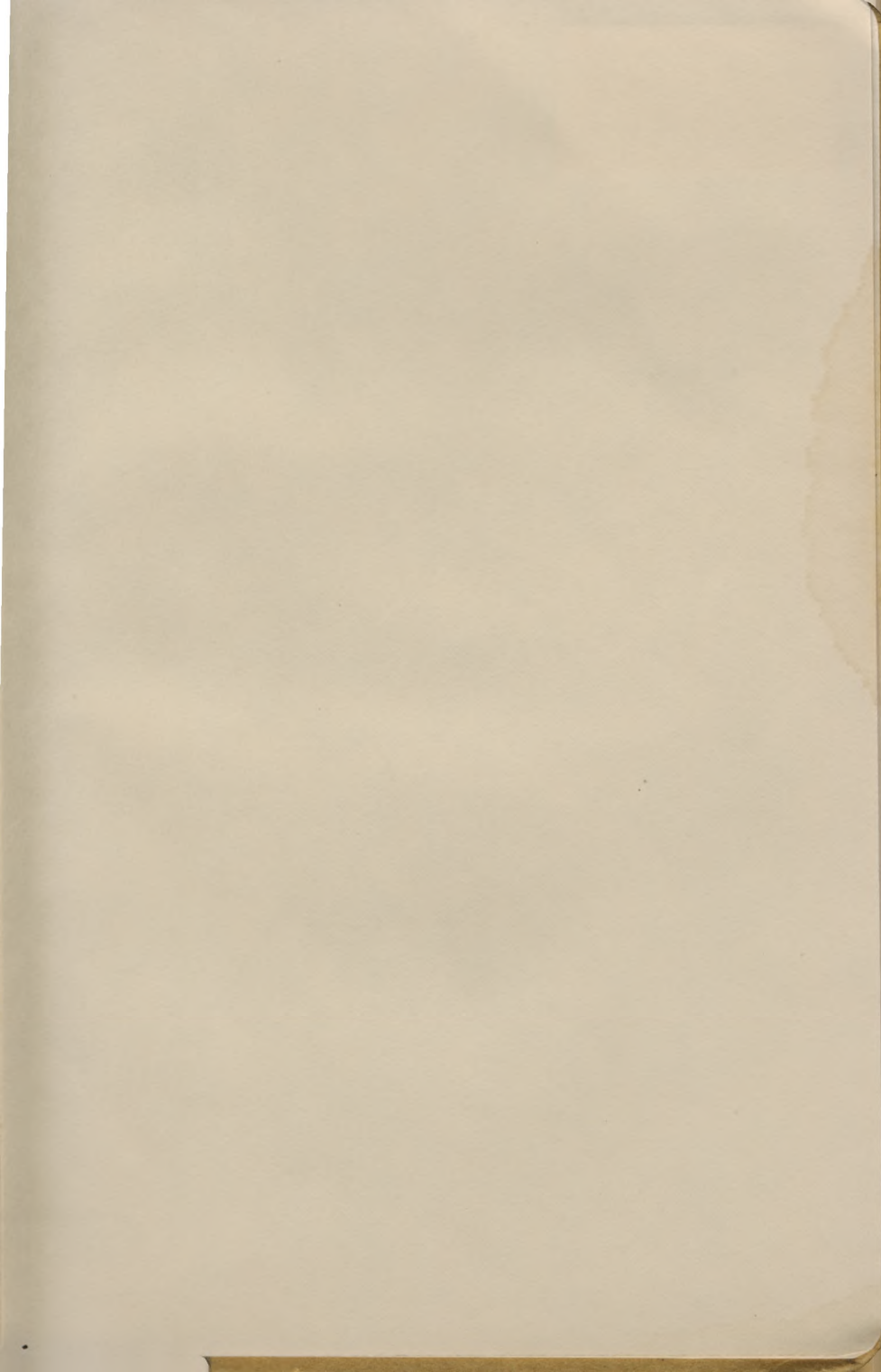






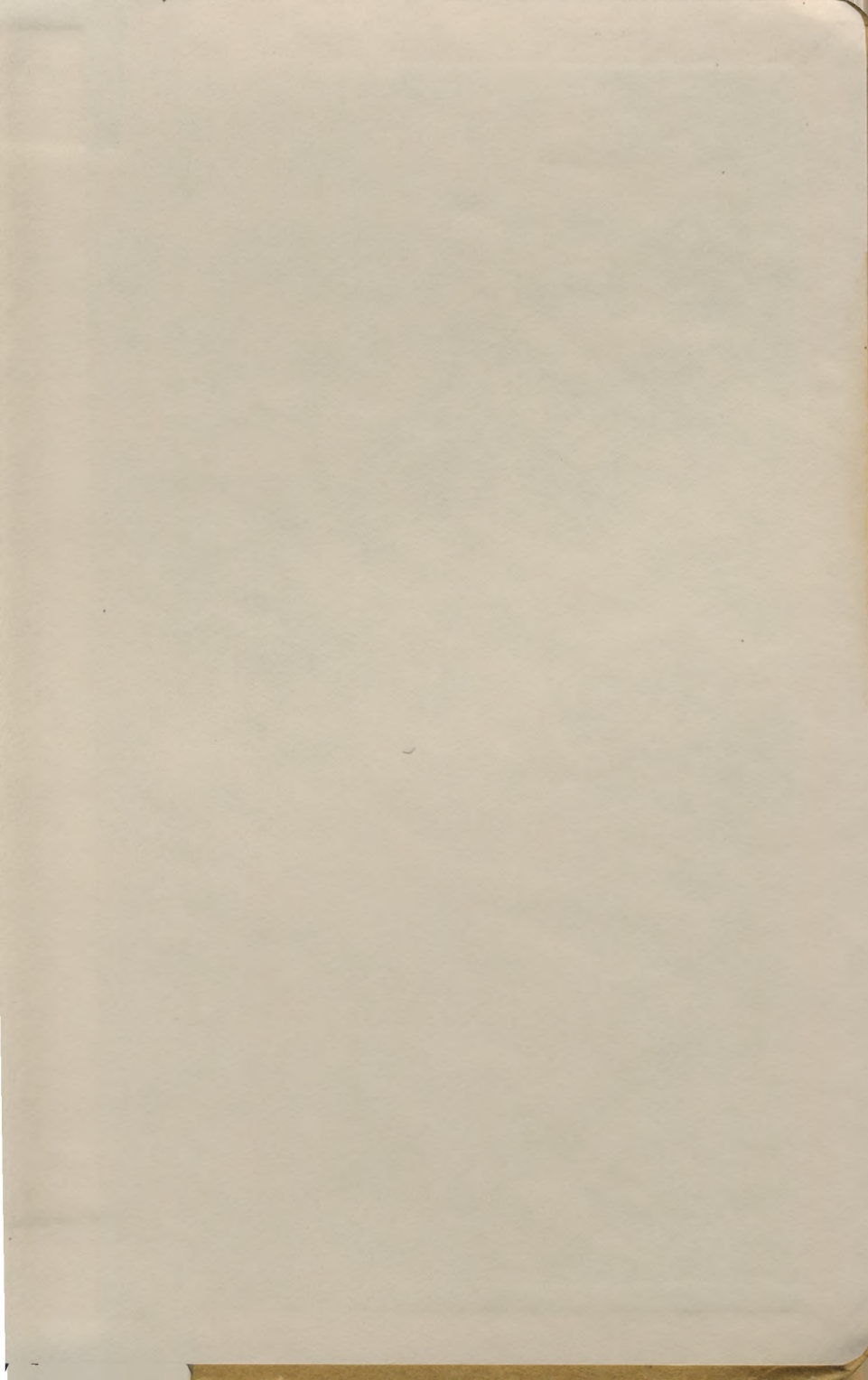


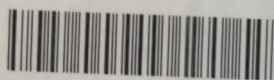
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