The Richest man in Babylon

by George S. Clason · Language: EN

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Overview

George S. Clason's "The Richest Man in Babylon" is a timeless collection of parables set in ancient Babylon, offering fundamental principles of personal finance and wealth building. Through the stories of characters like Arkad, the richest man in Babylon, and his friends, the book distills complex financial concepts into easily digestible lessons. It emphasizes the importance of saving a portion of one's earnings, controlling expenditures, investing wisely, protecting one's wealth, and increasing earning capacity.

The book's enduring appeal lies in its simple, yet profound, advice that transcends time and economic conditions. It argues that the path to financial success is not a secret known only to a few, but rather a set of universal laws applicable to anyone willing to apply them consistently. By presenting these principles within engaging narratives, Clason makes financial education accessible and memorable, encouraging readers to adopt habits that lead to long-term prosperity and security. It serves as a foundational text for personal finance, advocating for discipline and foresight in managing one's money.

Key Takeaways

- Pay yourself first by saving at least one-tenth of all you earn.
- Control your expenditures by distinguishing between necessary expenses and desires, budgeting carefully.
- Make your gold multiply by investing your savings wisely in ventures that yield returns.
- Guard your treasures from loss by seeking advice from experienced and trustworthy individuals.
- Make of thy dwelling a profitable investment by owning your own home.
- Insure a future income by planning for old age and the protection of your family.
- Increase your ability to earn by continuously improving your skills and knowledge.
- Debt is a heavy burden; avoid it or work diligently to eliminate it.

Chapter Summaries

An Historical Sketch of Babylon

This introductory chapter sets the stage by describing ancient Babylon, a city that rose from a barren plain to become the wealthiest and most powerful city of its time. It highlights Babylon's ingenuity in irrigation and engineering, which transformed it into a fertile land, and its role as a center of commerce and culture. The author emphasizes that the principles of wealth accumulation taught in the following parables are timeless and universal, applicable today just as they were thousands of years ago in the cradle of civilization.

The Man Who Desired Gold

The story begins with Bansir, a chariot builder, and Kobbi, a musician, lamenting their poverty despite their diligent work. They reflect on their childhood friend, Arkad, who has become the richest man in Babylon, and wonder why their lives have taken such different paths. They decide to seek Arkad's wisdom, believing he holds the secret to acquiring wealth, and resolve to learn from him how to escape their lean purses and achieve prosperity.

The Richest Man in Babylon

Bansir and Kobbi approach Arkad, who agrees to share the principles that led to his immense wealth. Arkad recounts his early life as a poor scribe and how he learned the secrets of wealth from Algamish, a wealthy money lender. Algamish taught him to save at least one-tenth of all he earned and to invest it wisely. Arkad emphasizes that wealth is not a matter of luck or birthright, but the result of understanding and consistently applying fundamental laws of finance.

Seven Cures for a Lean Purse

Arkad, at the request of the King, teaches a large assembly of citizens the seven fundamental principles for accumulating wealth, which he calls 'cures for a lean purse.' These principles include: starting to save at least one-tenth of all earnings, controlling expenditures to live within one's means, making gold multiply through wise investments, guarding treasures from loss, making one's dwelling a profitable investment, insuring a future income, and increasing one's ability to earn through continuous self-improvement and learning.

Meeting the Goddess of Good Luck

This chapter explores the concept of 'luck.' Sharra, a merchant, and other men discuss how some seem to be blessed with good fortune while others are not. Arkad explains that good luck often comes to those who are prepared and take decisive action. He illustrates this with the story of a group of slaves offered freedom if they could rebuild a wall. Dabasir, one of the slaves, seized the opportunity by working diligently and proving his worth, thus creating his own 'luck' through effort and readiness.

The Five Laws of Gold

Kalabab, a wealthy merchant, teaches his son Nomasir the five immutable laws of gold, which are essential for its acquisition and preservation. These laws state that gold comes to those who save a tenth of their earnings, works diligently for wise owners, clings to cautious investors, slips

away from those who invest in unfamiliar ventures or without expert advice, and flees from those who seek impossible earnings or trust tricksters. Nomasir learns that understanding and respecting these laws is crucial for building and maintaining wealth.

The Gold Lender of Babylon

Mathon, a prominent gold lender, explains the principles of lending and borrowing. He emphasizes the importance of collateral, character, and the borrower's ability to repay. Mathon advises against lending to those who are not trustworthy or who lack a clear plan for repayment, highlighting the risks involved in lending and the necessity of sound judgment to protect one's capital. He stresses that a lender's primary duty is to ensure the return of the principal, not just to earn interest.

The Walls of Babylon

This chapter tells the story of how the mighty walls of Babylon protected its citizens from invaders, particularly during a siege by the Assyrians. The narrative emphasizes the critical importance of protection and security, both for a city and for an individual's wealth. It illustrates that strong defenses are crucial to preserve what has been accumulated, drawing a parallel to protecting one's financial assets from loss through careful investment and safeguarding against unforeseen circumstances, ensuring long-term financial stability.

The Camel Trader of Babylon

Dabasir, a former slave who became a successful camel trader, recounts his journey from deep debt and despair to prosperity. He explains how he overcame his financial burdens by following a structured plan: paying a portion of his earnings to his creditors, saving a portion for himself, and living on the remainder. This chapter introduces the powerful concept of 'paying yourself first' and systematically eliminating debt through disciplined budgeting and consistent effort, ultimately leading to financial freedom.

The Clay Tablets from Babylon

An archaeologist discovers ancient clay tablets detailing the financial wisdom of Dabasir, reinforcing the timelessness of the principles taught throughout the book. The tablets recount Dabasir's personal struggle with debt and his eventual triumph by adhering to a plan of saving, living within his means, and diligently paying off his creditors. These historical artifacts serve as a testament to the enduring effectiveness of the financial principles, demonstrating that the path to wealth and freedom from debt is consistent across generations and cultures.

The Luckiest Man in Babylon

Sharru Nada, a wealthy merchant, recounts his early life as a poor orphan and how he achieved success through hard work, perseverance, and seizing opportunities. He emphasizes that 'luck' is often the result of consistent effort and being prepared to act when opportunities arise. Sharru Nada's story reinforces the idea that one creates their own good fortune by being diligent,

trustworthy, and ready to embrace challenges, rather than passively waiting for chance to intervene.

Themes

- Financial wisdom
- Personal responsibility
- Wealth building
- Debt management
- Prudent investing

Frequently Asked Questions

What is The Richest man in Babylon about?

The Richest Man in Babylon is a collection of parables set in ancient Babylon that teach fundamental principles of personal finance and wealth accumulation. It covers topics like saving, budgeting, investing, debt repayment, and increasing earning capacity through timeless stories and characters.

Is The Richest man in Babylon worth reading?

Yes, it is widely considered a foundational text for personal finance. Its simple, yet profound, lessons are presented in an engaging narrative style, making complex financial concepts accessible and memorable. The advice remains highly relevant today.

How does The Richest man in Babylon end?

Spoiler: The book ends by reinforcing the timelessness and universality of the financial principles taught throughout its parables. It concludes with an historical sketch emphasizing that Babylon's enduring legacy is its wisdom regarding wealth, encouraging readers to apply these ancient truths in their own lives.

Who should read The Richest man in Babylon?

Anyone interested in improving their personal finances, regardless of their current income or financial knowledge, would benefit from this book. It's particularly recommended for young adults, those struggling with debt, or anyone seeking a clear, foundational guide to wealth building.

How long does it take to read The Richest man in Babylon?

The book is relatively short and can typically be read in 2 to 4 hours, depending on reading speed. Its concise parables make it a quick yet impactful read.

What are the 7 cures for a lean purse?

The seven cures are: Start thy purse to fattening (save 1/10th), Control thy expenditures, Make thy gold multiply, Guard thy treasures from loss, Make of thy dwelling a profitable investment, Insure a future income, and Increase thy ability to earn.

Best Quotes

“A part of all you earn is yours to keep.”

The Richest Man in Babylon

This is the first and most fundamental principle taught by Arkad, the richest man in Babylon. It means that a portion of every income should be saved before any expenses are paid. It's the core idea of 'paying yourself first' and is essential for starting to build personal wealth.

“For every ten coins thou placest in thy purse, take out for use but nine.”

The Richest Man in Babylon

This quote specifies the practical application of the first cure: save at least ten percent of all earnings. It's a clear, actionable instruction from Arkad to his students, emphasizing consistent saving as the foundation for a fattening purse and future financial security.

“Make thy gold multiply.”

The Richest Man in Babylon

This is the third of Arkad's 'Seven Cures for a Lean Purse'. It instructs individuals to invest their savings wisely so that their money earns more money, generating passive income. It highlights the importance of not letting capital lie idle, but rather putting it to work to accelerate wealth accumulation.

“Guard thy treasures from loss.”

The Richest Man in Babylon

This is the fourth of Arkad's 'Seven Cures'. It advises protecting investments by seeking counsel from experienced and wise individuals, and by avoiding speculative ventures or trusting one's money to inexperienced hands. It emphasizes prudence and caution in financial decisions to preserve accumulated wealth.

“Make of thy dwelling a profitable investment.”

The Richest Man in Babylon

This is the fifth of Arkad's 'Seven Cures'. It encourages individuals to own their homes, as it provides security, reduces living expenses over time, and can be a valuable asset. It suggests that a home can be a foundation for stability and a wise long-term financial decision.

“Insure a future income.”

The Richest Man in Babylon

This is the sixth of Arkad's 'Seven Cures'. It stresses the importance of planning for old age and the financial security of one's family. It means making long-term investments or arrangements that will continue to provide income even when one is no longer able to work, ensuring lasting prosperity.

“Increase thy ability to earn.”

The Richest Man in Babylon

This is the seventh and final of Arkad's 'Seven Cures'. It advises continuous self-improvement, learning new skills, and becoming more proficient in one's trade or profession. It highlights that increasing one's earning capacity is crucial for long-term financial growth and achieving greater wealth.

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

The Five Laws of Gold

This is the First Law of Gold. It states that wealth naturally flows to those who consistently save a portion of their income. It reinforces the 'pay yourself first' principle, emphasizing that disciplined saving is the primary magnet for attracting and accumulating gold (wealth).

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

The Five Laws of Gold

This is the Second Law of Gold. It means that invested money, when managed wisely, works tirelessly to generate more wealth. It likens money to livestock that multiplies, underscoring the power of compound interest and smart investments to grow an estate.

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

The Five Laws of Gold

This is the Third Law of Gold. It emphasizes the importance of seeking expert financial advice and making prudent, well-researched investments. It suggests that wealth is secure and grows best when protected by informed decisions and the guidance of those skilled in financial matters.

“Gold slippeth away from the man who entrusts it to the handling of those not skilled in its care.”

The Five Laws of Gold

This is the Fourth Law of Gold. It warns against entrusting one's wealth to inexperienced or unqualified individuals. It highlights the risk of loss when investments are made without proper knowledge or professional guidance, reinforcing the need for careful selection of advisors.

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

The Five Laws of Gold

This is the Fifth Law of Gold. It cautions against speculative, high-risk ventures that promise unrealistic returns. It warns against falling for get-rich-quick schemes, trusting charlatans, or making investment decisions based on emotion or lack of knowledge, as these paths inevitably lead to loss.

“Where the determination is, the way can be found.”

The Richest Man in Babylon

This quote, often attributed to Arkad, emphasizes the power of willpower and perseverance in overcoming financial challenges. It suggests that with a strong resolve to achieve wealth, individuals will discover the necessary steps and opportunities to reach their goals, regardless of initial obstacles.

“The more wisdom we know, the more we may earn.”

The Richest Man in Babylon

This line highlights the direct correlation between knowledge, skill, and earning potential. It encourages continuous learning and self-improvement as a means to increase one's value in the marketplace, thereby expanding opportunities for greater income and wealth accumulation.

“Opportunity is a haughty goddess who wastes no time with those who are unprepared.”

The Richest Man in Babylon

This quote personifies opportunity, suggesting it favors those who are ready to seize it. It underscores the importance of being financially prepared—through savings, knowledge, and readiness to act—so that when favorable circumstances arise, one is in a position to benefit from them.

“Action will lead thee to success.”

The Richest Man in Babylon

This simple yet powerful statement emphasizes the necessity of taking initiative and implementing financial principles. It suggests that knowledge alone is insufficient; consistent, deliberate action is what ultimately transforms financial wisdom into tangible results and success.

“Better a little caution than a great regret.”

The Five Laws of Gold

This proverb advises prudence and careful consideration in financial dealings, especially regarding investments. It suggests that taking a cautious approach, even if it means slower gains, is preferable to making hasty, risky decisions that could lead to significant financial loss and remorse.

“The soul of a free man looks at life as a series of problems to be solved and solves them.”

The Gold Lender of Babylon

This quote reflects the mindset of a financially independent individual. It suggests that true freedom comes from actively addressing challenges, particularly financial ones, rather than being overwhelmed by them. It embodies resilience and a proactive approach to life's difficulties.

“Our acts are not wiser than our thoughts.”

The Richest Man in Babylon

This line emphasizes the importance of sound thinking and planning before taking action. It suggests that effective financial decisions stem from careful consideration and wise judgment, implying that impulsive or ill-conceived thoughts will inevitably lead to less-than-optimal outcomes.

“The first step to acquiring wisdom is to pay for it.”

The Richest Man in Babylon

This quote, from Arkad, highlights the value of seeking and compensating expert advice. It implies that investing in knowledge, whether through education or consulting skilled

professionals, is a necessary and worthwhile expense for gaining the wisdom required to manage wealth effectively.

“The hungrier one is, the faster one learns.”

The Richest Man in Babylon

This proverb suggests that necessity and strong desire are powerful motivators for learning and self-improvement. It implies that individuals facing financial hardship or driven by a strong ambition to succeed will be more eager and quicker to absorb and apply financial wisdom.

“To him who is without money, money is the most important thing in the world.”

The Richest Man in Babylon

This quote expresses the profound impact of poverty on an individual's perspective. It highlights that for those struggling financially, the acquisition of money becomes paramount, as it represents security, opportunity, and relief from hardship, underscoring its fundamental importance.

“Wealth is a power. With it many things are possible.”

The Richest Man in Babylon

This statement acknowledges the transformative potential of wealth. It suggests that financial resources provide freedom, choices, and the ability to achieve goals, solve problems, and make a significant impact, both personally and within one's community.

“The sun that shines today is the sun that shone when thy father was born, and when thy father's father was born. The opportunities are the same.”

The Richest Man in Babylon

This quote emphasizes the timeless and universal nature of opportunity. It suggests that regardless of the era, the fundamental chances for success and wealth creation remain constant for those who are prepared to recognize and act upon them, dispelling notions of unique historical advantages.

“The goddess of good luck is a fickle goddess.”

The Richest Man in Babylon

This proverb suggests that relying solely on chance for financial success is unreliable. It implies that good fortune is unpredictable and cannot be counted upon, reinforcing the book's message that consistent effort, discipline, and wise decisions are far more dependable paths to wealth.

“Men of action are favored by the goddess of good luck.”

The Richest Man in Babylon

This quote refines the concept of luck, suggesting it often accompanies proactive effort. It means that those who take initiative, work diligently, and are prepared to seize opportunities are more likely to experience what appears to be 'good luck,' rather than passively waiting for it.

“The man who desires to grow rich must not be afraid of work.”

The Richest Man in Babylon

This line underscores the fundamental role of effort and labor in wealth creation. It asserts that financial success is not achieved through idleness but through diligent work, dedication, and a willingness to put in the necessary effort to earn and build one's fortune.

“The wise man's gold is for his own protection.”

The Five Laws of Gold

This quote highlights the primary purpose of accumulated wealth: to provide security and safeguard against future uncertainties. It suggests that true financial wisdom lies in building an estate that offers a buffer against hardship and ensures long-term stability for oneself and one's family.

“The lamp of wisdom is brighter than the lamp of gold.”

The Richest Man in Babylon

This proverb prioritizes knowledge and understanding over mere material wealth. It suggests that wisdom is a more valuable and enduring asset than gold itself, as it guides one in acquiring, preserving, and utilizing wealth effectively, illuminating the path to lasting prosperity.

“The laws of wealth are as immutable as the laws of gravity.”

The Richest Man in Babylon

This powerful analogy emphasizes the universal and unchanging nature of the financial principles presented in the book. It suggests that these laws operate with the same consistency and predictability as natural laws, implying that consistent application will always yield predictable results in wealth building.

Questions & Answers

What is the main message of "The Richest Man in Babylon"?

The book's central message is that anyone can achieve financial success and security by following simple, timeless principles of personal finance. It emphasizes saving a portion of earnings, controlling expenditures, making wise investments, protecting wealth, and continuously improving one's earning ability. These lessons are presented through parables set in ancient Babylon, making complex financial concepts accessible and memorable for readers seeking to build wealth and avoid poverty.

Who is Arkad and what is his significance in the book?

Arkad is the titular "richest man in Babylon" and the primary teacher of financial wisdom in the book. He started as a poor scribe but diligently applied the principles taught to him by Algamish, a wealthy moneylender. Arkad's story and his "Seven Cures for a Lean Purse" form the core of the book's financial advice. He serves as an aspirational figure, demonstrating that wealth is attainable through discipline, hard work, and adherence to fundamental economic laws, regardless of one's initial circumstances.

What are the "Seven Cures for a Lean Purse"?

The "Seven Cures" are practical steps Arkad teaches to transform poverty into wealth. They are: 1) Start thy purse to fattening (save 1/10th of earnings). 2) Control thy expenditures. 3) Make thy gold multiply (invest wisely). 4) Guard thy treasures from loss (protect investments). 5) Make of thy dwelling a profitable investment (own your home). 6) Insure a future income (plan for retirement). 7) Increase thy ability to earn (self-improvement). These cures provide a comprehensive framework for personal financial management.

What are the "Five Laws of Gold"?

The "Five Laws of Gold" are principles governing the accumulation and preservation of wealth. They state that gold (wealth) comes to those who save 1/10th of their earnings, works diligently for wise owners, clings to cautious protection, slips away from unskilled handling, and flees from those who seek impossible earnings or follow tricksters. These laws underscore the importance of consistent saving, prudent investment, seeking expert advice, and avoiding speculative ventures to build lasting prosperity.

How does the book suggest one should "control thy expenditures"?

The book advises controlling expenditures by distinguishing between necessary expenses and desires. It suggests creating a budget to ensure that essential needs are met and that desires are prioritized and satisfied within the remaining nine-tenths of one's income, after setting aside the initial one-tenth for savings. The key is to live within one's means and avoid confusing desires with necessities, preventing impulsive spending that can deplete savings and hinder wealth accumulation.

What role does "luck" play in achieving wealth according to the book?

The book suggests that "luck" is often a result of preparedness and action rather than pure chance. It portrays the "Goddess of Good Luck" as favoring those who are ready to seize opportunities and who take decisive action. Arkad teaches that consistent saving and wise investment create a foundation upon which opportunities can be capitalized, implying that individuals largely create their own "luck" through discipline and readiness, rather than passively waiting for fortune to strike.

Who is Dabasir and what lesson does his story teach?

Dabasir is a camel trader who fell into debt and became a slave in Syria due to his extravagant spending and inability to manage his finances. His story illustrates the consequences of living beyond one's means and the importance of debt repayment. He eventually escapes, returns to Babylon, and applies Arkad's principles to pay off his debts and regain his honor and wealth, demonstrating that financial redemption is possible through discipline and commitment.

What is the significance of the story of Sharru Nada, the Prince of Babylon?

The story of Sharru Nada, the Prince of Babylon, highlights the importance of financial literacy and responsible governance. When the city's treasury is depleted, Sharru Nada seeks advice from Arkad on how to restore Babylon's wealth. Arkad's counsel, which involves teaching the citizens the "Seven Cures," leads to a resurgence of prosperity throughout the city. This narrative demonstrates that widespread financial education can uplift an entire society, not just individuals.

How does the book emphasize the importance of seeking advice?

The book strongly advocates for seeking advice from those who are experienced and wise in financial matters. Arkad himself learned from Algamish, and he advises others to consult with jewelers about jewels, builders about homes, and moneylenders about gold. It warns against trusting one's wealth to inexperienced friends or following the alluring advice of tricksters, emphasizing that sound counsel is crucial for protecting and multiplying investments.

What does "Make thy gold multiply" mean in practical terms?

"Make thy gold multiply" means to invest one's savings wisely so that the money earns more money, generating passive income and accelerating wealth accumulation. Arkad initially invested his savings with a brickmaker, earning interest. The book advises against keeping money idle and encourages finding profitable, yet secure, ventures. It emphasizes that gold, like a seed, should be planted to grow, rather than hoarded, to truly build an estate.

What is the book's perspective on debt?

The book views debt as a significant impediment to wealth accumulation and personal freedom. Characters like Dabasir experience the harsh realities of debt, including enslavement. The book advocates for a systematic approach to debt repayment, suggesting that a portion of one's income (after saving 1/10th) should be allocated to creditors. It emphasizes that freedom from

debt is essential for financial security and peace of mind, allowing one to build wealth unburdened.

How does the book suggest one should "Insure a future income"?

"Insure a future income" refers to planning for old age and the financial security of one's family. This involves making long-term investments that will continue to provide income even when one is no longer able to work. Examples include investing in land, property, or other assets that generate rent or dividends, or establishing a trust. The goal is to build an estate that will sustain oneself and one's dependents throughout life and beyond.

What is the significance of the setting in ancient Babylon?

The setting in ancient Babylon provides a timeless backdrop for the financial principles. Babylon was one of the wealthiest cities of its time, known for its advanced civilization and commerce. By placing the stories there, the author suggests that the principles of wealth accumulation are universal and enduring, transcending specific historical periods or economic systems. It grounds the advice in a relatable, yet distant, context, making it feel like ancient wisdom.

What is the main difference between "The Seven Cures" and "The Five Laws of Gold"?

The "Seven Cures for a Lean Purse" are practical, actionable steps for individuals to follow to build personal wealth, focusing on habits like saving, budgeting, and investing. They are a "how-to" guide. The "Five Laws of Gold," on the other hand, are more fundamental principles or observations about the nature of wealth itself—how gold (money) behaves, where it goes, and why it stays or flees. They describe the inherent characteristics of wealth that one must understand to apply the cures effectively.

Spoiler: How does the book conclude its overarching narrative?

Spoiler: The book doesn't have a single concluding narrative in the traditional sense, but rather reinforces the timelessness and effectiveness of its principles. The final chapters often revisit the idea that the wisdom of Babylon, particularly Arkad's teachings, remains relevant through the ages. It concludes by emphasizing that consistent application of these simple truths leads to lasting prosperity, suggesting that the journey of wealth-building is continuous and accessible to all who commit to the principles.

What does "Increase thy ability to earn" entail?

"Increase thy ability to earn" means continuously striving for self-improvement, acquiring new skills, and enhancing one's knowledge to become more valuable in the marketplace. This could involve learning a new trade, improving one's existing craft, or expanding one's understanding of business and finance. The book emphasizes that the more wisdom and skill one possesses, the greater their capacity to generate income, making it a crucial step for long-term financial growth.

Why does the book advise against "forcing gold to impossible earnings"?

The book advises against "forcing gold to impossible earnings" because it warns against speculative, high-risk investments that promise unrealistic returns. This is one of the "Five Laws of Gold" that states gold flees from those who follow tricksters or trust their own inexperience in seeking quick riches. It emphasizes that legitimate wealth accumulation is a gradual process built on sound, prudent investments, rather than gambling or falling for schemes that often lead to loss.

How does the book address the concept of "work" in relation to wealth?

The book portrays work as a fundamental and honorable path to wealth, emphasizing diligence and skill. It suggests that while saving and investing are crucial, one must first earn money through labor or skill. The characters who succeed, like Arkad, are diligent in their professions. The book also highlights that increasing one's ability to earn through self-improvement is key, implying that hard work combined with wisdom and skill is the engine of prosperity.

What is the role of "desire" in the book's financial philosophy?

The book acknowledges desires but advocates for controlling them rather than letting them control one's finances. It teaches that while desires are endless, one must differentiate between necessities and desires, and only satisfy desires that can be afforded after saving a portion of income and covering essential expenses. This disciplined approach prevents impulsive spending and ensures that one's financial goals are not derailed by immediate gratification.

What is the story of Mathon, the gold lender?

Mathon is a character who illustrates the importance of making one's money work. He is a gold lender who, despite having a large sum of gold, keeps it idle, earning nothing. Arkad advises him to lend his gold out to trustworthy individuals who can use it productively and pay interest. Mathon's story highlights the principle that wealth should not be hoarded but actively employed through wise investments to generate further income and multiply itself.