

THE RICHEST MAN IN BABYLON

BY GEORGE SAMUEL CLASON



STUDY GUIDE

The Richest Man in Babylon

By George S. Clason and Michelle Morrow

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My Homeschool

NSW, Australia.

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Introduction

Welcome to the study guide for *The Richest Man in Babylon*, a timeless exploration of wealth-building principles told through engaging parables set in the ancient city of Babylon. Designed for My Homeschool students, this guide encourages thoughtful discussion and practical application of the book's lessons. As you journey through this book, you will uncover simple yet powerful strategies for managing money, cultivating prosperity, and understanding the foundations of economic principles.

Most chapter lessons include guided questions which offer opportunities to connect the book's teachings to real-life scenarios. The questions aim to not only enhance your comprehension of the text but also inspire you to reflect on your own financial habits and goals.

This study guide will prompt you to explore key themes such as:

- The importance of saving and living below your means.
- Strategies for investing wisely and protecting your wealth.
- The role of luck versus opportunity in financial success.
- The impact of budgeting and planning for the future.
- Modern applications of ancient wisdom, including the relevance of gold, currency, and financial systems today.

Whether you're a budding entrepreneur or simply curious about the principles of wealth creation, *The Richest Man in Babylon* offers timeless insights that are as applicable now as they were thousands of years ago. Get ready to dive in, discover ancient wisdom, and apply it to your journey towards financial literacy and independence!

Lesson 1—From the Author

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

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

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

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

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

FOREWORD

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

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

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

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

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

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

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

George S. Clason

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ABOUT THE AUTHOR

GEORGE SAMUEL CLASON was born in Louisiana, Missouri, on November 7, 1874. He attended the University of Nebraska and served in the United States Army during the Spanish- American War. Beginning a long career in publishing, he founded the Clason Map Company of Denver, Colorado, and published the first road atlas of the United States and Canada. In 1926, he issued the first of a famous series of pamphlets on thrift and financial success, using parables set in ancient Babylon to make each of his points. These were distributed in large quantities by banks and insurance companies and became familiar to millions, the most famous being “The Richest Man in Babylon,” the parable from which the present volume takes its title. These “Babylonian parables” have become a modern inspirational classic.

Lesson 2—A Historical Sketch of Babylon

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

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

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

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

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

Today, this valley of the Euphrates, once a populous irrigated farming district, is again a wind-swept arid waste. Scant grass and desert shrubs strive for existence against the windblown sands. Gone are the fertile fields, the mammoth cities and the long caravans of rich merchandise. Nomadic bands

of Arabs, securing a scant living by tending small herds, are the only inhabitants. Such it has been since about the beginning of the Christian era.

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

Babylon was one of these. Over it for something like twenty centuries, the winds had scattered the desert dust. Built originally of brick, all exposed walls had disintegrated and gone back to earth once more. Such is Babylon, the wealthy city, today. A heap of dirt, so long abandoned that no living person even knew its name until it was discovered by carefully removing the refuse of centuries from the streets and the fallen wreckage of its noble temples and palaces.

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

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

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

In addition to irrigating the valley lands, Babylonian engineers completed another project of similar magnitude. By means of an elaborate drainage

system they reclaimed an immense area of swamp land at the mouths of the Euphrates and Tigris Rivers and put this also under cultivation.

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

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

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

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

One of the outstanding wonders of Babylon was the immense walls surrounding the city. The ancients ranked them with the great pyramid of Egypt as belonging to the "seven wonders of the world." Queen Semiramis is credited with having erected the first walls during the early history of the city. Modern excavators have been unable to find any trace of the original walls. Nor is their exact height known. From mention made by early writers, it is estimated they were about fifty to sixty feet high, faced on the outer side with burnt brick and further protected by a deep moat of water.

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

The height and length of these later walls staggers belief. They are reported upon reliable authority to have been about one hundred and sixty feet high,

the equivalent of the height of a modern fifteen story office building. The total length is estimated as between nine and eleven miles. So wide was the top that a six-horse chariot could be driven around them. Of this tremendous structure, little now remains except portions of the foundations and the moat. In addition to the ravages of the elements, the Arabs completed the destruction by quarrying the brick for building purposes elsewhere.

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

The city of Babylon was organised much like a modern city. There were streets and shops. Peddlers offered their wares through residential districts. Priests officiated in magnificent temples. Within the city was an inner enclosure for the royal palaces. The walls about this were said to have been higher than those about the city.

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

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

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

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

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

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

Money is the medium by which earthly success is measured. Money makes possible the enjoyment of the best the earth affords.

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

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

Lesson 3—The Man Who Desired Gold

Bansir, the chariot builder of Babylon, was thoroughly discouraged. From his seat upon the low wall surrounding his property, he gazed sadly at his simple home and the open workshop in which stood a partially completed chariot.

His wife frequently appeared at the open door. Her furtive glances in his direction reminded him that the meal bag was almost empty and he should be at work finishing the chariot, hammering and hewing, polishing and painting, stretching taut the leather over the wheel rims, preparing it for delivery so he could collect from his wealthy customer.

Nevertheless, his fat, muscular body sat stolidly upon the wall. His slow mind was struggling patiently with a problem for which he could find no answer. The hot, tropical sun, so typical of this valley of the Euphrates, beat down upon him mercilessly. Beads of perspiration formed upon his brow and trickled down unnoticed to lose themselves in the hairy jungle on his chest.

Beyond his home towered the high terraced wall surrounding the king's palace. Nearby, cleaving the blue heavens, was the painted tower of the Temple of Bel. In the shadow of such grandeur was his simple home and many others far less neat and well cared for. Babylon was like this—a mixture of grandeur and squalor, of dazzling wealth and direst poverty, crowded together without plan or system within the protecting walls of the city.

Behind him, had he cared to turn and look, the noisy chariots of the rich jostled and crowded aside the sandaled tradesmen as well as the barefooted beggars. Even the rich were forced to turn into the gutters to clear the way for the long lines of slave water carriers, on the "King's Business," each bearing a heavy goatskin of water to be poured upon the hanging gardens.

Bansir was too engrossed in his own problem to hear or heed the confused hubbub of the busy city. It was the unexpected twanging of the strings from a familiar lyre that aroused him from his reverie. He turned and looked into the sensitive, smiling face of his best friend—Kobbi, the musician.

"May the Gods bless thee with great liberality, my good friend," began Kobbi with an elaborate salute. "Yet, it does appear they have already been so generous thou needest not to labor. I rejoice with thee in thy good fortune. More, I would even share it with thee. Pray, from thy purse which must be bulging else thou wouldst be busy in your shop, extract but two humble shekels and lend them to me until after the noblemen's feast this night. Thou wilt not miss them ere they are returned."

“If I did have two shekels,” Bansir responded gloomily, “to no one could I lend them—not even to you, my best of friends; for they would be my fortune—my entire fortune. No one lends his entire fortune, not even to his best friend.”

“What,” exclaimed Kobbi with genuine surprise, “Thou hast not one shekel in thy purse, yet sit like a statue upon a wall! Why not complete that chariot? How else canst thou provide for thy noble appetite? Tis not like thee, my friend. Where is thy endless energy? Doth something distress thee? Have the Gods brought to thee troubles?”

“A torment from the Gods it must be,” Bansir agreed. “It began with a dream, a senseless dream, in which I thought I was a man of means. From my belt hung a handsome purse, heavy with coins. There were shekels which I cast with careless freedom to the beggars; there were pieces of silver with which I did buy finery for my wife and whatever I did desire for myself; there were pieces of gold which made me feel assured of the future and unafraid to spend the silver. A glorious feeling of contentment was within me! You would not have known me for thy hardworking friend. Nor wouldst have known my wife, so free from wrinkles was her face and shining with happiness. She was again the smiling maiden of our early married days.”

“A pleasant dream, indeed,” commented Kobbi, “but why should such pleasant feelings as it aroused turn thee into a glum statue upon the wall?”

“Why, indeed! Because when I awoke and remembered how empty was my purse, a feeling of rebellion swept over me. Let us talk it over together, for, as the sailors do say, we ride in the same boat, we two. As youngsters, we went together to the priests to learn wisdom. As young men, we shared each other’s pleasures. As grown men, we have always been close friends. We have been contented subjects of our kind. We have been satisfied to work long hours and spend our earnings freely. We have earned much coin in the years that have passed, yet to know the joys that come from wealth, we must dream about them. Bah! Are we more than dumb sheep? We live in the richest city in all the world. The travelers do say none equals it in wealth. About us is much display of wealth, but of it we ourselves have naught. After half a lifetime of hard labor, thou, my best of friends, hast an empty purse and sayest to me, “May I borrow such a trifle as two shekels until after the noblemen’s feast this night?” Then, what do I reply? Do I say, “Here is my purse; its contents will I gladly share?” No, I admit that my purse is as empty as thine. What is the matter? Why cannot we acquire silver and gold—more than enough for food and robes?”

“Consider, also, our sons,” Bansir continued, “are they not following in the footsteps of their fathers? Need they and their families and their sons and

their sons' families live all their lives in the midst of such treasurers of gold, and yet, like us, be content to banquet upon sour goat's milk and porridge?"

"Never, in all the years of our friendship, didst thou talk like this before, Bansir." Kobbî was puzzled.

"Never in all those years did I think like this before. From early dawn until darkness stopped me, I have laboured to build the finest chariots any man could make, soft-heartedly hoping someday the Gods would recognise my worthy deeds and bestow upon me great prosperity. This they have never done. At last, I realise this they will never do. Therefore, my heart is sad. I wish to be a man of means. I wish to own lands and cattle, to have fine robes and coins in my purse. I am willing to work for these things with all the strength in my back, with all the skill in my hands, with all the cunning in my mind, but I wish my labours to be fairly rewarded. What is the matter with us? Again I ask you! Why cannot we have our just share of the good things so plentiful for those who have the gold with which to buy them?"

"Would I knew an answer!" Kobbî replied. "No better than thou am I satisfied. My earnings from my lyre are quickly gone. Often must I plan and scheme that my family be not hungry. Also, within my breast is a deep longing for a lyre large enough that it may truly sing the strains of music that do surge through my mind. With such an instrument could I make music finer than even the king has heard before."

"Such a lyre thou shouldst have. No man in all Babylon could make it sing more sweetly; could make it sing so sweetly, not only the king but the Gods themselves would be delighted. But how mayest thou secure it while we both of us are as poor as the king's slaves? Listen to the bell! Here they come." He pointed to the long column of half-naked, sweating water bearers plodding laboriously up the narrow street from the river. Five abreast they marched, each bent under a heavy goatskin of water.

"A fine figure of a man, he who doth lead them." Kobbî indicated the wearer of the bell who marched in front without a load. "A prominent man in his own country, 'tis easy to see."

"There are many good figures in the line," Bansir agreed, "as good men as we. Tall, blond men from the north, laughing black men from the south, little brown men from the nearer countries. All marching together from the river to the gardens, back and forth, day after day, year after year. Naught of happiness to look forward to. Beds of straw upon which to sleep—hard grain porridge to eat. Pity the poor brutes, Kobbî!"

"Pity them I do. Yet, thou dost make me see how little better off are we, free men though we call ourselves."

That is truth, Kobbi, unpleasant thought though it be. We do not wish to go on year after year living slavish lives. Working, working, working! Getting nowhere.”

“Might we not find out how others acquire gold and do as they do?” Kobbi inquired.

“Perhaps there is some secret we might learn if we but sought from those who knew,” replied Bansir thoughtfully.

“This very day,” suggested Kobbi, “I did pass our old friend, Arkad, riding in his golden chariot. This I will say, he did not look over my humble head as many in his station might consider his right. Instead, he did wave his hand that all onlookers might see him pay greetings and bestow his smile of friendship upon Kobbi, the musician.”

“He is claimed to be the richest man in all Babylon,” Bansir mused.

“So rich the king is said to seek his golden aid in affairs of the treasury,” Kobbi replied. “So rich,” Bansir interrupted, “I fear if I should meet him in the darkness of the night, I should lay my hands upon his fat wallet”

“Nonsense,” reproved Kobbi, “a man’s wealth is not in the purse he carries. A fat purse quickly empties if there be no golden stream to refill it. Arkad has an income that constantly keeps his purse full, no matter how liberally he spends.”

“Income, that is the thing,” ejaculated Bansir. “I wish an income that will keep flowing into my purse whether I sit upon the wall or travel to far lands. Arkad must know how a man can make an income for himself. Dost suppose it is something he could make clear to a mind as slow as mine?”

“Methinks he did teach his knowledge to his son, Nomasir,” Kobbi responded. “Did he not go to Nineveh and, so it is told at the inn, become, without aid from his father, one of the richest men in that city?”

“Kobbi, thou bringest to me a rare thought.” A new light gleamed in Bansir’s eyes. “It costs nothing to ask wise advice from a good friend and Arkad was always that. Never mind though our purses be as empty as the falcon’s nest of a year ago. Let that not detain us. We are weary of being without gold in the midst of plenty. We wish to become men of means. Come, let us go to Arkad and ask how we, also, may acquire incomes for ourselves.”

Thou speakest with true inspiration, Bansir. Thou bringest to my mind a new understanding. Thou makest me to realise the reason why we have never found any measure of wealth. We never sought it. Thou hast laboured patiently to build the staunchest chariots in Babylon. To that purpose was

devoted your best endeavours. Therefore, at it thou didst succeed. I strove to become a skilful lyre player. And, at it I did succeed.

“In those things toward which we exerted our best endeavours we succeeded. The Gods were content to let us continue thus. Now, at last, we see a light, bright like that from the rising sun. It biddeth us to learn more that we may prosper more. With a new understanding we shall find honourable ways to accomplish our desires.”

“Let us go to Arkad this very day,” Bansir urged, “Also, let us ask other friends of our boyhood days, who have fared no better than ourselves, to join us that they, too, may share in his wisdom.”

“Thou wert ever thus thoughtful of thy friends, Bansir. Therefore hast thou many friends. It shall be as thou sayest. We go this day and take them with us.”