

Timeless Lessons Of The Richest Man In Babylon

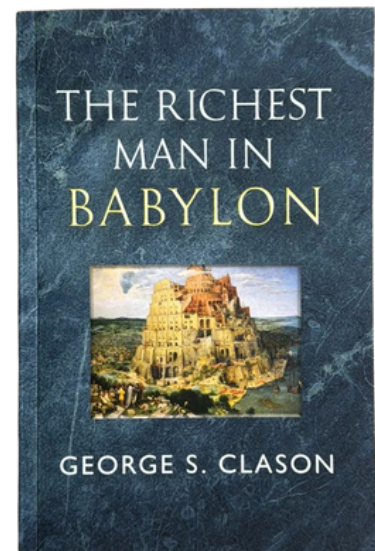
*A Letter from Scott Van Den Berg, CFP®, ChFC®, CEPA®, AIF®, CRPS®, CMFC®, AWMA®
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The Richest Man in Babylon by George S. Clason is one of those books.

I first read it early in my career, when I was still learning what it meant to help people save, invest, retire, and pass money to the next generation. Decades later, the lessons still ring true. And the older I get, the more I see Babylon's simple wisdom reflected in the real stories of the families I work with every day.

I wrote this with one goal in mind: to give you timeless wisdom that helps you move through the next chapter of your financial life with more clarity, confidence, and purpose. Babylon's teachings may come from another era, but the way they show up in modern life—and the calm they can bring to your decisions today—makes them every bit as relevant now as they were a hundred years ago.

Every so often, a book comes along that quietly stands the test of time—not because it dazzles you with complex formulas, but because it delivers truths so fundamentally that they follow you into every chapter of life.



► *The Babylon Principles Scorecard on page 5 is designed for readers to complete.*

1. Pay Yourself First: The Quiet Power of Discipline

The first rule of Babylon is simple:
Save at least 10% of everything you earn.

I've watched people with modest incomes create remarkable financial strength through this habit alone. And I've seen high earners feel constantly behind because they never built it.

This isn't about perfection, it's about priority.

2. Guard Your Money With Skilled Advice

Babylon warned that money placed "into unskilled hands" quickly disappears. That truth hasn't changed.

We all get pitched great ideas, investments that sound promising, urgent opportunities, business ventures wrapped in enthusiasm. And while nothing is absolute, the difference between a wise choice and a costly mistake often comes down to the advice you rely on.

When that advice comes from someone who truly sits on your side of the table, someone who understands the investment itself, the positives and negatives, the real risks and rewards, and how it fits into your personal financial life, you make clearer, more confident decisions.

You don't need a crowd of advisors. Just one or two who tell you the truth every time.

3. Make Your Money Work, But Don't Chase Illusions

Saving is the beginning. Investing is how wealth grows.

But Babylon also warns against chasing unrealistic returns or get-rich-quick ideas. After thirty-three years of advising clients and managing portfolios, I've learned this:

The individuals and families who succeed follow a disciplined plan, avoid fads and let time do the compounding.

4. Live Below Your Means—Even When You Can Afford More

Some of the most financially secure people I know aren't the ones with the biggest incomes. They're the ones who build margin into their lives and make choices with tomorrow in mind.

Living below your means isn't about deprivation. It's about alignment.

5. Treat Debt With Respect

Debt can be useful, but it can also become a trap.

Over the years, I've seen people, businesses, and governments take on obligations during prosperous times that later restrict their choices. When debt overreaches, it doesn't just affect the wallet, it affects peace, sleep, and relationships.

Freedom grows when debt shrinks.

6. Protect Your Downside

Resilience doesn't come from what you earn, it comes from what you protect.

Every household needs the basics:

- Emergency savings
- Proper insurance
- Up-to-date estate documents

These aren't glamorous topics, but when life tilts and throws you a curve ball, they become the difference between stability and chaos.

7. Grow Your Ability to Earn

Your earning power—your skills, mindset, discipline, adaptability—is one of your greatest assets. The world evolves quickly. The people who stay curious, invested, and engaged create more options for themselves.

Investing in your ability to earn is an overlooked form of wealth building.

THE HEART OF THE MESSAGE

Before you put these lessons into practice, I want to pause and name the truth that sits underneath all of them:

Wealth is not the finish line.
Wealth is a tool.

► **A tool for:**

- Freedom & Security
- Generosity & Flexibility
- Purpose & Peace

► **Simple habits build financial health:**

- They're steady
- They're intentional
- They're within reach

The happiest retirees, the strongest savers and the most grounded investors all share one thing in common:

► **They live out these Babylon principles with quiet consistency.**

- They don't aim for perfect timing.
- They don't chase the next big story.
- They make thoughtful decisions and let time work in their favor.
- That's the foundation.
- That's the architecture.
- And everything else builds on top of it.

PUTTING BABYLON'S WISDOM INTO ACTION

If you want to translate these ideas into your own financial life, here's a simple tool I use with clients. It's not a test. It's a mirror, something to help you see where your habits are strong and where a few small adjustments could create meaningful lift.

Use it slowly. Use it honestly.

THE BABYLON PRINCIPLES SCORECARD (100 Points)

A simple, honest, and modern way to evaluate your financial habits.

Choose one number for each statement and write that number in the far-right column:

0 = Not True

3 = Sometime True

5 = Consistently True

CATEGORY	STATEMENT	YOUR SCORE
Pay Yourself First	I save at least 10% of everything I earn.	
Pay Yourself First	I automate my savings and investing.	
Pay Yourself First	I increase my savings rate as my income grows.	

Scorecard continues on next page.

CATEGORY	STATEMENT	YOUR SCORE
Guard Your Money With Skilled Advice	I consult qualified professionals before major financial decisions.	
Guard Your Money With Skilled Advice	I avoid investments or products I do not fully understand.	
Guard Your Money With Skilled Advice	I have an advisor who puts my interests first.	
Make Your Money Work Wisely	My portfolio follows a disciplined, long-term plan.	
Make Your Money Work Wisely	I understand the purpose and time horizon for each investment I own.	
Live Below Your Means	My lifestyle supports—rather than competes with—my long-term goals.	
Live Below Your Means	I maintain margin for saving, giving, and surprises.	
Live Below Your Means	I consciously distinguish wants from needs when making spending decisions.	

Scorecard continues on next page.

CATEGORY	STATEMENT	YOUR SCORE
Treat Debt With Respect	I avoid taking on debt for lifestyle upgrades or impulse decisions.	
Treat Debt With Respect	My debt load (if any) does not restrict my flexibility or peace of mind.	
Treat Debt With Respect	I have a clear plan for eliminating or managing my debt responsibly.	
Protect Your Downside	I maintain an adequate emergency fund.	
Protect Your Downside	My insurance coverage is appropriate for my needs and stage of life.	
Protect Your Downside	My estate documents are current and reflect my wishes.	
Grow Your Ability to Earn	I invest in skills, health, relationships, and adaptability.	
Grow Your Ability to Earn	I remain valuable, engaged, and curious in my work or purpose.	

(Add all numbers together from your score column.)

TOTAL SCORE: _____

How to Understand Your Final Score

90-100

Your habits are strong, consistent, and aligned with long-term independence.

75-89

You're solid. A few focused improvements will create real momentum.

55-74

You're in the middle zone—some strong habits, some gaps. Progress starts with two small changes.

30-54

You're in a transition moment. This is where improvements matter most.

Below 30

Time for a reset. Small steps, done consistently, create lasting change.

YOUR NEXT STEPS

1. Circle two principles you want to strengthen over the next 90 days.
2. Write down one small action for each.
3. Keep this page somewhere you'll see it.

A BLESSING FOR YOUR JOURNEY

May these ancient lessons bring clarity where life feels confusing, calm where finances feel uncertain, and hope wherever you're looking for a fresh start.

This isn't about perfection. It's about progress. And progress creates peace.

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If any part of this letter stirred something—curiosity, conviction, concern, or even discomfort—know this: financial healing, structure, planning, and reassurance is possible whether you're just beginning, already retired, or navigating anything in between.

At Century Management Financial Advisors, our calling is simple:

To serve your best interests with honesty, care, and disciplined long-term planning.

If you're ready to sharpen your habits, rethink your portfolio, clarify your priorities, or create a plan that truly reflects your values, we are here to help. We would be honored to walk this path with you.

Wishing you courage, clarity, and momentum in the days ahead.



Meet Our Team of Wealth Management Advisors:

- Scott Van Den Berg, CFP®, ChFC®, CEPA®, AIF®, CRPS®, CMFC®, AWMA®, President
- David Lloyd, CFP®, CTFA, Director of Wealth Planning
- John Dixon, CFP®, CPFA, EA, Senior Wealth Advisor
- Mark Okamoto, AIF®, Senior Wealth Advisor
- Rachel Van Den Berg, Wealth Planning Associate
- Nicole Okamoto, FPQPTM
- Meet our Entire Team of Portfolio Managers and Research Analysts on our website.

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*The information contained herein is for educational purposes only and should not be construed as investment advice. Past performance is not indicative of future results. Investing involves risk, including the potential loss of principal. Forward-looking statements are not guaranteed. The Babylon Principles Scorecard utilizes a 100-point self-assessment tool adapted from the timeless financial principles outlined in George S. Clason's *The Richest Man in Babylon*. CM2025-12-03*