

- As a wise teacher once said, learning is not just about knowing the things you know—it also requires knowing what you don't know.

- "The Laws of Wealth are unchanging," he continued. "More solid even than the words you've carved upon these clay tablets."

- In order to grow wealthy, you first must save a portion of what you earn; then you must put your savings to work for you, so that it will multiply."

- "A part of all you earn is yours to keep," he repeated. "As much as you can afford to save, but no less than a tenth. This is the secret that turned me from a sheep-herder into a money-lender.

- The First Law of Wealth: Keep a part of all you earn. Save at least 10% of your income. The Second Law of Wealth: Put your savings to work for you. Invest it so that it will multiply.

- Second, instead of spending all of my income each month on food, clothing, housing, entertainment, and so on, I resolved to spend no more than seven-tenths of my income. I would save and invest one-tenth, in accordance with the First Law. And the remaining two-tenths would go towards paying down my debts.

- The Third Law of Wealth: Avoid debt. The poor pay interest, while the rich earn interest.

- "Find a solid, established business that you understand," he said. "One that consistently makes a profit and returns dividends to its investors. If you're interested in a business you don't yet understand, find someone who does.

- The Fourth Law of Wealth: Don't speculate in get-rich-quick schemes. Invest in solid businesses that you understand. The Fifth Law of Wealth: Invest in yourself. Gain knowledge and skills to increase your earning power.

- The Sixth Law of Wealth: Safeguard your growing fortune with diversification and insurance.