



Build Wealth Honestly, Protect It, and Grow It

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THOUGHT FOR THE DAY

Wealth should be gained honourably, then preserved and increased through care and thrift.

Marcus Tullius Cicero

What does it mean?

Cicero wrote about our duties when managing money and property. For him, the amount a person owns is not the only thing that matters. Wealth should be earned honestly and protected with care. It should grow through thrift, not through questionable profit.

His idea remains practical today. Earning money, protecting savings, and building wealth over time are three different tasks. A simple plan keeps us from neglecting any one of them. It also prevents short-term wishes from controlling every financial choice.

Put it into practice

- 01 Write down one honest way you could increase your income.
- 02 Check whether your emergency money is safe and available when you need it.
- 03 Set a fixed monthly amount for building wealth over time.

YOUR TASK FOR TODAY

On one sheet, divide your next income payment into three parts: spending, emergency savings, and long-term investing.

YOUR QUESTION

Which area needs more attention now: earning, protecting, or growing?