

The Money Man



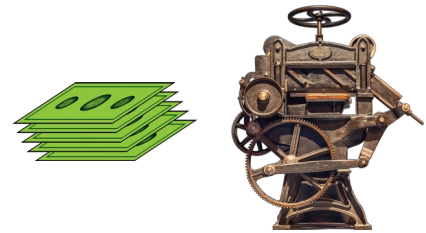
Once upon a time, five families lived happily on a tropical island. There was a farmer, a builder, a cook, a tailor, and a mechanic. They all cooperated and shared their various skills. Whenever anyone needed assistance, they helped each other.

One day a man arrived in a boat. He met all the families and played with the children. After a nice afternoon, he exclaimed, “Why, you don’t have any money!” The families were embarrassed. They didn’t know what money was, but they didn’t want to be deficient in something they ought to have.




The man said, “I can solve your problem right now! I have a printing press right here on my boat. I will print you some money!” And so he did, right then and there.


He gave each of the families **100** notes. He taught them how to trade among themselves using the money, and made sure they understood.



He said, “Now, you don’t need to give me back this money for thirty years. There is only a very small amount of interest due, only 1% per year. You are getting a very special rate because this is your first money. Next year I’ll come back and collect the interest. You don’t have to worry about anything! Now you have money!” And he sailed away.


All the families had **500**  between them.


The next year, the Money Man returned, right on time. He collected one note from each family, which was 1%. Everybody was happy, and after a pleasant lunch, the Money Man sailed away. Now the families had **495**  between them.

The following year, the Money Man again returned, right on time. He inquired about their welfare, and again collected one note from each family. Everybody was still happy, and the Money Man sailed away. Now the families had **490**  between them.





The next year, a big storm destroyed much of the farmer’s crops, so he didn’t receive as much money from the other families. The builder had to repair their homes so he ended up with more of the money. The Money Man arrived on his boat, right on time, and collected his interest, one note from each family.

However, he explained that because of the tropical storm, money was in short supply all around, and he had to make some repairs on his boat, so the next year the interest would have to be increased to 2%, still not very much. The mechanic's daughter began to smell something fishy, but the Money Man sailed away happily. Now the families had a total of **485**  between them.


The next year, the Money Man again returned, right on time. They exchanged news, and the Money Man collected two notes from each family, 2% of the original amount he had printed for them. Now the families had a total of **475**  between them.



The builder had started to charge a little more for his services, and he accumulated more money than the other families. He felt like he was a bit above them. He built a small box into his home, just in case anybody got jealous or tried to steal his money. He hoped that if he kept increasing his money, maybe the Money Man would find a good match for his daughter. He paid the cook a little extra to make special dishes for him, and the tailor to make special clothes for his family.


Meanwhile, the mechanic's daughter was studying math. She figured out that the total money on the whole island was only **475** , but they owed **500**  to the Money Man! Something was wrong. She asked the adults how this money system was supposed to work, but they just brushed her off.



The Money man returned the next year, and the next, and the next, right on time. Each year he collected two notes from each family, 2% of the total, enjoyed a nice lunch, and then sailed away. He said 2% was a very low rate and he might have to charge them more interest in the future, but he would settle for 2% for the time being. Now the families had a total of **445**  between them.

The families weren't getting along as well as they used to. Whenever they needed anything from each other, they negotiated to exchange their money. They bargained, and everybody didn't always feel good about the agreements.

The families were adversaries now. The builder negotiated hard bargains, and his stash of money increased. He cooperated less and dictated more. There was less comraderie, less laughter, less play, and less cooperation on the island.

After a few more years, the money supply was running short. The families had less and less money every year, but they were working just as much as they ever did. They still owed the Money Man **500** , but it was impossible to repay him because they didn't even have that much on the whole island! They would have to ask the Money Man for a loan, and he would surely ask for some of their land on the island in exchange.

... In exchange for what? No one wondered, except for the mechanic's daughter.




She figured out that the Money Man was cheating them all, making them more and more in debt to him. It was a set-up from the beginning. They could never repay the loan. The Money Man made the rules. He demanded whatever interest he wanted, from year to year. It was not fair or just. They had accepted a poisonous gift.

Her father started to see her point. They realized that the Money Man had never done anything at all to contribute to the island. He printed money once using his printing press, and then every year he took some of it back. He hadn't done anything that benefited the families in any way. He didn't deserve anything of value from them.

They noticed that since they started using money, the families had become more aggressive and less friendly. They had become more anxious, not carefree and trusting like before. They had even noticed that the tailor's wife seemed to have eyes for the builder, which had never happened before on the island.

Their happy, cooperative community had been destroyed. The people were divided by how much money they had been able to extract out of one another. The builder, who had the most, was not at all interested in change. He courted favor with the Money Man and would not listen to any criticism, as it would threaten his self-imposed status.

People now mistrusted and were suspicious of each other. They loved less, cared less, communicated less, and were no longer happy. It was hard to imagine how good relations could ever be restored.

All because of using money that was artificial and of no intrinsic value; because they accepted it on loan; because they paid interest on the money itself; because they succumbed to the temptations of ego, both pride and unwarranted embarrassment, without due diligence; and because the money and interest was controlled by someone who apparently had no good will for them or their community. 

Artist acknowledgements: HitToon (money), InteractImages (tropical beaches, huts, girl), ClaireV (sailboat), TaraTata (printing press) @ depositphotos.com..

*excerpt from Money, <https://wisdom2joy.com/Money>, op. 24
The Money Man, 2021 July 27th, rev. 2021 December 18th ~ Page 3 of 3
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