

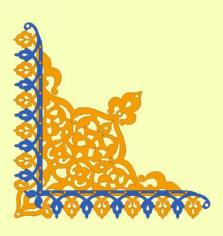
Angelika Garbaya

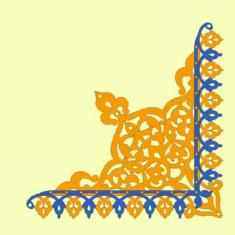
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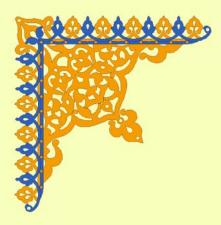
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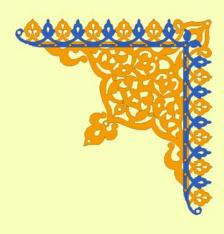
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the money









With due respect and sincere gratitude to

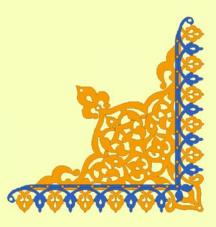
Khalil Gibran (1883 – 1931)

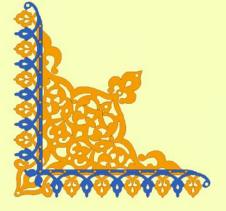
for his book

"The Prophet" published in 1923 (ISBN: 978-8187075240)

Translated by **Dave Truluck**

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Themes and Chapters

The return

Page 5

About the future

Page 9

About interest

Page 12

About work

Page 15

About enterprisers

Page 17

About ownership

Page 22

About land

Page 26

About money

Page 29

About savings

Page 33

About credit

Page 35

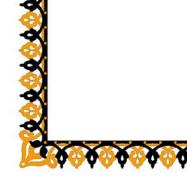
About currency

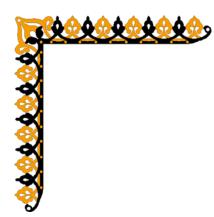
Page 37

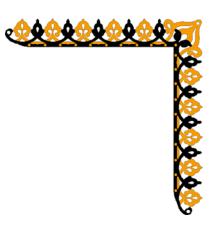
The needs of the moment

Page 39

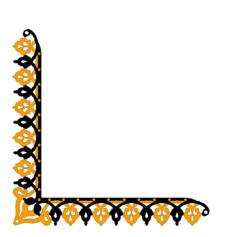


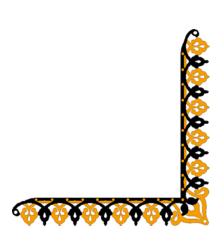






For my parents, with love. Two wonderful people!







"A little while, a moment of rest upon the wind, and another woman shall bear me."

Almitra, the quiet visionary, held the words of the departing Almustafa – the chosen and beloved, who was a dawn unto his own day – in her heart, and awaited the prophet's return.

Comets came and went and Almitra was drawn unto the stars, as had been many who dwelt here before our time.

Dark were the times and upon all, their memories weighed heavily. It was a long time since the people of Orphalese had spoken of love. For ages the world had been reeling without purpose through the cosmos, and had forgotten the dream of itself. Dark were the times, heavy the memories, gruesome the fate of so many generations and for the spirit, being seemed hopeless.

Prayers and tears brought no improvement, the turning of the tide was as distant as ever, and nobody had been illuminated by the inner light, to show others the way. What had happened in the groves of Hebron, what had destroyed the houses in Gaza and what had murdered the children of the town? What had stained the waters of the Euphrates dark red with blood, and what had shattered the petrified memories of a great age? What raged in the streets of Baghdad and what had happened to the cedars of Lebanon? The mountains of the Hindu Kush echoed with wrathful shouts and the battle-cry reached far into the deep gorges of Oman. The sons had gone away and left nothing but their image in the hearts of their parents. And in the lands of the North and West too, the mothers said goodbye to the sons who would never return. And those who did return had changed. Hard and bewildered, they frequented the circle of their friends no more.

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Nobody had wished for the dying and the killing. Nobody wanted to let the children of Africa shrivel, or wished to take their fathers and mothers from them before their time. Nobody whose soul dreamed of a fate of futility, and nobody who wanted to close his heart with hard looks, to the poverty next door. The brothers killed in war, the happiness at an end, and nobody could understand what was happening before their very eyes.

Was it a curse from days gone by? Was it a trial and punishment? Were humans bad and spoiled? Was evil living among men and wanting to deliberately destroy them? So many questions, and no answer that sounded like truth. Everything sounded shallow and hard, like lies, and stole away joy and the will to live. And this age dragged on and became, for far too many, their fate.

And then, one morning Aisha awoke and saw the rose-coloured dawn, and the dawn was tender and spoke to her: "Be patient a while longer. The moment of resting on the wind is past. Many different women have borne him again." Mysterious were it's words, and yet it had been said that the return of the prophet was near, and the flickering of the dawn told of the coming of many.

The time had come. The mists should lift, and whisper worthy answers to all the questions. The grey-beards should hold their tongues and cease their wailing. The shouts of the stranded and confused should be silenced. The liars should be led to the truth and be shown that their hearts and hands are empty. Those in despair should dream, on the eve of the arrival, of silver ribbons, and awake refreshed in the morning. To all should be shown that which the world had swallowed up, and how the invisible monster could be appeased. At last, finally Aisha could think once more of a new tomorrow. A new page in the book of life was waiting to be filled, the dark days had given way to a gentle hint of suspense.







And so it came to be, that a ship sailed into the harbour with the beloved eminence on board, who is known by many names. The people hurried by from near and far. No valley that hadn't heard the news that the prophet had returned, and that his ship had reached the harbour. No house that didn't ring with cries of joy, no workshop in which anyone was still working. All hurried to the harbour to share the longawaited return of the prophet. All wanted to be the first to talk to him, to hold his hands and press him to their heart while uttering invitations, the offer of a bed for the night, of hospitality. In the streets all rattled and hummed, order and peace had retreated, and all that remained was the pulsating life which pressed towards the harbour. The expectations of the people of Orphalese towered like a cathedral, waiting to receive the prophet. "God guide me in this cathedral, so that I may find entrance, and stay with me so that I do not lose myself in these halls of hope. So many questions, how could I hold up?" Thus the prophet spoke to himself. And God stayed by his side and let his heart be calmed. The prophet disembarked and began to talk with the people, for he saw their need and distress. And thus he spoke: "People of Orphalese, I have come to you, as many others have gone to other people, to face the predicament which is holding the world fast in it's iron grip. I have come to you because you were expecting me. You know and love me, and you will listen to my words and grasp their meaning. And yet I demand a promise from you, for great is the need everywhere and the messengers are all too few." "What promise?", cried the people of Orphalese, "we will grant all of your wishes, we are yours to command."

"The promise I demand is this: After you have heard my words, after your questions have been answered, and the crystal of knowledge has found it's way into your spirit, you must spread the news. To all



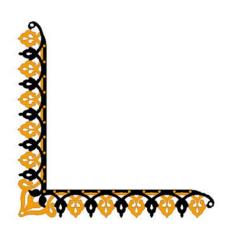
- 7 -

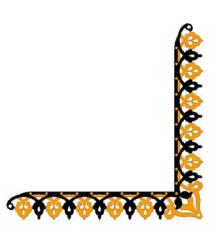


those who love you, who know you and will believe your words. Become prophets as I did, and many others with me."

"How can we become like you?", the people of Orphalese were appalled and fell back in fright. Only Aisha, the knowing, understood the needs of the moment. She calmed the people of Orphalese and bade them to sit down, and listen without fear to the words of the prophet. And they all sat and sought those questions which time had left in their hearts. And the first of them pleaded: "Speak to us of the future."









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About the future

You have been told that the days which lie in the darkness of your past, shape your today. And yet I tell you that this burden has been lifted from you, and you are as happy children whose present is filled with your wishes and joyful expectations of tomorrow. It is your dream of the future that builds the days like a framework. Everything in life is hurrying forwards, the treasures of the past in it's baggage. People of Orphalese, tell your thoughts and expectations of the future out loud, count all those thoughts, speak of them and examine their essence. Discern their nature and do not allow yourselves to be bound by them. For it is fear with which you look to tomorrow. And yet the future is that which has not yet taken place, and today knows countless paths on which it may wander towards tomorrow. It is you who chose the destination.

My path strives towards the happiness, wellbeing and freedom of all people. And so I have forsaken the paths that might lead me away from my goal, even when the temptations and comforts of those paths were considerable. In my future, a free man lives among free men and knows that he will surely be nourished. Along with all his children, and those for whom he has prepared a comfortable, easy retirement. In my future, such divisions of mankind will be a thing of the past. Riches, which for just a few are made with the sweat and blood of so many, who in the process are withered like the grass in the glare of the sun, will be no more. The future will feed all her children, and all of you are the children of the future. No one will be the master or the servant of another, no one the other's conqueror. No one, who stands all his life with empty hands and whose bowl is filled only by charity. No one, who wants to work with his mind and his hands, but cannot do so because he has not the means, or because he can find no position which would enable him, together with his work, to live as a respected person. In my future, our







women will no longer have to suffer the fate of the oppressed. For their purses too will be filled, and no one might trespass on their cleverness or their freedom. Our children will be worth everything that we invest in them, and our elders will have honestly earned their prosperity.

What happens among people will, in my future, continue to occur. You may, as you always have, share your joys and your suffering and pave your ways with life's challenges. Sorrow too, and exuberant happiness, gain and loss, wrath and forgiveness, will remain rooted in yourselves and will be the architects of your castles. Yet no one will come upon the earth, whose fate has already been sealed before his lungs have emitted their first cry. No one will be born poor and helpless, and no babe will have the insignia of power laid in his cradle, as a legacy of his father and his clan. You will all arrive as that which you are, would like to be, and may become.

In my future, you have been freed from your invisible fetters. Peace reigns in all countries and the whole earth belongs to everybody. The different races shall no longer have to crowd themselves upon scattered splinters of a divided earth, and refuse to allow others to enter, or make them gain entry by force. Your commerce will build each desired bridge and allow each to go anywhere he wishes in the cosmos. Nothing will be too difficult, too far or too expensive. That is the future which I see before me, and of which I wish to speak to you.



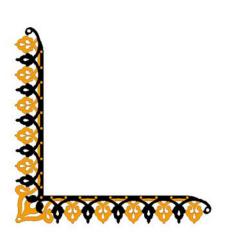
Yet my future cannot become yours unless you choose it, together with all it's paths. You cannot satisfy your longings by travelling the well known route. For your present way, leads ever deeper into privation and all the dying.

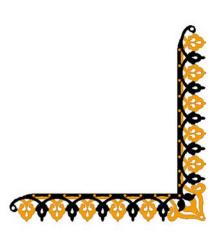
People of Orphalese, decide for yourselves which future is worth living for. Choose your destination in the future, and allow it to direct your footsteps. Do not wish for one thing and strive for another. Leave your



ships of rotting planks which will, all too soon, let you founder in the ocean of life. Build a new ship which has no leaks, and will grant all a safe voyage. Examine the things that year upon year are becoming worse, and discover the real cause of your failure. Find out how everything is connected, and realise how reliably the economic system has to function. For production, buying and selling, savings and investment, have to be well organised, so as to ring in the golden age. Regard your money, and see how it blocks the gates of paradise and prohibits your entry. Be industrious and of an active mind, and consider my words. Decide. About the future and how it will come about. For all will take place according to your will.











About interest

You are divided into two camps. In one of them, one accuses interest of being a thief and a murderer. The fight against this evil has already cost many lives. In the other camp, one recognises it as a comrade of advancement and development. Even though many disappear into its maw, they still hold tight to this companion. But it is an apparition which is truly dangerous.

And yet it is an apparition, and that is what you refuse to recognise. Those into whose laps with folded hands it's blessings flow, haven't lured it there with wiles or bad intentions. And those, from whom it takes the butter off their bread, and then the bread itself, bear no personal blame for their loss. You regard the interest, and secretly wish to acquire some too and you observe, with tight lips and envious eyes, the privileged. And they, in their turn, look with disdain upon the poor, from whose veins flow that which is known as interest. And so you accept as a necessity, that which is actually only an apparition. No strong arm, no crafty mind, generates this interest. No decree can continually further it or forbid it, for it is a Chimaera. A ghost that emanates from your coffers, and in which it will eternally be reborn. There lies the source of interest, plainly before your eyes, and you refuse to recognise it. It is your money. Your money, that is so much better than any goods, and better than those who made them.



Does it not trouble the greengrocer when, at the close of the day, his tomatoes still belong to him? And what are his troubles? Does he not have to do all his work again, to pack his tomatoes back in their crate and carry them into the cool darkness of the storeroom? Don't the tomatoes become increasingly dearer for him, before they finally find their way into your cooking pot? And how could he reasonably express





his worries in terms of the price tag? Does he not have to do exactly the opposite, and give a discount because the tomatoes continually lose more of their colour and plumpness? And is it not the same story for the butcher next door? And the shoe manufacturer, the furniture maker, the weaver and the producer of paper? Haven't they all to bear the same burden and be unable to do anything about it? If your wares are burdensome to you and only the sale of them brings relief, it is simply because the money that jingles in the till of an evening, frees you from all these problems. It is so very different from your tomatoes. It doesn't go bad or get eaten by moths, nor does it rust or need to be stored in a cool place. It doesn't go out of fashion and keeps it's colour. And so, your money is something different to you than your wares for which it should be exchanged, for which at the same time, it should be an equivalent, a complement and a substitute. And what is this price that frees you from the burden of your wares? Money, that demands it's own price, that is able to demand it's own price, and therefor always will for it is simply better than all your harvested and manufactured goods! That is the interest of which I wish to speak to you.

It is your fear that made this money and your fear that makes it last. Your fear of life, which is transitory, and brings with it old-age and death. Of this your wares speak to you, and also your muscles and your minds. All is embedded in the great round of life, and your fear has caused you to make something which cannot be integrated into this round. And so you made a money that is not transitory, and therefore, dead. A money that lasts forever. Longer than all goods, and longer than yourselves. And yet you cannot evade your fear, for it will return more frightfully than ever, bringing with it yet more fear. So because you did not want to look your fear in the eye, and because it could not remain within you, you tried to allay it by planting it over with your money, which ever since that day has served it's fruitful as well as frightful

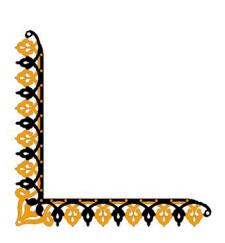


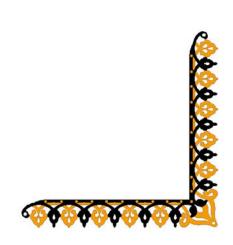




purpose. This will remain so until that day, on which you look your fear in the eye and truly face up to it. On that day, you will realise that your fear is groundless and that you may grasp a new trust in life; in the scheme that nurtures all, and leads ever upwards to the gentle realms of ease. On that day, you will classify money as an equal in that scheme, and so take away its status as something better, something remote. It will serve you, as do the machines and the Earth itself. It will fulfil it's purpose and be an exchange for all the manufactured and harvested goods, without taking anything for itself, for money doesn't need anything. Tirelessly and unimpeded, it will go it's way and connect you all, as do the roads which lead you to each other.













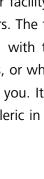


About work

Many of you have been told that work is a curse. And the words "sweat" and "pain" were branded upon your souls. Onerous and deep, are the scars which those words left behind, for with them you have been lied to and deceived.

I told you, many years ago, that work is love made visible, and so it is - and also much more. It is life itself, that endures and develops in the higher regions of your minds. Life demands nourishment for the body, and clothing. Sleep calls, and you cannot disobey. Thirst tortures you, until you mollify it with a glass of water. Only when the bodily needs have been stilled, does the mind arise and come into it's own.

Everything in you, moves you to leave your house each morning and go about your business, and lets you return satisfied in the evening. Only to drag you from your dreams again the next day, and once more give you over to your activities. Life demands movement, meaningful and creative movement. From deliberation to accomplishment. From being to doing, and finally to having. And from having, once again to a new being, which brings forth a new activity and leads to more having. This process is life itself and it never ends. That which urges you to work, is living. It's desire is to persist and flourish, and so you throw into it's scales whatever you can. Your strength of muscle and limb, your minds that never stop, never wait, and never cease to want. Your intentions and your hopes, your abilities and your facility. Each gives all he has, in order to receive his due from the others. The things that you make, you make for others. Yet only to be able, with the exchanged money, to acquire that which your body demands, or which your mind covets. This is the work of which I would speak to you. It encompasses the reaping of the harvest, and the prayer of the cleric in your midst. It brings forth

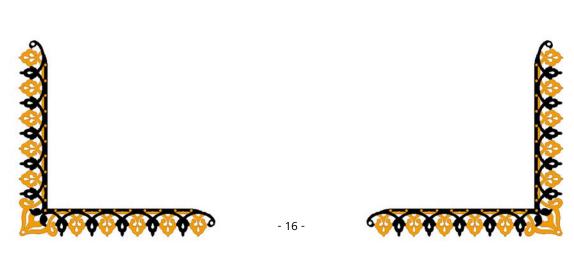




the painting of the unapproachable artist, and causes new land to be formed in the sea. It is the alpha and omega. It is your toil, and your toil is your pleasure. Work is life that has found expression, and you are it's master. And so have the meshes beneath you been woven: Your work is that which allows you to share in the bounties of all, and the income of today, will tomorrow, be the bread of others through your dispensation.

Who among you, could speak any longer of the curse of work?









About enterprisers

The enterprisers are the rock upon which you build. They sound out where the desert may be reclaimed, and which waters are suitable for the breeding of fish. They may dream of building new towns out in the sea, and supplying the whole world with shoes. They concern themselves with all cares, large and small, that weigh upon the people, and do not rest before they have found a solution. They turn to account the genius of your inventors, and leave no technology untapped. They penetrate deep into the earth, tunnel into the interior of mountains, and dare to venture far out into space, to the stars. They thread the continents with roads and railways, so that the farthest corner of the world may be settled. They build roofs over your orchestras and your altars. They press music and rhythms onto discs, that you can take with you wherever you go. They study the birds and build their likenesses in iron and steel, so that you can travel from East to West between lunch and suppertime. Their minds hatch objectives and their hearts dream of accomplishment. They will tackle anything, and they plan projects. They understand about utility and quality. They will discern your wants and elevate your needs to the level of their stars. Your wishes are their commands. They think in terms of feasibility and live among possibilities. They are passionate about solutions. These are the enterprisers, about whom I wish to speak.

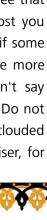


They are important to you, for they organise the work and make the division of labour possible. They are your lighthouses, but without your support they are nothing. For who could undertake anything without the cooperation of the producers – which means yourselves? What could come of their ideas, their aims and their visions, without your volition and your intent? What could bring their plans to life, if not your initiative, your commitment and your abilities? You are not divided into



employers and employees, for these words spell the lie out loud. You are divided into enterprisers and producers. The enterprisers' strong point is organisation and purchasing, the producers' strong point, the formation and the work itself. Woe to the world if it should judge it's enterprisers, and let the haughtiness of some of them, justify the verdict for them all. Woe to the world, if it should lead it's enterprisers into hopelessness and forced bankruptcy. And woe to the world, if it should tie the hands of it's enterprisers and surrender their minds to servitude. Woe, when the enterprisers are no longer in a position to sustain the process of production, and are obliged to begin sending their producers home. For you are the ones they send home, and abandon to the harsh fate of idleness. This decision is never easy to make. Because, when you are sent home, ruin is already lurking in the ledgers and bankruptcy will soon follow.

It was the enterprisers who joyfully opened the factories and offices to you, and it is they who now, with aching hearts, must close the gates and doors behind you and themselves. And when you reflect on the fate of the enterpriser, then think also of your own fate, for you belong together and neither of you can march without the other. It is not the enterpriser's profit, that cheats you out of your fair share and enslaves you. For that profit reaches it's limit, at the point where you cease to play along, and begin your own game. It is of no advantage to him, that he owns the factory and the machines, and the sacks of cement. They only cost him money and necessitate more work, and he must see that they are utilised. Just as the things in your own possession, cost you time and effort and make demands on your responsibility. Even if some enterprisers have accumulated immeasurable wealth, and accrue more than the gross national product of a whole country, it doesn't say anything against management nor convict them of exploitation. Do not pause at this thought but go further. Let not your judgement be clouded by rage and fear for the future. Examine the fate of the enterpriser, for



in doing so you will also be examining your own fate, and thus may avoid your downfall.

Consider once again, the position of the enterpriser, and how willingly he opens the gates of his factory. See yourselves, and discern your own willingness, which remains undwindled and needs no egging on. Regard the wheat in the fields, how undisturbed it grows and flourishes, and see, how you too have not really lost anything which you need for production. So what is stopping you from continuing to produce, and the enterpriser from organising the production methodically, and successfully coordinating it? What forced the man to close his factory and send you all away? If it wasn't his drinking bouts, and wasn't your striking, that brought him to his knees, if nothing is lacking to demonstrate your proficiency, what then is the cause of your common fate? Thus, should you ask. And when you can clearly see, that the blame for the misery and the economic decline, lies neither on yourselves or your manager, nor on missing or damaged workbenches, nor on a sudden petering out or non-availability of essential raw materials, or even on the non-delivery of important parts, then you will begin to direct your gaze upon the true cause of it all. And that will be good, for that is what is needed. You may see how things can continue to be manufactured and also continue to offer them for sale. You will see how your neighbours would dearly like to buy the products of your work, because they like them and because they could make their lives easier. Yet they cannot, and the sales begin to falter. You know exactly what is wrong with your neighbour, and why he doesn't rush off to the market and place his order. He has no money, it's as simple as that. Your enterpriser too, has no money. For falling prices, empty his purse first of all. How long could he balance the losses, which the falling prices have caused, with his own fortune? How long can he carry on paying his bills, to meet which, he requires a running business? How long can he get credit from the bank, and punctually meet the inexorable payment of





the interest? How long will it take until he feels himself forced to cheat, and tries to cut costs in all the wrong places? How long will it take, before he demands more work of you, for less pay? And how quickly will the general decline take place, once this process accelerates and gathers momentum?

Your problem is the same as that of the enterpriser – and it is called "money." Money which isn't there, and therefore cannot be used. Money which has to be somewhere, but where? Why does the money suddenly deny us; the enterpriser as well as the private person? Why then, must the whole country valiantly rally and worry about supplying fresh money to thwart an immediate collapse? What does the state have, that you do not? There is a quick and simple answer. You and the enterpriser, have had to shoulder far too much debt, and can no longer meet your interest payments. And if the interest leaves you less than you need to survive, then you will stop producing, and prepare for yourselves, as easy and work-free an end as possible. For your work will bring you and your children no more bread, and will not even replace the rags which clothe you. That would be the end, veritably - for all. For when the producers stop producing, then even large amounts of money will find nothing more to buy, and so the rich man will die with the poor. The enterpriser will go down as do the producers, which will turn many a rich idler into a beast - roaring with hunger.

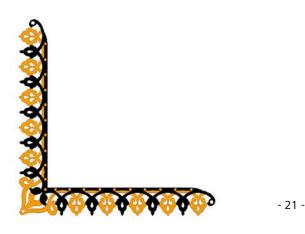


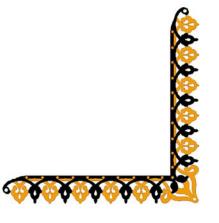
And so, people of Orphalese, I appeal to your hearts; sound out the fate of the enterpriser, and recognise that which is destroying you all. The way to salvation lies in your minds, for you are many and your stomachs are the first to rumble. Forsake all hateful thoughts, do not darken your minds with fury, and do not give up the fight for the lives of us all. Build no barricades, and derive no satisfaction from seeing your well-fed, erstwhile heroes being led to the sacrificial altar. Their sacrifice doesn't help at all, for they are not the cause of the distress. Neither their deeds nor their arrogance, nor even their ability to subsist longer



than yourselves in a predatory system. In the end, they too have to pay with their lives and those of their children, and will be left with as little as you. Conduct the fight for the lives of us all, with knowledge and understanding. Yet allow only the answers to apply that really hit the mark, and do not simply sound good or seem intellectual. Insist, unconditionally, on the truth and don't always be polite, for you will be wasting valuable time. The truth must out – into the sunlight – and the cognition you achieve with truth, must find it's precipitation in thinking and doing. That is the conclusion of wisdom.











About ownership

Ownership carries obligations, whispers the saying. Give it your attention, before it's point is lost to your conscioussness and carried away by the wind. Harken to it's truth, for all which belongs to you compels you to take care of it. And so, think well upon that which your property can do to you, for ownership is also a burden and demands effort. And the more you can call your own, the stronger are the fetters which bind you to it. The poor man walks in chains, one says, but the same holds for the rich man too. In this sense delve deeper, and recognise, that there are actually things that cannot be owned. For they require more responsibility than the strongest back may carry, or any human heart could conceive.

I would like to speak first of that which you cannot own. There are three important things that belong in this category. You should respect them, for if you do not, they will cause you nothing but grief. The possession of something which was never meant to be owned by a single person, will destroy the foundations of your culture, and overwhelm you all with war and death. Your history over the last six thousand years bears witness to it. But you have not learned all that you should have from it. And so you do not know, what exactly you should wrest from the individual – that which must be taken from him, and transferred into the ownership of all.

The first of these things is the earth itself. It came into being through none of your doing, and will continue to exist when you no longer populate it. You did not create it, on the contrary, it created you and made your living possible. It simply is – and it is, with or without you. It is the source of you all, and also your nursemaid. It's soil is incomparable, with all which you produce and construct from it's rich



bounties. Mother earth, is she who eternally gives and who is capable of feeding everyone. But she must remain whole and undisjointed, and accessible to all. You have not borrowed the earth from your children either. It is not to be bought, and not to be sold, not to borrow and not to lend, not to own and not to be given away, and neither may it be inherited. You may use it and make changes, cultivate it or let it lie fallow, build on it or dig holes. You may let your sheep graze upon it, or grow large amounts of grain, build canals and dam it's rivers. It belongs to you completely and you should utilise it, as long as you know how it should be utilised. Use it wisely and prudently, and it will nourish you for ever. But tear away possession, the fence posts and the barbed wire. For behind them lurks only war.

The second thing that should be collectively owned, is money. Money is a concept, that all have created together, and whose purpose lies in passing it on. Not the possession and concealment of it, make money such a genial means of trade, but the motion which lies in the acquiring and spending of it. Everything you produce needs money, to be mutually exchanged for it. The wares lying in the market and the money stored in coffers, is a non-functional concept. Money must belong to you all, just as speech and writing do. Who, today, could separate speech from writing, and decide who is allowed to speak, and who to write? And just such a pair of twins, are money and wares. Money is as your right hand and the wares, your left. For you are all producers and consumers alike.



People of Orphalese, do not allow your right hand to become empty. For then you will have only the left one, with which to earn your living. What belongs in your right hand, gathers by itself in that of the rich man, and his left hand atrophies and hangs limp. One loses the use of his right hand, and the other, his left. And so you all live like cripples, although you are actually unflawed. Your readiness to produce for





others, and your share in society, secures you the right to it's money. You do not withhold your strength and your ideas, your ability and your talent. And so you should not be denied your financial reward, through some improvident oversight. It must come as easily into your hand, as the rolls trip out of the baker's shop. And that is the reason that you, collectively, must ensure that the money fulfils it's designated purpose. Win back your power, and do so with responsibility and awareness. For it was never more relevant than it is now: Your collective survival, depends solely on your knowledge and ability. Not the seemingly unavoidable assault and the courageous defence, not the cunning theft or brutal robbery, no political decree or the severity of the law are the guarantors of your culture, but rather the understanding that money and land are the foundations of your economy.

The third matter, is the question of ideas. They cannot be owned, for they float like ghosts in the air. As concerns knowledge, each of you is older than Methuselah, for behind you all are thousands of years of knowledge and perception. Who can attribute an idea or an experience to his own head alone? On which thought is an idea based, and to whom should we credit this precursor? All are intellect; just as the earth is that which is. Only the works and the fruits thereof, that spring from an idea, can belong to their creator. Yet do not fetter the spirit with the chains of ownership, for that is a childish endeavour that does you no honour.



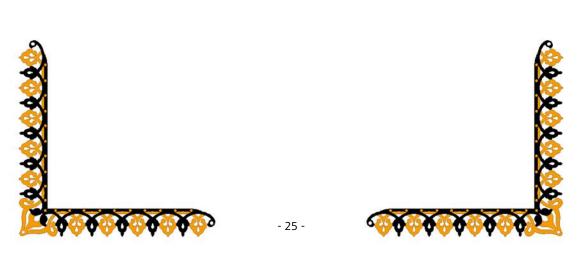
Allow the enterpriser his workbenches, his factory and his cranes. For it was all made by you and he has paid for them. It is not the plenty which belongs to the enterpriser, which robs you of your due. It is the few things which you call your own, that make you poor. The manufactured goods which other people possess, can never cause you shortage and distress. Neither a workbench, nor even a thousand of





them. As long as you, the producer, receive the fitting reward for your work, then the wealth of another can make you too into a prosperous person. In order that wealth can extend across the whole world and all it's people, you must give the laws of ownership due consideration, and skillfully differentiate between that which belongs to all, and that which may belong to an individual person. May my words evoke your understanding, and there accomplish their task.









Whole armies of you, have marched to war and to death, purposing to wrest from others their land, and bring it into your possession. And with your finest and liveliest sons, you have defended that which you call your own land, only to sacrifice their youth and grace, and extinguish their lights. It may have been the high price of that blood, that led you to seek out other ways of raiding, and of defending the spoils. And you found one, when you turned your gold into money. Henceforth you have paid that money for that, which cannot be bought or sold. The brutality and atrocity made way for deviousness and deceit. You added the wide open land, the fertile hillsides, the forests, the lakes, the sunlit hills and the shady valleys, to the list of your possessions and made them your own. And as that which cannot be owned by any person, then belonged to you, you built fences around your property and drove away all who previously had gathered the fruits which grew there. There has been no occupation of land, at whose outset no raw violence and hard-hearted eviction occurred. Even the thousands of years, in whose shadow your forefathers were compelled to live, cannot lull us into forgetfulness. And even though the deeds may certify your ownership in fancy letters, and lie in caskets bound with gold and silver, the injustice still persists and remains unforgotten.



It will continue to do so, until that day on which you recognise that land cannot be possessed, for you all sprang from it, and finally will return to it. Land is; and it is, with or without you. It does not decay, and withstands even aeons of usage. The earth was given to man, as the commandment says. And this implies that the whole earth belongs to everyone. The whole earth must be at the disposal of each person, for a sliver of it can feed no one.

- 26 -



Yet, land has a price, and it always will have, for it is precious and it's abundance cannot be multiplied. Only with the greatest effort can new land be won, and if you should manage to create some here, then there the seas will carry away most of it, and blazing fires will singe your woods and pastures. The desert too relentlessly demands land, and claims it with the gentle momentum of it's dunes.

And to whom should you pay the price for your land? That is a worthy question to be put to man. I challenge you now, to give an answer straight from the heart. Do you want to be forever paying those, who – with avaricious looks and gnarled fingers – wave their documents under your noses? Do you want to be for ever paying tribute to the descendants of those robbers who drove your forefathers from their homes and farms, and all too often didn't even spare them their lives – for fear that they could return and reclaim their stolen belongings? If these questions pain your heart, then answer purposefully and with all your might: "No, and a thousand times no!" If you keep an eye open for someone better to receive your payments, turn your gaze upon those who truly take care that the land will fetch a good price. It will become clear to you, as soon as you look around, that unoccupied land may be taken without having to pay for it, for emptiness costs nothing. Only the filled and occupied land cannot be had for free.



Your sons and daughters inhabit the wasteland, and turn it into a garden of Eden. Every one of you was given life by mothers who asked for no reward as they gave you nourishment from their own bodies. Every mother gives, without hesitating, all that she can. For you, her children, she stood aside for a long time, and went no more to the markets. During that time, she was unable to use her efficiency and ability, to fill her trunks and cupboards. She did without, and she pays for having done without, for the rest of her life. For this doing without,



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set her at a disadvantage even in her early years, and in later years leaves her behind in poverty. Only by marrying richly could she have escaped that fate, yet only, to then have to do without other things. She is unable to follow, purposefully, the development of her assets and must postpone the unfolding of her talents until another day, or perhaps have to do without that too. She has too little space and time, to fully develop her affairs and successfully turn them into jingling coins. And so, her ability to look after herself dwindles, because she spends all her time and energy, making sure that you are well and thriving. Only if she would have done without you, had never conceived you in the first place, could she have spared herself all the sacrifices. Yet, this way is not the way of all; or for mankind, it would be the end of everything. And knowing that a few women have managed to escape that fate, should not mislead you into doubting the validity of my words.

So now it is time to come to a mature conclusion. It can only be this: The price of the land should be paid to those, who – with their unpaid labour – have earned it. And those are the women who care for children, and who accompany them until they are able to look after themselves. To them should this money flow, according to the number of their natural and adopted children, in order to compensate for these disadvantages. And then, the disadvantage under which almost all women must labour, and which for thousands of wrathful years interwove female prudence with bitchiness, will transform itself into love. For with a well filled purse, she will be free, and only in freedom can love really flourish. And this, men of Orphalese, will be the foundation of your own freedom and well-being. And that is why I speak to you of the self-employed and independent woman, of freedom, of love and a felicitous mankind, when I talk about land.



- 28 -





About money

Money makes possibilities – but only its turnover can make you wealthy. The possession of money increases nobody's living standard, not even that of it's owner. For sleeping banknotes only appear to make their owner rich. Only a banknote which circulates in the economic cycle, causes transactions to blossom and rapidly multiply. A coin that constantly circulates, makes wealth for everyone.

You know this already and with these words I tell you nothing new. But now you ask: How could that which is happening to today's economy, have come to pass? How can that repeat itself, which has already destroyed many cultures and let them fade into obscurity? What intrinsic power does money possess, that enables it first to create and bring one close to paradise, and then allow that blossom to suffocate in adversity and violently crush it to death? Ask yourselves that; delve deep into your certainties, and ask if you have somehow gone astray.

What causes you to grasp at money so avidly, and yet be so hesitant to pass it on to someone else? It is the speedy degradation of his wares, that forces the producer to swiftly exchange them for money, and it is hunger and thirst and various other desires, that so speedily entice the banknotes out of a purse. Then, when hunger, thirst and all the other wants are temporarily satisfied, the customer is not so urgent and thinks more calmly of his purchases for the coming days and weeks. His hesitation begins, when he has no more pressing needs for a comfortable existence – and at this point the function of his money becomes transformed. The lively wheeler-dealer becomes an extremely dilatory piece of paper – in no hurry to go shopping. It now seems most valuable peacefully lying there, for it promises to secure the buying and acquiring in the future.







Instead of storing the wheat in your granaries and sharing it daily with the mice and mould, you conserve your entitlement to wheat and other things in the form of money. For money can, in every case, withstand the depredations of nature until doomsday. And yet, for this resistance of money to natural forces, you pay in the end a heavy tribute. Regard how this price comes into being, and understand how superfluous your sacrifice has been.

All of you, jointly, compose the eternal round of doing and resting, of creation and decay. The generations are inextricably interwoven with one another. When one arrives, the other has just departed. One begins, the other ends. What you achieve today, you invest in the future ability of your children, and at the same time, provide for your parents that to which they have earned the right with their years of achievement. Tomorrow your children will keep the economy thriving and with their work, will ensure that you enjoy the fruits of your work until the end of your days. This give and take, in which each receives his bountiful due, is organised by the wonderful money.

If you were then to disturb this interchange, so that your money is withdrawn from circulation, you would only injure yourselves - and allow yourselves, your children and also your old-ones, to starve. Even an over-long restraint when buying, will interrupt the fluent interchange and incur a loss for others. And yet in the end, this loss will also affect yourself – only somewhat later. For when the carpenter begins to suffer from your restraint, and the money flows only sparsely into his till, then he will have to begin cutting corners, for example, with the china-ware you make and which secures your income. And thus your restraint and your stinginess, may rebound on you as deficiency and need.

Do you act wrongly, when instead of squandering your surplus money, you save it for later? No, the idea is consummate, for in this idea the





seeds of everything great, better, higher and finer lie dormant. Yet your saving should only be so, that the money saved by one, is kept in motion by the hand of someone else. Money should not be allowed to repose at home, for that is the cause of all the mischief.

So then how are you to fix things, so that saving for later does not disturb today's trading, and the monetary cycle is not broken? Quite simple, if you have understood how important it is, that all money must remain in circulation. Because then you will look at your wares and see what has always urged them towards the market, and what makes any attempt at constraint impossible; it is their waning and dilapidation, their perishability. And when this perishability ensures the prompt and complete appearance of all wares at the market, then the same perishability will also see to it, that from then on your money will briskly and lithely circulate. For money that disappears as do your wares, is mercurial and keeps pace with production and supply in the market. It produces turnover and nothing else - and it is this turnover that guarantees your well-being and your dependable sustenance. Only an everlasting money is lethargic and almost dead. In your hearts, it allows your desire for a pulsating and joyful life to wane, and makes you miserable and ailing.

And so this prompts me to ask you: "Do you and your children want to stay alive?" If you do, then insist energetically on a living and natural monetary system. See to it that a banknote buys less and less, the longer it remains idle and unused. Reduce its value by five percent annually, as long as it simply lies there, so that it finally, after twenty years, will be able to buy nothing. Print it with a date upon it, on which this reduction in value comes into force. With that, you will remove all possibility of it's being withdrawn from circulation.

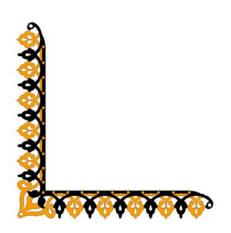


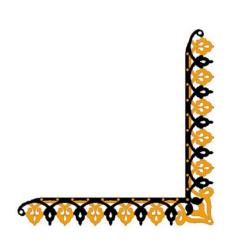
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Do not allow your money this deficiency any longer, for the banknote's printed reminder, will be your greatest victory and gain, for so would all money be permanently kept in circulation. Only then will you be the true masters of your money, and would be able to manage it so confidently that distress may never again befall you. Money with a printed date upon it, is the perfect partner for the economy, which would then be freed from the lies and deception of yesteryear. And so, in every way, such money will prove to be the long-sought remedy, and establish a new freedom for the world.











About savings

Saving is one of your needs, because today you wish to provide for tomorrow. You wish to find a way in which to ensure, at the present time, your puchases and sustenance in the distant future. And that is sensible and wise, for you work well and proficiently and thus generate a certain surplus. And what should you do with this surplus, as long as you have no use for it today but have no wish to squander it?

It should be preserved for times of leisure and recuperation and ensure, particularly at those times, that your heart is filled with gladness. And also in your old age, your days should be filled to the brim with possibilities. And at the end of your days you ought to want for nothing, for you have taken precautions, and even at noontide have pondered on your evening.

You cannot store your surplus in your cellar, for all things decay and lose their value. And so it is best for you to conserve your surplus in the form of money, and you should carry on saving as always. You should take your money to the bank, and there leave it in capable hands that will see to it's further utilisation. For somewhere far away, directly, someone needs a tidy sum to enlarge his workshop. And again, someone else needs money, to ripen his product for the market. Or you are planning projects of enormous size, and to realise them require the savings of a good many people. Without the deep-rooted need of each, to cater for tomorrow, you would never manage to gather the sums needed for such large tasks. Yet they are what is required if you wish to consummate your achievement. Think of the blue Ishtar-Gate in the walls of Babylon, the huge, abounding aqueducts of Rome, of railways, and also of your first audacious attempts to conquer space. Truly, without large amounts of money, you would have accomplished none of





that. But also the more modest projects need money, to reach maturity. Much more money than a single person could ever save up. And so saving is the only way, and the right way, to utilise your surplus funds and in company with them, to perfect the world.

This is the saving of which I wish to speak to you. A saving that withholds nothing, neither from others nor from the whole community. A saving, in which the saver is perhaps able to be stingy with himself, yet nevermore with all the rest of the world. The niggardliness and greed of a single person, should never again cause the ruin of so many.

Savings must always be credit for someone else, to make his plans possible. And if he is successful in his works, then he will quickly pay back that which he borrowed from the bank. And thus, what you are saving for tomorrow will be preserved. In this rhythm there are only winners, and nobody's riches can make another poor. Thus will you nourish and support one another, and eternally gyrate together through space.

If this is what you wish for, then you can make it possible; if you can disassociate yourselves from your misguided thoughts about money, and turn your banknotes into documents which ceaselessly wander through time and space. Configure your money as I have already explained and, step by step, you will rid yourselves of that deficiency. All at once your fear of scarcity will be gone – and now, just imagine how your lives will then become...









About credit

Credit is the beginning of great things – and even small things too begin with it. Credit is assurance and imparted trust, who has it at his disposal becomes strong, and often performs true wonders. Credit is faith in your resourceful spirit, in your diligent arms and in your whole human striving for more. Credit is faith, that does not linger with one individual and his character, but feeds on it's knowledge of the human urge for constant development and ever-increasing prosperity. In every person pulsates the desire, to participate in the great human progression and to be involved when all is moving forwards. In this way, each is a part of the whole and with his own special talents, contributes to the perfection of the world.

Credit facilitates the pouring of this urge into inventions and projects, for every enterprise is, in it's infancy, nurtured by it. You give credit to no one but yourselves, and if you refuse to give it, then it is yourselves you are refusing. For the purpose of the credit, with which the enterpriser creates new and better things, is ultimately to benefit the community. In what else, could the object of production lie? The granting of credit is an easy matter for a community which has worked to produce a surplus, and has young and talented workers in it's midst, to whom it can entrust that surplus for the creation of further abundance and income. And so the savings of one, become credit for another. Consequently, credit should be the only possible application for savings. This is the credit of which I wish to speak to you, and which I most warmly recommend.

These days, credit generates nothing but debt and ever greater debt, where it should in actuality be creating new and better things. And so

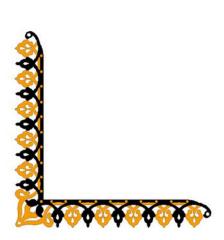


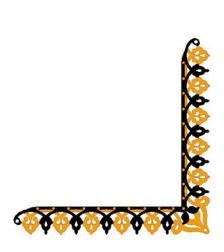


consider: A debt that can be neither defrayed nor paid off, will soon severely sap the vigour, that should be used to create modern and better things. An everlasting debt gives a little today, only to ultimately swallow up everything. In this way your money, it's credit, and it's ever growing burden of debt, inevitably blights the power and quality that should be safeguarding the future.

And so your cultures wither and die, and invariably vanish anew into the shades of history. And yet, all the races of the earth could blossom and be perpetually changing, without allowing themselves, during this transformation, to be overwhelmed by violence and barbarism and fall into oblivion. In order that you and your history will endure, you need a currency, one which will bring forth a well organised monetary system.













About currency

Currency is essential, for it signifies nothing other than dependable and stable prices. That which you have in your hands and purses, is not currency but money. Though money may, on average, guarantee stable prices if it is properly constituted. Money from which the market has removed all restraint, moves constantly through the economic system; and only that which is moving can be steered. And it is exactly this steering which is necessary, so that money and wares may be kept in accordance with one another. If you can accomplish that, then you will stably, and under all conditions, organise the relationship between goods and money - and nevermore have to deal with sinking prices overall and galloping inflation. You may then, confidently forget the words inflation and deflation, because neither you nor coming generations will ever again be afflicted with such crises. Nevermore, will you be cheated out of your savings, and every contract could be closed with the greatest confidence. Just consider, how much security this would mean for your traders and producers, and ultimately for all of you who buy. With stable prices, the economy would never again waver and mankind would be spared from chaos and ruin.



You see, the message is short and clear, and what is to be done is obvious. Do not allow yourselves to be confused by complicated words as hollow as straw. What is right and allows the world to flourish, is neither difficult to comprehend nor impossible to do. Economics concern you all; for economic activity means nothing else, than to satisfy your needs and to vouchsafe an adequate sustenance for all. In order that you will not be forever working, only to ultimately leave the earth bereft and poverty-stricken, you just need to know how to fabricate a currency. All the rest – the invention and production, technology and



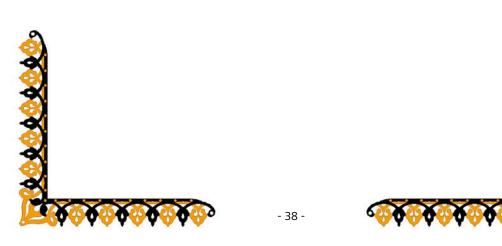


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effective organisation – mankind has been doing for years with increasing success. Now you need only to have control over the quantity of money, to be able to create a currency, and the gates of paradise will open before you, here on earth. Where else my dear ones? Only in the hereafter, will you need neither money nor currency.





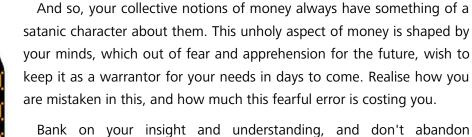




The needs of the moment

I have no wish to frighten anybody. Neither you nor any one else. And yet, I wish to make certain that you understand the needs of the moment. For time is running short. There is a great deal at stake, as you love and cherish your present lives. The danger threatens all, not just the poorest of the poor. Or not even a certain country, a region, or a particular group among you. At stake, is the whole human culture. Life as you know it today. In reality it is the economy that is your culture, and from nothing in society can the economy be separated. Neither from research, nor technology. Nor from art, medicine, education or philosophy. All disciplines are tightly and inextricably interwoven. They go their separate ways, lend wings to each other, develop together step by step, and alternately depend on one another.

Everything is economics, and so you aptly describe your mismanagement as a retrograde step for culture. Therefore, probe deeply to the core of your problems, and let yourselves no longer be deceived by apparitions that may grow from it. The cause of this impending danger, is a dearth of knowledge about money, and lack of the ability to configure it in the highest sense.



Bank on your insight and understanding, and don't abandon yourselves to the complicated show of the experts. Don't be like lambs, pastured on bleak and barren land by rough and stupid shepherds. In



green meadows and luxuriant pastures shall you dwell, as has been intended since time immemorial. For you are all life's children, you are life itself, and yours is the whole rich world.

Demand everything from yourselves, in order to understand the matter of money, and instruct all those with whom you come into contact. Make it emphatically understood among you, that you will not be satisfied with anything less than a beneficial monetary system. Follow up your comprehension with words, and underline them with action. It is imperative that you soon succeed in this task, for otherwise the chances for your survival are dim. Life is eternal and the earth will keep on turning, yet if you do not soon take the necessary steps, without you humans - that much is certain. If you wish to still populate the earth in future, then concern yourselves with the questions of money and land. Do not believe that others will do for you, that which you cannot accomplish yourselves. You are the people, and the realm of democracy lives, truly and utterly, only in the mind, for there every thought counts with equal importance. In the realm of the mind and in the consciousness of the people, it is irrelevant who thinks a thought. Whether the thinker is old or young, rich or poor, woman or man, healthy or ailing, counts for absolutely nothing in the realm of true democracy. Was does count is the adamant purpose and the smouldering desire, of both secret and outspoken thoughts.



And so, take hold of the sceptre, and fill your minds with this sincere message. Make a stand for life, love and freedom and recognise your breathtaking mission. Life wants to know, and must know now, whether you want to live. So give a clear and definite answer, and with renewed vigour, let yourself in for the adventure of life. Let no one stand aside in these days, for on the stage of life is room enough for everybody. Come and join in, for your own and for all of our lives, and insist on your right to live as a free person among free people.

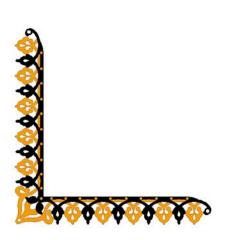


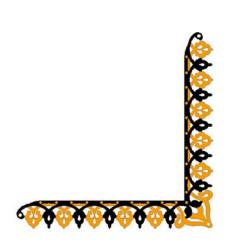


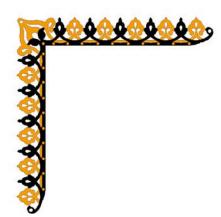
People of Orphalese, my love and my trepidation are all yours, and with every thought I strive to reach your hearts. Hand down to others, that which I unsparingly gave to you, and you will be just the messengers which the world so urgently needs. The world; that is the next person, the next group and the next meeting. The next village and the next town. Therefore, go there and teach with fervour and purpose, all those whose paths cross yours.

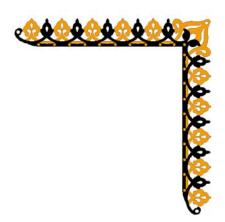
Understanding, teaching and touching others, let us now set out to be the winners in our lives.

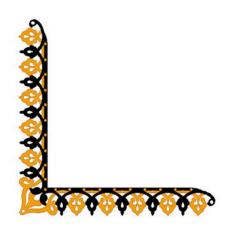


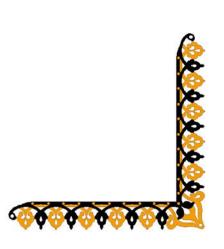


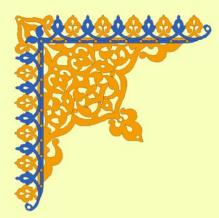


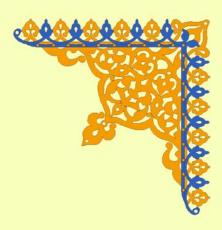










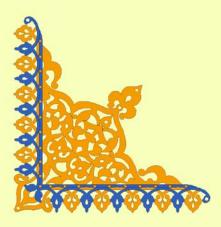


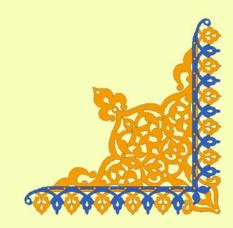
In memoriam

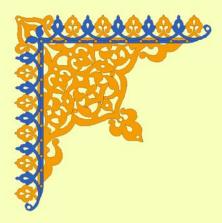


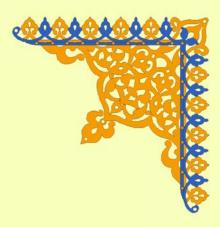


1862 - 1930









The prophet of the interest-free loan must address himself to all the peoples of the world, for otherwise, what he says is swindle, swindle, swindle!

Silvio Gesell April 1903

