



# *The Key is Being Thriftful*

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Historical

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King Jean Marie was now old but like his father he had been a just ruler.

The King intended to do something concrete to uplift the condition of peasants in the kingdom. The wealthy were generous and the peasants were industrious. The peasant folk comprising farmers, woodcutters, carpenters, labourers, cart riders, black smiths, tailors, masons, merchants, cooks, maids and simple soldiers were willing to put in hours of work but their state of affairs saw no progress. The Nobel king was really concerned about this. He wanted the peasants in his kingdom to lead a fairly decent life.

The King discussed his desire with his wife, Queen Sofia. The Queen was all praise for the King and said that he was already doing what he could. To this the King replied that more had to be done.

The next day it so happened that the Pope visited the Royal Castle. He expressed his happiness at the state of affairs. There was peace and prosperity in the kingdom of Artois. The Pope individually visited the private chambers of the King and that of his grandsons, Prince Jerome and Prince Joel. At the King's chamber the Pope was quick to notice the concern in the King's eyes. He guessed that there was something bothering the King. He then joined the Royal Family for lunch at the Royal dining chamber. While savouring the delicacies and mouth watering cuisines of Artois the King told the Queen and the princes that in the evening the meeting of the Royal Council may be convened. The King humbly requested the Pope to be there at the meeting. The Pope sensing his guidance may be solicited for, humbly agreed to be part of the meeting.

The meeting of the Royal Council was convened. All the able governors, the Chief Minister, the Princes, the administrators and the Queen along with the wise Pope were there. The King shared his desire to do

something for the upliftment of the peasants in the kingdom. He continued that in the kingdom of Artois a peasant managed to earn 20 to 50 copper coins after working for ten to fourteen hours a day. A sack of flour costed 3 to 4 copper coins. A small sack of vegetables like beans, lettuce, tomatoes costed 2 to 3 copper coins, a dozen eggs five copper coins, a hen 7 to 10 copper coins and to buy a healthy cow or a horse it needed 100 copper coins. To build a decent house at least 2 to 5 gold coins were required. To make the Pope familiar with the money value system of Artois the King continued. He said, “your holiness, in Artois 100 copper coins can buy one silver coin, or can be exchanged for a silver coin, 100 silver coins can buy one gold coin, 25 gold coins a pearl and 10 pearls a ruby. So in Artois you have a ruby or a pearl, you are a wealthy person and if you do not have a silver coin you are poor.”

There was silence in the meeting for some moments. The King was expecting a solution straight from the wise Pope.

In times of difficulty the noble King Jean Marie had always taken advise from the Pope and in times of trouble for Artois the Pope had always proved to be the light that would show up the right path.

The Pope very slowly opened his mouth and spoke very softly. He said the peasant folk in Artois were very simple people. Whatever they earn in a day they spend it for their basic needs like food and clothing. A habit of saving has to be inculcated in the masses. The common people should be taught the value of being “thrifty”. The wise Pope then gave an example....

” If a simple fisherman earning 25 copper coins a day after selling fish he catches from the Sonne, the lifeline of Artois, spends 15 to 20 copper coins on his and his family’s basic needs, is still left with 5 to 10 copper coins. He may spend the money on wine or other forms of entertainment as the “notion of thrift” has not been taught to him – he is not aware of the value of saving. If instead of spending 10 copper coins a day he keeps it aside somewhere then at the end of the year he will have at least 10 to 12 silver coins, enough to buy a boat. With the boat he will be able to catch fish worth at least 100 copper coins a day; out of which if he manages to save 25 copper coins daily at the end of a year he will have money enough to buy two gold coins. Working consistently and saving in this manner would help him to build a decent house of his own in a few years time and lift his social status.” The Pope continued, “thrift planning or saving is a continuous process. Just as the River Sonne, at it’s source in the mountains, is a small stream. Travelling along the whole course, flowing across the vast kingdom, gaining in size and volume, when it reaches the capital it is at its vibrant best, brimming with water and full of fish. Similarly saving is also a continuous activity. Small amounts saved regularly can result in a

sizeable amount after a year or two which can be used to buy an asset leading to the enhancement in the social status or may come handy in times of need.”

Once again there was silence in the meeting for some moments. The Pope started looking at the King. The King was all smiles. He had got his solution, the solution he was looking for. The King then asked the Pope how the peasants could be taught to save. To this the Pope suggested that the village headmen from all the villages in the kingdom should be called to the Royal Castle. The King should then brief them about the notion of “Thrift Planning” – which could lead to the upliftment of the social status of the peasant folk. Apart from this the King and the Kingdom of Artois should have a special provision made with the headman of each village to “Save Money” for the simple peasants in the headman’s village in case they are not able to do so or are lacking in will to save that amount each day. The headman of each village should be given some silver coins to take care of the administrative expenses in this regard. He should be taught the basic elements of keeping a note of the money received from each villager and how much was due to each.

The Pope suggested that there should be some incentive on this as well to attract the peasantry to start saving. He further suggested that on 100 copper coins saved for month 5 copper coins should be added to the existing amount of the peasant making the number of copper coins 105 instead of 100 at the end of a month. The wise Pope then gave an example, “if Pete, a simple craftsman is saving 10 copper coins a day. At the end of ten days he will have 100 copper coins with the village headman. So after forty days he will have 400 copper coins plus five copper coins as incentive from the state. So Pete will have 405 copper coins with the village headman on the morning of the forty first day instead of 400 copper coins. So in case he wishes to withdraw the copper coins from the headman on the forty first day, he will get 400 plus 5 copper coins, which will be an incentive from the state of Artois. This practise will really popularise the notion of saving among the peasantry of Artois.”

King Jean Marie was really pleased with the suggestions of the wise Pope for once again showing the right path. The King then issued a proclamation that stated that the village headmen would be invited to the capital to undergo training in thrift planning. After the training the headmen would have to initiate the culture of saving in their respective villages. For this a sizeable amount would be given to each village headman of which the administrators would keep a record. An assessment of the status of the peasant folk would be given by each administrator after a year.

And as ordered by the Noble King the village headmen were invited to the capital along with the four administrators. The headmen were put under stringent training sessions.

The village headmen along with the administrators came out with flying colours having mastered all the trainings on thrift planning and maintaining simple accounts of day to day transactions, pleasing their trainers and masters.

In just a few months the results of the kings efforts were showing up.

The King and his two grandsons personally went across the kingdom travelling from one village to another with the able administrators. The King was indeed pleased to see the visible development in the status of the peasant folk.

What the King had wished for his people had been thus put in place. The peasants of Artois had learned the secret of “working and saving.”

Artois since then has steadily moved on the path of prosperity as shown by the wise Pope.

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