

2.05. "HOW THE FINANCIAL SYSTEM WAS SORTED OUT BY THE CHILDREN".

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On the eve of the New Year, 2014, they sent me a "fairy tale" and it is beautiful:

I do not know who the author is, but he is, in my opinion, a genius...

The social studies teacher" asked the kids to prepare business plans.

Well, "what?" The topic is entrepreneurship, let them "create" on the topic of school business. **The school is a model of the state.** And the fifth-graders took up their "homework" as zealously as ever.

And here was the lesson, the presentations. Beyond her age, the **bulky excellent student** laid out in more detail how she would arrange a food factory. A brisk red-haired boy outlined **fantastic prospects for the transformation of the school transport system**: there are elevators, escalators, and rickshaws. A gloomy, neat boy, who did not look at all like a crazy "IT guy", made a **cool report on the automation system, access control, accounting and control based on the school computer network**. The lively merry girl spoke **about the production of shoes for all teachers, schoolchildren, and even for export.**

And so, a thin, modest girl with an open face and kind eyes comes out to the blackboard. – "All of you," she tells her classmates, "started your business plans with the words "I'll take a loan from the bank." **So, I'm opening a bank!**". A restrained hum of admiration and envy swept through the ranks: **and how did they not think of it themselves?** - "My conditions are like this," the girl continues, **"everyone can take any amount at 20% per annum!"**. "Like any other?" And a million is possible," **the typical Vovochka, a bully and a second-year student**, who was dozing on the back desk, raised his head.



– At least a billion. At least a hundred billion. But keep in mind – **at the end of the year, this money will need to be paid with interest. Those who do not pay back – I take the property.**

– So, will you take away the whole business? – the chubby excellent student, with scarlet cheeks, was indignant.

– No, of course not! I'll just take the missing part, no more.

– Normal conditions. Even excellent, – the IT specialist carefully rapped out, looking up from the calculator, – I agree.

Behind him, everyone nodded their voices – **everyone liked such a kind and generous bank.**



– Well, – the quiet "banker" continued, – at the beginning of the year I will give out a mountain of money. But no matter how much I give out, **100% of the money covers 100% of the school business.** And at the end of the year, **I will demand a refund of 120% of the money issued.** The mountain and plus another fifth of the mountain. And you have only a mountain on your hands, **the 20% that I will demand from above does not exist in nature.** So, according to the results of the year, **I will take 20% of the school.** In a year, someone will be able to collect 120% of the money, and someone will be able to collect 400%. But this means that **the other will not have even half of what is**

necessary to repay the debt. But it doesn't matter. **It is important that in any case, as soon as you agreed to take out a loan, you gave me 20% of the school.** Next year – another 20%. Etc. **Well, by the tenth grade, I will be the sole owner of the school.** Today you dream of well-being, business, success, development. And by the tenth grade, you will become my slaves and I will decide who lives and who starves to death. **The class quieted down.** The teacher was flapping her crooked eyeliner eyes in confusion. Someone's mobile phone was vibrating incredibly loudly in their bag.

– Screw such a bank, – the second-year student Vovochka was the first to come to life, - we will do without a bank.

– Exactly! – a cheerful girl from the shoe business lit up with hope, – we will do without banks and money, **we will barter our goods and services for each other.**

– And how will you pay for the ice cream, – **the "banker" was genuinely surprised**, – will you break off the heel from your boot and give it back? And what will you pay the employees with? Sneakers? So they will have no time to work – they will spend days looking for the baker who needs sneakers to buy a bun with jam. Look, ask Dasha, - the "banker" nodded at the excellent catering student,

– does she agree to accept payment with sneakers?

– And we will write receipts to each other! –said the IT specialist.

"It's a good idea," the "banker" nodded in agreement, "and in three days everyone will have a stack of notes like this: **"I gave Kolya a chair", "Vasya gave me a ride on the escalator", "I took Anya's sneakers"...** And what? How do you deal with all this later?

The class was quiet again. The pale teacher nervously twisted the bracelet on her wrist, looking absently at the depressed class, then at the calm and sweet speaker with kind eyes.

– This, – Vovochka suddenly got up, banging his chair, – Ivanova, and for sure the school will belong to you.

– Then this is... – Vovochka sniffed, fingered the characteristic calluses on the knuckles of his fists and tried to find the words, **"Ivanova, take me to work. If someone does not pay for their debts, I will help.** Yeah? And I don't need much. You give me a computer class (the IT guy twitched, but said nothing), I'll make a game zone there.





- All right," agreed the banker, "**you'll be the law enforcement agency.**

- No," Vovochka mumbled, "let's rename it... Let it be Spetsnaz!" The banker nodded once more and turned to the not at all cheerful girl: "Anechka, why should you be engaged in the shoe business, which you will lose anyway? You want to gain, not lose, right? So,

I'll give you 10% of the school.

- What should I do? **Anya asked cautiously, sensing another trick.** - You see, I don't really want to work. Therefore, you will work for me. All this fuss - to take into account money, to issue ... Suddenly, in the middle of the year, someone wants to take another loan? **So, I'll give you the money at 20% per annum. And you will give them away at 22%. Your share is 10% of mine, everything is fair.**

- And can I not give out at 22%, but at ... At how much I want? - veselushka cheered up.

- of course. But don't think that **the school will become yours.** Here, you will give money at 33%, and in three years the school will be like yours. However, you **took money from me at 20%, which, as you remember, does not exist in nature. And the school will still be mine in five years. And I will give you your 10%, and you will not get it yourself. Do you understand? I am the hostess.**

- Screw such a hostess, - the excellent student gurgled through her full cheeks and immediately received a powerful slap from Vovochka.

- Marpalna, - the "banker" turned to the teacher, who was peacefully turning green in a semi-conscious state, - and don't worry about it. **I'll give**



you a big salary. You only have to teach everyone that this is how it should be, that there is no other way.



Tell the children that if you work hard and well, you can achieve success, become rich.

You see, the more you work, the faster you will get richer.

And the better you mess with the students, the more I will pay you. Is that clear?

A spark of consciousness and hope flashed in the teacher's eyes, **she nodded often and finely, looking devotedly at the fifth-grader...**

"RNTO"

To be continued...