



## #59 *The First Loan*



*It so happened that a family of squirrels had to leave their heavenly home on the mountaintop and move further down into the forest. As they descended the mountain, they found a glade surrounded by oak trees with plenty of acorns. As it was only enough space for half of the family, the rest of the family settled for the next grove of oaks. The trees there, unfortunately, were not so mature and rather sparse. As the first winter neared, the squirrels in the upper woods had more than enough acorns. The lower group of squirrels did not, so they asked for some help from their brothers and sisters. Gladly the acorns were shared. The lower group wanted to repay the loan even though they did not have to, so they did extra chores for the upper group. This routine continued for several years: the uppers loaning acorns and the lowers giving the gift of extra work.*

*Then, something changed. One of the uppers realized that he had the upper hand and DEMANDED the labor that the lowers had been doing out of kindness. Suddenly relations shifted. The family felt less like brother and sister and more like adversaries. An argument broke out and the uppers raised the stakes in anger. They made a rule that acorns would be shared only if the amount of work as payment would be increased. Although this caused even more animosity, the lowers had no choice. This routine continued for several years.*

*Then, something changed. The oaks gave almost no acorns to either group for an entire year. Both the uppers and the lowers shared what little they had in a desperate attempt to stay alive through the Winter. By Spring, family was family and loans were once again gifts.*

*A LOAN NEED NOT HAVE INTEREST*