

The Old Man Monetary

An adventure story for youngsters



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Letter From The Old Man Of Monetary

Dear

If you have this letter in your hand, you have probably found your way to the vault, where the ancient treasure of Inana is kept.

What is this ancient treasure of Inana? To find out, you will have to open the book, which is with you. In it, you will meet young Arth. Like you, he likes advenature and secretly longs for wisdom that will help him become a hero in his own life.

Using the wonderful powers of your imagination, you must accompany Arth, to place a Faraway and to a time Before Everything. There you will find many secrets unlocked which will lead you to understand the importance of the treasure in the vault.

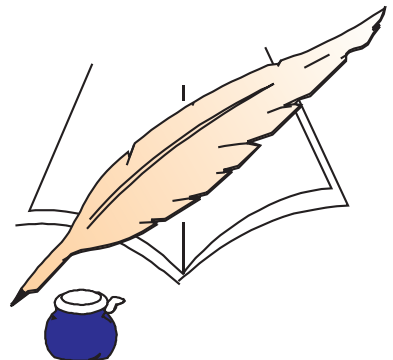
More importantly, after this journey with Arth, you will be able to better understand the world you live in and how and why some things work the way they do. Such knowledge is precious: often as precious as gold.

But this is only the beginning. There will be many more secrets you will have to unlock, if you are to find and your place in the world.

You must only strive to Remember and to not forget what you learned, on your journey toward your goal.

May wisdom guide you,

The Old Man of Monetary



Arth Has A Visitor

It was like any other day. ARTH came home from school, dumped his school bag in the corner and began playing his favorite computer game. His mother tried her best to make him do his homework first, but ARTH wasn't going to listen, so she finally gave up. It was like any other day.

Except that today, as Arth was playing the game, a small digital figure suddenly burst onto his screen from nowhere, and stopped him in the middle of the game.

No matter what Arth tried, this creature wouldn't go away.

Finally, when Arth gave up in frustration, the creature spoke:

"Hello, Arth", said the creature.

"Who are you?" Arth asked in surprise.

"I have been looking for you", said the creature.

"What do you want?" asked Arth.

"I want you to join me on an adventure", replied the creature.

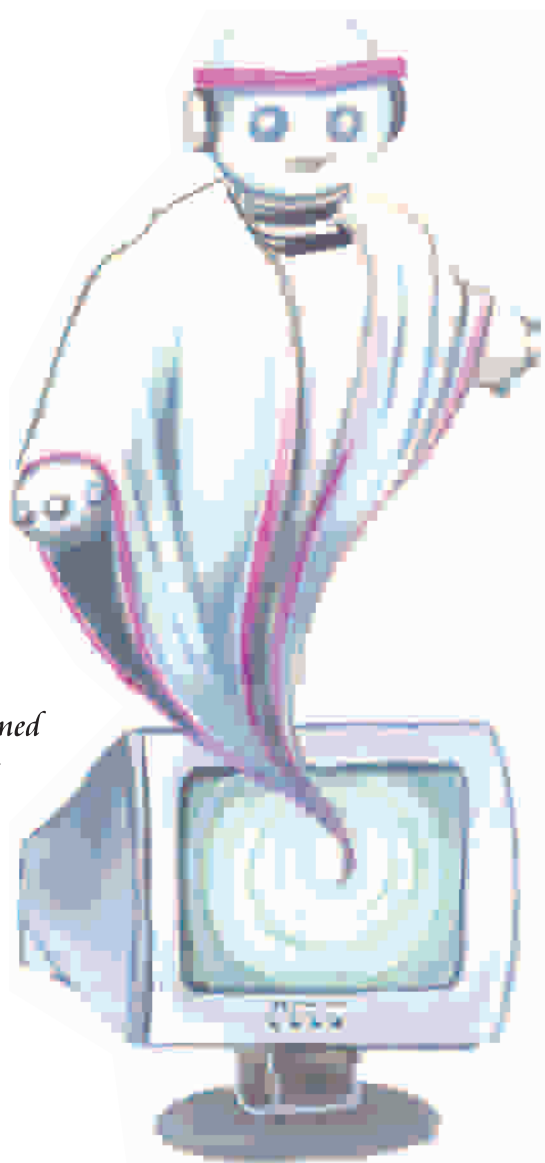
Arth was now curious. He always wanted to go on an adventure, like the children in storybooks. But he was a practical young boy. "How can I join you? I am outside and you are inside the computer!" exclaimed Arth.

"You are only limited by your imagination", said the creature. "Imagine you are with me and it will be so", he added.

Arth used his imagination and lo and behold he turned into a graphical image and saw himself standing right beside the creature inside the computer.

"Hello", said the creature with a smile "I am Uruk".

"Where are we?" asked Arth, looking around. He noticed they were standing next to a lone tree. In front of them were the ruins of an ancient city in the middle of a desert. Near the ruins there were shepherds, grazing sheep and goats. Arth had seen such scenes on television before.



"We are in an ancient forgotten land", explained Uruk.

Having jumped into the adventure Arth now began to feel a little anxious. "I will be late for dinner. My mother will be worried if she doesn't find me. What if I am gone for long? I will be marked absent in school", he thought to himself. Uruk seemed to read his mind.

"Don't worry. Here, one year is equal to one second in your world. So you won't be gone for more than 3 seconds maximum", Uruk explained.

Arth felt relieved.

"Why are we here?" he asked, his curiosity returning.

"They say that when the moon is in its twelfth house, the spirit of the city appears as a man and speaks of a secret treasure", replied Uruk, his eyes glowing like embers in the evening light. "So we shall wait for the night to come", he said.



Uruk & Arth Meet The Old Man Of Monetary

Arth, who had fallen asleep while waiting, felt a tug on his sleeve. “Wake up, wake up!” Uruk whispered. “He is here”, he said, pointing to a man passing by.

“He doesn't have a face”, was Arth's first thought when he saw the figure in robes glide pass them. Strangely, he was not scared.

“Greetings”, said Uruk.

“Ah! The Stranger has come”, the Old Man exclaimed, as he noticed Arth. His voice sounded neither male nor female, neither young nor old; it seemed to come from close by and yet, it seemed so far away.

“We are seeking the Secret Treasure of Innana. Will you help us?” Uruk asked the Old Man.

“I will tell you about it, but on one condition. You must never interrupt me or ask me any questions. If you are able to hold your tongue, I will tell you about the ancient treasure of Innana”, replied the Old Man.

Arth and Uruk agreed to the Old Man's condition.

“Come then, let us set forth. I must return before the constellation of the Fish is on the horizon”. Saying this, the Old Man, began gliding toward the dunes visible in the distance and beckoned Arth and Uruk to follow him.

Arth was about to ask him where they were going, but was reminded just in time by Uruk, of the promise, with a nudge. He quickly gulped his words and quietly followed the Old Man.





In The City Of Ur

When they reached the top of one of the dunes and looked down the other side, they were astonished at what they saw. The other side was in bright daylight, while behind them was the dark night sky lit up with stars and the belt of Orion.

They stepped into the bright sun, excitement and delight on their faces as they walked down. Soon they saw a city, a green oasis in the middle of the burning desert.

“This is the city of Ur. This is where it all began”, said the Old Man. Arth, remembering the promise, dared not ask him what began here.

On entering the city, they saw temples, gardens and houses where people lived. The city was flanked by two rivers, which provided water to the land.

The people of the city had many different occupations. Some were shepherds, others were farmers while others still were bakers, weavers, potters, tool makers and scribes, and many more.

Arth, Uruk and the Old Man found themselves in the market place. There, a cowherd by the name of Dumuzi, was talking to himself

“I have two healthy cows. With them, I can get enough grain for my family for a whole week”, he said.

“How could he get grain from cows?” Arth wondered.

Shortly Nulishu, a shepherd, arrived on the scene. Nulishu had ten goats which he offered Dumuzi in exchange for his cows.

“Ah, so they exchange the goods that they have for the items which they need”, Arth realized.

Observing the two Arth noticed that Dumuzi was now in a quandary. Nulishu wanted his cows, but had goats to offer. Should he exchange his healthy cows for goats or should he wait for someone who had grain to give, as this was what he really needed?

“I think he should exchange his cows for goats”, Arth whispered to Uruk. “But what are the chances that he will meet someone with grain, who also wants cows”, Uruk whispered back.

Arth thought about it and realized that it would really be a coincidence if Dumuzi found someone who wanted cows. But it would require nothing less than a double coincidence, for the same man to also have grain for Dumuzi. “This was double trouble”, Arth thought to himself.

Finally, Dumuzi decided to exchange his cows for goats, hoping that he would find someone who would want goats and give him grain.

But now Dumuzi and Nulishu couldn't agree on how many goats were equal to two healthy cows. “All ten goats. My cows are young and healthy”,

Dumuzi cried. “Eight of my goats are equal to your cows”, Nulishu insisted.

However, after much bargaining they finally reached an agreement, and parted ways after making their exchange.

Dumuzi then met a farmer who needed goats, and who had farming implements such as ploughs and



axes to give. Dumuzi readily exchanged his goats for the ploughs thinking that he was more likely to come across someone needing ploughs rather than goats.

But sadly, only minutes later he met another farmer who had grain but wanted cows in exchange. Alas, by now Dumuzi had exchanged his cows for goats and the goats for ploughs.

Oh! If only he had waited a while longer and held onto his cows.

Moved by Dumuzi's plight Arth couldn't help but utter:

*"What is the chance of finding
Someone who has grain or ploughs
And is also interested somehow
In acquiring your cows.*

*Even if you roam all day,
And find such a man,
No math on earth can,
Divide a cow by a ram".*

*"There must be a simpler way
to make a living from day to day",
he concluded.*

But alas, he had not heeded his promise to the Old Man. On hearing Arth speak, the Old Man vanished, but not before saying. "Remember, Remember!" Suddenly, the city vanished also before their very eyes and Arth and Uruk were back near the tree, where they had first met the Old Man.





The Tongue Of Flame

Arth sat under the tree with a woeful expression. He was sure he had ruined everything. The Old Man was nowhere to be seen. But Uruk knew better. He knew that the Old Man would give them another chance, because that was his nature.

The challenge was to call the Old Man back. The Old Man responded only if one spoke to him in the heart's native language. Not everyone possessed that ability, but Uruk was one such.

He closed his eyes, took a deep breath and then spoke. Arth didn't understand what Uruk said, but what he saw, he couldn't believe.

A Tongue of Flame flashed from Uruk's mouth, danced in front of them and then disappeared.

Suddenly, there was a familiar voice, "Oh, my old bones ache"- the Old Man had returned.

Relieved, Arth peered at the Old Man, to find signs of a body under the robes, but couldn't. In any case, he didn't want to upset him again, so he kept quiet.

The Old Man once again began to glide towards the dunes and beckoned them to follow. They were returning to the city of Ur to continue their journey.



Double, Double, Toil & Trouble

In the city of Ur, people lived in cooperation, exchanged goods and even lent each other the things they sometimes needed from time to time. If a farmer needed a plough and didn't have anything to exchange for it, the ironsmith would lend him one.

It was understood, that when the ironsmith needed grain, he could call on the farmer, who would then give him the grain. Everyone trusted each other.

But Arth, who observed them from close-yet-far, knew that everything was not right. A cowherd traveling in order to exchange his cows, found it very difficult to transport cows. When it came to rivers, cows were especially stubborn.

Also, if along the way any cow was hurt or simply tired, the cowherd was already at loss, even before bargaining could begin.

Nevertheless, Ur prospered and people from other lands came to Ur.

One day a man approached Lohi the ironsmith for an axe. In return, he offered Lohi, a small dagger. It was the most beautiful object Lohi had ever seen.

The dagger had a gently curving blade, with a beautiful carved handle, with two jewels embedded in it. In the evening light the jewels glowed like the moonlight. The man said reassuringly, " It once belonged to the prince of Dilmun. He gave it to me in return for the help I rendered to him."

Lohi was convinced and he gave the man the axe.

Some days later, Lohi in a boastful mood, was showing the dagger to his friends, when Ur's precious stone cutter passed by. He looked at the dagger, and declared, "These jewels are nothing but cheap imitations and this dagger is certainly not worthy of a prince".

On hearing this Lohi felt as if he had been touched with a hot iron from his own smithy.

Seeing Lohi, Arth exclaimed:

*"Ah woe is he,
who believing in a fair exchange,
finds that his trust in his fellow men,
has put him in jeopardy".*

And went on to add,

*“The solution seems to be,
to have a standard commodity”.*

But alas, once again he had failed to heed the promise made to the Old Man. On hearing Arth's words, the Old Man disappeared once again, but not before saying. “Remember, Remember!”

Like before, suddenly, the city also vanished before their eyes and Arth and Uruk were back at the same tree, where they had met the Old Man.

It was time for Uruk to call for the Old Man again. Soon they heard the familiar words, “Oh, my bones, ache!” The Old Man had returned and Arth was delighted that their adventure could continue.



The Case Of The Standard Commodity

Back in the city of Ur, as trade increased, exchanging different commodities was becoming difficult. Cows, goats and other animals could perish from unforeseen circumstances. When it came to implements like ploughs and axes and pots, it was difficult to agree how many pots were equal to one plough. And if you were exchanging ploughs and cows, things just too complicated.

So it happened that one day the chieftain called the people of Ur to discuss what should be done. After much discussion, it was decided that instead of exchanging goods, the people of Ur would give each other pieces of metals such as gold, silver, nickel and lead. One piece of gold could buy grain for as whole month; one piece of silver could buy two cows and 10 pieces of nickel could buy the 10 yards of beautiful damask.



There were many advantages of standard commodities like gold and silver. They did not get tired; they could not die from sickness and they did not complain when they were taken over long distances. Also, they could be counted and so division and subtraction was possible. The people of Ur could now buy and sell, instead of exchanging goods.

However, there was one little problem...

One day Gamil, the local tradesman came to buy household utensils from Kumha, the potter. Kumha asked for 1 piece of silver and 2 pieces of nickel for it, and Gamil gave them.

But by now, the people of Ur had learnt from their past mistakes that all that looked golden was not gold. So Kumha asked Gamil to wait, and off he went to the precious metal expert of the chieftain, to verify the quality of the silver and the nickel. But alas, the expert had gone to the nearby land of Dilum to get chemicals he needed for verifying the quality of metals.

So it happened that Kumha returned without his work being done. Fortunately, the tradesman was not in hurry and said he would come back in a few days.

Sure enough, he did and Kumha again paid a visit to the chieftain's metal expert. This time, his wife met Kumha at the doorstep. "My husband cannot see you today. He is very ill," she said. She seemed very anxious that Kumha should leave. "That is strange. She is usually a friendly person," Kumha thought to himself.

Later he heard that the metal expert was suffering from some strange illness. There were rumours that he had angered the local magician, who had turned him into a pig for one day. The life of a touchstone was not easy.

But life was not treating Kumha well either. By now, the tradesman had lost patience and could not wait any longer and he cancelled the order he had placed for the utensils. Kumha was crest-fallen.

Seeing his plight, Arth couldn't help uttering:

*The problem with
precious metals
is expediency.
If it wasn't so difficult,
to check the weight and fineness,
they would have proved their mettle
as standard currency.*

But alas, one more time yet he had not heeded the promise made to the Old Man. On hearing Arth's words, the Old Man vanished once again, but not before saying, "Remember, Remember!" Suddenly, the city too vanished before their eyes and Arth and Uruk were back again at the tree, where they had met the Old Man.

It was time for Uruk to call for the Old Man again. Though Arth had witnessed the Tongue of Flame before, he could not help being filled with wonder, when he saw it again. Soon they heard the familiar words, "Oh, my bones, ache!" The Old Man had returned and their journey was to continue.

The Coin Drops...

Back in the city of Ur, people were expending lots of effort in verifying the precious metals. The system of precious metals as standard commodity for buying and selling goods, may have been an improvement on the earlier method of exchanging goods, but the mathematics of it, did not seem to make sense. Many people felt that the effort it took to verify a nickel's worth of goods, was more than the effort spent in making the goods.

Progress, it seemed to the people of Ur, was not a straight route, like the roads in Ur, but was more like rivers that meandered in twists and turns.

But the chieftain of Ur could not be philosophical about it, especially when it was up to him, to find a solution to the difficulty his people were facing.

He consulted many wise men, read ancient manuscripts and traveled to nearby lands, hoping to find wisdom that would enable to overcome the difficulty his people faced.

But alas, he returned to Ur, none for the wiser.

Then one day, the Chieftain saw Lohi, the silversmith lovingly craft his jewellery and silverware. Lohi was the best. His metal was pure and craftsmanship excellent. His fame had spread far and wide. Lohi also took great pride in his work and affixed a small mark on his jewellery as his 'signature'. His ware had great demand and people bought them because of the trust they had in his honesty, craftsmanship and quality.

The Chieftain had an idea! Why not make small pieces of precious metal of standard purity and weight and stamp it with a mark? The mark would certify the purity of the metal and also its weight!

With trust and confidence in the mark, people would no longer need to check its purity for every transaction. Every one would then honour the coin. People could count the coins and make and receive payments. It saved time and trouble and expense!. Trade could be conducted with minimum problems and with peace of mind. It was a brilliant idea.

The chieftain called Ur's town criers who went around the city to announce that henceforth coins would be used for all dealings involving the exchange of goods. And anyone caught making fake coins or duplicating the chieftain's seal would be severely punished, the town criers warned. Lohi was made the mint master. Lohi himself was asked to take a solemn oath that he would not attempt to duplicate the seal, nor make coins other than those under the instructions of the chieftain.

Seeing the people happy, Arth remarked:

*A drop, then another, then another;
Thus formed a river!
Today, the river reaches the sea!
Soon the shall the sea
reach every shore,
Soon shall coins acquire currency!
Say goodbye to the old,
Behold, the Age of Money!*

But alas, one more time yet he had not heeded the promise made to the Old Man. On hearing Arth's words, the Old Man vanished once again, but not before saying. "Remember, Remember!" Suddenly, the city too vanished before their eyes and Arth and Uruk were back again at the tree, where they had met the Old Man.

It was time for Uruk to call for the Old Man again. Though Arth had witnessed the Tongue of Flame before, he could not help being filled with wonder, when he saw it again. Soon they heard the familiar words, "Oh, my bones, ache!" The Old Man had returned and their journey was to continue.



The Colour Of Money

The city of Ur was witnessing a period of great progress. With the advent of coins, the idea of money had taken firm root. As a result, trade and commerce flourished. The city attracted the best minds from distant lands. Mathematics, Architecture and Philosophy flourished in Ur. The people of Ur, were prosperous and happy, like never before.

Then one day...

News came that clouds carrying poisonous rain were coming Ur's way. If anyone drank this rainwater, the colour of his skin would change. The chieftain warned everyone in Ur not to drink this water. But when the rains came, there were many people who drank the rainwater: some out of curiosity, and others who simply didn't believe the chieftain.

Sure enough, after drinking the rainwater the colour of their skins changed. Hot-tempered people became red like beetroots, the cheerful ones became yellow like sunflowers, sad people became dark blue, and all the children became green. Everyone was upset and people didn't come out of their houses for months.

The chieftain called physicians and learned men from distant lands, but no one could cure the people of Ur. Just then, Junoo declared, that he knew the cure for the ailment. He said that the people would be cured, if the juice of a certain plant, which grew on the sea-bed was given to them.

No one believed Junoo. He was the local mad man. How would he know? He spent his time experimenting with herbs and spoke a language no one understood. He spoke to animals and birds and could tell the time by looking at the length of the shadows.

But the people of Ur were desperate for a cure and the chieftain announced a prize to anyone who dared to dive down to the ocean bed to look for the plant, Junoo spoke of. Many young people came forward and tried but failed. Then a diver named Lulu from a distant land came to Ur and said he would get the plant. However, if he succeeded he demanded an award of coins equal to the weight of all the people in the city of Ur. The people of Ur could not help but agree to his demands.

Lulu dived into the sea and sure enough there was a plant that was lying at the bottom of the ocean, which he obtained. Junoo put it in a cauldron and prepared a potion, which was then given to everyone. And lo, behold, everyone's colour was restored.

But how were they going to pay Lulu?

The chieftain ordered a giant scale to be prepared where twenty persons could be weighed at a time! But who was there to make such a scale? Where was there such a master engineer?

Junoo, the madman, observed the proceedings with great interest. He went into a trance and said:

*With a bit of mind
We sure will find
A way much better
Than to weigh them all together!*

*Weigh twenty persons one by one
Add their weights and when that is done
Divide by twenty and the average you will get
And then its so simple, I sure can bet.*

*A little lateral thinking
A little maths for all
And then there is no problem
We cannot solve!*

Thus was the weighing problem resolved. Finally, Lulu got a heap of coins as high as a hill.

Now Lulu was in a quandary. How was he going to carry all these coins? An adviser to the chieftain, leaned over and whispered something into the chieftain's ear. The chieftain seemed to like the idea.



After a few days, a meeting was called and a bundle of sheaves was produced. They were drawn from the bark of trees, dried and cut into small rectangles. Using the purple juice of the mulberry plant, the following words had been written, on them:

*“By the spirit of the matter,
by the word made heavy,
by the promise made invisible,
by the voice behind the letter,
by belief in the unspoken,
by the trust in the unseen,
by honor in the unsaid,
by the seal of the chieftain of Urr,
and the will of the people,*

*We promise to pay the bearer, the sum of 100 coins in
Exchange of this note”.*

Lulu was pleased. Now instead of carrying the mountain of coins, he needed to carry only a bundle of notes.

Observing all these events, a thought came to Arth, like a bulb flashing in a dark room. Arth had got insight and now knew who the Old Man of Monetary was. He was the spirit behind money. It was he who made the promise good in the exchanges of notes and coins in the world. He was the unspoken understanding, the trust and honor and belief between people, that adults thought were no longer true or important.

Arth now also understood why the Old Man invited him on this journey. It was to remember him and to remind others of him.

Arth felt words bubble up. He knew that the Old Man would disappear once he said anything. But he secretly felt that this time the Old Man would approve. Besides, Arth knew it was time for him to return.

He didn't know exactly what to say, but surprisingly when he opened his mouth and a Tongue of Flame flashed.

These are words he finally spoke of the Old Man:

*“He is spirit in the bark of a tree
He is in the might of economy,
He is in the empty pocket,*

*He is in the tight-fisted hand,
He is neither free, nor can be regulated,
He talks, but makes no sound,
Vaults can't hold him,
Laws can't enforce him,
Seals can't guarantee him.
He is the creed, behind the deed".*

When Arth stopped speaking, he saw the Old Man beginning to fade before his eyes. He was becoming fainter and fainter. Arth thought, he saw him smile. "Remember, Remember", were his last words before he disappeared again.

Uruk came up to Arth and shook his hands. "I must go now", he said. "I have to continue my search for other children". "Goodbye friend", said Arth. He was sad that Uruk had to go, but he knew that there are some things that people must do. "Remember, to return home, all you have to do is to close your eyes and think of your home and you will be there. Goodbye", Uruk said and disappeared.

Arth looked around for one last time and then closed his eyes and thought of his home, his room, his computer, his bed...





The Return

“Arth, I am calling you, why are you not answering me”, his mother said as she walked into his room. Arth had slipped back into his chair, just in time. Seeing Arth sitting at the computer, she complained. “Whenever, you sit at the computer I feel you go into another world”.

“ I feel like that too”, Arth said, smiling to himself. “ Here, be useful for a change”. Saying this his mother handed him a bill. “Today is the last day for paying the electricity bill and the office is closed. But Daddy says it is possible to pay the bill through the computer. I don't understand. How can you send money through the computer?” his mother said.

Arth wondered too. Usually, he would not have paid attention to the matter. But now, it was almost as if he could hear the Old Man saying “Remember, Remember”. He now understood, that a promise was a promise.

He switched on the computer and went onto the site for payment of bills. Within minutes, he had worked it out. It wasn't as if actual notes or coins were being sent through the computer, but numbers that gave permission to the electricity company to withdraw money from their bank, to pay the electricity bill.

It was that simple. The same also applied to all forms of electronic money such as credit cards, debit cards, and so on. In each case, it was the same thing- an agreement.

He quickly keyed in the necessary numbers and sure enough, it was done. He felt pleased and grown up. As he was switching of his computer, he heard a familiar voice. It was neither male nor female, neither young nor old, and it seemed to come not from close by nor from far away. "Oh, my old bones ache". Arth smiled.



Arth's Work Book

(Being some exercises Arth does to keep his promise-
To Remember)

1. Quiz

(Tick the answer that is most appropriate)

1.1 What is Money?

- a. Something that makes the world go round
- b. Time is Money and Money is Time
- c. The purpose of life
- d. Anything that is generally acceptable as a means of payment

1.2 Which of these is NOT a function of Money

- a. Means of exchange
- b. Unit of account
- c. Store of value
- d. Means to transport goods

1.3 In the story, the system of exchanging of goods you have, for the goods you want, had the following drawback:

- a. It was not possible to exchange apples for oranges.
- b. Cows after being exchanged came back home
- c. It was difficult to find someone who needed what you had and also had what you needed.

1.4 The system of using precious metals as a standard commodity for buying and selling had the following drawback:

- a. There was always a fear that precious metals would be stolen
- b. The costs of verifying the quality (weight and fineness) of precious metals took too much time and effort.
- c. It was difficult to carry precious metals

1.5 Coins were an innovative way of buying and selling because:

- a. They could also be tossed to make decisions related to buying and selling
- b. They could not be easily duplicated

- c. They were easy to carry; you could count them and they did not perish easily.

1.6 Paper money is useful because:

- a. It is easier to carry in case of large sums of money
- b. Coins have a tendency to roll away and get lost
- c. They had the mark of an authority which certified their weight and purity.

1.9 Which authority controls money in India?

- a. State Governments
- b. Central Government
- c. RBI
- d. Planning Commission

1. 10 People of which of the following professions are known to be the founders of early banking?

- a. Fisherman
- b. Potters
- c. Mercenaries
- d. Goldsmiths

1.11 What is the highest denomination of the rupee printed as of today?

- a. 100
- b. 500
- c. 1000
- d. 5000

2. Activities

2.1 . Look up the meaning of the following words:

- **Barter**
- **Commodity**
- **Currency**
- **Monetary**
- **Economy**

Once you have found the meaning of a word, make a Mind Map for the word.

A Mind Map is a simple yet fun and creative way of remembering a word, by associating it with other words, pictures and drawings. (Search for ‘Mind Map’ on the internet for examples.)

2.2 The following boxes are not in the correct order. Arrange the boxes in the proper sequence, as revealed in the story.

- 1

ELECTRONIC MONEY
- 2

BARTER
- 3

PAPER MONEY
- 4

METALS
- 5

COINS

2.3. Take a close look at a 10 rupee note. Describe what you see in the note. Compare what you have written with a description by your friend. Do you both see the same things?

2.4. Write an essay on 'The visit to the vault at the Reserve Bank of India building'.

(Describe in 250 words what you saw, how you felt)

2.5 Write an essay on “If there were no money ...!”

(Send your essays along with your name, class and school details to museum@rbi.org.in)

Answers to the quiz

- 1.1 D**
- 1.2 A**
- 1.3 C**
- 1.4 B**
- 1.5 C**
- 1.6 A**
- 1.7 C**
- 1.8 B**
- 1.9 A**



***The Old Man Monetary** is the first book in the Knowledge Series of the Reserve Bank of India. The Financial Education Series is an outreach initiative of the Reserve Bank of India to create awareness amongst the public about Reserve Bank of India's role, its functioning and the context in which it operates.*

***The Old Man Monetary** is a adventure story for children about a young boy Arth. Arth travels to distant and fascinating places through the power of his imagination and in doing so traces the evolution of money, its many-splendored past and the invisible spirit that makes money (and the world) go round.*

The book then is a modern parable of sorts, in that it seeks to illumine as well as evoke. There are lessons at the end of the book which consolidate for the young reader what he or she has gathered from the story. In this sense, it could also be used as an instructional tool.

