

# AMI Journal

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## SOME OBSERVATIONS ON MONEY

**Maria Montessori**

*Two lectures from the 1939 International London Course*



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# REFLECTIONS ON MONEY

The Maria Montessori Archives resting with Association Montessori Internationale, Amsterdam continue to yield unexpected treasures. As with any historical archive, the contents of these archives are a varied mixture of complete articles and lectures, documents that are incomplete, or an outline of what was later to become a fully fledged lecture to be delivered to students, or the general public.

We recently came across two lectures delivered on Maria Montessori's 1939 London course that discuss the role and importance of money. Montessori talks about its use at different levels, practical, theoretical, and in the context of supranature. She promotes giving children real money to develop a sense of what money can buy. To quote Angeline Lillard,<sup>1</sup> 'Trying out real-life adult activities is a universal form of play'. It drives children's interest, and so builds their knowledge.

Maria Montessori vividly shows how the life of a coin does not stop at the transfer of money from one person to another; a coin's life means circulation, and so is not limited to one financial transaction. One coin may have a very long life in which it plays a role in purchasing a true diversity of products and services.

Maria Montessori observes, "Today this fact of money is very complicated, and therefore it requires a knowledge of the successive stages of the life of men as regards mathematics, history and geography.' Learning about money is an opportunity to not only learn how to count, or about the economy, both at home and in society, but also provides a fascinating window into other cultures and how we have arranged our communities.

Nowadays, there are new challenges galore on how to concretize a concept which always has been virtual — money is an agreement between people. A certain value is attached to a particular coin or banknote. And although children indeed prefer actual life over play, the use of coins and notes is slowly disappearing from our daily lives. We swipe our credit cards, our bank cards, use our mobile phones to complete financial transactions, we go to the internet to pay our invoices online, we purchase goods from virtual shops where we cannot (yet) touch, feel or smell products.

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1 Lillard, Angeline with Jessica Taggart. "Pretend play is less beneficial for early child development than play that's rooted in real life" ChildandFamilyBlog.com, accessed 24 November 2018



And then there is block chain technology — which has grown in recent years — money that is also “coined” crypto currency. Designed to work as a medium of exchange that uses strong cryptography to secure financial transactions, this digital presence adds to the sense of the mysterious powers of money. Maria Montessori, being the great mathematician that she was, would have needed to rise to the challenge on how to make money real to the child in our virtual world. Adolescents of today can easily lose a sense of real money and may run into debt, as they buy games and apps via their phones, and face problematically high telephone bills. Money management and budgeting tips are offered as a remedy, but gaining knowledge and experience of the true value of money is at the root of the cure. The market for parent help books on how to teach their teenagers manage money is certainly a growth market.



In Montessori education we have, however, valuable tools to help connect the child to the concrete use of money; and beyond, we can help create an awareness of all that money represents, how it keeps our societies together, or how the lack of it can be divisive; and how we can all take responsibility to use our money for the good of our communities.



On a lighter note in this financial “environment”, how surprised Maria Montessori would have been had she known that her likeness would appear on a 1000 Lire note in 1990 (which note, no longer a currency, can now be bought at auction for Euro3!), or a 200 lire coin, issued in 1980. How much food, how many items, goods, souvenirs, will have been paid for with these notes and coins? Indeed, a priceless woman.

**LECTURES XXII AND XXIII  
OF MARIA MONTESSORI'S  
24TH INTERNATIONAL  
TRAINING COURSE  
4 & 8 MAY 1939, LONDON**

Today I wish to introduce a subject which is very far from that of language, although it relates to supranature where everything is correlated, and especially the study of mankind and his place in the scheme of things. Today's topic, in my opinion, has the same importance as language which derives its importance from an agreement between men and helps to unite them. It is an inner union because it is related to an inner part of man, to his intelligence, to his psychic powers and evolved nature. Today I should like to talk about money. It is also a great means of union among men, and is one of the secrets of social life. By secret I mean that it has a secret power which is not easily seen.

We can study money in the present and in history. Today it represents an immense work that has been carried out resulting in the present monetary system.

Here you can see material which is commonly used in schools; it is not Montessori material. They are pieces

of cardboard which in aspect and size represent the various coins now in use. Also pieces of paper representing bank notes. I should like to know why such unworthy imitations of reality are made? The answer would probably be that children should not handle real money. And I should answer, 'Then why give them imitation money to handle?' Perhaps it is to teach them the values, but children who know how a bicycle or motor cycle functions already know these pieces of money and their value. But it is the idea of traditional education that children should recognize the different pieces of money even though there is nothing of interest attached to it. The children know there is no value attached to imitation money and what they want is to handle real money; however, there is often a feeling attached to real money that it is commercial and unsavoury.

The old idea is to give the child representations of money which is actually in use. Although this intends to teach something practical, the child cannot actually put it into practice! The history of money and its important role in the level of supranature is put on one side and is left obscure.

Instead it could be presented in a more noble way. One aspect is the idea which I have dwelt upon before, when I said that animals found what they need in nature

itself. The birds find the seeds in the field and the insects their nourishment in the flowers, and the mammals in the herbs and plants in the meadows. They all have an organ of apprehension. Some take nourishment by sucking, others by tearing it with the teeth. Man cannot do the same thing, although there are many more things in his environment than there are in the animal's environment. If one takes a walk in the street, one sees countless shops with inviting things to eat. The birds have beautiful feathers to clothe them and the insects have beautifully coloured scales. In the case of man, here too, the shops are filled with clothes of all kinds for men, women and children. It would seem that one only had to walk in and choose the garments one wanted. And it is easy to understand that supranature has put a great quantity of the means at the disposal of mankind. The curious thing, however, is that although one finds oneself among this plenty, it is not possible to put out a hand and just take the things one wants. It is necessary for there to be an exchange for the article, which is something that does not exist in the animal world.

All the nations, different in civilization and in their products, have this in common: that in order to obtain things, they must pay for it with money.

Without money one can see the most beautiful and rich things but one cannot touch them. We could compare this to a flock of birds in a depot of wheat, unable to touch the wheat because their beaks were cut off. Without money, man might be in the midst of plenty and yet starve, or die of cold near shops full of clothes and furs. Money in this way assumes a great interest. It is not just a round piece of metal with which one buys things in a shop, but it is like a key which opens the door to the secret of supranature from the point of view of the organ of apprehension which is used all over the world.

I believe that children should have personal experience and should go out and really buy things in shops, and so get experience of the value of the different coins. The child should be given a shilling, a coin of average use. Let us carry out an experiment and see what can be bought for a shilling. A little box of elegant note paper? A box of chocolates, fruits and flowers? This would be one of the simplest experiences and one which we carry out daily, and when the day is over, the child has learned more or less the value of a shilling: It enables us to buy so much, and there it stops. With a bigger coin one could buy more, and with a smaller coin less; that is as far as we can go and so remain with a superfi-

cial idea of what can be bought with so much money.

But the shilling which I have given for the box of note paper has not been destroyed. On the contrary, the shopkeeper uses the same shilling to buy something else, possibly some eggs. It is always that same shilling. So it is not true that the shilling can only buy me note paper; it has also bought eggs. Here again, the shilling has not disappeared, but merely changed hands, and the new owner perhaps goes out and buys bread with it. The shilling now bought, paper, eggs, and bread. Is it worth one shilling then, or three?

The shilling can buy a number of things by going from one hand to another, and every time it does so, it has bought something fresh and given pleasure to someone. It would be interesting to find out how much this same shilling is able to buy during its existence. The other day I held a shilling with Queen Victoria's face, and wondered what was the value of all the things it had bought since it was minted. I made a calculation that passing rapidly from one shop to another this shilling had bought about eighty thousand pounds worth of goods. Wherever it goes, it buys something, and its value is unlimited. It has two values, one at the moment of buying something, and the other the sum of what it buys as

it passes from hand to hand.

If we put it into a bank and save it, its value is finished. Its value is just that of a small coin with very little value. And when it is taken away from circulation, it is not merely a shilling that is taken away but an enormous number of shillings. When it is put into the safe, it can no longer do its work.

What happens if it is given to a beggar? At that moment there is an arid passage, because it does not produce anything. A stop has been missed. That is why people who receive money for nothing, beggars, feel there is something wrong. There is a sense of humiliation.

All this is a glimpse of reality; it has a profound meaning, a great importance, and there is a desire to know it better because this is the means of apprehension for things needed by man. It is somewhat imaginary, this glimpse, because in this way charity and saving would not seem to be a good thing to do. But if one considers the coin itself and its work, this is so. And the idea would come that in order to be rich, one should spend freely. This too is true, but very difficult to explain!

Charity should not exist, but production in exchange should be the rule. This is perhaps something which should come later, but now we say this in order to put some fundamental principles to

you.

Continuing the topic on which we spoke the other day, I should like to emphasize the importance of giving ideas and arousing the interest of the child on this subject. It cannot be done just by saying a few words, but the principles penetrate into the child's consciousness by activity, as I have always said and also by our insistence in presenting them.

With regard to coins we must give principles which emphasize their importance and their necessity. This is done not simply by telling the child about it but through experience. History can be taught to the child, but the teacher must have a fair aim which is reached step by step, and the furthest aim and the most important is that we are not able to take anything in the world, although it is rich with things without an exchange of money. This is the fundamental point.

Another point is that all the things which we can have by paying for them represent the work of man (humankind ed.), and to understand all this one cannot limit oneself to one or two lessons on the subject. Experience throughout life is needed and experience in buying and producing something.

Money is the most important factor in social life, and the very means of life. We might say there are two lives; one is our life as human beings, and the other is

the means to keep life. The words of the Gospel illustrate this, 'Render to Caesar those things that are Caesar's and unto God those things that are God's.'

We must realize that this life which depends on money is related to man's work and his social life, and that this life is dependent entirely upon man. Our defence is also related to it. Thus, the two great basic things are related to the question of money. If that is so, then it is essential that we should give the means for man to orientate himself in this world through education. Make him conscious of this fact. Because if someone holds us in such a way that we cannot live, we become the slaves of this person, and if there are dangers which arise from this we have the right to defend ourselves. We must at least have clear ideas and be prepared by knowing the part which is essential to the functioning of social life.

Today this fact of money is very complicated, and therefore it requires a knowledge of the successive stages of the life of man as regards mathematics, history and geography. And, as far as possible the child should learn through experiences that he can understand and not be kept in ignorance as far as this particular item is concerned to the level of the people in general of today. Not only in ignorance, but to the egoism of the narrow circle which concerns one's

own interest and one's own social life. The narrow circle which makes man consider that money is important to his needs and life, and limits it to that, is what lowers both man and the conception of economy today. This circle must be widened. One must understand how this is one of the most important and most far-reaching social questions. We form a part of the social organization, but we must look at the whole, not only at our own little part.

The history of this phenomenon, which is essentially part of the supranature must be known by the child and given to him. So that he may grasp all that is noble and which is a help to society. And as far as possible we must reach the child's interest and touch that which is elevating and noble in him. Because if we take the money, whether much or little, with us then we remain on the material side and the senses are sufficient, but if we look at it in a large way, at the reality, then the senses are no longer sufficient, and we must appeal to the imagination of the child.

I would like to tell you a story which may be told in many ways, but which serves to touch the imagination of the child and makes him realize all the difficulties through which humanity has passed; the problems that have solved and the constructions which followed.

This leads to an admiration for humanity and makes us feel that we are the heirs of a great work.

I do not know at what period in history my story took place but it is a very old tale and probably symbolical. The names of the people resemble those in the Arabian Night stories.

A merchant named Ali Sahib discovered a new product which he found very fascinating and very attractive, and this was iron wire. Only educated people realized its value. He wanted to bring it by boat along the coast to his native town, and so he found a boat maker and offered to give some of the iron wire in exchange for a boat. But the boatman said he would not know what to do with the iron wire; what he wanted in exchange for a boat was ivory. Then Ali went about looking for someone who had ivory and at last found a man called Mohammed who had quantities of ivory, and he asked him for some in exchange for the iron wire. But Mohammed shook his head and said he did not want the iron wire; what he wanted was some cloth. Again Ali went about searching for someone who had cloth. Now he found a man named Ishmael who had some cloth, who when he saw the iron wire said, 'Oh, that is just what I was looking for' and he was very glad to exchange some cloth for it. Then Ali took



the cloth and gave it to Mohammed who exchanged it for ivory. And to the boatman he gave the ivory in exchange for the boat, and at last he is able to set out with his cargo of iron wire. But how difficult it was to arrive at this, and what a lot of time he had to spend going about from place to place exchanging these various commodities in order to buy what he wanted. (See endnote)

He does all this in order to make widespread something now which will benefit humanity. And the other people who collected ivory and made the cloth were not making them for themselves alone but also for others who needed them. If one has one of those symbolical maps and puts in the names of the places where these things are produced the child sees the difficulties of transport to be overcome and the work entailed in spreading these products abroad for the wellbeing of humanity.

After a time when the difficulties of exchange were realized, people began to think of a way to obviate them and the idea came about that instead of exchanging the different goods it would be much simpler to have something which would serve for all of them.

Here we come to the point as with every other step in progress where there must be an agreement made between a group of people, reaching farther than

any that existed previously. And a number of judges took counsel together in order to decide on a substance which would have a certain degree of hardness and which could be easily handled. It must not be too common because it must be controlled. Eventually the substance chosen was gold. Gold exists in nature, but it must be found so a group of men, with great difficulty and hard work, collected this substance. Then further agreements had to be made over the quantity of other metal that should be mixed with the gold in order to make it harden and less easy to wear out.

We can see what an advantage it would have been if Ali had had some gold bars. He would have offered the boatman some gold for the boat and would not have been refused anything he wanted.

In this way exchange is facilitated and humanity becomes richer in all these things, and the work of man is lessened.

Now let us take another step. This bar of gold is very heavy and so it is cut up, and in order to make sure that it is genuine it is stamped with a symbol and we get coins representing various sums. The study of numismatics is very fascinating and it is strange that so few people make this study. In a period when everything, even of secondary importance, is made into a scientific study, this subject which is of great importance to humanity, has

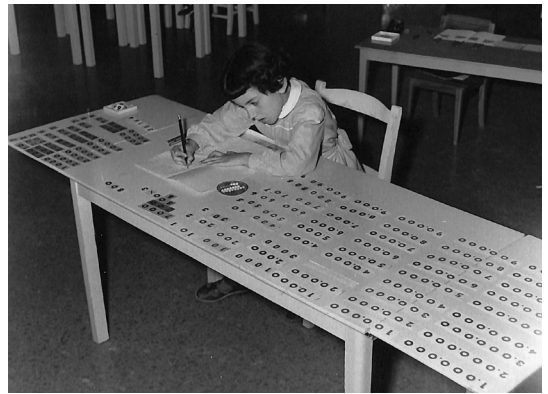
attracted very little attention. The people who do study it are those who are interested in history because coins are documents not of prehistory but of history, and as such are very important.

In Laren the children study the first vases and stone implements of the Stone Age and prehistory is a subject of modern study, and we ask ourselves why these secondary things have been studied and not the coins. By studying the coins one might tell that at a certain epoch the people of Damascus could buy coffee from Moccha with certain coins. These objects are real and easily handled and it is interesting to see the different symbols and inscriptions.

Having reached this step in progress man was not content, but like children wanted more. Gold was heavy to carry about so places were found where this money could be stored, and merchants travelling from place to place used them. These centres represent another step in progress and were the forerunner of the banks.

Making the children understand the importance of money in exchange in the life of society might be considered as the first epoch. You may know that we have given the name 'Bank' to multiplication, where different slips of paper are changed with each other according to their numerical value.

The introduction of pieces of paper which promise to give you certain sums of money which the bank holds is a further step in progress. Because instead of carrying the gold about one can carry these pieces of paper. In theory there should be as much paper as there is gold in the banks.



This, of course, is something which comes later, because first there must be a deposit of gold. One supposes that this is done by the great merchants who make great sales involving big sums of money.

Now let us take a jump and return to a subject which was mentioned the other day, that if I have some money and put it in a safe, then it loses its value, that is, it loses its function of circulation. So instead of putting it into a safe I give it to another person who sees that it circulates. He keeps it secure so that I can have it when I want it but at the same

time it circulates. When an individual deposits his money in a bank, then another step arises, because the bank puts all the money deposited by these individuals into circulation. One man may not need his money and leave it there for a whole year without using it and meanwhile it is being used in the world. At first, the money was kept always on the premises so that the people could always find it when they wanted it, but when it was seen that many people did not use it, then circulation came about. With this conception one enters into a period of history which is more modern, when most people enter into relations with these institutions.

It is clear that we cannot give all these different notions that ought to be developed to the child all at one, but one should give practical possibilities of studying the different sides and by means of material gradually go through the different stages throughout the ages. How the social exchanges become complicated through history and especially so in our time. There are two conceptions in this teaching, one is the measurement of the different substances and the other is the cost. The different ways of measuring are of great importance and must be done frequently. Then one can introduce the study of capital and interest very clearly and all this funda-

mental mechanism, and you will see how easy it is to render clear to the child these first fundamental steps.

A small child will be able to enter into this idea and to learn all the rules that govern the question of capital and interest, etc. The mechanism of this can be very clearly understood by a child of six. And if this is so one can also understand how easy it is to continue this study. It forms a real study that must develop gradually as all the other studies do.

1939 Maria Montessori

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Note: the same story is included in *Psychogeometry*, as follows:

‘A person named Ali Said had need of a boat. He turned to an Arab and asked what he would take in exchange for his boat. The Arab replied that he would not accept anything other than ivory, because that is what he needed. But Ali Said had no ivory. People told him that a certain Mohammed was looking for some cloth and would give ivory, of which he had a great quantity, in exchange. But Ali Said did not have any cloth to exchange for ivory from Mohammed. However, he knew that a certain Gharib had lots of cloth and would exchange it for wire, which Gharib needed. Ali Said had lots of wire and gave it to Gharib who gave him the cloth. He then gave the cloth to Mohammed and received ivory which he gave to the Arab and thus obtained the boat.’ [Problem fable (taken from *Across Africa* by Verney Lovett Cameron, quoted in the book *Principes d’économie politique* (1930) by Charles Gide]

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