

Employer, employee and customer are free and equal agents. Employers are partners -- able to trade their currency elsewhere. Employees are partners -- able to trade their labor elsewhere. Customers are partners -- able to take their purchasing power elsewhere.

Plant today, harvest tomorrow.

There is not any absolute way to determine the best system of taxation; it depends on the culture, it's priorities, what people are used to, and what burdens people are expecting to be under. The best rule of thumb is that the tax system already in place is the best one, if only because it is the one to which people are already accustomed and for which they are already prepared.

Scarcity acts as a multiplier for value.

Life is not just or fair; each person has burdens, and only that person can know how heavy those burdens are. When people try to make amends for fate -- to attain cosmic justice in an unjust world -- they are dealing with the unknown, and at best are only shifting the burdens from one set of shoulders, to another set which carries its burdens more quietly and with more dignity. Responsibility is finding the strength to carry your own burdens.

The passages here are excerpted from the Book "The Aphorisms of Kalistrade." If you are interested in learning more about the Prophecies of Kalistrade, please request our full catalog of books and merchandise at your local shop.

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## The Aphorisms of Kalistrade



Perhaps you have heard of Kalistrade. Before you toss this aside, muttering under your breath about "uptight money-grubbers" ask yourself why the Prophecies are the fastest growing faith on Golorion.

This is a world where the Kortos quake can destroy families suddenly and without warning, where tyrants use the power they label "nobility" to destroy families and take freedom from others, in which it has been shown just a few years back that a god can die – and that even when they don't, their fickle ways are more often than not destructive to society.

The Prophecies of Kalistrade offer a different understanding of life and the place of humanoids within it. It is an understanding which celebrates the freedom innate to each of us (pay attention, Andoran). It celebrates the dignity and nobility of each of us (pay attention, Taldor and Silver Crusade). It celebrates innovation and entrepreneurship (pay attention, Szarni and Qadira). It suggests value in tradition and patterns of culture that have already established themselves (pay attention, Osirion and Taldor). It honors the concept of personal responsibility and the power of negotiated agreement (pay attention, Silver Crusade and Cheliar). It prizes personal and private relationships between friends however those groups are structured (pay attention, Grand Lodge).

This pamphlet includes a few popular sayings from the Prophecies. The full text of Aphorisms is available for 30 gold pieces from the Kalistocrats. But look for a better price – Kalistocrats always do!

Almost every person owns at least one thing that he values less than you would value it. Almost every person values at least one thing that you own more than you would value it. Trade benefits everyone.

You can seek security or you can seek your fortune.

There's no such thing as a fair tax rate; by some measure or another, at least one person will always be hurt more than someone else under any tax regime. Settle for a tax regime that the people are used to and will tolerate.

If you don't make any mistakes, you're not trying very hard.

Hire people who love their work.

Money is horseshit. Not tasty, not pretty, not good-smelling, and certainly not something you want to stuff under your mattress. But if you spread it out, you may get some return on your investment.

You always want just a little more than you have. This isn't greed so much as it is the case that friends, responsibilities and opportunities increase as capital increases.

Every trade or contract is between two equal and free partners. When there is coercion or force there is no trade or contract, but only theft.

An increase in the money supply reduces the power of each coin. If the money supply increases faster than the overall production strength of the economy (including the number of people working, and the efficiency at which they can work) then the average person is hurt in order to provide wealth to the entity printing more money. A decrease in the money supply makes it harder to pay off debts. This is because debts are owed on the past, lower, value of a coin, but must be paid in a like number of newer, more valuable, coins.

There is a difference between a gift and charity. If I give you something, and believe that we are both made wealthier by you having it, it is a gift. If I give you something that benefits us both by you having it, it is an act of respect. So go ahead and buy your wife a beautiful dress, a nice dinner, and theater tickets; as you both will gain by this gift. Go ahead and give your friend advice and information, as you both will gain by this gift. Feed, clothe and love your children, as their well-being is your well-being. But do not perform the disrespectful act of charity -- of making your self-importance trump an other person's independence, of trying to buy an other person's soul.

No good deed goes unpunished.

You're not using it and not going to use it; get it to someone who can.

"Luck" is what they call it when hard work and open eyes finally pay off.

The role of government is to make trade between individuals or groups easier. Government does this by enforcing contracts, by printing a stable currency, by enforcing a criminal code that frees people in the marketplace from fear, and by maintaining soldiers and constabulary to free people in the marketplace from fear.

Wealth comes in many forms.

Change as circumstances change. Don't change for the sake of change.

Imagine yourself as your customer. Imagine yourself as your competitor. Imagine yourself as your supplier.

There are certain rules of thumb that always apply. Except for when they don't.

You're only as valuable as your next idea.

One man's trash is an other person's treasure. The job of the middle-man is to convert trash into treasure.

By definition nobody is an expert in the use of a brand new innovation.