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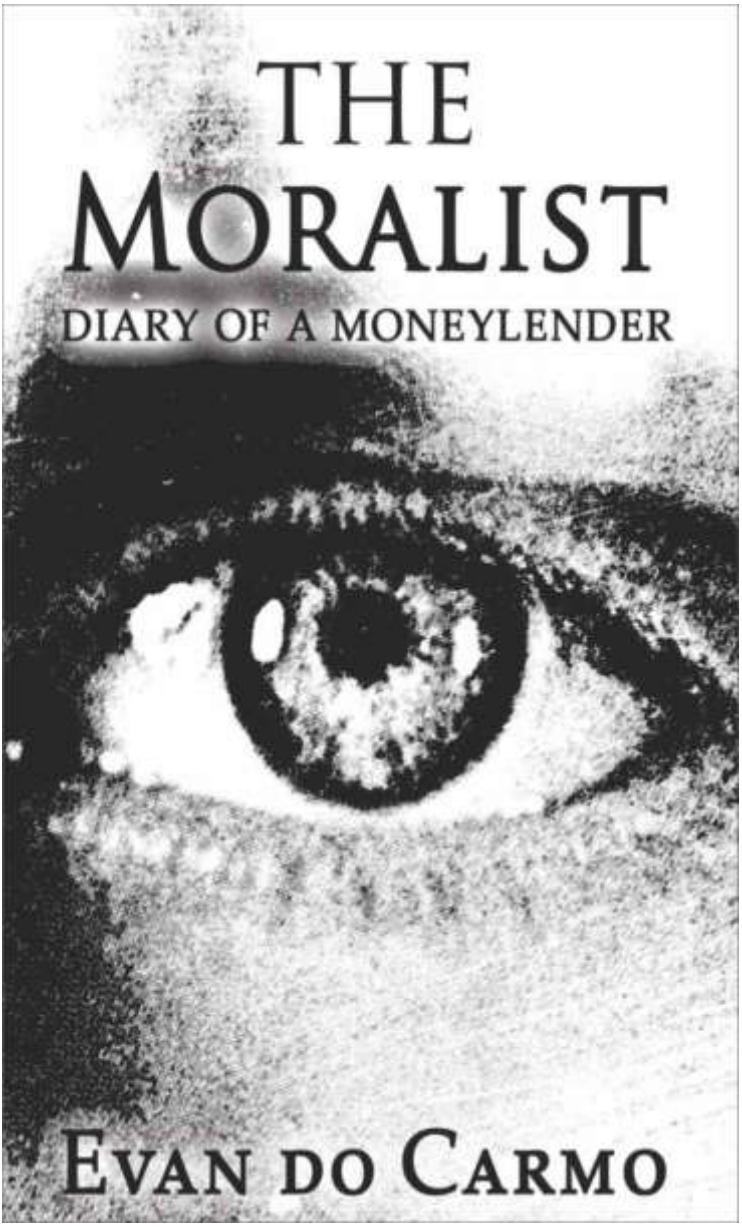
THE MORALIST

Diary of a Moneylender

EVAN DO CARMO



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TO THE READER

"The Moralist" contains an implicit argument: man is not good. It thus contradicts the thesis of Jean-Jacques Rousseau that states that man is, by nature, good; it is society that corrupts him. I wish to reiterate that man is driven by instinct—a pure expression of chaos who primarily seeks what is good for him though he does not ignore the good of those who are closest to him.

Because it is a work in diary form, it is possible for the reader to find some contradictions, perhaps due to varying mindsets. But I suggest for you, readers, to not give up reading because, at the end, by isolating certain images or ideas, you'll be able to draw a conclusion, perhaps the same as mine that—only the strong survive capitalist massacre.

It is a controversial book with breathtaking scenes of realism, with an exaggerated sense of moralism that questions Christian morality, which sometimes presents faith as a solution to existential concerns. In later pages, there are ideas that support the claim that *man is not obliged to bow to the idea of God* just to be happy. Happiness is not tied to the idea that there is punishment for sin or reward for virtue. It is all a matter of perspective. Furthermore, it discusses the philosophical argument that money is the basis of a good life.

However, dear reader, I warn you that the characters and situations in this book are real only in the realm of fiction,

created by the author-narrator in the form of monologue. For some, the ideas may sound more real, but for others, such remain tales. Still, the reader will find contemporary ideas, i.e. the snapshot of the world today with a touch of lyricism.

ONE

I will not talk about justice. Do not tell me that human justice is above the righteousness of God, or vice versa. I've been skeptical of both. I think I have no reason to believe in any of them. It is the responsibility of men that defines justice for everyone. And God, my dear friends, is not concerned with that or with our pettiness, like when someone owes something to another who does not want to pay or cannot pay. Capitalism is the only god that contemporary man knows and loves. So, I think that no help will come from heaven to the poor of this world. I say so because I know very well the ways of men, both the blessed and the unfortunate.

Please, gentlemen, do not look at me like I am not of this world. I'm not from another planet! I am a human being like everyone else. I think, speak and express myself so much clearer when it comes to ideas that I believe and support. This is my current truth: do not accept others' truths. When I speak in public, I am not ashamed and I do not fear offending someone because I have lived long enough.

Look at retirees. They play cards or dominoes as they sit on benches and tell dirty jokes. For me, they are nothing but a bunch of lazy individuals who think that they have already contributed enough to society to which they belong. So, they do not work. They believe that they have achieved enough and are just waiting to die in peace as they continue to be regarded as heroes or praiseworthy partners of the state. It is true that public servants usually have a fat retirement package. But even so, in my view, they should be considered as useless. Self-sufficiency, for some indolent spirits, can mean a moral tie. Some come from a good family, one of origin and status. Unfortunately, they have bad character. I've seen them giving money to the loose women, such as those on "Mud Street[1]," as described by Graciliano Ramos. I do not know why old men are not content to wallow in their own miseries. They value physical attractiveness to conquer the opposite sex. Damned rascals who add more junk to the already depressing morals of this dying world! Damn!

There was a Roman philosopher, Cicero, who spent a lot of time writing a treatise. He became famous because, in addition to defending the rights of old, he also had a few ideas about the young people. For one, he postulated that the old were much wiser than the young. I completely disagree. Today, it is no longer so. My apologies to the old; but, in my opinion, the elderly should only worry about one thing: how to prepare for an

[1] An expression used by Graciliano Ramos in his book, *Angústia*, to describe the brothel of their days

honorable, death. And they should free themselves from their amoral and lascivious nature. Unfortunately, many do not think so; and they are the ones who are mentally stunted without hope of undergoing any spiritual or moral evolution.

I'm too old, or rather, almost old and perhaps older than many others out there. I realize that I'm not as young as I wanted to be, but I am not content with crumbs. I have a lot of stamina to run after my dreams. You are right that many have escaped me. But I'm still a mighty beast, with an impressive instinct. To me, every day is an opportunity to exercise my natural right: survive. In this race, the sky is the limit. And my experiences have taught me to be smart. Knowing the shortcuts implies that it is your responsibility to point others toward a better way. I believe that moving forward means turning off the ego and giving support to the weakest. This is our human-divine spark. If we can speak of something divine in this material world, then we can better survive.

After I retired, I found a way to not become a burden to my relatives even though I retired too early. I needed some activity to occupy my time. I didn't want to waste my remaining life out there, wandering and drowning in the monotony of cafes and taverns. I was a public servant. I worked at the Trade Secretariat of my state. I retired to become a common and free citizen. I gave up some advantages. But how "free" are we? What nonsense! No free man is a slave of God or the Devil. But this is an unhealthy subject which is not worth discussing. Ultimately, all moralistic ideas must be based on Christianity.

Today, I am different, or better. I own an unusual business, a very profitable business for those who can stomach it. I do not need help from relatives or friends when I need to buy medicine; that is, if I get sick. I am quite healthy and I travel twice a year. I have been to several countries, all the Brazilian capitals and many other states.

It's easy! It is only the miserable ones who accept poverty as their destiny. I've never been poor, so poor that I arouse the pity of others. Today, I'm not exactly rich, but I'm very cautious so that I won't bother anyone. My father liked to say a common phrase that possesses a lot of truth, *"Who has pity on you, poor thing, will soon replace him."*

It is true that I have gone through many critical moments in my life because some situations are just beyond our control. But I often succeed when it comes to doing thoughtful things. The other day, I had to use force to get money from a citizen. As a moneylender, I'm not afraid to go to any length just to receive what is due me. There are also cases that cannot be easily resolved. To illustrate, some people come to me with problems; and I help them and they promise to honor their commitments. But, as soon as they fill their bellies, they forget. Damn those miserable people who cannot manage the little that they earn. Instead of saving their hard-earned money, all they want is to live a life beyond their means! What have I to do with it?

"But, Mr. X, isn't this type of activity against the law?" You might be wondering.

I answer, "Of course not! After all, what law prohibits this? There are more important laws, such as the law of survival. Or does the reader not know the phrase, "to the victor, the potatoes"?[2]

Here, in this piece of land, it is the survival of the fittest. It's nature. Survivors are those who adapt best to the system. Still, I ask, "Doesn't the system produce victims?" With regard to my morale, I reply that all sins cause pain. Never cause physical distress to anyone. Others cause psychological distress to some, and it is such that I regret bitterly. I have a friend who defends the following thesis: it's all worth it when you are free spirited and able to take advantage of all sorts of experiences. Based on this, he believes that even actions that are not politically correct can provide us with relevant experience, e.g. if we practice something that goes against conventions or publicly exposes the wrong side of others. He declares that these can produce positive effects on us. But this friend's point of view cannot be taken seriously. As he says: life is too important to be taken seriously. To me, he is a reactionary because he uses moral ideas to form extravagant claims. Although I am not an ordinary being, I am still quite conservative in some fields of human morality. I do not accept as true all the theories presented by some materialist philosophers. If we were nothing but brains, the way Saramago advocates, would we live happier? But man, in my view, is a

[2] An expression of Machado in his book, *Quincas Borba*, to explain the naturalistic philosophy of Arthur Schopenhauer

frightened animal because he sleeps thinking about tomorrow. He is afraid of death, which then awakens in him a vague hope of an eternal future, the continued enjoyment of eternal life. I'm being extremely skeptical about the good in man as I think each act is dictated by instinct. Man premeditates. He plans how to get along with others and how to take advantage of others, targeting either the strong or weak. Even worms have a plan of action as they prepare to seize the dirt from others of their kind. There is no hypocrisy when it comes to our pleasures. We always want joy, fun and tragedy. It is good to watch from afar, preferably viewing from a luxury suite.

At home, my wife, for example, is the mother of four children. None of them are mine, so I didn't provide for their education. Also, I didn't offer money or my precious time. Hence, I cannot be responsible for their delinquent acts. All she does is support a gang of tramps who cannot support themselves. Do you think that as a gentleman I should offer some help? No! To raise children, each has to bear the responsibility of feeding and taking care of one's offspring.

When I married her, I told her not to tell them that I am rich. But of course, I will give money to help with everyday expenses, such as for clothing, food and things for our own home. I often traveled alone because she always had some outstanding family issues to resolve. Now, she is taking care of a son who was arrested for not paying pension and for drinking too much. Then, she also has a daughter who just gave birth to a

bastard son. And I cannot share her feelings because these problem children are not mine.

"You are very ungrateful." You may think that of me with disbelief. But I do not care what others think. I work and have my own way of living. Believe me when I tell you that I am like this even to my legitimate children. I have taught them to work and study hard. And, today, they no longer need my financial attention. Once the children are all grown up, they no longer need their parents. It is the natural law. They should learn to live their own lives and write their own stories.

I have two children. Both are graduates and married. They believe a certain infallible truth—capitalism. Early on, they learned the value of money and they became aware that everything in this life has a price. Indeed, we all have a price. The ladies would agree with me that a man without money is not an authentic human being. To have a little dignity, including a home and other basic necessities, a man must have his own money. He must be financially stable. If a man cannot enjoy the good in life, then he won't be valued by his own peers. "It's a stellar worm," declares Raskolnikov, a *Crime and Punishment* character.[3]

My philosophy in life can be described as truthful. I live well and sleep in peace. I have no pangs of conscience, if you ask me. I still apply an old system that I learned, not in books,

[3] Dostoyevsky's famous novel; he was a Russian writer of the nineteenth century and is considered as one of the greatest novelists of all time

because bookish wisdom is unlikely, but through an old friend who did not believe in human goodness and who could not read or write. I learned a number of valuable things from him, and one is that—man is not worth more than what you have. But how do you assuage your hunger? Food does not fall from the sky like manna from heaven. Today, you reap what you sow, and people must learn to understand this concept. There must be an exchange. Even the love of women is not free. You need to pay for it, and, in that case, should I use money to purchase such? Women are not as capitalistic as men. At least, that's what I thought until recently. Some are still innocent, especially those who have not yet earned financial independence. They accept another form of payment when providing us the care that we need in old age. This is unusual in my opinion, and it indeed seems contradictory. I wish to explain. When a woman lets a man touch her, she thinks of him as her prince charming. She will never forget his oath of love or his declaration of "till death do us part." So, who is really safe? Should he let his wife be devoid of loving care? Should he not use the power of money to gain and maintain a happy woman? But remember that this kind of love, even among women, occurs only once every hundred years or even a thousand.

I met a couple as well. Both have maintained an enviable marriage for years. But they got into a financial situation. They lacked the money to pay for their expenses at the end of the month. Then, their love went out the window. So, what is your conclusion about my thoughts? Therefore, do not confuse me

with the immoralist Nietzsche.[4] Maybe, at the end of my monologue, you'll realize otherwise. As Arthur Schopenhauer said, "*To marry means to halve one's rights and double one's duties…"*

[4] "Immoralist Nietzsche"—here, the author alludes to the philosophy of the superman, where Nietzsche (a 19th century German philosopher) demonstrated aversion to the Christian way

TWO

During the time I worked for the government, I interacted with many corrupt people, secretaries and administrators who used their position to make highly lucrative businesses. I did not accept a bribe, so I gained many enemies. Once, I was told to sign a contract that would earn me good money. Because it was illegal, I accused them of improper conduct, which then hastened my retirement. But I must admit that I had a good time, and I met some good people too.

The position gave me certain privileges and status. I had the privilege to travel the world. The truth is that I was able to travel because of my work for the government, which has also allowed me to travel for personal reasons.

Relationships among countries allow the exchange of knowledge in many areas, such as science, technology and agriculture. Our country is ahead when it comes to agricultural development and biofuel. Our alcohol, according to President Lula, could be the solution to solve the problem of lack of oil worldwide. As for pre-salt, I do not know why there is so much interest in exploring it when it has such a staggering cost of production! But this only came to light now, as shared by a negotiator with the president. One cannot deny that our tools have been utilized by many theorists who had a relationship with the government. However, those who did not have the gift of gab couldn't properly explain certain ideas. Only the

charismatic ones, like Lula, possessed the talent to share and justify certain theories. Lula learned through experiencing adversity.

I do not belong to any political party, either the left or the right. I can be on both sides. It will depend on how interesting a certain project is. The other day, I read that a songwriter, who is also a writer, climbed a wall[5] and got over it. Just to remind you, the same embattled souls lived in the flanks of the ideological left during the military dictatorship. This country is not the same! This is a great truth, and our artists, especially those that remained for decades, developed a leftist attitude. They no longer behaved like before! But who knows? The left has changed its name and position! Who knows! Today, what counts is who pays better. There was also a black minister and a photographer[6] in Lula's government. In an aggregate speech, he talked about a culture for all, while still putting focus on specific classes. The masters in class that I speak of include *tropicalistas*. The press even made jokes about the family of Caetano Veloso. They asked him which family had more power in the government, whether it was him or Sarney. This is a good subject for comedy. Everything here ends in a party or pizza. But if he spoke about the Sarney family, he might already have died or have been expelled from politics.

[5] The author makes a reference to the book, *Leite Derramado*, by Chico Buarque

[6] Gilberto Gil, a culture minister of the Lula government for a long time

I'm also reading a good book, "Honourable Brigands."[7] I highly recommend it, by the way. Sarney has gained fame for his other dishonest political gimmicks just like that because a writer really doesn't know everything. I just remembered this popular expression which I wish to add here: a man can be an accomplished gun maker and dealer; but if he commits a crime, then he will be known as a criminal.

With the help of a director of senate, Agaciel Maia, Sarney was canonized so that he'd also belong to the pantheon of immortals. Agaciel Maia is strong candidate who would like to occupy a seat in the Legislative Assembly of the Federal District. He is certainly the best man, and he deserves more than just being a deputy in Brasilia.

I cannot complain. The masters have realized that I am a reliable person. I do my job well, and what makes me good is that I don't tolerate the weakness of others. Each one should carry his own load as far as he can. Human nature is reluctant to accept this fact: there are evils that have no cure or thorns that cannot be removed neither by God nor by dedicated doctors. For me, the greatest evil, the most deadly plague, is poverty—misery of the past generations; the despair that our ignorant relatives have left us. I do not speak here of primates but of African slaves. I do not believe that primates, such sweet and innocent creatures, are our genetic parents.

[7] *Honoráveis Bandidos*, by Palmério Dória; a book that dissects the life of Sarney and his family

Wealth is directly related to education. It is more likely for the uneducated to experience misery. The lower class suffer from intellectual ignorance. But it can also be relative.

But I'm not a philosopher or an anthropologist. I apologize to you. Do not get me wrong. I do not intend to provide them with a philosophical tome or an essay to justify my pointless monologue. I am just an average man. I'm not totally uneducated, and I do not know everything about the sciences and the philosophies or social doctrines of great postulators. However, I have had the pleasure of reading Proudhon and Marx. These were a pleasure to read but I never got influenced by their anarchist and socialist thoughts. I think that such ideas are a great nonsense. People are unequal by nature. Otherwise, everyone would have been born in just one continent and with the same color and tongue. Ever wondered about human origin, which today seems so inconsistent? If man originated from the same species, then why is there disparity today? I'm not a racist. I'm not white or black. I'm a nihilistic relativist. I think I have Indian blood, but I do not understand why others are so backwards when discussing evolution. Anyway, this inequality among men is something very natural. Any ignorant person will agree with me.

I had a teacher who talked about a great intellectual force, the story of creation which says that man was created from clay. The story about Adam is nonsense without proof. He believed that all species evolved from other species and this explains disparity. It is a viable argument, but I cannot pretend to believe

it. I have been taught from early childhood to believe in the sacred stories. As a Christian, I can profess my disbelief to anyone. But I sometimes find this explanation of evolution to be engulfed by waves of inconsistencies, especially when it comes to fossils and the decayed weapons of evolutionists. Now, scientists continue to come up with theories that do not have clear proof. What a pity. Even Darwin's theory[8] is more anemic now than when it was first revealed. Everything is dogmatic today. Science is second to religion that utilizes presumption and incompetence to prove one thing or another. You know what? If God exists, He will take care of this matter in time. It is difficult to know what God's time is. But that is alright; otherwise, we would all be screwed! Some say a thousand years to God is like a day for men, or was it the opposite? Anyway, God remains one of the top puzzles that man wants to decipher. But I'm somewhat hesitant to talk about this topic because I am afraid of offending many people. I remember the words of a friend, who was a Manichaean and also a former journalist from a major television network. One day, we were discussing this topic and he said, "I do not believe anything, but I don't disbelieve. I'm afraid of being punished. If God even exists, then I'm in trouble when I meet Him. So, believe or disbelieve. I actually want God to think that I believe in Him just so I'll be

[8] Charles Darwin, one of the greatest revolutionary thinkers of the 19th century; father of the concept of evolution and natural selection

right protected from punishment, like the punishment that He has in store for the heretics."

Much has also been lost due to the curiosity about the gender of angels. But what I want to know are—money, pleasure and enjoyment. You could say that I am stoic,[9] with a taste for the pleasures in life. But I am very economical. I can splurge, but then, I become displeased with myself afterwards. So, we must accept the nature of things as we cannot change its course. Since we are to die one day, we should live and be okay with it. This is what satisfies every man—being a believer or atheist; a pastor or a priest. Still, everyone wants to live. As the Devil stated in Job, "*Skin for skin! All that a man has, he will give for his life…"*

There is one thing that I try to solve in my heart. It is related to the fact that when I was a child, I never liked to be involved in such metaphysical matters. Does my soul have some spiritual deficiency? All of the men that I've met, everyone, without exception, are passionate when discussing this issue: if God exists, if we have an immortal soul, where will people be after death?

Do these people have no other concerns other than this? Why not participate in any NGO that distributes food and clothing to the poor? Or why not fight for the rights of animals? But let us leave these matters to the experts.

[9] **Stoicism** is a teaching philosophy founded by Zeno of Citium; this states that the universe is governed by a body and Logos or the divine; it includes the notion that the Stoics took Heraclitus

Sometimes, I think the soul that leads a life involved in matters of death has no time to enjoy life. Do you agree? Then, who wins this discussion? I believe that only a class of lazy and corrupt clerics can benefit from this impasse. They will do nothing until such impasse is resolved. Imagine! If science establishes that there is no metaphysical, no God or the devil, what would people, especially idlers, think? I attack these suckers, these worms. They are like bats that feed on the blood of the Lord's sheep. I have no knowledge about many things, but I have read the work of Erasmus of Rotterdam. He declared that people should be religious in the manner of Christ. In his book, "In Praise of Folly," [10] he also stated that genuine Christians should teach the doctrines of Christianity to anyone who would listen, but without cost.

There is no record that these noble fishermen now live like they are leaders of Christianity or of evangelical churches. I partly blame the state as it turns a blind eye to exploitation. It ignores the plight of the poor for one simple fact—congress is full of doctrinal currents. It seeks to serve two masters—politics and religion—which are aspects that do not bow down to each other, so to speak. I feel compelled to agree to the idea that the only Christian, in fact, died on the cross. This fact has no relevance yet what prevails is that Christ is the greatest man who

[10] **Erasmus** (1467-1536) became known as Erasmus of Rotterdam, but his name was Desiderius Erasmus; he was a preacher of evangelism

ever lived. He was able to forgive and love his enemies. He did, after all, die for all sinners, as what the Bible and Christians say.

You know what? To hell with the church and the state! Both are actually the same thing: monsters. They have no pity on the lowly and weak. But power, whether physical or psychological, is always like that—unfair. From this impeccable reasoning, we could infer that the power of their god, in this case, is as harmful as the state. Those under his control suffer from blind obedience or conscious rebellion. As what Erasmus of Rotterdam said, "One who knows the art of living with himself ignores the hassle." Albert Camus also stated that, "Freedom is nothing but a chance to be better."

THREE

I became a cold, hard man. I didn't believe that it could happen to all men. I know that some are like melted butter, like women were during "those days." The other day, my neighbor confessed to me that she cries when she remembers certain images of the past. I asked her what in particular causes her nostalgia.

She said, "When I think of our youth, how things were so simple and romantic, I realize that we have lost sensitivity and also self-esteem. Marriages, for example, are very beautiful today yet they've lost their value. I do not see the couples' eyes shine. People easily get married and they get divorced as fast too. There is no longer any shame for girls who are already pregnant when they get married. Some even get married after being with a dozen men. And, sometimes, these things occur with the parents' approval. This week I watched an old-fashioned wedding. The wedding was held in a church. I cannot remember the name, I just know that she was a Christian and they worshipped in *the Kingdom Hall.* The bride and groom gave a fantastic example in front of their guests. It was, as I recall, the only time in many years that I attended a wedding with excitement. I saw tears in the eyes of the young adults. It was not the ceremony itself that caused a stir, but the story of the couple. They have been seriously dating for four years, which gave them enough time to arrange all the details of the

ceremony. Both were also of the same faith. During their speech, they said that the Bible helped them to succeed. I also must confess that I took advantage of the talk as it was very, very uplifting. There were over two hundred guests. It truly thrilled me so much, maybe because all my children got married for the wrong reasons. My son, the oldest, dated the daughter of a neighbor. After one month, the girl got pregnant. Now, they live like cats and dogs. They do not understand. What will become of their family? I always say, what starts out wrong cannot end well.

I feel no nostalgia about the past and I don't judge people's morals because I believe that the times do not change. It is the individual who allows himself to be corrupted by new and bad habits. You can keep to the beautiful values that your grandparents have taught you for all things decent do not lose their charm. Marriage may still be a good arrangement for other people, particularly for those who are faithful and good because, in my view, having children is a big responsibility. I still believe that through the family, a child learns a lot about his life and his world.

I might not be the right person to speak about this topic because I was not instrumental in the success of my first marriage. My first wife actually formed a beautiful family, which fell apart. Because of this, my wife teamed up with a group of unemployed women. They did many things together, like exercising, walking, or going out. She even began to go to nightclubs and she was always in the company of her friends.

Well, it did not take long for her to betray me with a motorcycle driver who was much older than her. Because of my suspicions, I moved out of the house. In fact, it wasn't just a suspicion as I actually saw her riding on that man's bike around the city. And so, their affair soon became public. So, I had to take action. I thought about hiring someone to kill her. But I gave it up because it would bring me great moral and financial damage. I value my money, and, above all, my freedom.

She left only with the clothes on her back. I never saw her again. I never asked my children about her whereabouts. And they actually weren't interested in her anymore too.

So, she left home. I got a companion who is not perfect but honest. And she takes good care of my clothes. After all, what should a woman do but serve her man? She says that she'll die for me. But I do not believe her and I don't want to put her to the test.

This is my conclusion. A man needs a woman as much as a woman needs a man. Only the objective differs. A woman must have her own friends as does a man. A woman must also know how to handle finances, like me. I don't just throw money away on inconsequential things. I believe that this is the most practical decision. Imagine if I were living in a hotel. That would be more expensive. Hence, I prefer to stay married even without love. At my age, after many experiences, I no longer have this weak and romantic side.

As for my sexuality, I am normal and my wife fulfills her duties to me when I need her to. It never occurred to me to pick

up a woman on the street. I would never get involve with prostitutes. I will not pay a woman for sex. I find this human characteristic to be the most detestable as one who just surrenders to the demands of his body is just like an animal that's having fun. To me, sex is only an exchange of energy. And, a man who gives in to this form of pleasure is, for me, a mental and moral misfit. This is not about having Puritan morals or being religious. If a prostitute will love me and I love her in return, then we could be together. When such a union occurs, it will not have a price. It will only be about mutual attraction and love. And, obviously, she'll cease to be a prostitute while she is with me.

I read a book that was awarded a Nobel Prize in Literature. In the story, the protagonist, a ninety-year-old man, engaged the services of a young prostitute. On the first visit, he lay down beside her and did nothing but sleep. Real life does not work that way. A man, after a certain age, can no longer give in so easily to his base desires. I think this is why the elderly prefer books to reality.

People, as they age, lose their physical energy for some activities. They act as if they had never known the pleasures that life has to offer. Some also engage in activities that no longer suit their age. I've seen old men who have never been involved in anything bad during their younger days. Suddenly, they are embroiled in scandals. It seems that they draw attention to themselves as if to scream, "I'm alive!" I also heard from a friend a story about an elderly couple who engaged in swinging-