



## **UNIAPAC INTERNATIONAL**

**After the crisis, towards an economic ethos for the XXI century**

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**After the crisis, towards an economic ethos for the 21<sup>st</sup> century**  
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Mr. President,

I was particularly honored to receive your invitation to contribute to your discussion and reflections on how we should, in the decades to come, go about adopting an ethical code for an economy of freedom in the aftermath of the last crisis, characterized by severe shortcomings in fundamental ethical principles. You also trusted me to choose the actual subject of my talk. This freedom of choice made me aware of a first self-evident truth: it would be somewhat vain of me to try to identify the principles of such a code, and even to propose a revised version of those principles that were forgotten or trampled on during the decades preceding the crisis, without initially undertaking a foresight exercise, albeit a cursory one, to identify the major challenges that humanity will have to face in the near future. It is indeed for this future world that we need to work, share our experiences and, in this perspective, look for ethical foundations and the basic values for ensuring a successful co-existence within a planetary economy of freedom.

There is one critical issue that now needs to be addressed as a matter of urgency: what initiatives could be taken to ensure that these values—as well as the universal code of ethics for the economy that these values might inspire—have a chance of prevailing?

This is a question that I have discussed hundreds of times with our friend, Michel Albert. He helped me to clarify and to formulate my ideas, as he is able to do this better than anyone. His thoughts remained in my mind while I was preparing this talk; I could not have given this talk without telling you this.

As I just intimated, let us first of all take a glance at the world of tomorrow.

**I. What will the world of tomorrow be like?**

It is true to say that the future world incites a sense of fear, in particular among citizens of Europe and in this “old country of France”. A good number of our fellow citizens are afraid that their children and grandchildren will experience greater hardships. Yet, if we look at the scenarios



presented to us by foresight experts and at the trends they have identified, this fear would not appear to be justified. Nevertheless, it does ask us to identify all the areas where we need to take resolute action that adheres to more largely accepted ethical principles, thereby making it possible to change the course of our future towards a more sustainable development, where we can enjoy a certain prosperity and the ‘good life’ that advocated Ricœur “*with and for the others, in fair institutions*”. Our aim cannot fall short of this, at least if we listen to Candide and want to *cultivate our garden*.

Some of the most famous *think tanks*<sup>1</sup> – including those in France, i.e. the CEPII – have gone so far as to present scenarios on what the worldwide economy might be like in 2050—a projection horizon that is just a mere thirty years into the future and one which would therefore appear relevant in a discussion on a code of ethics. Let us look at these scenarios. The Emerging Markets Forum of Washington has just issued the most recent evaluation. Its central scenario lies somewhere between the most optimistic and the most pessimistic of scenarios, heralding a global economy with an average growth rate of 3,1% between 2015 and 2050; 2% for developed countries, 4 % for developing & emerging countries. We therefore find ourselves – notwithstanding the possibility of a major disaster (nuclear world war, total collapse of the market economy) – in a scenario where there will continue to be global growth, albeit at a slower pace but not so far off the pace we have come to enjoy over the last decades. There would appear to be no room for the fanciful notions of degrowth which some of our contemporaries take pleasure in continuing to uphold.

I would like to digress slightly now. To dismiss the worst possible, even cataclysmic, scenario outright might be a little debatable. Some fine minds might even consider an apocalypse almost inevitable unless there is some far-reaching ethical breakthrough, which they may see as utopian, but which I will nonetheless present to you this evening. On this particular point, I suggest you read the prospective history book “A Brief History of the Future” by Jacques Attali, for which there has just been a beautiful exhibition at the Louvre.

This central scenario also highlights a point that we need to consider in our reflections, i.e. there is still a very significant gap between the growth rate of developing & emerging countries and that of developed countries: 4 % for the former compared with 2 % for the latter. It is also important to note that, within this last group of countries, a gap will continue to persist between the

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<sup>1</sup> In the US, the *Emerging Markets Forum (EMF) in Washington* which should publish its forecasts in Paris next month.



growth rate of the United States and that of Europe, thereby postponing indefinitely—and it is with much regret that I say this—the realization of my generation’s dream of one day seeing Europe catch up with the United States. But without any sense of shame, it is also important to acknowledge that the most essential point is not found within these scenarios. Rather, what matters lies in a dozen or so prevailing trends (or hyper-trends, one might say) that are brought to light by these scenarios and which are becoming increasingly apparent to our eyes. It is the interplay, the cross-fertilization of these trends and their conflicts that are likely to define the face of the future world, in the same way as threads on a loom weave a tapestry. I shall just quickly enumerate them before dealing with each one in more detail.

For the first prevailing trend, the authors of these scenarios act as if it were already taken as read. It involves the maintaining of an essential, and somehow generalized, consensus on the principle of an economy of freedom on a world scale, in the formidable maelstrom which we will see taking shape. Admittedly, this might present itself in many ways, but the large majority of countries would need to be protected from two dangers, i.e. an unbridled laissez-faire policy and a return to state control. Unless there is a radical upheaval of the current model, a free enterprise economy needs to continue to be recognized as the most favorable framework for optimizing development; **but an economy of freedom does not mean an economy without rules.** We shall come back to this point.

In addition to this aspect of continuity, I would now like to come to the other ten hyper-tendencies, the tidal waves, if you like, that are forming on the horizon and which will bring about a new age.

1. First of all, demographic changes—*the small hand on the clock*, as Sauvy once put it: we have an ageing world population that is hyper-connected for better and for worse, and migrant. It will reach 9,7 billion in 2050; Africa, whose population should more than double to reach more than 2 billion inhabitants and which is still likely to be far from being stabilized – will continue to be this planet’s continent of youth for a long time to come.
2. Rapid urbanization on a global scale;
3. Increasingly integrated world trade;
4. Increasingly integrated world financial markets, but which are exposed to increasing levels of instability;



5. The universal emergence of a middle-class with new values and new aspirations. It will account for 84% of the world population;
6. Increasingly intense competition over access to increasingly finite natural resources;
7. Threats related to climate change;
8. Incredible technological breakthroughs;
9. A geographical shift of the world's centers of influence and of power towards the East;
10. The role of non-State actors threatening world security through terrorism and violence.

All these factors will come into play, and they, in particular the last ones, are already at work in this kind of civil war which has started to destabilize the “planetary village”. All these factors will gain in intensity; intertwining themselves, to bring about a new world where we will indeed be faced with a great number of challenges, but also opportunities. Let us maybe start with these, since our fears are likely to prevent us from seeing them clearly, before then moving onto the challenges that await us. Yes, indeed there will be new opportunities:

- Improvement of the physical living conditions of human beings, the very large majority of whom will be brought out of poverty to enjoy the same standard of living as the middle-classes. When all the world's middle-classes and upper classes account for 84 % of the world population, compared to just over 50% today, the very face of the world will have radically changed. It has been forecast that by 2050, 84 countries across the globe will, albeit a situation that is far from being entirely enviable, will enjoy the same standard of living as currently enjoyed by Southern European countries;
- Incredible progress allowing us to achieve the sustainable development objectives for 2030 to which the majority of the countries of the world committed themselves last September; the main ones being:
  - Elimination of poverty everywhere in the world;
  - Elimination of hunger and malnutrition;
  - Access to the necessary means to live a healthy life;



- Chance of a quality education for all, as well as life-long professional training opportunities;
- Access to drinking water and to sanitation;
- Access to reliable energy services, etc.

These are only the first few goals of what is in my opinion an overly long list of seventeen.

Somewhat of a dream, you might say? Not necessarily, even if all these objectives are not achieved in 2030, they do pave the way and remain plausible; it is surprising that after the lackluster results for the millennium objectives, 195 countries of the world would decide to adopt these objectives, thereby committing to a collective effort to mobilize the necessary financing resources.

Let us add to these, the other opportunities opened up by scientific and technological advancements that are not without their dangers for humanity, but which in some cases already go beyond our imagination today in the fields of health, energy, and in terms of making better use of the resources available, etc.

There are also opportunities in terms of urbanization – that is, if humans manage to keep it under control. The immense conurbations of tomorrow may instill a sense of fear among us, but we must not forget that the town is the mother of civilizations. Why should they not continue to play the same role in the future as they did in the past? – instead of being seen as merely a culture medium and a breeding ground for violence, crime and revolt. There are opportunities for progress, as history has shown us on many occasions, coupled with the development and aspirations of the middle-classes towards greater democracy and the rule of law.

These are real opportunities, but they are closely interlinked with immense risks and challenges, which an ethical code should help us to address. Let us now look at these risks and challenges in more detail. They are glaringly apparent. The first goes without saying: it is the need to maintain the rate of progress in a perpetually changing world, believed to be possible but resting on the assumption that economic policy will be conducted sensibly. This is by no means certain. The sirens of populism and the “easy option” will not be any less tempting tomorrow than they are today. Economic progress is therefore likely to be a bumpy ride at the very least, even bearing in the mind the fact that during the twenty last years, the emerging & developing markets have enjoyed



continual progress in terms of the conduct of economic policies. This taste of success could make it all the more difficult for them to want to return to populist or protectionist policies, the disastrous repercussions of which are now well-known.

Another challenge is to secure the necessary budgetary resources & investment to enable developing countries to receive their share of the necessary funding—which for them is huge—so as to achieve the objectives set, not forgetting that the ever-growing world population will also mean a continuing increase in the related costs in so many fields: education, professional training, health, job creation, etc.

An immense challenge and one that has been accentuated for three decades now by the persistent trend towards greater inequalities with respect to the distribution of income. This constitutes the greatest hurdle for the development of poor countries and can create destabilizing social tensions everywhere. If public authorities do not feel they are in a position to adopt more equitable methods for distributing income and for securing the necessary resources to meet the objectives set for education, health, public utilities and collective facilities, then there will be a huge risk of social outcry. After all, it is only by bearing the cost of such programs that urbanization will be able to live up to its promises in terms of human progress.

To this, we also have to add the other challenges that the whole of the international community is facing:

- **Challenges associated with migratory flows** – do I need to say any more on this subject? – and along with them, the urgent need to implement responsible policies for accommodating economic and climate migrants in addition to the refugees that have already been accommodated. Even if Africa develops at a satisfactory rate, migratory pressure will continue to constitute a permanent challenge for Europe, most probably to a greater extent than it is experiencing at the moment.
  
- **Challenges in terms of competition for finite natural resources:** We may still not be able to fully make out the outlines of this challenge, but the severity of the situation is all too apparent. The gross figures are more than clear: how will we manage to cope with the pressure exerted on the planet's natural resources if the 3 to 4 additional billion members of the middle-classes decide to adopt the same consumer model as the middle classes living in the Western world, as they will most likely want to? It is said that we will need several planets. How will supply and



demand function in such a context? Will we not see huge risks of serious conflicts owing to the scarcity of essential resources?

- **Climate change** is likely to accentuate this issue. This immense and universal threat will be most felt by the poorest populations of Africa and Asia, and it is not certain that a solution will be found even if the resolutions of the COP 21 are applied in full. The need for a drastic reduction in the size of the carbon footprint and thus for radical changes in the lifestyles of developed countries as well as in the larger emerging countries is on the table.
- **Challenges also posed by the ever closer integration** of economies with financial markets: This obviously calls for a deep reform of the WTO and the international monetary system. For their part, serious threats to the collective security posed by “non-State actors” also call for a reform of the United Nations. In all these areas, where the lack of global governance is being felt with ever-greater intensity, the international community is being called to wake up to its responsibility to secure, at a multilateral level, instruments for governorship that fully reflect the new division of economic and political power, thereby guaranteeing developing & emerging countries their rightful place in the institutions where the future of the whole world is decided. We could then meet the **challenges associated with the shift in the center of gravity of the world economy**: a logical consequence of the rapid progress experienced by Asia over the last decades, which is now slowing down as it progresses towards the stage of economic maturity, but which will still continue. In 2050, Asia will produce 50 % of the world GDP; the world will become multi-polar and the leading three world powers will be China, India and the United States in that order. Let’s put it perhaps in a more familiar way, our “G” 7, 8, 10, 20, 77, etc. will no longer be the same. Unless we see a successful *political* Europe and, through it, a successful France, France will no longer be one of the most important countries among these groups.

These are all almighty challenges that the international community will have to deal with, and which, to a certain extent, it is already facing, at a time when our badly or insufficiently governed planet would seem to be in danger of becoming an economic battlefield and when we are all suffering a double failing, on which we now need to focus our discussion, i.e. the absence of a universal economic ethical code and adequate world leadership. Yet, it is vital to secure both of





these if we want the fragile promises to be kept and to prevent the chaos that could result from collective inaction.

How do we achieve this, before a new, even crueler crisis comes along and imposes the changes on us?

## **II. What is to be done?**

To answer this question that Lenin also so famously asked, we now need to focus the discussion on two aspects that are needed for structuring a viable world economic community, i.e. a code of ethics and proper leadership.

### **I. Towards a universal economic ethos**

In a world that is moving towards ever-closer economic unity, the simple good old order of trade, and above-all, on a much broader level, the harmony in all relations on all levels which is so dearly cherished by Asian cultures, calls for the adoption of a universal economic ethos. This is an immense undertaking! To succeed, it will obviously need to be founded in the major systems of world values, without any of the representatives of these systems, and especially the advocates of our Western values, being able to claim they have imposed their views on the others. But what exactly should they be agreeing on? During and since the years that I spent in the corridors of global organizations, I did not stop asking myself, and asking others, who were often well-positioned or even higher positioned, what they thought on this subject. From these exchanges, I have retained some important observations. The first is that this concern is probably more widespread than one might think. A second is that most people would certainly agree on the non-negotiable primacy of respecting the dignity of man—just because he is man—with regard to three principles: justice, solidarity and the sense of common responsibility towards a global public good. They now have to agree on the “details” in each culture across the world, but it is on these overarching principles that such a code could be built.

Justice: man demands it from early childhood, and surveys confirm its importance:<sup>2</sup> 71 % of the people surveyed think, for example, that the French Society is unjust. Justice continues to be flouted almost everywhere, and the contemporary economy is marked by a bias that means that inequalities, in particular in income, are widening under our very eyes, which in turn is fueling

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<sup>2</sup> CSA Research, February 2016.



tensions within our societies and which constitutes, I reiterate, the first major obstacle to the development of the poorest countries, which Kofi Annan denounced recently. This bias has an innumerable number of faces, starting with the essential inequality between those who have some sort of access to drinking water and all those that don't, who account for more than half of humanity. And then there are all the other inequalities, starting with what is perhaps the cruelest of all injustices, children who have their childhood stolen from them, followed by inequalities in terms of opportunities, between men and women in particular, and how can we not forget to mention the extravagant gap in income between the privileged few and all the rest. This all too long litany of injustices allows us to have an idea of some of the headings we could put in a chapter entitled justice within a global code of ethics for the economy.

The principle of universal solidarity is of course essential. Man has been made in such a way that he only exists in terms of the relationships he maintains with others. Each one of his encounters, all the events of an individual's life are an opportunity to add to, and enhance, humanity through sharing or showing compassion. Solidarity on a world scale has become a question of survival in an increasingly interconnected world, bringing men closer together than they were ever before. And all the work that will soon have to be done, given the challenges already on the horizon, will have to be carried out in the name of solidarity: the fight against poverty, hunger & ignorance, showing hospitality towards foreigners, and support for poor countries in their efforts to secure amenities.

So in essence, it means the principle of global responsibility. This would call for, and promote, the necessary solution to the world's collective challenges, such as the "planetary redistribution of wealth", required for meeting the objectives relating to sustainable development, climate change, the scarcity of finite resources, resilience to violence & disorder-producing conditions on the same cross-border horizons. It is this very principle that now calls for our greater reflection on the development of a code of ethics for the economy. Spurred on by this principle, humanity would be in a position to better withstand all the various forms of transgression that constitute a permanent threat and whose toxicity never ceases to increase as financial transactions get increasingly complex.

The G20 leaders, chastened by the clear ethical shortcoming which led to the crisis from which we are still struggling to free ourselves, have, with a remarkable sign of global unanimity, laid the groundwork for an impressive body of new rules intended to close loopholes and to contain



dangerous abusive trends. A commendable effort, if any, and certainly useful, and an undertaking that will have to be continuously worked on in order for the world to be able to react in time to the ever-possible aberrations of a perpetual changing economy. Through this code, this same principle of responsibility would call upon us to identify and attempt to eliminate anything that, in our collective lives, can be identified as structures of evil and, at the same time, to endeavor to set up structures of good by directing innovation, creativity and corporate spirit, in particular that of the youth of the world, towards this goal. Such a structure of good, par excellence, would be this code of ethics and, obviously, a global governance capable of living up to the global challenges that are becoming increasingly apparent, which no country, however powerful, will be able to address alone without the support of all the others.

## **2. Towards a renewal of global governance**

In the course of my various professions, I have often had to address this question, and so I will keep myself from spending too much time on the subject for the time being. We can of course come back to this point when you ask your questions. Simply allow me to clearly focus on a point that is somewhat self-evident: a world that is becoming increasingly interconnected and just as increasingly complex requires a common control system designed to orientate economic & social life that is more ambitious than the one we inherited from the victors of WWII. The first priority is to return to a multilateral approach, which we have sometimes left to wither, and to undertake fundamental reforms in the principal sectors of international economic life while strictly respecting the principle of subsidiarity. I am thinking of the approach taken by the international monetary system, the approach used to finance development, or the one taken by the World Trade Organization, and I am referring to the need to give a renewed momentum to regional organizations like the European Union, (I will come back to this point) if only so that countries like our own can continue to exert their influence in what is now a multi-polar world and where all global responsibilities run the risk of being concentrated in the hands of a few country-continent. As everything is interrelated, in order for this reform effort to yield all its benefits, the same work also needs to be undertaken in other institutions of the United Nations, particularly in the Security Council. Once renewed, all these institutions would be in a better position to guide the world towards a better managed future. They would stand a greater chance of being successful in



economic matters if they were supported by a code, such as the one your Foundation is trying to promote.

It would fall onto them, welcome or unwelcome, to refer to it on a constant basis, to be responsible for it, to be reminded of it and to denounce any failures and shortcomings before they spread. However, as the most recent crisis has clearly showed: mortiferous ethical failures can occur even in countries where rules or codes of financial conduct do exist and are subject to monitoring by respected organizations. Before the last crisis, there were rules; and they were trampled on. Sanctions were then applied, and the amount of the financial penalties incurred gives a frightening idea of the extent of the transgressions committed. Codes of conduct and the threat of sanctions alone will never be enough. So the question is what still needs to be done to ensure a new code is adopted and lives up to the severity of the situation and the new challenges we are facing? The answer is one of immense proportions: there will have to be major changes made to our cultures.

### **III. An economic ethos and world cultures**

What do we actually mean by that? Simply that we will have to simultaneously work to develop rules for economic ethics on a global scale, to reform world governance and to educate public opinion so that the culture of future actors is in greater conformity with them. An almighty task indeed, and maybe even an impossible task! In any event, it is a vast program and undertaking! Allow me to stop there for a moment. I had arrived at this point in my reflection a week ago, when I came across an interview in the *Le Monde* newspaper with John Hennessy, the President of the University of Stanford. The journalist evoked the radical changes that we have been discussing here; he goes as far as mentioning the dangers of allowing private companies access to masses of personal data: what can we do about this?

The answer was immediate: “*since 2014, we have been teaching ethics from the first year...*” We will have to go further than this, beyond the campuses, to give new dimension to the important awakenings that have taken place over the last decades in civil society throughout the world. These include positive developments in terms of respect for human rights, women’s rights and children’s rights; we have witnessed a magnificent fight against racism and segregations, as well as myriads of initiatives against poverty, etc. We can see a culture of responsibility and of world citizenship emerging which the young people of today are embracing in their millions. This



however does not gloss over the persisting chasm between some of the perverse features of our collective culture and what is needed in the future world. I will mention two of these features.

The first is this culture of greed and the rampant consumerism that now overwhelms us and which can lead to unacceptable impasses. However, this model continues to stand firm despite all the protests against the commodification of the world. Since “the Thirty Glorious years”, the industrialized countries, which are increasingly being imitated by emerging countries, have fostered a culture in which the notion of “earn more to consume more” has become the predominate incentive. In this culture, man is often reduced, degraded to a mere economic function. Man is destined to consume; and life is becoming void of meaning. Cupidity has become politically correct. This paved the way for all the abuses of the financial sphere, right up until its collapse in 2007-2008. A model of generalized greed created an ethical vacuum in which the global economy became engulfed. Of course, measures have been taken to tackle the financial crisis, but have these measures made people challenge the notion of our consumer culture? Let’s face it, there is still a lot to do, to say the least.

The second - universally widespread - bias within our culture is our difficulty to tackle the issue with a holistic, global view. It is time for each country to recognize that its own horizons are now that of a world, itself engaged in the formidable work of bringing about change and struggling to take responsibility for itself in this new global dimension. We have to admit this fact if we want to be contemporary with our time.

When considering the gravity of these problems, we need to clearly recognize that, far from all sharing the same culture of humanity, we are still shrouded in a counter-culture of greed for consumption, of ignorance, even of disrespect for the culture of others, of a lag in acknowledging this global dimension without which there can be no noteworthy ethical code or governance. Our cultures therefore also must undergo a fundamental change. Who can help instigate this change? How can we give back to our cultures their true role, that of connecting people within our countries and in the global society by letting us share not only knowledge, information, lifestyles, but also these few fundamental values that our essential to our common destiny?

Who has the courage to promote them? Ah well, probably more people than we would hope to believe given our current disenchantment. You have just listened to the words of the President de Stanford. We can certainly count on all the humanists, whether believers or non-believers, those who inherited the 1948 Universal Declaration of Human Rights, this charter of the



world community, in which was inscribed a single but essential duty: “to act towards each other in a spirit of fraternity”.

Many men and women of good will are actively engaged in promoting these values in the world of education, culture and the media, working to serve these values; but as history has taught us, humanism alone is far from being enough to keep at bay the outbursts of violence that continue to be a threat, now more than ever.

In my ears, I can still hear the words pronounced by President Havel in his opening address at the annual meeting of the Governors of the World Bank and the IMF in 2000, in Prague, speaking about the tasks that should now be jointly undertaken by all the countries of the world. “*We need, he said, a restructuring of the entire system of values which forms the basis of our civilization today*” and he added: “*But how could this be achieved without a new and powerful advance of human spirituality? And what can be done, in concrete terms, to encourage such an advance?*”

The reflections and the questions raised by your colleague, this agnostic hero of the Velvet Revolution, therefore invite us to ask ourselves what contribution could be made by the Wisdoms and Spiritualities of the world, which are after all the roots of our cultures, to this universal effort, in particular at a time where the violence of new actors who instrumentalize religions, threaten our collective security.

In fact, our concern for a universal education on the values and the responsibilities in this world seems to be one that is clearly shared by today’s s wisdoms and spiritualities. They could therefore be encouraged to foster this dialogue among themselves, thereby helping to bring together all their followers, leading them to embrace more fully this single duty of fraternity imposed on all men by article 1 of the Universal Declaration of Human Rights, just because “*he is man.*” All these wisdoms, all these spiritualities, and all the religions of the world, which seek to bring “a spiritual complement” to this world call upon us to practice the virtues inspired by their common preoccupation for universal peace, their promotion of frugality, conviviality and sharing, in short, a better way of living rather than having more. On such a basis, we could expect them to jointly encourage and support proposals for a universal code of ethics, as they had undertaken to do during the 90s under the aegis of Hans Kung within the scope of the Parliament of Religions. It is up to us to urge them and to encourage them in this respect, as well as to continue the immense work they



need to do on themselves and on the language used within their teachings so that they are better understood and taken on board by the new generations.

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I will now conclude. Can we hope that such efforts will be enough to consolidate the prospects for a better world, for the more humane world that we would like to see for our grandchildren in 2050?

Of course, the question remains an open one, but far from leaving us with a sense of resignation or a let's wait-and-see attitude, it is an invitation for us not to spare any efforts in trying to achieve our goal with regard to public opinion. It is an immense undertaking. It calls for an unreserved commitment and effort, perseverance and patience. Having said that, I cannot resist the temptation of reuttering the words spoken by Vaclav Havel —yes, him again!— when referring to his experience as a freedom-fighter against totalitarianism, when he was received by the Academy of Moral and Political Science in Paris, on October 27th, 1992:

*“I noted with fear that my impatience with regard to the re-establishment of democracy had something communist about it. I had wanted to advance history in the same way as a child pulls on a plant to make it grow more quickly. I think one needs to learn how to be patient in the same way as one learns how to create. One needs to sow the seeds patiently, to water the soil regularly and to give the plants the time they need to grow. One cannot fool the plant any more than one can fool history. But one can water it. Patiently, every day. Of course, with understanding and humility, but also with love”.*

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