

An illustration featuring a woman with black hair and glasses, wearing a red dress, sitting on a bench and reading a blue book. In front of her, two children are sitting on a purple and pink striped blanket. One child is a girl with brown hair wearing a yellow shirt with a heart, and the other is a smaller child. A blue rabbit toy is also on the blanket. In the foreground, a large, muscular man with a black beard and a green tunic with yellow straps is looking towards the viewer. The background shows a city skyline with domes and minarets. A large green circular shape with a scalloped edge is in the center, containing the text. Red leaves are scattered around the scene, and a large tree trunk is on the left.

ONE AND A HALF STORIES

Story by Karthik Rangappa
Illustrations by Tarun Andrews

Tara wants her mother Janaki to read her a story before going to bed. The story Tara chooses for the night is quite long. Janaki convinces Tara that she would read her only half the story, and the other half the next day. Tara reluctantly agrees. As the story unfolds, Tara understands a very important real life concept and wonders if she could apply this to safeguard her toys forever.

This story introduces the concept of Insurance, and explains why it makes sense to get one.





Janaki



Tara



Kabira



Vishnu



Deviji

“Tara, it’s already 9:30 in the night. You should be in bed now,” said Janaki.

“But mama, you promised to read me this story,” said Tara, holding the brand new story book her mother had recently bought her.



“Tara, this is a looong story. I will read you half the story tonight and the other half tomorrow,” said Janaki.

Tara frowned.

“Not fair, mama. You promised to read me the whole story tonight”



“You need to sleep early, you’ve got school tomorrow. So, half the story tonight and the rest tomorrow,” said Janaki, firmly.



Tara settled down in her comfortable bed and Janaki started reading out the story.

The storybook was titled - *'Nizam's Third Crown'*.



Long time ago, far away from the princely state of Hyderabad, there lived a highly skilled goldsmith named Kabira.



Despite his enormous talent, he struggled to find work. He was left with just 200 gold coins, and he was soon running out of it. This had him very worried.



One day, Kabira saw his friend Vishnu running hurriedly towards him. He was holding a scroll and looked very excited.

As he approached Kabira, he shouted out in excitement, “Kabira Kabira, your good days are here,” and handed him the scroll.



It was a royal scroll issued by the Nizam of Hyderabad.
Kabira read the entire message on the scroll.



"WHAT IS A
SCROLL, MAMA?"



"A SCROLL IS A ROLLED
PAPER OR A CLOTH, AND
IT USUALLY CONTAINS A
MESSAGE."



The Nizam was fond of crowns. He had two beautiful crowns, he now wanted a third one. So he set out a competition, inviting goldsmiths from across the state to make the most beautiful crown.

The winner of the competition was promised grains, money, land, and other royal riches.



Kabira's eyes glittered.

"I can win this competition," he said enthusiastically. "I can craft the best looking crown. I just need to purchase the purest gold, emeralds, rubies, and diamonds. I have about 200 gold coins to buy these and that should suffice."



Suddenly, Vishnu looked very worried.

“Vishnu, what happened? You look like you’ve seen a ghost!”
said Kabira.



“Kabira, how will you take the crown to Hyderabad?
I just realized, you will have to carry the crown across the
mighty Madhuvan forest,” said Vishnu.



“Of course! I’m aware that I have to cross the Madhuvan to reach Hyderabad!” said Kabira

“Yes, that is the problem!” said Vishnu.

“Daku Mansingh, the notorious bandit prowls in Madhuvan. He robs innocent travelers. He might just rob you of your crown”



“Did you know, last month, Abdul, the silk merchant was carrying silk to Hyderabad. Unfortunately, Mansingh robbed him of all his silk. But Gopala was lucky. He was carrying precious stones, and he managed to escape the watchful eyes of Mansingh,” said Vishnu.

Kabira was now extremely worried, and said, “You are right, Vishnu. I’ll be doomed if Mansingh robs me.”



MAMAAA
DAKKUUU



UUUUFFF! IT'S JUST A
STORY, TARA! LET ME
FINISH READING IT.



“Let us meet Deviji. She is a smart, rich, and a kind lady. I’m sure she will help me,” said Kabira, looking hopeful.

Deviji was the Godmother of the village. When in trouble, everyone in the village approached her.



ALRIGHT TARA,
ENOUGH FOR
TODAY. YOU NEED
TO SLEEP NOW

NO MAMA, A LITTLE
MORE PLEASE!



Vishnu and Kabira immediately set out to meet Deviji. She patiently listened to Kabira's dilemma.

After a long pause, she said -
"Mansingh is dangerous. He may have robbed many, but luckily a few have escaped. So there is a chance you might escape too."



“But Deviji, I will be spending 200 gold coins to make this regal crown. It is my entire life’s earning. I cannot take the risk of being robbed,” cried Kabira

Deviji thought for a while, and said, “Well, I can take that risk on your behalf.”



“How is that possible, Deviji? How can you take that risk?”
asked Kabira, curiously.

She explained -

“You pay me 20 gold coins now and I will insure you.”



“Insure me? How does that work, Deviji?” asked Kabira.

Deviji explained -

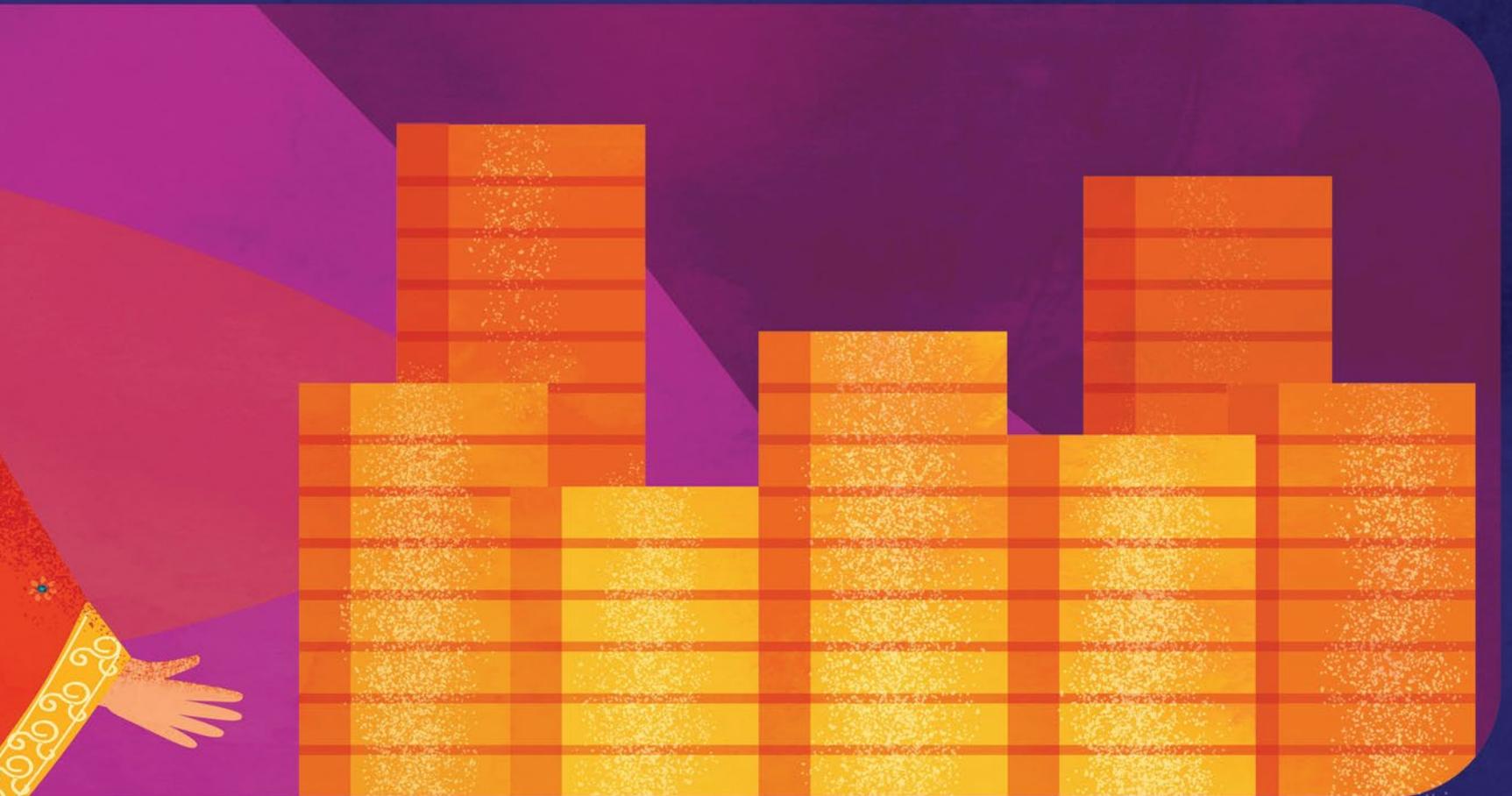
“Quite simple, Kabira. You pay me 20 gold coins now and you take the crown to the Nizam. On the way, if you get robbed, then you come back to me, and I will give you 200 gold coins”



“And what if I don’t get robbed?” asked Kabira

“Then I keep the 20 gold coins as a reward for insuring you. After all, if you get robbed, I have promised to give you 200 gold coins!” said Deviji

“This sounds like a fair deal. I don’t mind giving you 20 coins now and travelling without any worry,” said Kabira, feeling relieved.



At this point, half the story was done.
Janaki firmly said -
“That’s it for today, Tara. Sleep time
now.”

But Tara wasn’t one bit sleepy.
She was in a very chatty mood.

“So Mama, is this insure thing real?”
she asked.





“Oh yes, Tara. This is called Insurance in real life. There are people like Deviji from whom all of us buy insurance from,” explained Janaki.

“What sort of insurance, Mama?” asked Tara.

“Hmm, we have car insurance. Suppose something happens to our car, the car insurance people will give us money to get it repaired,” said Janaki.



“And if no damage happens?”
asked Tara

“Well, then they get to keep the money
that we pay them, just like how
Deviji got to keep the 20 gold coins,”
said Janaki

“That’s it? There’s only car insurance?”
asked Tara

“No, we also have health insurance.
If we get sick and have to be admitted
in a hospital, the health insurance people
will give us money to get the necessary
treatment,” explained Janaki.



“Buying insurance is very important, Tara. It gives us additional money when we need it the most,” said Janaki

“So Mama, only car and health insurance is available?” asked Tara, curiously



“No Tara, there are many types of insurance like home insurance, life insurance, travel insurance, and many more,” said Janaki

“Mama, is there insurance for my toys? Suppose something happens to my toys, will the toy insurance people give us money to buy new set of toys?” asked Tara.



“Ah ha! Clever girl! There is no ‘toy insurance’. You have to sleep now. No more questions on insurance,” said Janaki, and switched off the bedroom lights.





One and a Half Stories

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