MARAKI FINANCE WEEKLY DIGITAL

SPECIAL EDITION

THE GOSSIP ISSUE

ኃሜት · Hamet · The Stories That Shaped History

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Empowering People with Financial Intelligence

FROM THE EDITOR | Abnet A. Tessema — CFEI, MBA

This week we are doing something different. No CPI tables. No Fed dissents. No oil prices. Once a season our weekly broadcast takes one subject that affects our community more than any single economic indicator — and goes deep. This is the special edition on "ኃሜት" (hamet). Gossip.

Why is a finance newsletter publishing on gossip? Because the financial cost of hamet in our community — in lost trust, broken business partnerships, ended marriages, dissolved investment groups, withdrawn job referrals, fractured churches, and severed extended-family relationships — is far larger than the cost of any tariff, oil shock, or interest rate change we have ever covered. Hamet does not show up in CPI. But it shows up in your bank account, your business plan, and your family balance sheet, eventually.

Three things to hold in your head this week. First: hamet is not just "talking about people." The uploaded reflection that inspired this issue makes the distinction beautifully — hamet is talking about someone in a way that damages, twists, exaggerates, or judges, often without full truth, necessity, or love. The test is not just whether the words are true; it is intention, spirit, effect, and context. We will return to that frame throughout this issue.

Second: gossip has shaped history in ways that are simultaneously hilarious and instructive. Marie Antoinette never said "let them eat cake." George Washington never chopped down a cherry tree. Paul McCartney did not die in 1966. Pop Rocks did not kill Mikey. Sir Isaac Newton — who calculated the motion of the planets — lost his fortune to financial gossip in 1720 and admitted he could not calculate "the madness of people." We will tell those stories.

Third, and most personal: every reader of this newsletter has been on both sides of hamet. We have all been talked about. We have all talked about others. Closing the gap between who we want to be in our speech and who we actually are this week is the single most valuable thing we can do for our families — and it costs nothing. Not gas money. Not membership fees. Not interest rates. Just attention.

Read every section. Then share one story with someone you love.

🕮 SECTION 1: WHAT IS ኃሜት (HAMET)? — A WORD WITHOUT AN ENGLISH EQUIVALENT

The Amharic word "ኃሜት" (hamet) is much deeper than the English "rumor" or "gossip."

At its core, hamet means: talking about someone behind their back in a way that damages, twists, exaggerates, exposes, judges, or emotionally manipulates their image — often without full truth, necessity, or love. The English word "gossip" is a thin translation. Hamet carries moral, emotional, and social weight that English has scattered across a dozen different words: slander, backbiting, character assassination, exaggeration, spreading private matters, emotionally poisoning others against someone.

Sometimes the content of hamet is true. Sometimes false. But the cultural definition does not turn primarily on factual truth. It turns on four things: the intention of the speaker, the spirit of the conversation, the effect on the person and the community, and the context in which it is said.

FIVE FEATURES OF HAMET

1. INDIRECTNESS	Talking "about" someone instead of "to" them. The real conversation is avoided. Instead of "Brother, I was hurt by what you did," the person says "Do you know what he did? That is how he always is..." The injury cannot be repaired because the person who could repair it never hears the complaint.
2. EMOTIONAL EXAGGERATION	Hamet magnifies flaws. A small mistake becomes "He is evil." A passing remark becomes "She is arrogant." An individual choice becomes "Their family is like that." Events get converted into identity attacks. A specific incident becomes a permanent verdict on a person's character.
3. SELECTIVE STORYTELLING	Only one side is told. Important context disappears: pain, stress, misunderstanding, sacrifice, history, intentions. The story is technically accurate in detail but profoundly misleading in shape. A photograph of one moment of a fifty-year life becomes the whole biography.
4. PLEASURE IN CIRCULATION	People feel excitement passing it along. Suspense. Emotional stimulation. Bonding. Superiority. Entertainment. That is why gossip moves faster than wisdom. Wisdom requires effort to absorb; gossip rewards the listener immediately with a small chemical hit of inclusion.

5. REPUTATION DAMAGE	Even when partially true, hamet slowly destroys trust, marriages, friendships, churches, businesses, and communities. A person may never fully recover socially from repeated gossip — not because the content was unforgivable, but because the repetition itself became the reputation. Once a story attaches to a name, removing it is like removing a tattoo.

🏛 SECTION 2: THE HALL OF FAMOUS GOSSIP — STORIES THAT WERE NEVER TRUE

Some of the most repeated "facts" in human history are gossip that never died. Here are seven of the most famous — all of them well-documented as false, all of them still believed by millions, and all of them carrying a lesson about why we believe what we hear.

📰 STORY 1: MARK TWAIN AND THE NEWSPAPER THAT KILLED HIM (1897)

In late May 1897, the New York Journal published a report that the writer Samuel Clemens — known to the world as Mark Twain — was gravely ill in London and possibly already dead. The story spread through the United States in a single week. The trouble: Twain was alive, healthy, and irritated.

Twain wrote to a reporter from the New York Journal who came to verify: "The report of my death was an exaggeration." That is the actual quote. Over the next century, the public memory transformed it into "The reports of my death have been greatly exaggerated" — a sentence Twain never wrote. The gossip about his death became gossip about his quote.

The Lesson: Even the correction becomes corrupted in transmission. If a quotation has traveled through more than three hands, assume the wording has changed. Verify the original source before you repeat it.

🎸 STORY 2: "PAUL IS DEAD" — THE BEATLES RUMOR THAT WOULD NOT DIE (1969)

In October 1969, a caller to WKNR-FM radio in Detroit told the host he had decoded a secret message in Beatles albums: Paul McCartney had died in a car crash in November 1966 and been replaced by a lookalike named William Campbell. The clues, the caller insisted, were everywhere. On the Abbey Road cover, Paul was barefoot — a symbol of a corpse. On Sgt. Pepper, a hand floated above his head — a death omen. If you played "Revolution 9" backwards, you could hear the words "turn me on, dead man."

Within three weeks the rumor had reached every major American campus. Life magazine sent reporters to McCartney's farm in Scotland in November. He appeared in person,

alive, irritated, holding a baby. The cover story was titled “Paul is Still With Us.” It did not stop the rumor. Decades later, McCartney released a 1993 live album titled “Paul is Live” with a cover deliberately mocking the original clues. He has spent fifty-six years denying he is dead.

The Lesson: Once a story rewards the audience with the feeling of being “in on a secret,” evidence cannot kill it. Hamet survives best when the listener feels smarter for believing it.

STORY 3: MARIE ANTOINETTE NEVER SAID “LET THEM EAT CAKE”

The most famous quote of the French Revolution — that Queen Marie Antoinette, on being told the peasants had no bread, replied “Qu’ils mangent de la brioche” (Let them eat cake) — was first written down by Jean-Jacques Rousseau in his autobiographical Confessions, finished around 1769. He attributed the line to “a great princess.” Marie Antoinette in 1769 was nine years old, still living in Vienna, four years away from arriving in France.

There is no contemporary record — from any diplomat, courtier, witness, or pamphlet — of Marie Antoinette ever saying anything like this. The quote was politically convenient: revolutionaries needed a symbol of royal callousness, and a fabricated quote was easier to spread than the more complicated truth (she was actually known for charity and sympathy for the poor). The lie has now outlived the truth by two and a half centuries.

The Lesson: When a quote is too perfect, too clean, too perfectly aligned with the audience’s preexisting belief about the person — it probably was not actually said. Check the date and the source before you repeat it.

STORY 4: PROCTER & GAMBLE AND THE DEVIL LOGO (1980s–2007)

In the early 1980s a rumor began circulating in American churches that the corporate logo of Procter & Gamble — a man-in-the-moon design facing thirteen stars, used by the company since 1850 — was a satanic symbol. The rumor sometimes claimed that the company’s president had appeared on a daytime talk show and admitted donating profits to the Church of Satan. No such appearance ever happened.

The company spent more than twenty-five years and millions of dollars fighting the rumor. They sued in court repeatedly. In 2007, they won a $19.25 million judgment against four distributors of a competing company who had spread the rumor in church congregations to gain market share. The company quietly modernized the logo in 1995, partly to escape the association. The rumor still circulates in 2026, in different forms, on social media.

The Cost: The most carefully documented financial cost of pure gossip in American corporate history — over two decades of legal fees, settlements, lost retail shelf decisions, and a forced rebrand. Not because the rumor was true, but because enough people repeated it that the rumor cost more to fight than to settle around.

🍬 STORY 5: POP ROCKS, COKE, AND THE BOY WHO DID NOT DIE (1979)

In 1979, a rumor swept American elementary schools that "Mikey," the small child from the famous Life cereal commercials, had died after eating six packets of Pop Rocks candy and drinking a Coca-Cola at the same time. His stomach, the story went, had exploded. General Foods, which made Pop Rocks, was forced to spend an estimated $750,000 on a national damage-control campaign — including full-page newspaper ads in forty-five cities and a letter signed by the candy's inventor mailed to every school principal in America.

The actual "Mikey" was a child actor named John Gilchrist. He was alive. He is still alive in 2026, sixty years old, an advertising sales executive in New York. He has spent the better part of his life informing people he did not die. Pop Rocks were pulled from the market in 1983 not because anyone was hurt but because the rumor had killed sales beyond repair. They returned in 1985 under a new name.

The Lesson: Gossip that combines a vivid image (an exploded stomach), a well-known face (a child from a famous ad), and a specific recipe (this candy plus this drink) is almost impossible to defeat with facts. The brain remembers the image; it forgets the correction.

🍒 STORY 6: GEORGE WASHINGTON AND THE CHERRY TREE THAT NEVER FELL

The most famous moral lesson in American childhood — that the six-year-old George Washington chopped down his father's cherry tree and, when confronted, said "I cannot tell a lie, Father, I did it" — was invented by a clergyman named Mason Locke Weems and inserted into the fifth edition of his Washington biography in 1806. Washington had been dead for seven years. Nobody who knew him as a child had ever told the story. There is no cherry tree, no axe, and no confession in any earlier record.

Weems was a traveling book seller as much as a clergyman. He needed his biography to sell. A moral, charming, memorable story would carry better than the more complicated truth of a private, often distant man. The story was lifted directly from a similar tale published years earlier in a British children's book. Two hundred and twenty years later, the cherry tree is still in some American textbooks.

The Irony: A story about a child being unable to tell a lie was itself a lie told to children for two hundred years. The moral lesson succeeded; the historical fact did not survive.

🐄 STORY 7: MRS. O'LEARY'S COW AND THE CHICAGO FIRE (1871)

On October 8, 1871, the Great Chicago Fire began in or near a barn owned by Catherine O'Leary on DeKoven Street. Three days later, the city was destroyed — 17,500 buildings burned, three hundred dead, one hundred thousand homeless. Within a week, the Chicago Tribune reported that a cow owned by Mrs. O'Leary had kicked over a kerosene lamp and started the blaze. The story spread across the country in a month.

In 1893, a Chicago Tribune reporter named Michael Ahern publicly admitted he had made up the cow story — he had no source, he had not been there, and he needed a colorful angle for his article. By then the gossip had already attached permanently to Mrs. O'Leary, who lived the rest of her life as "the woman whose cow burned Chicago," refused interviews, and died in 1895 a recluse. In 1997 — 126 years after the fire — the Chicago City Council formally exonerated her and the cow.

The Lesson: A reporter under deadline pressure invented a story to fit a moment. The story stuck because it was vivid, blamed an immigrant woman (politically convenient at the time), and was easy to repeat. The truth required 126 years to catch up — and Mrs. O'Leary was already dead.

💰 SECTION 3: THE COSTLIEST GOSSIP IN HISTORY — WHEN HAMET HIT THE WALLET

If hamet only damaged feelings, it would still matter. But hamet has destroyed fortunes — sometimes the fortunes of the most intelligent people who ever lived. Three stories about what happens when financial markets get gossip-driven.

🍎 ISAAC NEWTON LOST EVERYTHING TO STOCK GOSSIP (1720)

Sir Isaac Newton — the inventor of calculus, the man who calculated the motion of the moon and the planets, the most brilliant scientific mind of his age — was also a private investor. In early 1720 he bought shares in the South Sea Company, a London trading firm whose business was vaguely described and whose stock price was being driven up by coffeehouse gossip about future profits from Spanish-American trade.

Newton sold in April at roughly double his purchase price — a £7,000 profit, a fortune at the time. He then watched in the following weeks as the share price kept climbing, fueled entirely by rumors. Friends got rich. He bought back in at the peak in June. The stock collapsed in September. Newton lost approximately £20,000 — roughly £4 million in 2026 money. After the loss, he reportedly said: "I can calculate the motions of the heavenly bodies, but not the madness of people."

The Cost: The greatest scientific intelligence of the 17th century was destroyed financially by 18th-century gossip in a coffee shop. Intelligence does not protect you from hamet-driven bubbles. Discipline does.

TULIP MANIA: WHEN A FLOWER COST AS MUCH AS A HOUSE (1636–1637)

In late 1636 and early 1637, the price of certain rare tulip bulbs in the Dutch Republic rose to extraordinary levels driven entirely by tavern and marketplace gossip about future buyers. The most prized varieties — Semper Augustus, Viceroy, Admirael van der Eijck — were reportedly trading for prices that would have purchased a substantial Amsterdam canal house, ten oxen, or twelve acres of land. Buyers were not gardeners. They were speculators who had heard from a friend who had heard from a friend.

On a Tuesday in February 1637, at a routine bulb auction in Haarlem, no bidder appeared at the opening price. Word spread by Wednesday. Prices collapsed by ninety percent in a week. Modern economic historians have argued the “mania” was somewhat exaggerated in popular memory, but the underlying mechanism is well attested: a fast-rising market sustained by gossip, with no fundamentals to catch it when the gossip paused.

The Pattern: The first major financial bubble in modern history was a gossip bubble. Every bubble since — South Sea, railway mania, Florida real estate 1925, dot-com 2000, crypto 2021 — has followed the same template. The asset is real. The price is not. The fuel is conversation.

THE 1929 STOCKBROKERS-JUMPING-FROM-WINDOWS MYTH

After the Wall Street crash of October 1929, an iconic image entered popular memory: ruined stockbrokers leaping from the windows of New York skyscrapers. The image became so deeply embedded in American culture that comedian Will Rogers joked about it in newspapers, and the phrase “Black Tuesday jumpers” entered the language.

The economist John Kenneth Galbraith later researched the actual New York City suicide statistics for October and November 1929. He found the suicide rate was statistically indistinguishable from the rate in the same months of 1928. Researcher Bennett Lowenthal confirmed the work decades later. There were a small handful of high-profile suicides, but no wave, no epidemic, no skyscraper “rain” of bodies. The story was gossip, repeated until it became collective memory.

The Lesson: When a population is anxious, gossip arrives offering vivid images that confirm the anxiety. The image becomes the memory. The memory becomes the textbook. The textbook becomes the truth. Disconfirming the original story, eighty years later, has so far reached approximately no one.

SECTION 4: WHY DO PEOPLE GOSSIP — EVEN ABOUT THOSE THEY LOVE

This is one of the deepest human questions. People do not gossip only because they are "bad people." The forces driving hamet are psychological, emotional, social, and sometimes spiritual — and they operate inside loving families, faithful churches, close friendships, and successful businesses. Seven reasons, each one of which is honest enough to recognize in yourself.

1. SOCIAL BONDING	Ironically, gossip creates connection. Two people talking about a third person feel united, trusted, "inside," emotionally close. Humans evolved in tribes where sharing information about others was how alliances formed. Hamet is sometimes a primitive form of the sentence "we are together." Even families do this. Even good families.
2. JEALOUSY AND COMPARISON	People often gossip about those they secretly admire, envy, or feel threatened by. The successful sibling. The beautiful cousin. The respected church member. The wealthy relative. The educated family member. Instead of saying "I feel insecure," the mind attacks the other person's image. The psychological pain is reduced for a moment by reducing them.
3. HIDDEN ANGER	Many cultures — including Ethiopian culture — discourage direct confrontation. Respect, hierarchy, age, family peace — all of these make open disagreement difficult. So anger leaks sideways through gossip. "I am hurt" becomes "let me reduce their image in front of others."
4. NEED FOR IMPORTANCE	Knowing information gives people power. Being "the one who knows" creates attention, relevance, influence, importance. That is why some people constantly bring new news about others — not because they care about the news, but because they care about being its source. The currency they trade is information.
5. PROJECTION	People attack in others what they fear in themselves. A person insecure about failure, morality, money, marriage, or spirituality may constantly criticize others in those same areas. Psychology calls this projection. It is rarely a conscious choice. The mind moves the discomfort outward because outward is easier than inward.
6. FAMILY HISTORY	Families are emotional ecosystems. Inside families there are old wounds, favoritism, inheritance tension, childhood comparisons, sibling rivalry, unmet emotional needs. Gossip becomes an indirect

	battlefield where old grievances are fought without ever being named. Sometimes people deeply love each other AND wound each other at the same time. Both can be true.
7. BOREDOM	Idle environments produce more gossip. Where there is little purpose, little growth, little vision, little meaningful work — people turn human lives into entertainment. Communities with strong goals, discipline, vision, and mission have less destructive gossip. Not because the people are better. Because the time is occupied.

😄 Really?... — THE GOSSIP THAT OUTLIVED THE EMPRESS BY 230 YEARS

Catherine the Great Died Of a Stroke In Her Bedroom. Not What Most People Will Tell You.

Catherine II — Empress of Russia for thirty-four years, one of the most consequential rulers in European history, patron of the Russian Enlightenment, expander of the Russian Empire across two continents — died on November 17, 1796, of a stroke at the age of sixty-seven. Her body was found by her servants in her dressing room. Her physician documented the cause of death. Her funeral was attended by every diplomat in Saint Petersburg. None of this is in dispute.

Within a year of her death, however, a different story began to circulate in the salons of Paris — a story too vulgar to repeat in detail in this newsletter, but one that has now reached over two centuries of dinner-table conversations, late-night talk show jokes, and supposed “history facts you didn’t know.” The story is entirely fabricated. It originated almost certainly with French aristocratic enemies of Russia, who had political reasons to humiliate her memory.

The historian Virginia Rounding, in her 2006 biography, traced the gossip’s origin to French anti-Russian propaganda circulated in the period 1797–1800. The Empress’s actual death is on record in three different first-hand accounts. The gossip survives because it is more entertaining than the truth, easier to remember, and — critically — satisfies a particular human appetite for reducing powerful women to scandals.

📌 **The Maraki Reminder:** When a famous person dies, and a sensational story attaches to them within twelve months of death — ask who benefited politically from the story spreading. Almost always there is an enemy, a rival, a competitor, or a faction who needed the dead person reduced. The story is the weapon. The dead person can no longer defend themselves. Hamet, at its worst, is a coward’s violence.

† SECTION 5: ETHIOPIAN AND BIBLICAL WISDOM — WHY HAMET IS A SPIRITUAL ISSUE

In many Ethiopian Christian traditions — Orthodox Tewahedo, Evangelical, Catholic alike — hamet is treated as spiritually dangerous, not merely socially unfortunate. Three reasons converge.

First: Words are seen as powerful, not casual.

In Ethiopian tradition, speech is treated as an act that changes the world, not a description of it. A blessing actually blesses. A curse actually wounds. A reputation, once damaged in speech, is damaged in reality. The Amharic concept of "ቃል" (qal — word) carries more weight than the English equivalent. Words do work. Including damaging work.

Second: Reputation is communal, not individual.

Damaging one person's reputation damages their family, their parents' standing, their children's marriage prospects, their community's trust in them, and sometimes the church or organization they belong to. Hamet is therefore never a private act. It always has at least four victims — the person spoken about, their family, the listener whose judgment is corrupted, and the speaker, whose soul is shaped by the habit.

Third: The Bible repeatedly warns against the tongue.

Proverbs, the Psalms, the Gospels, and the Letters of James all warn about slander, backbiting, false witness, divisive speech, and the destructive power of the tongue. James 3 famously calls the tongue "a small member that boasts of great things" and compares it to a fire that sets a forest ablaze. The author of Proverbs writes that "death and life are in the power of the tongue." Communities, the warning runs, can collapse not only from violence but from words.

A useful question, drawn from this tradition: *Would I say this the same way if the person were sitting here?*

🔍 SECTION 6: IS ALL TALKING ABOUT OTHERS WRONG? — THE FIVE-QUESTION TEST

No. There is a difference between wisdom, accountability, concern, professional consultation, and destructive gossip. Warning someone about an abuser is not hamet. Seeking advice from a trusted person about a difficult relationship is not hamet. Discussing a real problem constructively in a position to do something about it is not hamet. Reporting a crime is not hamet.

The distinction lies in five questions. Before you speak about a person who is not in the room, run these in your head. If you can answer YES to all five, the conversation is

probably legitimate. If you cannot answer YES to even one, you are almost certainly drifting into hamet.

QUESTION 1: Is it true?	Not “what I heard.” Not “what people say.” Is it verified, first-hand, from the person involved or from someone with direct knowledge? If you cannot vouch for the source, stop the conversation there. Repeated rumor becomes truth only in the speaker’s mind, never in reality.
QUESTION 2: Is it necessary?	Does the listener need this information to make a decision, protect someone, or take an action? If the only purpose of sharing is to satisfy curiosity, fill silence, or bond with the listener over a shared opinion — it is not necessary. Necessary information has a use. Hamet has only an audience.
QUESTION 3: Is it kind?	Is the spirit of the conversation loving or wounding? Are you trying to understand the person being discussed — or trying to reduce them? You can tell from the tone of your own voice. Hamet has an unmistakable music: a slight pleasure, a small lift, a moment of superiority. Kindness sounds different.
QUESTION 4: Would I say it to their face?	This is the master test. If the person walked into the room right now, could you finish the same sentence in the same way? If not, you should not finish the sentence at all. Indirectness is the diagnostic feature of hamet — courage is the diagnostic feature of legitimate concern.
QUESTION 5: Will this heal or hurt?	Is the goal of speaking healing — of the situation, the relationship, the community — or humiliation? If the conversation ends with the speaker feeling powerful and the absent person reduced, no healing happened. Useful speech moves toward repair. Hamet moves away from it.

HEALTH CORNER — HOW HAMET CHANGES THE BRAIN OF THE SPEAKER

WHAT THE RESEARCH SAYS

The danger of habitual gossip is not only social. It is neurological. Over time, repeated hamet rewires the speaker. Researchers in social psychology and neuroscience have

documented five changes in people who participate in frequent negative gossip about others.

1. Reduced empathy. The brain's habit of focusing on others' flaws weakens the circuits that produce empathic response. A 2017 study in the journal Personality and Individual Differences found that high-frequency gossipers scored measurably lower on empathy scales than matched controls.

2. Negativity bias. The mind comes to seek flaws automatically, even in people the speaker loves. Encounters that should produce joy produce critique instead. The result is sometimes a slow erosion of the speaker's own marriages and friendships.

3. Trust deficit. Others observe the speaker's habit and conclude — correctly — that they will also be discussed when absent. People stop sharing real information with the habitual gossiper. Eventually the gossiper is socially isolated despite a large network of seemingly close relationships.

4. Stress amplification. Negative gossip produces a small short-term hit of social bonding, followed by a longer-term elevation in baseline cortisol and inflammation markers. The body treats other people's reduced reputations as evidence of a hostile environment. The speaker is exhausted, not energized, by the habit.

5. Negativity addiction. The small pleasure of "did you hear" operates on the same dopaminergic pathway as social media scrolling, casino gambling, and other compulsion patterns. The brain comes to need the drip of new gossip the way a smoker comes to need the next cigarette.

WHAT YOU CAN DO THIS WEEK:

Try the seven-day fast. For one week, every time a conversation moves toward an absent person in a way that fails the five-question test, do one of three things. (1) Change the subject. (2) Ask a curious, neutral question that opens the absent person up to charity rather than judgment ("I wonder what is going on for them right now"). (3) Quietly excuse yourself. Most people who try this week report two things by Friday: a measurable improvement in mood, and a surprising clarity about who in their life talks mostly about themselves versus mostly about others.

THE MARAKI ECONOMIC LADDER™ — HAMET ACROSS THE THREE STEPS

STEP 1: WORK	STEP 2: CAREER	STEP 3: MISSION
Hamet at work costs you references, promotions, and the next opportunity. Even	Hamet in business kills partnerships, freezes capital, and destroys	Hamet in community life splits churches, dissolves እድር groups, and turns

when you are the one being talked about, your absence from the conversation is the problem. The simplest defense: be the person in the room who never participates in negative talk about absent colleagues. Within three months people notice. Within twelve months you are the person they tell their real plans to. Reputation for discretion is one of the few professional assets that compounds without capital.	referral chains. Many small business owners in our community have lost a customer or a co-investor not because they did something wrong but because someone heard something from someone. The strongest defense is the same one Daniel learned from his suppliers: relationship infrastructure. Send the quarterly check-in. Take the call. Visit in person. People who actually know you defend you against gossip you never hear.	extended family gatherings into minefields. The community-level cost is the largest of all and the hardest to measure. The single most powerful contribution you can make to your community this year may not be money. It may be refusing to repeat one piece of gossip you hear this week — and quietly checking on the person it was about. Share this special edition with five people. Start the conversation.

🕮 A DEEPER TRUTH — WHY EVEN GOOD PEOPLE GOSSIP

Sometimes gossip is pain looking for release.

Sometimes hamet is insecurity looking for protection. Sometimes loneliness looking for connection. Sometimes wounded pride looking for power. Sometimes grief that has no place to land. Sometimes a marriage in trouble that cannot be discussed honestly with the spouse, so it is discussed with everyone else. Sometimes a childhood wound forty years old, still looking for a way out.

Understanding this does not justify hamet. But it explains why even good people — loving people, faithful people, people who would never raise a hand against another human being — can fall into it. Sometimes against the very people they love most. Hamet is rarely the act of a villain. More often it is the unprocessed pain of a person who has not yet found a better path.

The discipline of refusing to gossip is therefore not primarily about other people. It is about facing your own pain directly, naming your own insecurity honestly, addressing your own anger to the actual person who caused it, and asking for what you actually need rather than reducing those who have it. Hamet ends when the underlying need is met somewhere else — or named for what it is and laid down.

📌 **The Maraki Closing:** This week, before any other resolution, identify one person in your life you have been speaking about negatively for more than three months. Ask why. The honest answer is almost never about them. It is almost always about something in

you — an old comparison, a present insecurity, a hurt that was never spoken to the right person. Address that one thing this week. The hamet stops on its own when the wound underneath it heals.

QUICK REFERENCE — HAMET vs LEGITIMATE CONCERN

DIMENSION	HAMET	LEGITIMATE CONCERN
Audience	People who cannot do anything about it.	Person who can help, advise, protect, or correct.
Source	Hearsay. “Someone told me.”	First-hand observation or verified report.
Goal	Reduce, expose, judge, entertain.	Heal, warn, advise, protect.
Tone	Excited, pleasured, conspiratorial.	Concerned, careful, often reluctant.
Specificity	Vague generalities. “She is like that.”	Specific incident, specific concern.
Frequency	Often. Many people. Various targets.	Rarely. Few trusted people. One concern.
Permanence	Story spreads further than the speaker.	Stays with the person who can act on it.
Effect on speaker	Short pleasure, long erosion.	Discomfort, but clarity and integrity.
Could you say it to their face?	No. Or you would soften it dramatically.	Yes. And you likely already have.

ABOUT THE HOST

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Abnet A. Tessema is a Certified Financial Education Instructor, licensed insurance agent, and was a loan officer with over a decade of experience. He teaches business and marketing at the community level, building on his background as a university lecturer and radio host in Ethiopia. He hosts AB Financial News weekly and leads the Maraki Group ecosystem for immigrant financial empowerment.

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