

# Benharmonia

## **The Revolution of Giving**

**Maya and Helena are discussing  
how today's economic system can be  
made sustainable.**

They come up with a surprising solution,  
but one that is ultimately logical and feasible.

## Characters:

**Maya:** A young woman from India, tech-savvy, pragmatic and idealistic.

**Elena:** An elderly woman from Germany, an experienced campaigner with a fine sense of humour.

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The text can be used as you please.  
References are not required.

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## 1. INTRODUCTION: WE HAD SUSHI

*\* The scene is set on a terrace overlooking a lively town. It's a hot summer's day and the two are sitting together having a drink. You can feel the tension in the air, the discussion is about to pick up speed.\**

**\*\*Helena\*\*** (looking at the city with a sigh):

'It feels like the world is falling apart. Everything revolves around profit, while more and more people are suffering and the earth is groaning under the strain. How much longer can it go on like this?'

**\*\*Maya\*\*** (smiling):

'That's right, but as long as the stock market is going up, who cares, right? And even if the oceans are fished out, then at least we had had sushi once.'

**\*\*Helena\*\*** (smiles ironically):

'You're joking, but that's exactly the problem. For decades, scientists have been warning us about the consequences of our actions – but we just don't listen.'

**\*\*Maya\*\*** (desperate):

'But surely you know that we are all part of the problem?'

**\*\*Helena\*\*** (angry):

'Yes, that's the tragedy! Everyone wants more money, higher pensions, more prosperity, even though we've long since realised that we've gone beyond the limits. It's as if we're accelerating more and more, even though the end of the track is already in sight. And we don't know how to use the brake.'

**\*\*Maya\*\*** (desperate):

'Exactly. We rail against the super-rich, we despise Amazon for exploiting its employees, but we continue to order from there because it's cheap.'

**\*\*Helena\*\*** (angry):

'You're happy that you've got a bargain, but you don't think about the fact that you're causing suffering to other people.'

**\*\*Maya\*\*** (sad):

'Yes, our whole lives are so superficial. We may grumble about arms exports or the lack of action on climate change, but no one really thinks about how we can do things differently.'

**\*\*Helena\*\*** (quick-tempered):

'You're absolutely right. Politics only provides half-hearted excuses. It's no wonder that our society is becoming increasingly divided.'

**\*\*Maya\*\*** (decidedly):

'Yes, the only thing that politics values is constant economic growth. We have internalised this misconception that without economic growth everything would collapse. But that is simply wrong.'

**\*\*Helena\*\*** (confirms):

'You're right, all natural systems strive for balance in order to survive. Why can't our economy actually pursue the same goal?'

[Table of contents](#)

## 2. WHAT IS THE REAL CAUSE OF GLOBAL PROBLEMS: THE ECONOMY OR THE FINANCIAL SYSTEM?

**\*\*Maya\*\*** (curious):

'What is it that prevents the economy from reaching an equilibrium?'

**\*\*Helena\*\*** (thoughtful):

'That's not so easy to answer. In our global economy, it's all about profits and competition. Companies that are not profitable go under.'



**\*\*Maya\*\*** (questioningly):

'Why are profits so important that they determine the fate of a company?'

**\*\*Helena\*\*** (reflecting):

'Well, you need profits to pay off loans, and the banks use the loans to multiply the money. Every time a loan is taken out, new money is created. I think that's the real meaning of growth. The billions have to come from somewhere.'

**\*\*Maya\*\*** (thoughtfully):

'Exactly, that's the real problem. The financial system uses the economy to increase capital.'

Although the economy could theoretically survive without constant growth, the financial pressure puts it under pressure.'

**\*\*Helena\*\*** (adds):

'Right. And the economy, in turn, forces people to consume more and more through advertising, discounting and planned obsolescence so that growth can continue.'

**\*\*Maya\*\*** (doubtfully):

'But imagine if growth were to decrease and the economy were to shrink. Wouldn't people then have to give up some of their prosperity?'

**Helena** (explaining):

'Sacrifice is relative. It depends entirely on how prosperity is defined. Today, politicians define consumption as prosperity because consumption serves growth.'

**Maya** (nodding):

'That's right. If this influence were removed, we wouldn't mind if the economy shrunk and the planet could recover again.'

**Helena** (confirming):

'Exactly, we have known for a long time that consumption does not make us happier but brings stress into our lives. And we have

totally forgotten how important leisure time is. Especially the free time we spend with our children.'

**\*\*Maya\*\*** (serious, leaning back):

'The question, therefore, is how we can take the financial system out of the equation.'

[Table of contents](#)

### 3. HOW CAN WE DECOUPLE THE FINANCIAL SYSTEM FROM THE ECONOMY?

**\*\*Helena\*\*** (surprised):

'Do you think the economy can really change if we eliminate the pressure of profit and interest?'

**\*\*Maya\*\*** (raising an eyebrow):

'You're suggesting we just abolish money?'

**\*\*Helena\*\*** (explaining):

'No, not exactly. It's more about removing the role of money in the economy so that the financial system no longer has a point of attack.'

**\*\*Maya\*\*** (interested)

'Imagine if we continued to produce as before, but we no longer assigned financial value to goods.'

**Helena** (amazed):

'Interesting, if goods no longer cost anything, then the financial system no longer has access to the economy.'

**Maya** (with raised eyebrows):

'On the other hand, goods could then also be distributed freely and everyone takes what they really need to live a contented and happy life.'

**Helena** (enthusiastic):

'Of course, it's that simple. The goods acquire their monetary value only through the paid labor that is put into them.'

**\*\*Maya\*\*** (thoughtfully):

'What do you mean by 'put labor into a commodity'?'

**\*\*Helena\*\*** (explaining):

'Adam Smith said as early as 250 years ago that the value of a commodity is primarily determined by the labour required to produce it. Karl Marx later created the labour theory of value and examined the relationship between commodity, labour and value.'

**\*\*Maya\*\*** (slightly sceptical):

'That sounds pretty theoretical.'

**Helena** (smiling):

'Okay, imagine you find a lump of clay and shape it into a bowl. If you give the bowl away, it has not acquired any monetary value and you have not made any money from it. But if you sell it, only your work has created the monetary value of the bowl, because in both cases the clay cost nothing.'

**Maya** (curious):

'That makes sense, but what does it mean for our topic?'



Helena (patiently):

'If you sell the bowl, the buyer needs money to purchase it – money that they have to earn through some other activity.'

**\*\*Maya\*\*** (agreeing):

'And that money is your profit. If you have someone else make the bowl, you have to give them less money for their work in any case, so that you have profit left over.'

**\*\*Helena\*\*** (nodding in agreement):

'Yes, that's exactly what Karl Marx criticised about entrepreneurs. They take the surplus money – that part of the profit that is not

paid out to the workers – and keep it for themselves as profit. His solution was to nationalise the means of production and divide the profit among the workers.'

**\*\*Maya\*\*** (thoughtfully):

'But that didn't work. That's why the socialism experiment failed.'

**\*\*Helena\*\*** (convinced):

'Exactly, and that's why we have to do it very differently in the future. We have to start much earlier. We have to prevent profit from arising in the first place. After all, we want to eliminate the financial system from the economy.'

**\*\*Maya\*\*** (enthusiastically):

'So you mean that if everything is done through voluntary work, not just bowls but all the goods and services that people need, we could simply give each other everything we need for free?'

**\*\*Helena\*\*** (in agreement):

'Exactly. There would then be no more point of attack for the financial system. It would be detached from the real economy.'

**\*\*Maya\*\*** (smiling):

'And what would happen to the financial system then?'

**Helena** (relaxed):

'Actually, nothing. It would simply dissolve. The financial system doesn't create any material values, so we wouldn't miss it if it was gone.'

**Maya** (amazed):

'And what about all the people who take care of all the money matters today?'

**Helena** (winking):

'They could help in the areas that are still needed. I don't think many of them dreamed of counting money all day when they were children. And the financial palaces where

they work today could certainly be used for more useful purposes.'

**\*\*Maya\*\*** (winking):

'So we would just have to work for free and the goods would be free. Then the financial system is out of the economy.'

**\*\*Helena\*\*** (smiling):

'Yes, it's that simple. The produced goods don't care whether they are produced by paid or voluntary work.'

**\*\*Maya\*\*** (doubtfully):

'Helena, you just gave the example of the lump of clay that someone found. However,

in most cases, the clay is in a private clay pit, and someone wants to make money out of it.'

**\*\*Helena\*\*** (in agreement):

'You're absolutely right. That's why we should first talk a little about ownership.'

[Table of contents](#)

#### 4. WHAT WILL HAPPEN TO THE PRIVATE PROPERTY?

**\*\*Maya\*\*** (curious):

'If there is no more profit, what actually happens to property? Will everything just belong to everyone?'

**\*\*Helena\*\*** (thinking):

'The socialisation of property has already been tried, and it didn't work. What happened to all the public property when socialism collapsed after 1989? It was simply privatised again. That was easy because social property is ultimately also private property.'

**\*\*Maya\*\*** (nodding):

'Well, social property is not the ultimate either. But if there is no profit incentive, property naturally loses its meaning.'

**\*\*Helena\*\*** (curious):

'Yes. You need property like apartments, factories and fields to make money from, so you need them for profit. That's the main purpose of property today.'

**\*\*Maya\*\*** (in amazement):

'But what happens if there is no more profit?'



**Helena** (explaining):

'Look at it from a different perspective. If everyone works voluntarily and gives to each other, of course the apartment owners, factory owners and large farmers also receive everything for free. That's why they won't miss profit at all.'

**Maya** (insightfully):

'So it wouldn't be a problem if the lump of clay was taken from a private clay pit?'

**Helena** (nodding):

'No, I think you could just take it if you asked for it.'

**\*\*Maya\*\*** (questioningly):

'So far so good. But if at some point the clay pit is empty and needs to be restored, who is responsible for that?'

**\*\*Helena\*\*** (reflecting):

'Good question. Of course, the owner of the clay pit is still responsible for it.'

**\*\*Maya\*\*** (smiling):

'Yes, he is responsible, although he gets nothing out of it. He would probably prefer to sell it, but he can't because he can't get any more money for it. So the clay pit is just a burden that he would prefer to be rid of.'

**Helena** (nodding):

'So the only possibility is for him to release it, to let go of it completely.'

**Maya** (with raised eyebrows):

'So what now: does the property then belong to everyone?'

**Helena** (confirming):

'No, quite the opposite! The property then belongs to no one at all, as was the case for most of human history.'

**\*\*Maya\*\*** (calmly):

'That's really ingenious. In such a case, it would probably also be much more difficult, from a purely legal point of view, to privatise something again. The simple transfer back into private ownership, which is what happened with public property in 1989, would then no longer be possible.'

**\*\*Helena\*\*** (smiling):

'And 'ownership' then simply becomes respect for the privacy of others.'

**\*\*Maya\*\*** (nodding):

'And because everything is voluntary, everyone who has taken clay also voluntarily takes care of the renaturation of the clay pit.'

[Table of contents](#)

## 5. THE REVOLUTION OF GIVING

**\*\*Maya\*\*** (laughs):

'You don't really think that people would just start working for free?'

**\*\*Helena\*\*** (retorted):

'Why not? We all do it in a way. Only part of each day we work for money and often have to use our elbows, because we are in

competition with others. But what about when we get home?’

**\*\*Maya\*\*** (nods in agreement):

‘Yes, you're right! As soon as we get home, we behave very differently. Then we are cooperative and helpful. We already work this half of our day voluntarily – we do it for our family, for friends or for the community. A large proportion of humanity even works voluntarily all day. And often we are much more committed than we would be for money.’

**\*\*Helena\*\*** (in confirmation):

'That's right, our behaviour is shaped by the environment in which we find ourselves. We adapt to these circumstances twice a day, so in a way we are social chameleons.'

**\*\*Maya\*\*** (thoughtfully):

'That's why we always long for the weekend or a holiday – these are exactly the times when everything is voluntary and more relaxed. I can well imagine that we wouldn't mind volunteering all day.'

**Helena** (thoughtfully):

'But how could we encourage people to volunteer in the economy as well?'

**Maya** (seriously):

'History shows that major changes are often triggered by crises. And the crises are already here. Climate change, scarcity of resources, social inequality, wars for raw material deposits.'

**Helena** (thoughtfully):

'Yes, we really have to do something now if we want to avoid the collapse of humanity.'



Many think of a revolution like the one in Russia in 1917.'

**\*\*Maya\*\*** (thoughtfully):

'But the idea of communism back then didn't work. It collapsed in many countries, and the last two large states that still call themselves communist are doing worse economically than the rest of the world. That's why we're racking our brains.'

**\*\*Helena\*\*** (somewhat confidently):

'I think most people aren't ready for a revolution like that either. But there is something else. What do you think of a global general strike?'

**\*\*Maya\*\*** (relieved):

'Yes, a global general strike is something most people could probably imagine. Strikes are almost an everyday occurrence.'

**\*\*Helena\*\*** (eager):

'But instead of stopping work, we would voluntarily continue it. Stopping work would be really stupid. We don't want to mess up the economy, we just want to free it from the constraints of the financial system.'

**\*\*Maya\*\*** (enthusiastically):

'Exactly, that's it. The supply chains would remain intact, but the goods would be freely

accessible. Goodbye financial system and that's it.'

Helena (nodding in agreement):

'Yes, the most important thing is that the economy doesn't collapse. We just free the economy from the constraints of the financial system and then it could develop more sustainably all by itself.'

**\*\*Maya\*\*** (in confirmation):

'Why shouldn't it work? I suspect that most entrepreneurs would like to produce sustainably, but competition and the pressure to make a profit prevent them from doing so.'

Without this pressure, they could realise their visions.'

**\*\*Helena\*\*** (with a smile):

'If work no longer costs anything, then it no longer matters how long it takes to develop and produce something really well and sustainably.

**\*\*Maya\*\*** (enthusiastically):

'That's why there's nothing standing in the way of a truly circular economy, which is of course much more complex than today's throwaway economy. We could manufacture fully recyclable products and the scarcity of raw materials would be a thing of the past.'

**\*\*Helena\*\*** (adds):

'This also refutes the main argument of today's politicians. They say that today's financial system is indispensable so that raw materials become more expensive the scarcer they get.'

**\*\*Maya\*\*** (impatiently):

'What a load of nonsense! Today, inequality is only growing because only the rich countries can afford the scarce raw materials. There will still be wars over raw materials. But they don't mention that because they don't have a better idea – unlike us two.'

**Helena** (in agreement):

'So the idea is that the economy should be based on people's actual needs, not on what is profitable.'

**Maya** (nodding in agreement):

'Yes, if work costs nothing, production cycles could also slow down again.'

**Helena** (enthusiastic):

'You are so right, Maya, because there would be no more planned obsolescence, no more new models that have to be sold. So far, this has led to more and more waste, emissions and resource consumption. Instead, we could

focus on durable and high-quality products again.'

**\*\*Maya\*\*** (thoughtfully):

'But if the economy shrinks, then of course many jobs would also disappear. Won't these people need good social security?'

**\*\*Helena\*\*** (smiling):

'We don't have to worry about that at all, because if everything is free, everyone is automatically taken care of. The problem of unemployment would no longer exist.'

**\*\*Maya\*\*** (serious):

'People would certainly adapt quickly. Some would just stay at home longer, others would help where help is needed.'

**\*\*Helena\*\*** (nodding thoughtfully):

'Exactly. Of course, it would quickly come to a two- or three-day week when people from the financial sector all join.'

**\*\*Maya\*\*** (doubtfully):

'Now back to volunteering. That's all well and good, but the entrepreneurs won't voluntarily stop charging for their goods. What happens if they don't play along?'



**\*\*Helena\*\*** (calmly):

'Good point. But after the transition, they too will get everything they need for free – including all raw materials and intermediate products. There is no longer any reason for them to go to the trouble of collecting money. I think that business owners in particular would be happy to dispense with all financial accounting.'

**\*\*Maya\*\*** (insightfully):

'That's right. You don't need billions to live a good life. They're just a burden because you always have to make sure that the billions keep growing.'

**\*\*Helena\*\*** (smiling):

'I can well imagine that a billionaire also has a really normal family life. They only have the big expenses because they have to represent themselves to stay on the ball.'

**\*\*Maya\*\*** (concerned):

'But then no more taxes will be paid. If no one pays taxes, how will we finance administration, education or art?'

**\*\*Helena\*\*** (amused):

'Well, now think about it. If everything is free... Does it click?'

**\*\*Maya\*\*** (sarcastically):

'And what if someone is just lazy? Not everyone wants to pursue creative projects or contribute to the greater good.'

**\*\*Helena\*\*** (winks):

'That's what people said about the unconditional basic income. 'If no one has to work, no one will work anymore'. But experience shows that most people want to do something meaningful. It is a myth that people are inherently lazy.'

**\*\*Maya\*\*** (doubtfully):

'I'm not sure if the people who toil in the lithium mines would voluntarily continue to work.'

**\*\*Helena\*\*** (explaining):

'That wouldn't be a problem at first, because people in the Global South are mostly exploited for our extensive lifestyle. Stonewash jeans, plastic toys, peeled shrimp. It wouldn't hurt us at all if we had to do without these luxuries for a while until we found better solutions for them.'

[Table of contents](#)

## 6. END OF ALIENATION OF LABOUR

**\*\*Maya\*\*** (relaxed):

'If work is voluntary, it could completely change its meaning – it becomes an expression of creativity and a contribution to the community.'

**\*\*Helena\*\*** (smiling):

'And when no one has to work out of necessity anymore, the value of work will be appreciated quite differently. Motivation will then come from the joy of the activity itself.'

**\*\*Maya\*\*** (enthusiastic):

'Yes, if I don't have to work just for the sake of earning money, then I can look for a job that I really enjoy and that makes me look forward to the next day in the evening.'

**\*\*Helena\*\*** (adds):

'Think about it – people could even pursue their passions. Those who like to bake would get up at four in the morning to make delicious rolls and croissants to offer.'

**\*\*Maya\*\*** (skeptical):

'But what about the unpleasant jobs? Who would still do them?'

**Helena** (shrugs):

'We would do it together, out of solidarity, not economic necessity. Everyone's turn comes around eventually. Besides, many tasks could be automated.'

**Maya** (nods, determined):

'You're so right. As long as work is paid for, you will always find people who are cheaper than robots. Imagine, after this changeover to voluntary work, many car factories could produce robots!'

**\*\*Helena\*\*** (in a calm voice):

'This could end the alienation from work that people feel today. Jobs would be better suited to personal talents and interests. Work becomes fulfilling again because it is no longer a means to an end, but a part of life.'

[Table of contents](#)

## 7. HOW WILL WE LIVE THEN?

**\*\*Maya\*\*** (smiling):

'So, if everything is free, I'll get a new Prada dress every day and bathe in champagne every night!'



**\*\*Helena\*\*** (laughing):

'I doubt it. People usually behave responsibly when they're not forced to appear better than others.'

**\*\*Maya\*\*** (agreeing):

'That's right. We said earlier that we behave in an absolutely cooperative way for a large part of each day even now, when we are not under the influence of the market.'

**\*\*Helena\*\*** (enthusiastic):

'Exactly! We would then feel more like we were in the circle of family or friends all day.'

After all, we would then be giving each other gifts.'

**\*\*Maya\*\*** (slightly sceptical):

'But what would happen to progress and innovation then?'

**\*\*Helena\*\*** (convinced):

'Innovation is not driven by competition, but by curiosity and the desire to improve the world. In such a society, advances in science and technology would be aimed at real needs, rather than throwing products onto the market just to be able to sell them.'

[Table of contents](#)

## 8. EPILOGUE

**\*\*Helena\*\*** (dreamily):

'But competition also has something positive about it. Since the Age of Enlightenment, since Adam Smith, it has brought us up to date with science and technology.'

**\*\*Maya\*\*** (somewhat indignant):

'But for 50 years, everything has been coming to a head: the acceleration of product development, the shortening of lifespan and the associated consumption of resources. There are more and more wars and greenhouse gas emissions are still increasing

every year. These are actually our current problems!'

**Helena** (placating):

'But if we now quickly remove the accelerating factor of the financial system from the economy, we may still be able to avoid being catapulted into collapse.'

**Maya** (looking at the setting sun):

'Many people find it difficult to imagine having to say goodbye to capitalism. That's why they think you could make capitalism more humane.'

**Helena** (smiling):

'Yes, but now we know that we only need to decouple the financial system. Capital is not just about money and profit. We simply replace financial capital with capital in the form of human knowledge and cooperation. That way, we wouldn't even have to change the name.'

**Maya** (thoughtfully):

'To be honest, I've always doubted revolutions too. But this isn't a revolution where something is taken away from someone.'

**\*\*Helena\*\*** (with her glass in her hand):

'No, not at all. It's a revolution of giving. In the future, we will give to each other and there will be no need for elbows.'

**\*\*Helena and Maya\*\*** (raise their glasses):

'Let's start spreading this idea of a revolution of giving around the world!

To Benharmonia and capitalism without a financial system.'

[Table of contents](#)

Berlin, 29 October 2024

Eberhard Licht

For further information, see:

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# CONTENT

- |   |    |
|---|----|
| 1. Introduction: We had sushi   | 3  |
| 2. What is the real cause of global problems:<br>the economy or the financial system? | 8  |
| 3. How can we decouple the financial system<br>from the economy?                      | 12 |
| 4. What will happen to the private property?  | 23 |
| 5. The Revolution of Giving   | 29 |
| 6. End of alienation of labour  | 45 |
| 7. How will we live then?   | 48 |
| 8. Epilogue   | 51 |