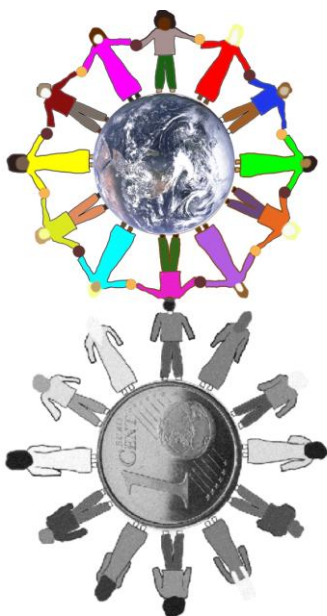


Eberhard Licht

The simple economy



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FOREWORD

Towards the end of the twentieth century AD, humanity could have finally achieved the goal it has been striving for for about ten thousand years, an unconditionally happy life for all. This is how it could be if everything was distributed fairly.

If this was the case, all eight billion people would be fed. No one would have to be cold any more, everyone would have a roof over their heads and would receive medical care. Science and technology would develop to a high level and in the foreseeable future

robots could take over the work we don't like to do.

The past fifty years, since we finally managed to feed all humans, we have been destroying food. We are burning valuable raw materials that the Earth created for us over the immeasurably long period of 60 million years in the Carboniferous era, and thus increasing the average temperature of the Earth's atmosphere so that the glaciers and poles are melting and the droughts and fires are getting worse. Due to the consequences of intensive agriculture and the cutting down of rainforests, around 150 animal and plant species become irretrievably extinct every day.

Some people who are already immensely rich are getting richer by the day. The speculations of the financial sector are becoming increasingly irresponsible and are plunging us into more and more new crises, even though people's daily needs would be secured even without the financial system.

The day this book is published is the "Earth overshoot day". This year it is the 2 August. On this day, the Earth's resources, which should last until the end of December, are already exhausted. Earth overshoot day is directly related to the ecological footprint. This means that so much is

produced and consumed today that about two Earths are needed to replenish it all. However, this is not evenly distributed across the world. In many countries, Earth overshoot day is in November, mostly for countries in the global South. In the countries of the global North, on the other hand, this day is already in spring.

There is a reason why we consume and produce so much. Production and consumption generate profit. Profit is the money that mainly the super-rich pocket and that makes them richer and richer.

In today's capitalist market economy, it is unfortunately not possible to force the economy using laws to consume fewer raw materials and emit less carbon dioxide. Carbon dioxide emissions could only be reduced if less is produced, because the majority of carbon dioxide is generated during the production and transport of goods. If such laws were enacted, the economy would simply migrate to countries that allow unhindered growth, which is made possible by globalisation. What would be left behind are unemployment and social unrest.

We look longingly to the Buddhist kingdom of Bhutan, where they try to

use Gross National Happiness as a measure of the country's success. In all other countries, it is money that is the measure of success which is determined by calculating the Gross National Product by adding up all the money spent. It is money that ensures that there is arms trade and consequently wars. It is because of money that there is human trafficking and speculation in grain on the stock exchanges, even though millions of people are starving. Banks build themselves the most beautiful palaces, but millions of people have to sleep in homeless shelters or under bridges.

Why should it not be possible for the economy to produce only what is necessary for all people to be happy? This book attempts to describe such an economy. This economy only produces what people demand from their self-image. In this economy, people are not influenced by advertising and discount campaigns to buy more and more, just so that the gross national product can grow and the super-rich can get richer and richer through the profits.

It is a form of economy that, by its very nature, is in balance with the earth's resources. It ensures from its self-conception that the ecological footprint remains within global limits.

Therefore, this economy lacks the market where some try to sell as much as possible and others are on the hunt for the cheapest products. The market is missing, which prevents those who have no money from getting anything. And since there is no market, there is no money in this economy. It functions according to the principle that everyone contributes to national happiness according to his or her means and that everyone can unconditionally take what they need in order to live happily.

The transition to this form of economy could happen within two years. In the process, nothing is taken away from

anyone. Only the manipulative value of goods disappears, which the financial system sets so that profits can be maximised. All goods remain, including our mobile phones. And all goods get back their real value, which was taken away from them by money. The sole origin of everything is the gifts of the earth and the sun.

We have to hurry up, because time is running out. What we are experiencing now in the heat waves, which are the first effects of climate change, is only the beginning of what we can expect in the coming years. Over the last 200 years, we have burnt up three hundred thousand times the amount of fossil

fuels that were created in the Carboniferous during the same time. It is as if we have triggered a gigantic explosion and we are now feeling the first effects.

You can perhaps imagine it like this: You put one hand on a hotplate and switch it on. After a while, you feel the plate getting warm. Now it is high time to turn it off. If you don't turn it off quickly enough, it will hurt. The problem is that we are sitting on the hot plate.

The bigger problem is that the hotplate is still on and continues to heat. The American president has just announced

his heat protection plan. Many air conditioners are to be produced to protect people from the heat. But the air conditioners consume all the more energy from fossil fuels or nuclear power plants! Moreover, the heat does not disappear. The heat is pumped out of the buildings, often shopping centres, to the outside affecting the people who cannot afford to live in the air cooled buildings.

With the profit that comes from building and selling the many air conditioners, some super-rich are getting richer and richer.

How can we turn off this hotplate? One could consider restructuring the financial system over the next few decades so that there is no profit when goods are produced and sold.

But it would happen much faster if within a year or two the economy were to be changed to a simple economy that does without money and profit altogether, and thus it respects the ecological limits on its own.

We will no longer be able to stop climate change. We will have to build dams and green deserts. We will need a great many people to help with this. It will simply not be possible to

"finance" these enormous tasks, because regional climate damage already exceeds the limits of our financial system.

The accomplishment of these tasks will only be possible if many people help. But this is only possible if all these people are automatically provided with all the necessities of life. "The simple economy" described here can guarantee this.

Humanity has existed for two and a half million years. In this long time, it has managed to survive successfully. This happened entirely without money, only on the basis of mutual aid. It was

only ten thousand years ago, in much less than one percent of human history, that the barter economy, the predecessor of money, began. It catapulted us to today's scientific and technical level, but now we have to return to the logic of mutual aid, and to do that we have to end the logic of money and exchange. Of course, we will keep all the technical and scientific achievements, which could even advance if no monetary limitation play a role. However, we must be able to choose for ourselves what we want to consume so that we are happy. This will finally also be our life time, which is only available to us in a limited

amount. Many important areas, such as medical care, will become much better, because the decision criterion will no longer be economic effectiveness, i.e. money, but only the well-being of the people.

In many sections of this book one will search for literature references in vain. These sections are based on generally known and accepted social/economic behaviours and laws. These behaviours are subjected to a new way of thinking for the first time in this work, for which there is no literature yet. [To the table of contents](#)

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THE TRAIL OF MONEY

It is said that one per cent of humanity

leaves as much of a mark on our earth as forty per cent of the poorer part of humanity.

This one percent of the super-rich is of course not so stupid and only uses its money to surf the world in private jets and super yachts, producing vast amounts of carbon dioxide.

No, it is worse. These people invest their money in the economy and make the money "work" to keep increasing their wealth. That is why they own a large part of the global economy.

And it is much worse. The global economy is increasingly freeing itself from state influence. They go where

the most money can be made. They build factories in countries where they don't have to pay the workers much. In the 1980s, when environmental protection laws were introduced in the global North, they went to India and to China. The lower the labour costs, the higher the profit and the faster these people get richer. Globalisation is weakening the influence of individual governments. If the government puts too much pressure on these companies, then the companies simply go to another country. The governments want to prevent this by all means because otherwise it would lead to social unrest.

Some profit by exploiting cheap labour. Others earn from trade. The more goods that can be sold, the more profit is made. This works best on the internet, where many buyers can be reached. With a very large, global internet shop, a few cents per sold good is enough to earn billions. The amount of goods sold brings the profit and we all support it without being aware of it.

Still others earn their wealth by placing advertisements. Google is free because the billions are earned by forking out a few cents when you click on an advertising button. Through artificial intelligence, advertising will creep into

our lives more and more and we will perceive it less and less as advertising.

There are also some advertising companies that have a monopoly on advertising space in big cities and they also earn millions there.

Almost all of humanity contributes to the fact that the few super-rich got rich in the first place and that they are getting richer and richer. Of course, at the moment it is the global North where people have a lot of money to spend on consumption. But if you follow the media closely, which, by the way, are also largely owned by the super-rich, you will notice that the

global economy is in the process of making plans to extend rampant consumption to the global South as well. (Jochen Andritzky, 2019) In the process, they are not afraid to undermine climate initiatives with the slogan "Dept for climate".

Many activists are demanding that the government act now to stop the biodiversity and climate catastrophe. But we have to face the truth. The government cannot and will not do anything about the interests of business for the reasons mentioned above, because otherwise business will leave and leave armies of unemployed.

We have also been able to observe what has happened in recent years with the state's influence on the economy.

The elementary economic sectors such as energy supply and water management still belonged to the municipalities many years ago. The surpluses were used to build gymnasiums or support schools or cultural institutions. Then the politicians, influenced by the business lobby, said that efficiency must be increased and so these utilities were privatised. Now the super-rich, who mainly own these important utilities, are pocketing the profits. Alms are only

given if you advertise for these companies.

The health system has also been privatised with the government's consent. Expensive operations are performed today, even though they are often not absolutely necessary, but if you have to move to another city, you won't find a family doctor who still accepts patients.

The capitalist economic system is not about the welfare of the people, it is exclusively about increasing efficiency and ultimately profit. Therefore, appeals to the government will not be enough.

The government also cannot help because the politicians have been trained to strengthen the existing capitalist economic system. They cannot help because they simply have no solution to the global problems. If we want to ensure that something changes quickly, **WE** have to come up with something.

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THE BASIC CONTRADICTIONS OF OUR ECONOMIC SYSTEM

THE FEAR OF LOSING ONE'S JOB

In the two and a half million years of human history, everyone helped to the best of their ability. And life was far from easy. People were very successful at this, which is why we still exist today.

Today's money system excludes people from receiving the necessities of life. If you don't have money, you can't buy food, you don't have shelter and you don't get medical care. Basic human rights that are taken for granted are thus unattainable.

That is why almost everyone is most afraid of losing their job. The media, which are mainly in the hands of the

super-rich, fuel this fear by proclaiming that the next crisis will come if we buy and consume less. Many of us know that we can only reduce our [ecological footprint](#) if we buy less. But the possibility of buying less is not provided for in our current free-market economic system. Because if we buy less, then less labour would be needed in production and more and more people would become unemployed. That is why the aim of the trade unions' labour struggles is to create more and more jobs, not fewer. That is also why the democratic majority of voters is not interested in reducing the ecological footprint as it should be.

The fear of losing jobs also prevents automation from becoming more widespread in work processes. Many heavy, monotonous and dangerous jobs could be taken over by robots, but then of course there would be more and more unemployed.

The only solution currently being discussed is the introduction of a basic income. But we should think about whether this is really a reasonable and promising solution. The basic income is in the order of the subsistence minimum. We should now think about a truly sustainable society. It cannot be the case that in the not too distant future nine billion people will be

vegetating at subsistence level on a basic income if there is no longer any work for them. The future of humanity must look different!

That is why we have to think further, go one step further. A sustainable society can only emerge if we free ourselves from the constraints of money. Then everyone will have the opportunity to contribute according to their abilities and to take only what they need to lead a happy life that is not dominated by consumption. The elementary basic rights such as the right to food, the right to shelter and the right to medical care will then be

fully guaranteed and no one will have to fear losing their job. [To the table of contents](#)

WHY WE ARE MOVING FURTHER AND FURTHER AWAY FROM OUR OWN SELF

What if every person consumed only what she needed to live happily? We all know that we could get by with very few things. The culprit of rampant consumption in the global North is also that we have forgotten how important leisure time is. Time, as we all know, is the most valuable thing humans possess. Simply because our lifetime is limited.

But how many or rather how few things do we really need? We don't know. We

move further and further away from our own self. We try to find our centre of life with self-reflection or with the help of therapists or coaches, but we don't really succeed.

There is a simple reason why in today's society we can no longer find our own self. We are influenced to move further and further away from our ego. We are exposed to so many external influences today. Advertising tells us what we absolutely must buy and with the help of artificial intelligence, this influence is becoming more and more inconspicuous and invasive in our lives. We have to adapt to the latest fashion in order to be successful. At work, we

often have to get used to characteristics that are foreign to us. And in the time in between, we let ourselves be captivated by Instagram reels, so that we no longer get to think at all.

Only if we had the possibility to take or live in absolute freedom, as it suits our character and inclinations, would we know who and how we really are.

However, there are situations in which we know exactly what we need and really only take that. This is the case with many of our hobbies. When we are artistically active, for example painting, sculpting or making music,

then it is really about our own self, about our centre. Then we only take what is necessary for our hobby. Paints and paper, a piece of wood or the sheet music we need. Only the knowledge of our own self can lead us to reduce our ecological footprint.

The main reason for our alienation is also that we receive wages, salaries or social benefits whose amount is set for us by others. People who don't know us at all, who don't know what we really need to be happy.

These circumstances also ensure that social classes emerge that are characterised by their consumption.

Our society is based on competition and this leads to many striving to move up to the next higher stratum and demonstrating this with status symbols such as the big car, the luxury flat and fashionable clothes.

We would find our own self again relatively quickly if we could simply take what we need to live a happy life. If we are not influenced by advertising, the size of our bank account and our credit rating. This will only be possible when we break away from the current money-based system of exchange logic. How to do that is described in this handout.

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WHAT DOES CARE ACTIVITY HAVE TO DO WITH THE EXPLOITATION OF THE EARTH?

About 40 percent of our working time consists of care activities, such as raising children or caring for relatives. These activities are not paid and are mostly carried out by women, usually with a lot of love. But in today's society, these activities are worth nothing because they are not paid. Nevertheless, these activities are an important part of social reproduction, they serve to relieve the people who work in the economy and they therefore also indirectly serve to maximise the profits of the super-rich. (Habermann, 2018)

Just as care workers are exploited, the earth is exploited by the global economy. The earth gives the economy the raw materials, coal, oil and gas, iron ore and everything that is needed in the economy, but the economy pays nothing for it, just as it pays nothing for care work.

Of course, one could come up with something so that the care workers are paid for their services. But should nature be paid as well? What should nature do with the money?

There would be another way to put care work on an equal footing with paid work today, and to honour the gifts of

the earth accordingly. We must remove money from our society so that we have the opportunity to give thanks for the gifts of nature. Only under this condition is it also possible for us to give thanks for the care work done in the same way as for the services of those working in the economy.

From the moment money disappears, labour and commodities are freed from their financial, i.e. speculative value. What remains is the real value and thus care work would be equal to work in the economy. This is the prerequisite for care work to be respected. Only then will there also be gender justice.

Only under this condition will we also give thanks for the gifts of the earth and feel the need to preserve and conserve them and no longer exploit them without restraint. [To the table of contents](#)

REVOLUTION WITHOUT EXPROPRIATIONS

Property is always problematic if you can make a profit with it. If someone has many flats and rents them out, then the rental income after deducting property tax and expenses for maintenance is the owner's profit. If someone owns a factory, then the profit comes from the sales revenue of

the goods produced minus the expenses for labour costs and raw materials.

Some owners of flats and factories become so immensely rich and we feel this is unjust. In previous revolutions, these flats or factories were expropriated and they belonged to all people in common. However, they remained property and after the fall of the Wall, this property of all people in the former socialist states was simply transferred back to the descendants of the former owners.

Therefore, it would be much better if there were no property at all. When we

have overcome the logic of exchange and money, then property also loses its negative quality.

Now, of course, someone might say, but I must have something from my property! The answer is quite simple and it's no wonder that you don't think of it straight away. You don't have to get anything for your property, because when there is no more money, you get everything you need to live as a gift. If you were to get anything for your property, you could just give it away. You couldn't do anything else with it.

Because it is really difficult to understand this connection, because such a situation is completely unthinkable in our world today, I would like to give another example. Property is a kind of tool that earns us interest. How does our relationship develop with a tool that is useless? We will no longer pay attention to it, it no longer interests us.

The Latin word for interest is interest. As long as you get the interest, you have interest in the property. If there is no more interest because there is no more money in the world, you lose interest in property.

Therefore, property gradually becomes commons again, belonging to no one. We then reverse the process within which property arose in the first place.

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THE SOLUTION TO GLOBAL PROBLEMS

We have shown in the previous sections that there are several contradictions that stem from today's exchange and money logic and that can only be solved by overcoming them quickly.

We have to free the economy, which has degenerated into a plaything of

political interests and a gambling casino of the financial system, and which exploits the raw materials of the global South and causes climate change and species loss, from these degenerate influences again and make it what it is supposed to be.

What should the economy actually be for? Isn't it actually about providing people with everything they need? We need an ecological footprint of one earth or less. Then the capacity of one earth would be sufficient.

We would now urgently have to switch off the driving force. That force is the logic of exchange, and mainly money,

which gave rise to competition in the first place. This competition has reached a breathtaking pace in the last 250 years and it will catapult us into collapse if we do not pull the plug immediately.

This handout also aims to take away the fear of change that we are facing. There is a real possibility of a peaceful revolution, we just have to be clever enough. The aim here is to show a way in which we can bring about change within a short period of time.

We have noted the following in the previous sections:

1. The capitalist economic system, by its very nature, precludes human values from taking precedence over financial values. The reason for this is that in the market economy on which the economic system is based, goods are exchanged for money and money for goods, and each of the participants strives to get as many goods as possible for their money. A fair distribution of goods is not possible in this way. Therefore, money must be eliminated from this system.
2. Because today you can't get goods without money, people

have to exchange their labour for money. With their labour output, people produce the goods they will have to buy later. It is impossible for people to start producing less on their own in order to reduce their ecological footprint. They are afraid of losing their jobs and their livelihoods. We could only take this fear away from people if we create the possibility for people to get the goods of daily use unconditionally, i.e. for free. Therefore, we must ensure that all money is abolished globally. We will then have a society in

which everyone contributes according to their means and only takes what they need to be able to live happily.

3. The current system of remuneration, where you are allotted a certain amount of money, prevents us from being able to decide at our own discretion what we take in order to be able to live happily. It also prevents us from taking the most important commodity that people have, namely the time of life as leisure. Today, only the goods that we buy with the money we are given are important to us.

4. When you receive a gift, the natural reaction of most people is to say thank you. This is what makes birthday or Christmas gifts so special. A personal relationship develops between the giver and the receiver of the gift. In the case of gifts from the earth, this chain of relationships is interrupted right at the beginning by selling the raw materials after they have been taken. This prevents us from being able to give thanks for the gifts of the earth and build a personal relationship with the earth. By eliminating money from

this system, the raw materials, the intermediate products and the finished product would also be perceived as gifts from the Earth. We would have the opportunity to build a relationship with the earth and feel the need to care for the earth and not continue to exploit it without restraint. It is similar with the gifts that care workers give us and with the gifts that we receive from people in the global South.

5. There can be no gradual transformation because the

pressure from the side of the global economy, which belongs to the super-rich and operates according to the laws of the market economy, is much greater than the pressure from the people who hope for a gradual transformation.

Conclusion:

There is only one way to solve the global problems. We must eliminate money from our social and economic system. With the plan presented here, this would be possible within two years. [To the table of contents](#)

WHAT WOULD LIFE BE LIKE IN A WORLD WITHOUT MONEY?

When I walk through the streets, I sometimes try to imagine that there would be no money. Would life in the city be much different?

There would be no advertising, because if everything is given away, naturally

no one is interested in giving away more than they need. You don't have to ask anyone to take anything, because everyone knows on their own what they need.

The streets are empty. Remember the empty roads and motorways at the first Covid-19-lockdown in 2020? It will be like that again because there are hardly any commuters left. You don't have to drive far to make a bit more money anymore. Because there is much less consumption, there is much less transport of goods. When people realise that you don't need a car any more, the parked cars will gradually disappear from the streetscape.

What changes immediately?

Since all goods and services are given away, no one is interested in giving away more than necessary. Thus, there is no motivation for the economy to consume more than what people really need. All advertising is invalid and is therefore discontinued.

Many people would like to see gross national product replaced by gross national happiness as the measure of a country's success. This is exactly what happens with the abolition of money. After that, there will no longer be a financial value with which to determine the gross national product. You can

then only take the happiness of the people as a yardstick.

Once again, it is quite clear: the goods do not disappear with money, only their immaterial, their symbolic value disappears. The real value remains

From the first day, people are happy. This is the completely natural reaction when you receive a gift. At that moment, the gross national happiness increases abruptly, with all the hardly imaginable side effects that every reader must think about for herself once in a while.

There is no more competition, only cooperation, because no one can make

money from it if someone else falls by the wayside.

Because there are no more price tags after the abolition of money, you don't know at all whether it is a luxury item. In the case of sparkling wine, most people will go for the semi-dry varieties. Only the real gourmets will then be interested in champagne. It's no longer about getting good goods for "good money" but you can take what you like. The slogan: "Take two for the price of one" is also superfluous.

When I walk through the streets and imagine that there is no more money, I see that there is no hustle and bustle.

No one runs from shop to shop looking for the cheapest product anymore. Because everything is given away and all people know that it will always be like that. And all people are happy about their gifts.

Only when the money is gone will we live in true freedom. Then it will be the case that we can decide for ourselves, at our own discretion, what and how much we take. We can freely decide whether we take more of the goods than what we really need to be happy or whether we prefer to take valuable time to spend with our family or friends. Only when we can decide for ourselves, uninfluenced by others, how

to shape our lives, will we live in true freedom.

Does this have anything to do with post-growth?

There are many ideas for the transformation to an economy that does not need growth. These are concepts like degrowth, the common good economy, the doughnut economy, the commons, the Venus Project and many others. They are ideas from people who are worried about what scientists are predicting for us. Namely, that there will be a collapse if we continue to economise as we have for the last fifty years.

The representatives of these concepts are fighting against the overpowering global economy. But as soon as the logic of exchange and money are overcome, these many good ideas will become reality on their own. The new society will develop on the basis of these ideas.

By abolishing money, we are creating the conditions for change. [To the table of contents](#)

THE SIMPLE ECONOMY IN TWO YEARS

WHO WOULD WORK VOLUNTARILY?

What would it be like if everyone in the world worked voluntarily? We must not imagine that no one works voluntarily at all today. Currently, unpaid care work accounts for about 40 percent of all work done!

So why should it not be possible to work unpaid everywhere in the economy? Let's take a look at the sectors of the economy that are

responsible for the supply of everyday goods: the food industry, the clothing industry, transport, energy supply and water management. These industries supply all eight billion people with necessities. So we could say that the whole of humanity would be supplied free of charge if all the people in these sectors worked voluntarily. In return, they would get everything they need for free.

Is it really free of charge? Of course! Because all the raw materials and all the energy we need are given to us by the earth and the sun, free of charge. Without exception.

Let us summarise: If the sixty per cent who work in the consumer goods economy today were to work voluntarily without pay, all people would be provided with everything they need.

If all people are provided with necessities without having to pay for them, this means that all unnecessary goods could also be produced through the voluntary work of other people.

Since the raw materials for these goods are also provided by nature, these goods could also be given away free of charge. These unnecessary goods include televisions, mobile phones, crisps and many other things.

So we could say with a clear conscience that the economy would function without money. [To the table of contents](#)

LET'S JUST THINK AWAY THE MONEY

WHEN WOULD WE NOTICE THAT THE MONEY IS GONE?

Imagine that tonight, perhaps through a spell or an electromagnetic pulse, all the money disappeared. That's not so far-fetched. If cash were already gone today, all money would exist only in electronic form. What would happen if a strong magnetic impulse or even a computer virus were to erase all the

hard drives in the world? I think that is only a matter of time.

Back to our story, the money disappeared stealthily tonight. You get up in the morning, have breakfast, maybe go to work or to the garden or sit down at the computer. In the evening you open a bottle of wine and go to bed at some point. You haven't even noticed that the money is gone. The next day you go shopping, but there are no price tags and the tills are not manned. Perhaps a kind voice alerts you to take only what you really need, just as we were reminded to wear mouth and nose protection on public transport some time ago. You

take what you wanted to buy anyway, go home and eventually the second day is over and nothing bad has happened.

Some people spread horror stories to the effect that people would then storm the shops and no one would work.

You just have to try to imagine how our family members, our friends and acquaintances, the children's teachers or our doctor would behave. Can you imagine there would be murder and manslaughter among them?

When money disappears all over the world, it is a permanent state. Everything will be free forever. So

there is no reason at all to lug home more than what we really need.

From the moment the money disappears, we change!

Imagine coming out of the supermarket with your daily errands that were given to you. It's almost like it's your birthday. Everyone will suddenly smile at each other on the street with the gifts in their hands. It will certainly take a few days for people to gain confidence that no one is trying to rip them off because of money. The utopia that we already live in the family is now becoming a reality outside the family. Neighbourhoods, whole cities

and countries are being taken over by it.

We usually only realise that we don't get a salary at the end of the month, but by then we won't care anymore.

Since we have already been motivated in advance, the economy will stop advertising instantly. There are no more discount campaigns. After all, the economy can no longer make a profit because there is no more money. So these efforts would be completely useless. No one will be motivated to take more than they really need.

And economic growth will decline as quickly as it did during the first Covid-

19-lockdown in March 2020, when production in the auto industry fell to below 20 per cent in a matter of days and the motorways were empty. No one will be scared about that.

And our earth will slowly recover. [To the table of contents](#)

ARE WE READY FOR A WORLD WITHOUT MONEY?

Daphne Bülesbach says: "Every movement needs a utopia, an idea of what will be." (Büllesbach, 2019) S. 255

In a utopia, just as in a family, values such as equality, freedom, solidarity and sustainability are central. If we

want to describe the utopia of the moneyless society, we only have to imagine the conditions in a functioning family.

But we only have to take a closer look. This better way of living together as brothers and sisters already exists all over the world. It is taken for granted in most well-functioning families, many traditional communities in the global South, and even all care work, which accounts for forty percent of the economy, functions in this way. In fact, it is the principle of all civil society. Everywhere there we don't exchange to gain an advantage, but we give what we can and take only what we need so

that we and the people around us can live happily.

We just need to eliminate the negative element with that we have to communicate with each other today and that prevents these myriad existing utopian cells from growing together into a fraternally united planetary civil society. This is the money.

Within the circle of family and friends, trust dominates, which makes cooperative living together possible. Outside the circle of family and friends, this trust often finds no basis, as the negotiating partners seek the greatest

benefit for themselves. This manifests itself in the fact that a balanced taking and giving is not possible, since the greatest possible benefit is always related to the respective view of the negotiating partners.

Opielka describes the family as an institution that can be assigned to the community support system. It is a place where solidarity orientations are elementarily predisposed for society through the solidarity relationship with the spouse and through the solidarity experiences in the socialisation process of the children. Opielka even writes that the solidarity of marriage can be paralleled with the utility of gold in the

economic system. (Opielka, 1997) S. 151.

In the family system, the economic level of action is not primarily constituted by monetary benefits between the family members, but by livelihood benefits in the broadest sense. The value of the helping function is solidarity. (Opielka, 1997 p. 154).

In the introduction to sociology by Bernhard Schäfers, a distinction is made between "communal action" and "social action". Community action is based on familiarity, it conveys a sense of "we". The places for this are the

family, kinship and neighbourhood, but also groups and associations.

Social action is characterised by an extensive anonymisation of social structures and a more functional understanding of roles. Family and workplace, work and leisure, private and public are separated. Schäfers notes that the "you" is the predominant form of interaction there. (Schäfers, 2016)S. 65

He describes the environment for social action as the technical-industrial world and capitalism. I would like to put it more concretely. Social action is shaped by money and within communal

action money plays no or a subordinate role.

Many system critics say that people have to change before a better world can come. But the utopia already exists. Billions of people already live in the utopia described above. Every intact family is a small utopian cell. Every grassroots movement in which resource-based farming is practised, every still existing traditional subsistence-oriented community in the global South is real utopia. Recently I participated in a climate camp, which was organised on a voluntary basis. This camp is an economy in miniature. There was a kitchen where food

rescued from containers was prepared. The food was a gift, just as the raw materials of the economy are a gift from the earth. Many volunteered to help. The food portions were given away and everyone took exactly as much as suited their appetite.

How much food would have been thrown away if each person had taken as much as would have corresponded to a price of maybe five euros?

Unfortunately, this is the way it is in today's economic system.

The common characteristic of these utopian cells is that they function without money. Only at the periphery

does exchange begin. We already live in one or more of these utopian cells and we are able to change our character instantly between homo socialis, homo economicus and back. Most people change their character at least twice a day, e.g. when they leave home in the morning to start their job and come back home in the evening. On holiday we are homo socialis for several weeks.

When we have overcome money and the financial system, we will be homo socialis forever. We will certainly not miss homo economicus.

The Pope, the Dalai Lama or the Secretary General of the United Nations call on us to create a society of Sisterhood and Brotherhood. In a truly relationship of Sisterhood and Brotherhood, money has no place. In a truly relationship of Sisterhood and Brotherhood, people help each other without expecting anything in return. The logic of exchange that exists today is a complete contradiction to this.

Actually, mankind has been trying to free itself from the influence of the golden calf since biblical times. But the prerequisite for the real liberation of humanity from money and from the financial system has only been created

today, since we are technically able to provide all people with sufficient food.

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THE TRANSITION - HOW WILL THE MONEY DISAPPEAR?

WHAT PREPARATIONS ARE NECESSARY?

Most people I tell about abolishing money say, "For God's sake! Humanity is nowhere near ready!"

I then ask, what are we not ready for? Everything works in our society, we

just have to make the money disappear. We must also not try to prepare anything at all, because the "Invisible Hand of the Market" would prevent any intervention. (Suntum, 1999) S. 6.

What would happen if all money disappeared on a certain date? Most people are dominated by the fear that daily life will then collapse, that daily supplies will no longer function.

But this is completely unfounded. All deliveries within the economy are regulated by supply contracts and all employment relationships are laid down in employment contracts. The

payment deadline for invoices to suppliers is usually two to three weeks and almost all employees also receive their money only in the middle or even at the end of the month. When the money disappears on the due date, this is what happens: All people continue to go to work as usual and all ordered goods and raw materials are delivered according to contract. Since there is no more money, the goods of daily use and all supplies and services are freely available immediately for free. People take what they need and go back to work for it the next day. The payments are of course void, since there is no more money. Thus, the state of

economy is completely stable in the absence of money.

To summarise once again: Every person goes to work as usual.

However, he receives no money for it. Therefore, no costs are incurred in production and all goods can therefore be given away free of charge.

Therefore, it is not a problem that all people work without receiving money for it.

The whole thing wouldn't work if we had to pay the earth something for its treasures or the sun something for its energy. But that's not how it is.

Therefore, there is no reason to doubt that this principle would work.

The most important thing about the disappearance of the money is that nothing at all has to or must change during the transition. On the day the money disappears, everyone has to do exactly what they did the day before. Get up early, go to work or school and run the usual errands after work. Since the salary or wage usually comes at the end of the month, you notice it first when there are no price tags and the tills in the supermarket are not manned.

It is therefore important that nothing changes so that the existing supply chains are not disrupted in the daily supply. The supply chain from the raw material supplier to the factory, from the factory to the wholesaler and from the wholesaler to the retailer, to put it very trivially. And this chain will continue to function even without money, because every employee in this chain does his or her job. Just like the employees of the electricity company, water company, sewage company, drivers of trains, buses, taxis and trucks, medical staff, policemen, teachers, postal workers, etc. Road construction work continues, new

machines are installed, research into new developments continues. And each of the billions of workers goes to the shops in the evening and takes what they need to live. Or the new television set, the purchase of which had been planned for a long time.

Nothing changes, except that no more money flows.

Why can we be sure that, with exceptions, everyone will participate? Quite simply. Everyone knows what depends on it. Everyone knows that society will collapse if this transition does not work. Just as we make sure in small ways that our family functions,

we will also make sure that the provision of society is not jeopardised. As disciplined as we were in protecting ourselves and others by wearing the face mask for two years during the pandemic, we will protect ourselves and others from the collapse of society. Just as we were reminded to cover our faces every three minutes on public transport, we are advised in shops not to carry more than we are used to. The disciplined and solidarity-based behaviour of all humanity at the first lockdown in March 2020 proved that we are capable of taking this step.

The Church and politics have the great task of motivating people in good time. They show us the two alternatives we are facing right now, either we manage the transition to this other form of economy or humanity perishes with the existing form of economy. For this, all politicians have to pull together and it doesn't matter whether you have right-wing, left-wing, green, conservative, liberal or socialist views. And the politicians must also encourage us to dare to take this step towards freedom. In this preparatory phase, all people are motivated for this event. It must be made clear that there is no other viable

solution to avert the impending collapse.

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A GLOBAL DEBT RELIEF

Without the consent of the democratic majority of all peoples, there will be no system change, that must be clear to everyone. Daphne Büllsbach describes it this way: "It is about understanding how we bring about solutions in a democratic system that find broad social acceptance and thus also lead to cultural rethinking and change."

(Büllsbach, 2019) p. 256 Experience shows that this democratic majority only agrees if it expects a material

advantage from it. At the moment, the democratic majority of the peoples of the Global North vote for parties that promise perpetual growth and "prosperity", i.e. ever-increasing consumption.

We can also see this in the fact that all the major social unrest of today is aimed at getting people more money. All strikes are just to increase wages. The unrest in France last time was about people getting their pensions earlier. Fridays for Future tried some time ago to combine their demonstrations with those of the trade unions, without being able to achieve any effect. Simply because the

democratic majority has mainly financial and less ecological interests.

We, as a social movement working against species extinction, climate change and advancing inequality, have no way to offer people more money.

But we can try to put another financial advantage in front of the democratic majority. We could try to get people to demand the global abolition of all debt.

Almost everyone in the world is in debt. The share of national debt of each German now amounts to thirty thousand euros. This fact can probably be generalised for all industrialised countries. Added to this are the private

debts of many people for real estate, cars or consumer goods, which in Germany amount on average to twenty to thirty times the monthly income. Should it occur to the banks to reclaim their money, all citizens would have to pay.

But how could we go about getting citizens to make such a demand? In 2020, the G7 countries and the International Monetary Fund (IMF) came up with the idea of cancelling the debt of the Global South. (Jochen Andritzky, 2019) Of course, this was not done altruistically. The global economy, which as we know belongs mainly to the super-rich, must make

provisions. Because the more prosperity increases in the global North, the people will buy less there and the less profit can be made there.

China and Russia have already secured sales markets in the global South in recent decades and therefore the remaining countries of the global North are also trying to gain a foothold there. But the high level of debt depresses purchasing power. However, if the debt burden decreases, then purchasing power automatically increases. That is why money is to be pumped into the global South.

If you follow the media closely, you can see that the preparations are already in full swing. What is happening right now is what Chancellor Scholz prepared at the beginning of May 2023 during his Africa trip, namely the shift of growth to the global South. Stefan Liebing, who was chairman of the Africa Association of German Business until April, said: "The decade of opportunity on the continent is over - and Germany has hardly used it." He went on to say, "In many countries (in Africa) the middle class is growing, and with it the sales markets are growing." And further: "For the sustainable, "green" conversion of Western industries,

important raw materials such as cobalt or lithium can be found on the (African) continent. This is also important if the industries' dependence on China or Russia is to be reduced."

(<https://www.tagesschau.de/ausland/afrika/scholz-aethiopien-kenia-afrika-100.html>, 04.05.2023 19:50)

In 2022, they tried it out to see if it worked. About 3 trillion dollars and euros were printed and made available to the economy in the Global North to revive growth after the Corona crisis. This gave us the inflation we have today but apart from local riots there were no significant protests against

these effects. Why shouldn't the banks try this again, this time to compensate creditor banks for the debts of the Global South?

Why don't we want to jump on this bandwagon, but instead we call for the global abolition of **ALL** debt?

What if all progressive initiatives worldwide spread the idea that it would be much fairer if all debts were cancelled in general?

It would even make a biblical wish come true. The Year of Jubilee, also known as the Jubilee Year, is mentioned in the Bible in the 5th Book of Moses. In this passage, it is

described that the year of jubilee takes place every 50 years. During the Jubilee year, debts were forgiven, slaves were set free and social justice was promoted. This cancellation of debts in the Year of Jubilee was an important measure to alleviate financial burdens and provide a fresh start for the people. The year of jubilee had a special significance for social justice, return to family roots and new beginnings. (The Bible Leviticus 25:8-13, 1999) S. 131

And above all, the democratic majority would have a real material advantage with debt relief.

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WHY THE ABOLITION OF ALL DEBT MUST INEVITABLY LEAD TO THE ABOLITION OF MONEY

Let's take a creditor who has lent money to someone, who lives off its interest and who hopes to get the money repaid. If the money disappeared, this creditor would suffer financial damage from the cancellation of the debt. The creditor would have to be compensated and probably no one would know where all this money, with which all creditors would have to be compensated, would come from.

But if we abolish all money worldwide at the same time as we abolish the

global debt, then the creditor will no longer need the money from the redemption and the interest at all, because she will get everything she needs to live for free. We had already described in detail above that after the abolition of money, everything that is needed to live will be available to everyone free of charge. All people will then have unhindered access to everything necessary for life.

Real justice would therefore only be established when all money is abolished at the same time as debt. [To the table of contents](#)

WHAT HAVE WE LEARNED FROM THE PANDEMIC?

Please imagine that the pandemic could have been planned. The first consideration would have been what financial incentives you would use to get people to wear mouth and nose protection for two years. But humanity has shown that it behaves responsibly and sensibly on a voluntary and spontaneous basis. Such global solidarity and discipline has never been seen before in history.

The most important thing the pandemic showed us is that no years of detailed planning were needed. The sudden

appearance of a simple virus changed the world without society collapsing.

I sometimes try to imagine the planning that would precede the construction of the great dykes around the world that we need to manage the effects of sea level rise. Or what the financial planning will look like to green deserts to naturally reduce the carbon dioxide content of the atmosphere.

How much of this money would once again disappear into the pockets of the super-rich, if it were even possible to raise that much money?

If we have abolished money by then, the question of financing will be

superfluous, because then all the people who help with these big projects will automatically be provided with all the necessities of life. Everyone who wants to help with these big tasks can then do so without restriction, they just have to go where they are needed.

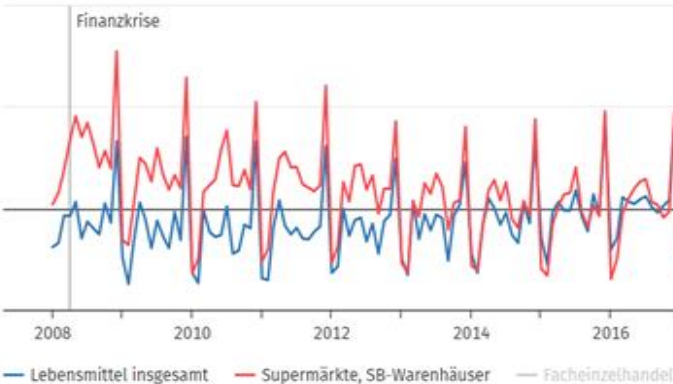
The first lockdown in March 2020 saw a sharp drop in parts of the economy and mobility. Many may remember that roads and motorways were empty. Nevertheless, the supply of everyday goods was not threatened at any time. It will probably be the same with the abolition of money. We know that society collapses if we do not fulfil our

daily tasks, and this is also the case within the family or among friends.

The following figure shows the supply of food in the retail sector. We can see that there was a sales peak in spring 2020, but it was smaller than in the annual Christmas sales. In any case, there is no negative peak in the sales curve, but a stable and safe course.

Einzelhandelsumsatz mit Lebensmitteln

Originalwerte, real, Messzahlen 2015 = 100



Das Anklicken oder Antippen der Legende blendet Merkmale aus und ein.

© Statistisches Bundesamt (Destatis), 2022

As the food supply was secure even in this unexpected event of the lockdown, it will be even more so if we are prepared for this major societal change and we are aware that there is no other option for saving the world. [To](#)

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HOW LONG WILL THE TRANSITION TO A MONEYLESS SOCIETY TAKE?

If money is abolished, then suddenly all the people involved in the management of money no longer have a job. However, we had already demonstrated that this has no effect whatsoever on the supply of these people with all the necessities of life, because the sectors of the economy involved in the production provision of the goods and services of daily use are not affected. These goods and services continue to be available without restriction.

We had noticed during the first lockdown in March and April 2020 that the roads and highways were empty. It will probably be similar with the abolition of money. Not only will there be job losses in the automobile industry, many jobs will disappear when people are no longer influenced to buy more than they need. One important reason for this will be that advertising or discount campaigns will become superfluous because no one will be interested in giving away more than necessary. Since there is no money, the possibility of making a profit will of course also be eliminated. For this reason, too, there is no longer

any reason to advertise unnecessary consumption.

The people in these now redundant industries will probably stay at their jobs for a few more days because their jobs are part of their social environment. But then these people will stay at home. After a few more days, many of them will have "the ceiling fall on their heads" and they will look for another job. Now that they have been given everything as a gift, they will want to return the favour; this is a natural human need. Hickel says that gifts put us under a long-term obligation to reciprocate. (Hickel, 2022)(S. 316)

Civil society, which already exists today, will catch up with these people and offer them a new field of activity, which they can choose free of financial constraints.

The timing of the abolition of the money should be in spring or autumn, because in summer the temptation is great to first take a few weeks "holiday". That would be unfair to the workers who are needed to provide. After a few months, there will be enough free time and flexibility for everyone, as the work needed will be shared among many people over time.

People will then have the opportunity for the first time to choose a job that suits their talents. Former IT employees will quickly create communication platforms on the internet where companies whose employees still work full-time will publish their needs. We will probably be able to start reducing working hours in general after one month at the latest.

Then the conversion of car companies and other enterprises to the production of robots will also take place. Perhaps after six months, enough robots will already be available to take over most

of the monotonous, dangerous and heavy work. [To the table of contents](#)

OPEN QUESTIONS

This is not a finished plan, there are still many open questions of detail and need for discussion.

- How can we motivate people to wish for the abolition of their debts?
- How can the abolition of debt be implemented? Perhaps via referendums?
- At the time of the abolition of money, must special communication facilities already

be in place to transmit people's needs directly to the economy?

- How do we make it clear to the super-rich that they too will be taken care of after the abolition of money and that they will no longer need their billions because the economy will function entirely without money? [To the table of contents](#)

ECONOMY AND SOCIETY WITHOUT MONEY - HOW CAN THAT WORK?

WON'T THE WHOLE ECONOMY
COLLAPSE IF THE MONEY
DISAPPEARS?

Once again, very clearly: the goods are not disappearing, only their symbolic, their apparent value is disappearing. Everything we have today will remain, it will simply be used more sensibly.

Since there is no longer a gross national product, which is measured in money, the economy only produces

what people demand. No one bothers to increase consumption with advertising anymore, because there is no need to give away more than necessary. Therefore, consumption will decrease abruptly and the ecological footprint of all people, especially those in the global North, will immediately decrease significantly.

The actual economic cycle within which goods are produced to supply people with everyday necessities is relatively simple and stable.

This cycle proved its stability during the pandemic.

Actually, this cycle could function completely independently, because every entrepreneur knows when he has to deliver and where he gets his raw materials and semi-finished products. Most of this is laid down in supply contracts.

Around this actual economic cycle circulates the cycle of money. This is where speculation happens on the stock exchanges and where people gamble, win and lose. This cycle is also the source of excesses such as the trade in weapons, people, drugs or even grain. As long as there is an outgrowth of the arms trade, there will also be wars, because profits are only

made if the weapons are also used. And as long as the prices on the stock exchanges rise when grain is withheld, many people in the world will continue to starve. When the money has disappeared, this speculative cycle will dissolve, because there will no longer be any possibility or need to increase the money, because there will be no more money.

Fifty years ago, the financial system had its *raison d'être*. But today we could produce in real time, i.e. we could link the sales shelf directly to the factory via the internet. This would really only produce what is needed.

Especially in the global North, we live in abundance today, which is why the market is no longer necessary as an allocation instrument. What matters today is that what is produced is distributed fairly. The market and money are the most unsuitable tools for this. We see this clearly in the ever-increasing inequality in the world.

The financial system has no material value whatsoever, it is a purely symbolic quantity that is used to try to represent the value of goods. We could simply make this symbolic quantity disappear without negatively affecting the real value of goods. The real, the simple economy, which is there to

provide for all people in such a way that everyone can live happily, is not affected by this.

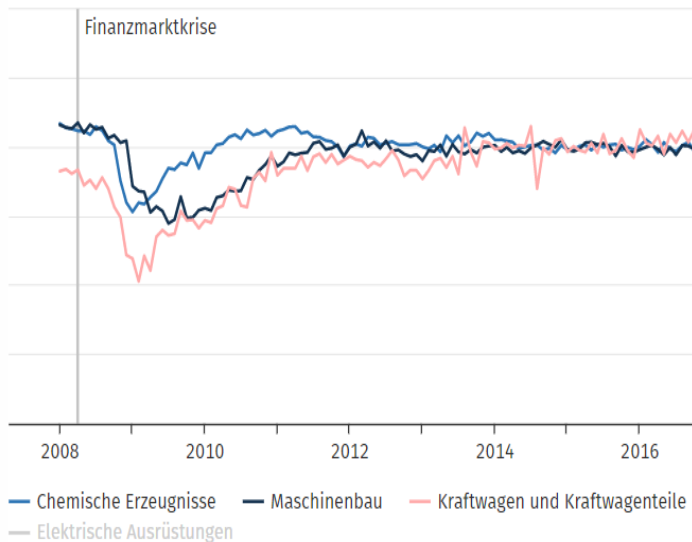
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HOW WILL THE ECONOMY DEVELOP?

The following figure shows the manufacturing production index in

Produktionsindex im Verarbeitenden Gewerbe

2015 = 100; Volumenindex; kalender- und saisonbereinigt; X13 JDemetra+



Das Anklicken oder Antippen der Legende blendet Merkmale aus und ein.

selected sectors before and during the pandemic.

We can see that in Q1 2020 there was a rapid decline in production immediately with the start of the first lockdown. It could be similar when the money disappears. But since this is a planned measure, the numbers will remain at the minimum level. There is no reason not to assume that production will fall at least as much as it did in spring 2020, which means that CO2 emissions will fall significantly and the long-term climate targets would be met immediately.

For example, the production of cars will probably remain at a low level because far fewer people have to commute and there is no longer any effort for someone to buy a new car. It would simply make no sense to drive far every day because you don't have to earn money anymore. People who live in the countryside and who commuted to the city every day might help out in agriculture in their neighbourhood by the hour or day. This could also replace going to the gym every day. In addition, there are no more funding obstacles for public transport.

Unlike the pandemic, there will be no existential fear. All employees will be

secure due to the stability of daily supplies and other costs will no longer be incurred because there will be no more money. Because we give to each other, we will also have the need to help each other. We just have to think again of these many active utopian cells that already exist today, our families. Just as we help each other there, we will also help each other in the economy when there is no more competition. After all, in automobile locations like Stuttgart, Munich, Ingolstadt or Wolfsburg, there are many other industries that will continue to be needed. We will then simply share the work, each working one, two

or three days. Why shouldn't that work?

There is also a need for many robots to be used where today underpaid workers do heavy, monotonous and dangerous work. Couldn't you imagine several companies working together to design the best robot to build new water pipes? Why should this only succeed under competitive pressure, as is the case today?

Over time, large and global companies will break down again into smaller manageable companies. Small and medium-sized enterprises will be run like real family businesses. There does

not have to be expropriations for production conditions to improve. Since the pressure of competition is removed, the company management will use every opportunity to create a good working atmosphere. Their reward is thanks and recognition by the employees and this is the best reward they could wish for, because the thanks flow directly from the employees to the entrepreneurs and no longer through the money paid and received at intervals.

There will also be big changes in agriculture. As the pressure of competition is removed here too, and the incentive for management to get

rich from money, the fields and stables will become smaller again. This is also helped by the fact that there no longer has to be "super-cheap" meat. No one will be influenced to buy meat by advertising and price wars any more.

Over time, people's mobility will decrease because we will no longer have to commute. We will no longer have to travel far to earn a little more. This will free up large areas of agricultural land that are now used for biofuel production for food crops.

In today's countries of origin of cheap agricultural products, regional agriculture, which has disappeared due

to globalisation-induced mass production, will return. The natural balance and biodiversity that have been destroyed by competition will be restored very gradually, as far as possible.

All people's concerns are regulated within civil society. Everyone will find an activity there that suits their abilities and inclinations. The means of communication will be the internet. It is likely that the strong civil society will also dedicate itself to great tasks, the realisation of which is unthinkable today because the money for it is lacking. Areas of the earth that have become deserts due to human

activities could be reclaimed. This is much easier than the realisation of present plans to colonise the moon or Mars.

We will probably also strengthen the dikes together to counter sea-level rise. And we will no longer have to worry about funding. [To the table of contents](#)

MARKET - WHAT IF IT NO LONGER REGULATES?

You often hear the following cliché from economists: "If there is no competition, then the producer of washing machines will not make any more effort to ensure that enough washing machines are

produced and improvements are made."

This would be true if there was no competition but still the money. The producer would then say to himself: "I have earned my money" and he no longer exerts himself. However, if there is no money to be made at all, this argument is completely invalid. I have the impression that no one has ever really thought about this.

Today, we no longer need the market; it is an outdated relic from times when there was still need and scarcity all over the world. Today we have the possibility of short distances. With the

help of the internet, we can connect the shop shelf directly with the producer. This has nothing to do with a planned economy, this is production in real time! Distribution, which is now done by the free market with all its disadvantages such as overproduction or the creation of artificial bottlenecks, is taken over by today's communication possibilities.

Some economists say money is a market communication tool, a very outdated view. That's about like writing letters in the age of email. Today there are much better means of communication. What is now being aimed at with Industry 4.0, to make

competing large companies more competitive, will then be applied to general communication with each other and to ensure the real prosperity of all people.

This would also save many natural resources and a lot of energy, since everything that people need, **but only exactly that, is** produced immediately and delivered at short notice. Because it no longer matters how much effort it takes to recycle products that have exceeded their useful life, more and more of the limited raw materials can also be returned to the production cycle. This means that fewer and fewer natural raw materials that the earth

gives us are needed. This is why the economists' argument that the market is necessary for the allocation, i.e. for the distribution of raw materials, no longer applies. Today, this allocation has very little to do with justice, because many countries from which raw materials come cannot dispose of these raw materials at all.

We don't need the market any more either, because later it will no longer be necessary to look for the cheapest supplier. Everyone is free to choose what they want to take, e.g. the vegetables from the regional organic farmer.

The market also prevents inequality from disappearing. Because in the market today, only those who have money get anything. Everyone else goes away empty-handed. [To the table of contents](#)

INVESTMENTS - WHERE DO THEY COME FROM WHEN THERE IS NO MONEY?

In the current economic system, investments are paid for out of the surpluses of growth. That is why economists and politicians tell us that economic growth is absolutely necessary.

When the money is gone, the capital goods are freely available. This is because workers work without receiving money and all the necessary raw materials and energy are supplied for free by nature. So when a company needs a new machine, it orders it from the supplier just as before. When it is ready, it is delivered and installed. Just like that, without having to pay for this machine. Therefore, surpluses and growth are superfluous.

And so it continues throughout the economy. Growth is no longer needed because investment is free. [To the table of contents](#)

PROSPERITY WITHOUT GROWTH?

Unfortunately, today we understand prosperity mainly as consumption. Today, prosperity for us is being able to relax in an air-conditioned shopping centre during the heat wave in the summer of 2023. And the economy suggests to us that the consumption of the global North should also be extended to the global South. In this way, the economy promises itself further growth. We consume today in the global North three times what we consumed fifty years ago, when roughly one earth was enough for us. But people have not become much happier.

Is our current way of thinking about the economy and prosperity really correct? We have already established above that the economy is always inventing new needs. But the economy does not ask what could make people happier, it asks what else could be invented so that there is even more consumption. And that is precisely the reason why we are moving further and further away from our own selves, why we no longer know what we really need to live happily. Even the best therapy will not be able to help us today.

Only when the money is gone will we achieve real prosperity, because no one will ask us to take more than what we

need to be happy. We will gradually find ourselves again. We will no longer have to adapt to winter and summer collections or other trends, but we will take our very individual prosperity.

We will keep all the things we have today. Great mobile phones, escalators in department stores, fresh bread rolls on Sundays. But we will move towards a prosperity that suits our nature, not a prosperity dictated by the economy, which is needed to generate growth. Prosperity will be later, resting on four days, much less hustle and bustle and traffic, more closeness to the natural environment, much more time for our

hobbies that cost nothing more and much more time for our family.

Since we get everything we need to live for free from the earth and the sun, we need not fear that we will lack anything.

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WHAT WILL BECOME OF OUR SOCIETY?

It is not easy to imagine a world without money. We think it is not possible because we are so greedy. But we have to assume that we will change quickly and then think and behave very differently. It is also clear that we are afraid of such a situation.

Today we cannot imagine what it is like when the money is gone. But we have our family or the circle of good friends, our realm of real utopia. When we have overcome the logic of exchange, which only serves to increase our own advantage, then all these small

elements of real utopia can join together in brotherhood. The sense of responsibility we feel for our family will spread to society as a whole. We will then also feel personally responsible for our neighbourhood, for our city and for our country.

We can give thanks for the gifts of the earth directly and this will lead us to feel responsible for treating these gifts with care.

What the Secretary General of the United Nations, the Dalai Lama or the Pope regularly exhort us to do, to treat each other as brothers and sisters, will

then happen all by itself, because no money will separate us any more.

We can now do everything we dreamed of voluntarily. From supporting our loved ones and looking after our children, artistic activities to large-scale rainforest reforestation projects - we don't have to look at the financial aspects.

The health care and old-age provision of all people on earth is secured. No one has to provide for many descendants any more so that they are provided for in old age. Therefore, the world population will shrink

significantly within one or two generations.

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WHAT WILL BECOME OF THE STATE?

Why do we need the state and power today? We need power to enforce interests. Mostly these are financial interests to strengthen sectors of the economy.

The police and the judiciary are probably no longer needed in their present form. Most crimes like robbery, drug and human trafficking, fraud or tax evasion have something to do with money and money no longer exists.

Certainly, there will still be isolated cases of violence due to jealousy or the like, but these problems can be solved by civil society, perhaps with a kind of court of lay assessors. The few remaining cases that are punishable by imprisonment today can certainly be solved in other ways. With therapy or setting an example, for example. I have to keep pointing out that people change. The most accurate description of this is living in brotherhood. Excluding someone will then no longer be part of our self-image. The state becomes superfluous.

Countries in the Global South tend to live more simply than the Global North today. You can see it clearly in the fact that the Earth Overshoot Day of these countries is in the last months of the year. At the time of the disappearance, they probably still need help from the surplus of the North. But soon they will be an example to the North of sustainable living.

In past centuries, colonisation has drawn arbitrary borders and caused much suffering as a result. If the states disappear, then of course these borders will also disappear. Perhaps ethnically cohesive peoples will emerge, people of these communities

will visit each other and enrich each other.

There will no longer be refugee flows as we know them today. Today, people are fleeing poverty and war. With money, poverty automatically disappears. As soon as there is no longer a market, goods can be distributed fairly.

What about the war?

When the economy is no longer interested in products breaking down as quickly as possible, a true cradle to cradle, a consistent circular economy, occurs. In combination with much lower consumption, natural resources

are hardly exploited any more. We can therefore rule out a war for resources.

But there is another reason why there will be no more military. Today, a lot of money is earned with armaments. A year ago, they decided, almost by instinct, that the arms budget of the Federal Republic would be increased by one hundred billion euros. A large part of this money will be pocketed by some super-rich people in the arms sector.

So if we want to be sure that there will be no more war in the future, all we have to do is abolish money.

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RISKS OF THE SIMPLE ECONOMY

WILL WE STILL WORK AT ALL IF
WE DON'T GET PAID?

Actually, we don't leave the house every morning because we are driven by the idea of earning money. We get out of the house because we are used to it. That there is money for it is rather normal without you thinking about it all the time. Contact with our colleagues is part of our social environment.

Humans are guided by habits. We will continue to perform our daily duties as

a matter of course in order to feed and provide for ourselves and others. This is innate self-protection. Every human being knows that the system will collapse if they do not fulfil their daily duties. It is the same in the family.

You can also look at it a little more philosophically. The ability to work is what distinguishes us from the animals. In the two and a half million years of human evolution, we worked without money and often it was hard and monotonous work. Why shouldn't that work today? The desire to create is within us. Regardless of whether we get money for it or not. If we are no longer forced to work for money and

our weekly working hours are limited to two or three days, then we have the opportunity to look for an activity that we enjoy in the long term. We then look forward to the next day when we can be active.

With the abolition of money, the natural state that prevailed for tens of thousands of years will be restored, everyone contributing to society according to his or her wealth and everyone taking only what he or she needs. Of course, it will not be as it was in the primitive community, but on the basis of our present state of science and technology, on a new level of quality. [To the table of contents](#)

BUSINESS - WILL WE TAKE WITH US AS MUCH AS WE CAN CARRY?

No one would think of filling up their flat with goods that you can simply take forever, even after the money has disappeared.

We mustn't think of the gift economy like the battle of the cold buffet or Black Friday, where you get something (almost) free for a limited time. It's more like a relaxed all-inclusive holiday. You know that everything will be free tomorrow, too.

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PERFORMANCE - DO WE STILL MAKE AN EFFORT WITHOUT MONEY?

We think that we only work hard for money because that's how we were brought up. But what are we really like? Did we really try harder at school when we were promised money? Aren't we often much more committed to our hobbies than to our jobs? Wikipedia is a volunteer-driven project. The whole of civil society works like that.

Sometimes money even slows us down, or haven't we already heard the sentence: "... that's not what I'm paid for!".

I have been singing in choirs for many years. We rehearse intensively and give our best at performances, even though we don't get any money for it. I am sure that we would not sing better if we got money for it. This is a typical example of how top performances can be achieved voluntarily if you can use your talent in the best possible way.

There are sociological studies that have proven that you make much more effort when you do something voluntarily, regardless of whether you are paid badly or well. Voluntariness makes you more creative than good pay. (Ariely, 2009) When you volunteer to do something, it's like preparing a

gift for someone. In such a situation you automatically try harder. And we will then live in a gift economy. [To the table of contents](#)

REFUSE COLLECTION - WHO DOES THE UNPLEASANT WORK LATER?

A very common question is what happens to the unpleasant activities. Today, we are able to make most unpleasant jobs more pleasant, or have them done by robots. But in our society, people are always found to do these unpleasant jobs cheaper than robots. When there is no more money, then there is a free choice about it and most probably most of the dangerous,

boring and heavy jobs will then be done by automats or machines.

If waste disposal is not left to the cheapest provider, residential areas think about how we can achieve that as little waste as possible is generated and recyclable materials can be separated and transported as well and trouble-free as possible. Remember that we have plenty of time later to deal with these things together.

Sharing and togetherness makes even unpleasant things more pleasant. In many neighbourhoods, the fortnightly cleaning of the streets and the front doors is celebrated almost like a

neighbourhood festival, during which neighbourly relations are also cultivated.

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BANK EMPLOYEES - WHAT WILL HAPPEN TO PEOPLE IN THE FINANCE AND ADVERTISING INDUSTRIES?

If the finance and advertising industries are no longer needed, nothing changes in the industries responsible for supplying the population. Agriculture, textile companies, food businesses continue to work as usual. And just as bank employees were supplied with necessities before, they will also be supplied after the disappearance of money. It's not like more people are being created as a result.

The special feature is that there is no longer a difference between "paid" and "unpaid" work. You can simply look for an activity that you enjoy.

If we only consume what really makes us happy and no longer what the economy tells us to do today, in order to continue growing, we will probably only have to work two or three days a week. Perhaps many of the bank employees originally wanted to do something completely different and only chose this profession because they expected to earn good money.

Maybe people who are no longer needed in the advertising or finance

industry go and help out in the food industry. Or into social services or education. Why not? Or they set up shared flats for older people. Starting something new doesn't cost anything. And so it goes on and on, towards a more humane direction.

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THE BAKER - WHO WILL STILL BE UP AT FOUR IN THE MORNING?

This is often the first question I hear when I talk about the money-free society.

We will then have completely different ideas about life. No one will rent a flat in someone else's block of flats and open a branch to sell bread. The baker will then organically belong to the residential area because he supplies the people who live there with bread.

We also know how important it would be if people had the opportunity to find an activity that suits their talents.

Everyone knows that there are people

who love baking for life. These people just need to be given the opportunity to work in that bakery. If you can freely choose an activity without being under the constraint of having to feed a family, talents and necessities will come together. Civil society will support this. And above all, you don't have to get up at four o'clock every day because you can share the service with other people.

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PROGRESS - WILL IT CONTINUE TO EXIST?

Technical progress happened in the market economy, but it is mainly due

to our knowledge and our innate creativity and drive. Today, when something new is developed, the focus is exclusively on profit and not on the benefit for the buyer.

The development of the Covid 19 vaccine in particular showed how harmful competition is. The development would have gone much faster and much more could have been produced if the competing companies had worked together. But property rights had to be preserved, as investors could potentially lose money.

Our willingness to perform and curiosity will not disappear just

because there is no money. Only "the extrinsic motivation of money" will disappear. We will continue to have ideas, probably even many more, because we can think about them without stress and fear, and it will be much easier to find like-minded people to realise an idea. Probably many fewer ideas will disappear in drawers because there are currently no financial possibilities for their realisation or because unwelcome competition has to be eliminated.

I know that there are many dedicated teams at universities and colleges who put their heart and soul into developing projects and would like to see them go

into production. But today there is usually not enough money and when these graduates have a job, their own creativity is usually over. When there are no more financial constraints, everyone works together on problems; instead of competition, there is synergy at all levels.

Maybe the speed of development for new products will slow down a bit when there is no more competition. But the ever-faster development in recent years has also led to products' lifespans being artificially shortened. This is also called planned obsolescence. The result is that more and more greenhouse gas and waste is

produced and supplies are used up. Who doesn't mourn the good old washing machine that was no worse than the latest one but lasted twenty years? We wouldn't mind using our mobile phone for maybe three years and not throwing it away every year because a new one is advertised.

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LUXURY GOODS - WHAT HAPPENS TO LIMITED PRODUCTS

Today we stand in front of the champagne shelf full of admiration and desire because the bottles are so expensive that we cannot afford them.

When there are no more price tags, we will no longer pay attention to this shelf and move straight on to the semi-dry varieties because they taste much better. The few bottles of champagne will then remain for the real gourmets. It will be similar for luxury watches, brilliant necklaces, Saint Laurent handbags and many other "luxury" items.

When there is no more money and therefore no need to make a profit, there will be no need to artificially create needs. There will therefore also be no more advertising, because it will no longer be of any use to anyone. I think that after a transitional period, no

one will have the need for scarce luxury goods any more - also because the social hierarchy will disappear. In a society in which fraternal togetherness can develop freely, there is no need to distinguish oneself with externals. And this transitional period will be so exciting and thrilling that we can safely neglect the transitional problem with luxury goods. [To the table of contents](#)

WHO GETS THE HOUSE BY THE LAKE?

The abolition of money will not lead to even more prosperity and consumption. But prosperity will be

distributed fairly. Disadvantaged people in the world will be able to live well and safely and many bad things that have to do with money, like human trafficking or the production of weapons, will disappear. This is the focus we have to work towards, not to provide everyone with a house by the lake.

There will be no more houses on the lake than there are now. Today, the house by the lake is a symbol of wealth and power. But we humans will be different then. In a society characterised by giving and being given, we will meet in brotherhood and no longer with elbows. The house by

the lake will then no longer be a status symbol. [To the table of contents](#)

AFTERWORD

You can spin it any way you like, we have to complete this stage of human development as soon as possible. To wait any longer would be inexcusable. We can no longer tolerate the worldwide distribution of wealth, the absolute level of wealth of some people, the spontaneous handling of unimaginable amounts of money in times of crisis, the situation of debt of disadvantaged countries distorted into the grotesque and the fact that there will be wars as long as money can be earned with weapons.

We must eliminate the causes of our rampant consumption so that the climate targets can be met as quickly as possible.

The application of the solution presented here will not cause the slightest harm to any of the almost eight billion people. The goods that form the wealth of humanity will not be touched.

The effort to close this chapter costs almost nothing. Merely a stroke of the pen. No more. [To the table of contents](#)

Please help,

**to spread this message
worldwide!**

THE AUTHOR

Eberhard Licht was born in 1955 in Meiningen, a small town in southern Thuringia. In the summer of 89, he helped with the peaceful revolution and thus prepared the turning point. He has a degree in process engineering and a Master's degree in Water & Environment. After the fall of the Berlin Wall, he set up a branch laboratory of a southern German environmental institute and later founded his own private, state-recognised testing institute for emission measurements at industrial plants in Berlin, as well as a company that would divert truck flows

to combined rail transport based on his own patent application using data from the toll system.

He stopped these activities in order to devote more time to his two younger children. Later, he worked for several years as a volunteer at the "Sleep Inn" homeless shelter in Utrecht and was intensively involved with social inequality and ways of eliminating it. The idea concept described in this book was developed during the time of the Covid 19 pandemic in Brussels, the editing of the present 2nd edition happened in Berlin.

Eberhard Licht is married to a Spanish woman and has four children. He maintains a minimalist lifestyle.

LITERATURE ON THE REJECTION OF THE BARTER ECONOMY

Anitra Nelson:

Nelson shows how money drives political power, environmental destruction and social inequality and argues for it to be abolished, rather than repurposed, to achieve a postcapitalist future.

Bilbo Calvez

In her book Saruj - Imagine there is no more money, the artist Bilbo Calvez describes a completely changed society of the future that lives money-free.

Colin R. Turner:

The Free World Charter is a statement of principles that has the potential to optimise life on Earth for all species, eradicate poverty and greed, and advance progress.

The Green Planet

An alien from a planet where there has been no money for a long time visits Earth.

Edeltraud Schmitz-Angelini
95 Theses for the Abolition of Money

Elisabeth Scherf:
Thinking differently: a world without money
Less of everything and more of love

Eske Bockelmann
The Money
The world is in such a state that hardly a week goes by without a new warning from experts that something must be done about the climate now at the very latest.

Fabio Fernando Varela
Enoema, la sociedad a-dinerada Español
Enoema, the rich society without money German

Jade Saab:
More on A World Without Money
A detailed Q&A on how it would work and what may stop it

Jesus Wälti
Island Earth - The Path to Paradise: The Abolition of Money (unfortunately not free)

Mo 'Flo' Mojo
Imagine a currency whose value depends on context, a currency whose value can not be

represented by a number printed on a piece of paper.

Peter Lucas

20 Year Plan for a Globalised World
of prosperity, peace, social justice and individual
happiness for all.

Raffael Wüthrich

We want to make Switzerland money-free by
2033

Rainer Rössler and Eberhard Licht
talk about what is better and what can be realised
more quickly: BGE or gift economy.

Richard Osmaston:

We have outgrown it and moved into the modern
era where the use of money and trade is actually
detrimental to our survival.

Robin Wall Kimmerer:

THE SERVICEBERRY
An Economy of Abundance

Sigrun Preissing, Gottfried Schubert,
Heidi Lehner

In the future without money?

The Auravana Project

This is a proposal for a societal system that operates effectively without trade, with the market, and without coercion. Community is capable of this accomplishment.

The Venus Project

In a Resource Based Economy all goods and services are available to all people without the need for means of exchange such as money, credits, barter or any other means.

The Zeitgeist Movementh

www.thezeitgeistmovement.com

In a world of access rather than ownership, and without money, there is no incentive to steal, for there is no resale value.

Vincent Bamps

This blog explains how there will be world peace in the future.

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