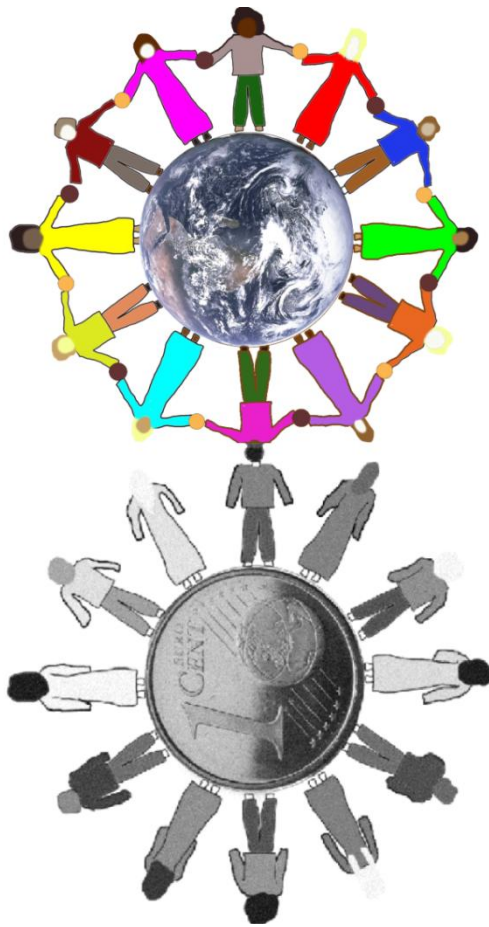


**Eberhard Licht**

# **The simple economy**



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## **FOREWORD**

Towards the end of the 20th century, the long-awaited goal that humanity had been waiting for for around ten thousand years was finally achieved. At last, a life of unconditional happiness seemed attainable for all - or at least it could be, if a fair distribution of all goods was guaranteed.

All eight billion people could now receive sufficient food. No one would be exposed to frost anymore, everyone would have a roof over their heads and access to medical care. Advances in science and technology have

reached a peak and in the near future robots could take over our unloved jobs.

The past fifty years, since we finally managed to feed all humans, we have been destroying food. Although it is no longer necessary, we are burning valuable fossil fuels that the earth has created over the immeasurably long period of 60 million years in the Carboniferous period. As a result, we are increasing the average temperature of the Earth's atmosphere, causing glaciers and poles to melt and droughts and fires to become ever more severe. 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.

How many more years do we want to look at this?

Unfortunately, you can't force the economy to consume fewer raw materials and emit less carbon dioxide by passing laws.

If a government were to do this, the economy would simply move to countries that allow unhindered growth. When environmental regulations in the EU became increasingly strict a few years ago, the economy moved to China and has been producing there ever since. Globalisation makes this easily possible. You can also look at it this way: It seems as if the economy and the financial system are beyond our control.

We get the impression that the economy is controlling us. It uses advertising, discount campaigns and planned obsolescence to encourage us to buy more and more, all of which has to be produced first.

This is a vicious circle that will destroy our livelihoods if we don't stop it somehow.

It is no longer a secret that one per cent of the world's population is responsible for a whopping 40 per cent of carbon dioxide emissions. Many people tend to think that this environmental impact is caused by a luxurious lifestyle and the frequent use of private jets. However, the cause lies not only in personal behaviour, but rather in the fact that this one percent hold a significant share in the global economy and the financial system. It is there, namely in the production and transport of the many goods, that the large quantities of greenhouse gases are produced that are accelerating climate change.

Carbon dioxide emissions could only be stopped if much less is produced. However, if we were to consume much less so that less has to be produced in the economy, this would lead to a huge crisis. The financial system would collapse and there would be millions more unemployed and major social unrest.

That's what we're afraid of and that's why we keep going on like this.

Why shouldn't it be possible for the economy to produce only what is necessary for everyone to be happy and content? Most people know that happiness and contentment cannot be achieved through consumption.

This book describes such an economy. This economy only produces what people demand of their own accord.

In this experimental form of sustainable economy, several contradictions inherent in capitalism are resolved. These are the compulsion to grow, the fear of unemployment and the fear of having to forego prosperity if growth slows down. It is not possible to resolve these contradictions within our current economic system.

It is a completely new form of economy that, by its very nature, is in balance with the earth's resources. By its very nature, it ensures that the ecological footprint remains within global limits.

This form of economy has already existed on a small scale for many years and has proven to be extremely successful. It is the people's kitchen, the "kitchen for all".

In the people's kitchen, the "Küfa", the raw materials come free of charge from supermarket containers<sup>1</sup>.

Volunteers prepare the food, which can then simply be handed out free of charge. Only this free distribution can ensure that you are free to decide how much you want to eat. There are no measured portions that correspond to a certain amount of money.

You are also not influenced to eat more than you really need to be full. Only this free giving of food gives you the freedom to decide how much you eat. If you only eat a little because you're not very hungry, you won't see it like a sacrifice or that you're being unfair.

With the help of this people's kitchen (German: Küfa), everyone is provided for unconditionally.

It contains all the elements that are also present in the real economy, the extraction of raw materials, production and distribution, which is why the real economy could also function in this way.

No further preparations would be necessary to convert the economy to this principle. All we would have to do is ask everyone in the world: "Are you ready to work voluntarily if you are given everything for free you need for a happy and contented life?" Above all, this would not require intervening in the economy or the financial system, because that is

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<sup>1</sup> It's all about the closed system of the people's kitchen and the free availability of the raw materials for it. Of course, these "raw materials" are actually waste from a previous life cycle.

impossible. If it weren't impossible, we wouldn't be hurtling towards collapse at full speed today.

There have already been several attempts to use force to change an existing economic system so that it is socially just, but they have not been successful. But that can't be the end of the story. We must not give up just because we have already burnt our fingers once.

There is something other than revolution.

We want to call this form of economy "the simple economy", on the one hand because it has a very simple structure and on the other because there is no parallel system, no financial system on which it is dependent.

In many sections of this book you will search for references in vain. These sections are based on generally known and recognised scientific/technical and economic contexts, which can also be easily found on the Internet.

In this book, economic relationships are subjected to a new way of thinking for the first time, for which there is as yet no literature.

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# THE BASIC CONTRADICTIONS OF OUR ECONOMIC SYSTEM

## THE FEAR OF LOSING ONE'S JOB

The advertising drums are always beating in autumn. The fifth season, the Christmas shopping season, begins and Black Friday, which has already been extended to a Black Week, promises many bargains. The economy is pinning its hopes on this time of year for a late, strong growth spurt in order to remain at the top of the international gross domestic product rankings.

People run from shop to shop and buy, even though they regularly hear on the news that the average temperature of the earth is continuing to rise. The reason for this is the carbon dioxide content of the atmosphere, which continues to rise the more energy is generated using fossil fuels. It is actually clear that carbon dioxide is mainly produced in the economy because goods have to be manufactured and transported there.

But politicians are letting it be known that economic growth is the prerequisite for further increases in prosperity next year and that jobs will then be secure. This is why people are suppressing concerns about the climate and continuing to consume undisturbed.

The only solution currently being discussed is the introduction of a basic income. However, we should think about whether this is really a sensible and promising solution for the future. The basic income is in the order of the minimum subsistence level. We should now build a truly sustainable society. It cannot be the case that in the not too distant future nine billion people will be vegetating on a basic income at subsistence level if there is no more work for them due to advancing automation.

The future of humanity must look different! [To the table of contents](#)

## THE IMPOSSIBILITY OF NEGATIVE GROWTH

The current economic system works on the basis of growth and growth takes from some and gives to others. Plants take nutrients from the soil in order to grow. This is not a problem if there is enough. However, global resources are limited. Growth, which is measured by gross domestic product, can only be increased if more and more is sold that has to be produced first. Unfortunately, this growth happens automatically; economists call this "the invisible hand of the market". The economy goes wherever growth is possible, until at some point everything is exhausted. Even today, huge amounts of carbon dioxide are being emitted too and climate change will continue to accelerate as a result. It is now clear that the temperature target of 1.5 degrees agreed at the 2015 climate conference can no longer be met.

The use of fossil fuels should therefore be stopped immediately. This would only be possible if the economy were significantly reduced, actually to at least 50 per cent. But what would happen? Smaller fluctuations in demand already lead to crises. With such a major change, the financial system would collapse and the economy would be dragged down with it. This would probably lead to apocalyptic conditions.

It is therefore not possible for the current economic system to do without growth, let alone allow negative growth.

There is only one option: the economy must be converted as quickly as possible to the system of voluntary labour described here.

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

There is a simple reason why we can no longer find our own self in today's society. We are being influenced to move further and further away from our own self. There are organisations within the economy whose job it is to come up with new needs that do not stem from our own ego. The only purpose is to create a reason to buy something new again.

We try to find the centre of our lives through self-reflection or with the help of therapists or coaches, but this cannot succeed as long as we are under the influence of the growth compulsion of today's economy.

What if everyone took only what they needed to live happily? We all know that we could get by with very few things. But how many, or rather, how few things do we really need? We don't know. We are moving further and further away from our own selves.

Today, we are exposed to so many external influences. Advertising tells us what we absolutely have to buy and, with the help of artificial intelligence, this influence is becoming more and more inconspicuous and penetrating our lives so that at some point we no longer consciously realise it when we buy something new. 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 alien to us. And in the time in between, we allow ourselves to be captivated by Instagram reels so that we no longer have time to think at all.

One example of such an artificially created need is mobility. In the 1950s, people still lived close to their place of work. Then the car, petrol and construction industries began to declare mobility as something modern because they profited from it. The more cars, the more fuel and the more motorways are needed. It's as simple as that.

Today, we can no longer imagine life without mobility. But is mobility really our most fervent wish? Do we enjoy being stuck in traffic jams every morning? But we no longer realise it. We are sure that this is part of life and if we have two hours less for our family every day for two hundred euros more salary, then so be it.

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

There are few situations in which we know exactly what we need and really only take what we want. This is the case with some 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 we need for our hobby. Colours and paper, a piece of wood or the sheet music we need. Only by knowing ourselves can we reduce our ecological footprint.

Another reason for the rampant consumption in the global North is that we have forgotten how important free time is. As we all know, time is the most valuable thing a person has. Simply because our lifetime is limited.

Another reason for our alienation is that people who don't know us at all determine the framework conditions for us. The level of our wages, salaries or social benefits is determined for us by others. People who have absolutely no idea what we really need to be happy and content.

These circumstances also ensure that social classes emerge that are characterised by their consumption. Our competitive society drives us to want to rise to the next level and to demonstrate this with status symbols such as a large car, a luxury flat and expensive clothes.

We would find our own ego relatively quickly if we could simply take what we need to lead a happy and contented life.

That would be the case if everything we needed was freely available. There is no other possibility. But with the help of the economic system of voluntary labour, we could make it happen. [To the table of contents](#)

## BOUNDARY CONDITIONS OF OUR SOCIETY

If we want to determine the social boundary conditions for a transition to a utopian society, i.e. a society of voluntary labour, then we could simply ask people whether they are ready for it. During my several years of research, I asked many people and always got the same answer. They say that because of our greed, we are not in a position to volunteer and only take what we really need.

I think this is in stark contrast to reality. 40 per cent of all people worldwide already do voluntary work, and the trend is rising. What about greed when we are with family or close friends? There is virtually no greed there. We spend several hours a day in this circle. Why does life there function without greed and why are people still so afraid of the transition to the utopian society of voluntary labour?

For almost 2000 years, the church has been telling us that humans are inherently bad. This has made the church indispensable, because only it can free us from our sins in a weekly cycle. How has the church managed to influence people in this way?

What does it achieve when a three-year-old child is presented with a corpse covered in blood and nailed to a cross and we tell him that this poor person had to suffer and die because all people are full of sin? This sin can supposedly only be forgiven by the church. This upbringing over many generations has shaped us genetically, so that we are firmly convinced that we are inherently evil.

If the Christian conquerors had asked the indigenous peoples of America, Africa, Australia or Asia whether humans were inherently evil, what would

they have answered? They probably wouldn't have understood the question. This is also the reason why today we cannot predict exactly how we would behave in a voluntary society.

Most of the world's political and economic leaders today were brought up that way. Those who have not been brought up that way have generally only been allowed to offer financial services.

In reality, we work, even if we are not forced to do so under threat of monetary deprivation. We spend part of the day at home, with family or good friends, and part of the day in society. At home or with friends, everyone helps out to the best of their ability to cope with daily tasks, and no one takes more than they really need. This situation can be found in most families around the world and could certainly be generalised. The sociological basis for this is described in the chapter "What will become of our society?" in this book.

Outside our home, however, completely different conditions apply. There, services are exchanged as equivalently as possible and we have to assert ourselves in competition. Labour time is exchanged for money, which is then exchanged for goods. Medical services are exchanged for the health insurance contribution, local administration or educational services are exchanged for taxes.

In the voluntary economy, we do not have to exchange labour for money. We give our labour just as we do within the family. If everyone does this, then everything we need every day is available to us free of charge. We just have to take it. It then works just like within the family, everyone gives what they can and only takes what they need. Because we are used to it from home, we don't have to change at all.

The services that are currently paid for with health insurance contributions or taxes are of course also provided voluntarily by those who work there, so that these services are also available to us.

Another aspect is gratitude. Today, sellers say thank you for the money they receive. For the buyers, the responsibility for the creation of the goods ends with the payment. With the money, any damage caused during production is more or less compensated for.

Receiving a gift is different. In the voluntary economy, goods are given away. On the one hand, we are morally indebted to the giver and therefore feel obliged to provide something in return. On the other hand, the question of the origin of the gift remains open. We will therefore be surprised that rainforest may have been cut down for the soya steak or that greenhouse gases may have been emitted for the beef steak. In this respect, we will behave much more responsibly when we receive a gift than when we buy a product.

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## THE SIMPLE ECONOMY IN TWO YEARS

### THE PRINCIPLE OF THE SIMPLE ECONOMY

The three stable pillars of this sustainable economic system are

- Free availability of all raw materials needed in the economy,
- voluntary labour of all employees in the economy and thus the
- free distribution of all goods produced.

Due to the complete absence of profit, all goods can then be distributed according to the natural and uninfluenced needs of the people.

Advertising, discount campaigns, planned obsolescence and the invention of new needs will no longer exist.

This leads to a sharp reduction in production and thus to a drastic reduction in the consumption of resources, the loss of biodiversity and the



generation of waste, exhaust fumes and waste water as well as the oppression of disadvantaged people.

The reduction in production does not cause a crisis in this new system because there is no parallel system like the financial system on which the economy is dependent today.

By giving away all goods free of charge, everyone is automatically provided with all the necessities of life and the issue of unemployment is thus solved in the long term. Taxes also become superfluous, as teachers or cultural workers, for example, are automatically provided for.

This system is already a reality in the many peoples kitchens, for example, and it is working extremely well there. All elements of the economy, such as raw material extraction, production and distribution, are included in these peoples kitchens.

We would only have to transfer this form of economy to the real economy. Even in today's economy, raw materials and energy are originally free. We don't have to pay the earth and the sun for them. We would just have to avoid turning these gifts into money immediately. But is that even possible?

Perhaps it is not so easy to understand. Many people argue that the owner of the land on which the raw materials are extracted makes a living from selling these raw materials. Or they argue that the farmer has to make an advance payment in order to harvest the grain. In this form of economy based on voluntary labour, however, the owner of the land would not need any income at all because he receives his livelihood for free and the farmer also performs the preliminary work by means of voluntary labour; he naturally also receives his entire livelihood for free.

It certainly takes a while to really understand these connections, you really have to let it savour in your mouth. It's a bit like a perpetual motion machine.

If you want to know what life is like in this voluntary economy, all you have to do is visit a peoples kitchen near you. You will be surprised by the relaxed atmosphere there because there is neither the fear of being excluded nor the urge to take as much as possible, as is the case today.

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## 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 defined in labour contracts. The only thing that ceases to apply in the transition to the simple economy is the payment term.

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 Covid-19-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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## 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!

The Charities Aid Foundation's World Giving Index comes to the same conclusion. If we assume that much less labour will be required after the transition to the Simple Economy because production will fall sharply, this condition would be met.

In addition, the financial system will simply dissolve because it will no longer be needed. Nobody will miss it because it does not create any material value. The properties will then be available for residential use and the many employees will support the people in the economy. Probably 20 hours a week will be enough to produce what is still needed.

Everyone has been given certain talents at birth. In today's society, it is a gamble to find opportunities where you can make the best use of your talent. The need to earn money prevents us from seeking out these good conditions. Very few people find these good conditions.

Sometimes a talent lies dormant within us for many years before it can develop. Good conditions are needed for a talent to develop. These conditions sometimes materialise on their own, but often you have to look for them. The better the conditions are, the better the talent can develop. This is when the activity you do is fun for a long time. When success comes naturally. When we long in the evening to do it again the next day. Our talents will find suitable activities all by themselves when we are no longer forced to work for money. [To the table of contents](#)

## WHAT WOULD LIFE BE LIKE IN THIS NEW ECONOMY?

When I walk through the streets, I sometimes try to imagine that I don't need money to get my "daily bread". Would life be much different?

From the very first moment, people will be happy. This is the natural reaction when you receive gifts.

There would be no advertising, because if all the goods are given away, nobody is naturally interested in giving away more than necessary.

Nobody is asked to take anything because everyone knows for themselves what they need. The slogan: "Take two for the price of one" is also superfluous.

Of course, because there are no more price tags after the dissolution of money, you have no idea what the luxury items are. In the case of sparkling wine, most people will go for the semi-dry varieties. Only the real gourmets will still be interested in champagne. It will be similar with other luxury items.

When I walk through the streets and imagine that we are already living in this "simple economy", I see that there is no hustle and bustle. No one is running from shop to shop in search of the cheapest product.

We can decide for ourselves at our own discretion what and how much we take. Instead of hunting for unnecessary bargains, we would rather take valuable time to spend with our family or friends. Only when we can decide for ourselves how we organise our lives without being influenced by others will we live in true freedom.

What will become of the many shops?

Not much will happen at first. There will be no more shop rent because the landlord will no longer have to collect money. He gets everything he needs to live on for free. Shops that mainly sold cheap items that don't last long will probably no longer be needed. Instead, there will be many repair shops, because nobody will be influenced to buy something new and time will no longer be an issue.

Many former shops will certainly be used for artistic purposes. If you want to offer a workshop for painting or photography, just look for a free shop. It doesn't cost anything.

The streets will be much emptier. Do you remember the empty streets and motorways during the first Covid-19 lockdown in 2020? It will be like that again, partly because there are hardly any commuters left. You no

longer have to travel far to earn a bit more money. As there is much less consumption, there is much less transport of goods. When people realise that they no longer need a car, parked cars will gradually disappear from the streets.

Many people would like to see gross national happiness used as a measure of a country's success instead of gross domestic product. This is exactly what will happen with the abolition of money. After that, there will no longer be a financial value that can be used to determine gross domestic product. You can then only use people's happiness as a yardstick.

Let me be very clear once again: goods do not disappear with money, only their immaterial, symbolic value disappears. The real value remains.

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## NO TAXES? IS THAT EVEN POSSIBLE?

Today, our lives mainly revolve around money. The Bundestag spends most of its time fighting over money, giving the impression that the parties are only there to fight over money. If a hospital or a school is missing, the decision is not based on whether it is necessary for the people, but on whether there is enough money available.

If a hospital is missing under the conditions of the Simple Economy, then the community concerned decides that it will be built. This is real direct democracy. The material is available free of charge as a gift from the earth. If the land on which these raw materials are extracted has not yet become common property and belongs to someone, this person does not have to ask for anything in return because they are automatically provided with everything they need to live. The construction workers can also simply start working, as they are automatically provided with everything they need to live.

That's why it works completely without taxes. All the people who live off other people's taxes today get their living automatically. They get

everything for free in the supermarkets and in return they donate their labour to schools, hospitals or libraries by sorting books.

There will also be no more labour disputes. Nobody will have to paralyse public life with a strike because everyone will automatically be provided with everything they need for a happy and contented life.

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## THE TRANSITION TO A SIMPLE ECONOMY

### A GLOBAL DECISION

There are various options for the transition to the Simple Economy. The simplest solution would be for all people worldwide to work voluntarily from a certain cut-off date. This date could be set by the UN.

On this day, all payment obligations are cancelled and all goods are therefore free. At the time of the transition, nothing would change in our lives at all, but on the following day, any motivation to take more than we really need to live would cease. This means that less will be consumed the very next day. This drop in demand is transmitted to the economy in real time. As a result, less and less is produced until an equilibrium is reached. Employees divide the remaining work fairly among themselves. Because we are given everything we need as a gift, we are much more motivated to make our contribution to society in return.

No planning is required, because despite fluctuations in working hours, everyone is automatically provided with everything they need.

In this way, the economy will become sustainable all by itself.

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## THE PATH VIA THE ABOLITION OF ALL DEBT



If the transition is not possible through a simple global decision, there is the possibility of global debt cancellation.

Daphne Büllesbach writes: "It is about understanding how we can bring about solutions in a democratic system that find broad social acceptance and thus also lead to cultural rethinking and change." (Büllesbach, 2019) p. 256

It is possible that the democratic majority will only agree to a transition to the simple economy 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 continuous growth and "prosperity", i.e. constantly increasing consumption.

We can also see this in the fact that all the major social unrest of our time is aimed at getting people more money. Most strikes serve to increase wages.

There is probably no way to offer people more money. But we can try to show the democratic majority another financial advantage. Global debt cancellation would bring a financial benefit to almost everyone.

Almost everyone in the world is in debt. The share of the national debt of every 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 property, cars or consumer goods, which in Germany amount to an average of twenty to thirty times their monthly income. If it were to occur to the banks to demand their money back, all citizens would have to pay.

But how could we persuade 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)

What if all social justice initiatives worldwide were to spread the idea that it would be much better if all debts were cancelled across the board?

It would even fulfil a biblical wish. The year of cancellation, also known as the year of jubilee, is mentioned in the Bible in Genesis 5. In this passage, it is described that the year of jubilee takes place every 50 years. In the Year of Jubilee, debts were cancelled, slaves were freed and social justice was promoted. This cancellation of debts in the Year of Jubilee was an important measure to relieve financial burdens and enable a new beginning for the people. The Year of Jubilee had a special significance for social justice, a return to family roots and a new beginning. (The Bible Leviticus 25:8-13, 1999) p. 131

The democratic majority would have a real material advantage by cancelling the debt. [To the table of contents](#)

## NEXT STEP - AWAY WITH THE MONEY

Why does the abolition of all debt necessarily lead to the abolition of money?

Let's take a creditor who has lent money to someone and is living off the interest and hopes that it will all be repaid. If the money were to remain, this creditor would suffer a financial loss as a result of the cancellation of the debt. The creditor would have to be compensated and there would not be enough money to compensate all creditors.

However, if we abolish all money worldwide at the same time as cancelling global debt, then the creditor would no longer need the money from the repayment and the interest at all because she would receive everything she needs to live for free. We have already described in detail above that everything that is needed to live will be available to everyone free of charge after the abolition of money. All people will then have unrestricted access to everything they need to live.

Real justice would therefore only be achieved when all money is abolished at the same time as debt.

At this point, the transition to a simple economy based on voluntary labour can take place. [To the table of contents](#)

## HOW DETAILED MUST THE TRANSITION BE PLANNED?

Imagine if the Covid-19 pandemic could have been planned. The first consideration would have been what financial incentives to use to get people to wear face masks for two years. However, humanity has shown that it voluntarily and spontaneously behaves responsibly and sensibly. There has never been such global solidarity and discipline in history.

The most important thing that the pandemic has shown us is that years of detailed planning were not necessary. The sudden appearance of a simple virus changed the world without society collapsing.

The real problem with such planning would be that, from the perspective of the current economic system, it is not possible to predict exactly how people will behave after the changeover. In the section "What would life be like in this new economic system" (a few paragraphs earlier), we have already tried to describe how our behaviour will change.

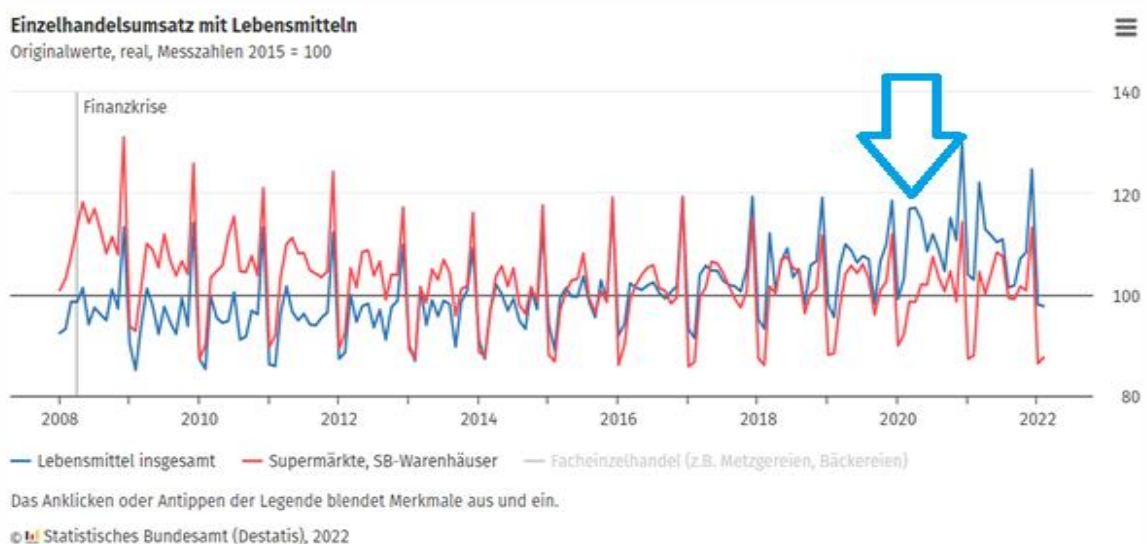
In any case, we can assume that the adjustment to consumer behaviour will be smooth in the absence of the financial system, so there is no need to predict future demand or similar developments.

I sometimes try to imagine what the planning would look like that precedes the construction of the large dykes around the world that we need to use to manage the effects of sea level rise. Or what the financial planning will look like to green deserts to naturally reduce carbon dioxide levels in the atmosphere. After the transition to a simple economy, the question of financing will be superfluous, because then all the people who help with these major projects will automatically be provided with all the necessities of life. Anyone who wants to help with these major tasks can

then do so without restriction, they just have to go where they are needed.

The first Covid-19 lockdown in March 2020 led to a severe slump in parts of the economy and in mobility. Many may remember that roads and motorways were empty. Nevertheless, the supply of everyday goods was never jeopardised. It will probably be the same with the abolition of money. We know that society will collapse if we do not fulfil our daily tasks, and this is also the case within the family or among friends.

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



As the food supply was secure even during this unexpected lockdown event, it will be even more so if we are prepared for this major societal change and realise that there is no other way to save the world.

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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 covid-19-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.

As there is no longer any pressure to grow, the economy only produces what people want. Nobody bothers to increase consumption with advertising anymore because there is no need to give away more than necessary. As a result, consumption will decrease abruptly and the ecological footprint of all people, especially those in the global North, will be reduced quickly and significantly.

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

This cycle has proven its stability during the Covid-19 pandemic.

This cycle could actually function completely independently, as every entrepreneur knows when they need to deliver and where they can get their raw materials and semi-finished products from. Most of this is set out in supply contracts.

Today, the money cycle circulates around this actual economic cycle. This is where speculation takes place on the stock exchanges and where people

gamble, win and lose. This cycle also gives rise to excesses such as the trade in weapons, people, drugs or even grain. The actual economy could easily adapt to major fluctuations in demand; if demand falls by 30 per cent, it simply produces 30 per cent less. However, the financial system then goes crazy because loans cannot be serviced accordingly or fewer profits flow and shares fall.

Fifty years ago, the financial system may still have had a right to exist. But today we could produce in real time, i.e. we could link the shop shelf directly to the factory via the internet. This would mean that only what is needed would be produced.

Especially in the global North, we are living in abundance today and there is hunger in the South, which is a sign that the market is failing as an allocation tool. Today, it is important that what is produced is distributed fairly. The market and money are absolutely unsuitable tools for this. We can 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 represent the value of goods. We could simply make this symbolic value disappear without negatively affecting the real value of goods. The real economy, the "simple economy", which is there to provide for all people so that everyone can live happily and contentedly, is not affected by this. Therefore, the economy will not collapse if it is converted to voluntary labour.

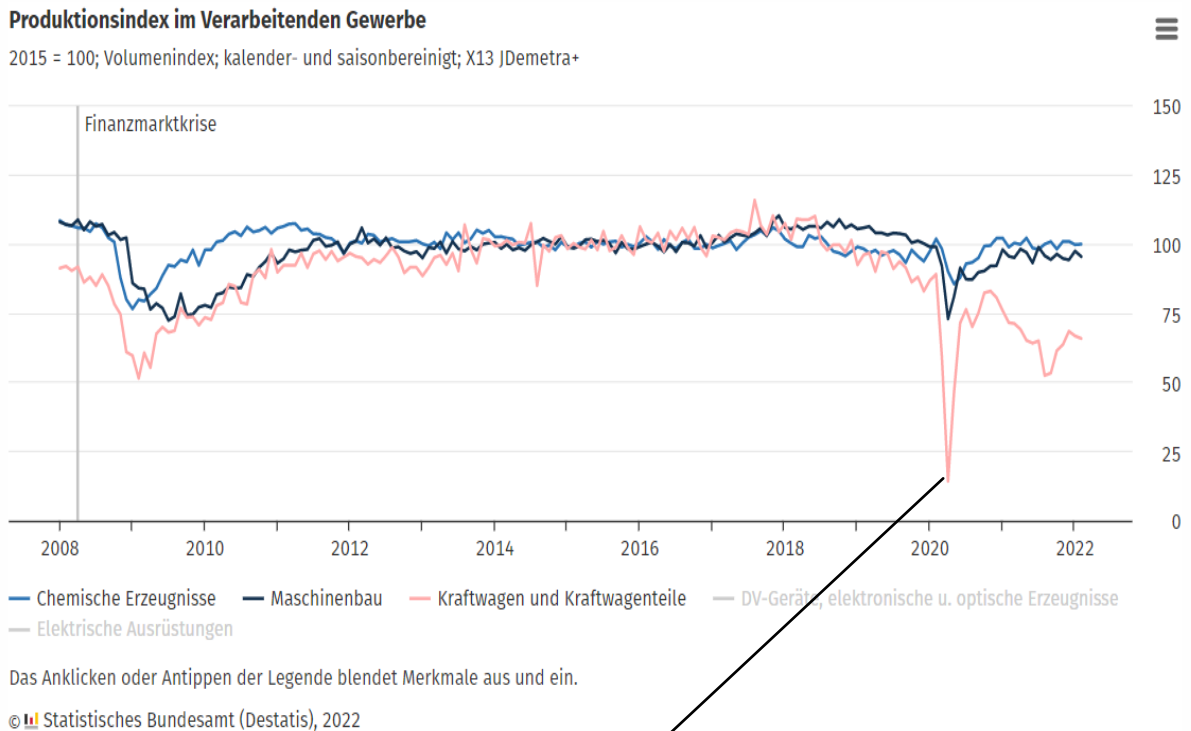
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## HOW WILL THE ECONOMY DEVELOP?

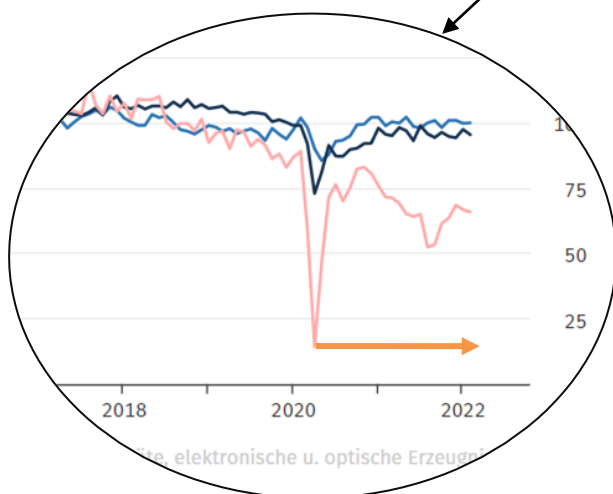
The following figure shows the manufacturing production index in selected sectors before and during the pandemic.

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. Hardly anyone will go to the trouble of buying 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 each other gifts, we will also feel 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 needed 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.

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

Today, we call an economic system like the Simple Economy "utopia", somewhat disparagingly. But isn't that what we imagine a happy life to be?

In a utopia, just like in a family, values such as equality, freedom, solidarity and sustainability take centre stage. If we want to describe the utopia of a moneyless society, we only have to imagine the conditions in a functioning family.

This "utopian" way of living together as sisters and brothers already exists all over the world. It is a matter of course in most well-functioning families, many indigenous communities in the global South, and even all care work, which accounts for forty per cent of the economy, functions in this way. In fact, it is the principle of civil society as a whole. Everywhere we don't barter to gain an advantage, we give what we can and only take what we need so that we and the people around us can live happily.

Today it is money that we have to use to communicate with each other and that prevents these countless existing utopian cells from growing together into a fraternally united planetary civil society.

Trust dominates within the circle of family and friends, which makes co-operative coexistence possible. Outside the circle of family and friends, this trust often has no basis, as the negotiating partners seek the greatest benefit for themselves. This manifests itself in the fact that a balanced give and take is not possible, as the greatest possible benefit is always related to the respective perspective of the negotiating partners.

Opielka describes the family as an institution that can be categorised as part of the community support system. It is a place where solidarity orientations are fundamentally predisposed for society through the solidarity relationship with the spouse and through the experiences of solidarity in the socialisation process of the children. Opielka even writes that the solidarity of marriage can be paralleled with the use 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 payments between family members, but by livelihood benefits in the broadest sense. The value of the support function is solidarity. . (Opielka, 1997) p. 154).

Today's social behaviour 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 social interaction there. (Schäfers, 2016) p. 65

He describes the environment for social behaviour as the technical-industrial world and capitalism. I would like to be even more specific. Today's social action is characterised by money and money already plays no role or a subordinate role within collective action.

Today, we are able to switch our character instantly between homo socialis, homo oeconomicus and back again. Most people change their character at least twice a day, e.g. when they leave home in the morning



to start their job and return home in the evening. On holiday, we are homo socialis for several weeks.

When we have taken the step towards a voluntary economy, when the logic of exchange and money have been overcome, then we will forever be homo socialis. We will certainly not miss homo economicus.

Today, sellers thank people for the money they receive. This gratitude goes in the wrong direction. But if we are given goods as a gift, then we can symbolically thank the earth for its gifts and this will make us 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 with one another as sisters and brothers will happen all by itself when we give each other gifts.

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

The health care and pensions of all people on earth are secure. No one needs to have many descendants in order to be provided for in old age. This is why 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. In the simple economy, there are no more conflicts over money. Within the communities concerned, decisions on whether to build a new road or a school are made on a democratic basis.

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 role model influence, for example. I have to keep pointing out that people change. The most accurate description of this is living in sister- and 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. When money disappears, poverty and wealth naturally disappear too. 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. [To the table of contents](#)

## 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](#)

## SHOPS - 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) (p. 75) 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. The number of people does not change when the money disappears.

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 WANTS TO GET UP AT FOUR O'CLOCK 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 sisternal and 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 sister- and brotherhood and no longer with elbows. The house by the lake will then no longer be a status symbol. [To the table of contents](#)

# PHILOSOPHICAL CONSIDERATIONS

## SYSTEM ANALYSIS

"Give me a fixed point and I will unhinge the world."

Archimedes of Syracuse (around 287 - 212 BC)

This point must be outside the system, otherwise the whole thing won't work.

Even if you want to analyse a system, for example our current economic system, in order to be able to change it, you have to try to look at this system from the outside.

The first question in this analysis should be: "For what purpose was our economic system conceived?"

About three centuries ago, there was a need to eliminate scarcity and people thought about how to stimulate economic growth. Is such a system still useful today? Fifty years ago, it was realised that further growth of the global economy would lead to collapse. Therefore, such an economic system is simply no longer suitable. As much as we would like it to be, because we feel very comfortable with it here in the global North.

If I stand next to our economic and social system and take a closer look, the connections seem relatively simple. I see the market, and on the market I see goods and money. Everyone wants the most goods for their money and everyone wants the most money for their labour. That is quite normal for most people.

And that is exactly where the roots of growth lie.

This law of the market and of growth will not change as long as money is the measure of value.

But when I look at our system again, I see a very simple solution.

The components of our economic system are market - goods - money.

What would happen if we simply removed money from this system?

The goods can then distribute themselves. Where there is demand, the goods go. Where demand is almost met, as in the global North, only little is consumed.

It is similar with labour. People work as much as they need to. Not as much as possible, which today leads to more and more consumption.

We simply have to take the money out of the system and then we will have the system change that many responsible people are longing for. It would lead to an economic system that is beyond the known and criticisable economic systems, beyond capitalism and socialism.

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## WORK, WHAT IS IT ANYWAY?

In a few years' time, that will be the case. Not only mobile phones will then be built entirely by robots, but sowing and harvesting machines, controlled by drones, will drive over the fields by themselves. Self-propelled electric transporters bring the grain to the mill, which is controlled by computers as if by magic. No one will be seen in the bakery because the machines there work completely independently. All these contraptions and means of transport will also be built by robots.

The finished breads are brought to the shops automatically.

Will we humans now inevitably have to die of starvation?

Are we starving because we didn't have a chance to earn money to buy this bread?

Today's economists cannot give us an answer. If we want to find an answer to this, then we must first examine the term "work" from a different perspective.

For thousands of years we have been told that you have to work in order to exchange that work for food or money. It started when some people fenced off land that didn't belong to them.

Our current conception of work assumes that work is something abstract that can be separated from people and exchanged for money. But practically this is not possible. Work is merely the prerequisite for changing something, for shaping something, with the talent that we have received in the course of creation. Only humans got this talent. This is what distinguishes us from animals, along with walking upright and the disappearance of body hair.

Today's conception of economy and society assumes that we can exchange this talent for money. However, one cannot take talent from a human being and exchange it for something else. Man cannot let his talent flow out of himself substantially at all. That would be the prerequisite for an exchange.

When a human creates something, it has to do with change. When a singer performs an aria, he changes our feelings the moment we hear the music. It puts us in a different state of mind. But it's not a ball that he throws us over and that we get in exchange for buying the ticket to the theater.

Sometimes a talent lies dormant in us for many years before it can develop. In order for a talent to develop, it needs good conditions. These conditions sometimes appear on their own, but often you have to look for them. The better the conditions, the better the talent can develop. That is when the activity you do is fun for a long time and when success comes naturally. That's it, when at night we long to do it again the next day.

In today's society it is a gamble to find opportunities where you can best use your talent. The need to earn money prevents us from seeking these

good conditions. Today only very few people succeed in finding these good conditions.

I find it difficult to classify the Marxian concept of alienation of work. Perhaps it is the above that embodies this alienation. Nature endowed us with very special gifts and talents. If we cannot find a way to use these gifts and talents because we must do some job that has been offered to us in order to earn money, then what we are doing is alien to our nature. Then it is alienated work.

As long as work is limited by an equivalent value, we are not free.

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## THE DIFFERENCE BETWEEN THE SEXES

Besides the biological characteristic of the sexes, there is another difference. Men usually get money for what they do, women often do not. A man stands as a teacher in front of a class and teaches mathematics. He gets money for that. In the afternoon, a woman sits next to her child and helps him to understand what it wrote down at school that morning. She doesn't get any money for that.

Most will now say that this is quite normal. But is it really normal for a man to get paid for the same work and a woman not? It's a fact, but norm derives from scale. Imagine a scale. In one bowl there is one kilogram and in the other there is nothing. We are told that this scale is balanced. What's wrong with us that we can't see this?

Unfortunately, this fact means that those whose work is worthless are often discriminated against, humiliated and even abused.

How could this contradiction be eliminated out of the world? Women could be paid the same as men. But how to evaluate it really well? Imagine that the teacher's teaching is so bad that no student understands anything. At home, the mother manages with a lot of patience that her child finally

understands what was taught in school. Which judge should decide? How many vocations will there be? We see that there is this scale that is wrong. This contradiction is automatically resolved with the switch to voluntary work.

### **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](#)

## WHY DO I GET MORE MONEY THAN I NEED?

Would we let someone dictate us how much we have to eat? We go out in the evening, don't have much appetite and just order a small bite. The waiter puts a huge plate in front of us and tells us to finish it.

Wouldn't it be much more logical if everyone got as much money as they needed? But we think it's fair if everyone gets what's in their employment contract. One gets five hundred Euros a month and one other gets fifty thousand Euros a month. You can't even ensure that these two are consistently paid for performance. Often the low earner has to do dirty and heavy work and the high earner has got his comfortable desk job, where he doesn't have to do much, through good connections.

You can't call that justice. In addition, this remuneration system leads to the fact that many people are tempted to buy completely unnecessary things. They have to spend many times more money than they normally would to live well and happily. And it is precisely this unnecessary consumption that is to blame for the fact that the earth is warming up more and more and the polar ice caps will inevitably melt because the production and transport of consumer goods generates carbon dioxide. In addition, unnecessary waste is produced and natural resources are exploited in a completely senseless manner. There is really only one way to put this "injustice" in a fair light. But we'll get to that later. [To the table of contents](#)

## 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](#)

## 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. [To the table of contents](#)

## THE QUICK REVOLUTION IN HUMAN HISTORY

At some point, humans began to differ from animals. The main characteristics of this are the disappearance of body hair and the upright gait. But there is one more characteristic. Only humans are able to be purposefully active and to create something very specific according to

their will. No one has to force them to do it, they do it of their own accord. That worked for two million years.

In the last ten thousand years, a revolution has taken place. This revolution has brought us from the primitive community to the present state of science and technology. It is a very short period of time, only about half a percent of human history long. We have passed that revolution and we are now at the beginning of a new quality of human life. Science and technology, money and greed and everything that has happened in that time have brought us here.

Today's philosophers and thinkers see the dawn of a new age, the planetary age. For the first time, humanity is able to free itself from gravity, to look at our planet from the outside and sense its fragility. For the first time, we are able to completely survey the entire planet with our eyes. We know at the same moment what is happening on the other side of the earth.

Through technical and scientific progress today, we are in a position to enable all people on earth to live without hardship. There has never been anything like this before. Humanity on the threshold of the 3rd millennium is ready for a great step towards a new quality of living together.

If we are not careful now, we will ruin everything.

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## WHAT CAME FIRST, THE CHICKEN OR THE EGG?

Is the economy there to fulfill our wishes or are we there to enable with our consumption the growth of the economy? Does the people determine where the economy goes or does the economy tell the people what to do? These questions are not that easy to answer. First of all, of course, we assume that the economy is there for the people. After all, it's us who pay. If we need something, we go to the store and buy it.

But what is the purpose of advertising and discount campaigns? Why does the economy encourage us to consume more if it only exists to serve us? The economy has already firmly embedded itself in the everyday life of the people. We have become so used to the large amount of advertising on the internet, on television and in the mailbox that we no longer consciously notice it. Time and time again, I am shocked to find that advertising on so-called educational websites is the most aggressive for students. Search engines know our preferences much better than we do in order to present us with the appropriate advertising. But we tacitly accept that, because we know that the search engines finance themselves through advertising and we're glad that we don't have to pay anything for Google.

We think the economy is there for us. But aren't WE the slaves of the economy today? We consume so that the economy grows. We don't buy what we really need to be happy, we buy what the economy dictates to us with advertising, discount offers and artificially shortening the shelf life of the products.

The economy builds us beautiful shopping centers where we can spend the evenings, weekends and holidays and which enable us to look for the cheapest piece of clothing and longingly admire the colorful variety.

There are institutions within the economy whose job it is to think up new needs. First of all, it is assumed that this serves to make life pleasant for us. But something pleasant should not be a burden to anyone. Let's take the example of the SUV, the "Sport Utility Vehicle". These vehicles may please the buyer, but they are a burden to many people. They produce far too much climate-damaging carbon dioxide and hinder other vehicles when parking. Off-road vehicles have been around for a long time. First built Citroën a half-track vehicle in the 1920s of the last century. But these vehicles were intended for the terrain. After the first oil crisis, cars became a little shorter again. So the car manufacturers thought, why

don't we build into the height? And so a new need was created for people who absolutely must show that they have more money than the general public.

A similar example is mobility in general. In the 1950s, people still lived close to where they worked. Then the car, mineral oil and construction industries began to declare mobility as something modern. Today we can no longer imagine life without mobility. But is mobility really our dearest wish? Do we enjoy standing in traffic jams every morning? But we don't see that anymore. We are sure that this is part of life and if we have two hours less to spend with our family every day for an additional salary of two hundred Euros, then that's the way it is.

So consumption has become part of our self-image and why should we choose anything other than consumption and the prosperity that we believe is related to it?

Marcuse puts it this way: "In this universe, technology also provides the great rationalisation of man's lack of freedom and proves the technical impossibility of being autonomous, of determining one's own life. (Marcuse, 1988) p. 173

For several years now, the economy has no longer only asked us to consume, but has simply taken the initiative itself. Longevity and ease of repair are no longer valued. It's called planned obsolescence. The quicker things break, the more you have to buy.

Would a sane human being really come up with such a perverted idea, or is there something else behind it? [To the table of contents](#)

## THE LEGAL ENTITY THAT CAN TAKE ANY RISK

Some historians wonder why today's form of capitalism was only established in Western Europe. It was here in Europe that man began to unconditionally hand over his responsibility to an institution.

If the XR rebels march in front of a bank again tomorrow and protest against holding shares in companies that work with fossil fuels, the rebels hope that they will be heard. To be heard you need ears.

But does a company have ears? The shareholders or stockholders who have ears have a financial interest in the company and are entitled to dividends, but the company itself is a legal entity. This legal institution has no ears. The deposits belong to this institution. Neither the shareholders nor the owners can withdraw these funds at any time. The employees also belong to the company. Every employee, up to the CEO, has an employment contract with the company and is responsible for the company's well-being. The company is doing well when it grows. The faster the better.

A human might listen to the demands of the XR rebels. But what about a company? The company doesn't understand at all what these rebels want. The company has no sense for the problems of mankind. Inequality doesn't matter. The company is only interested in maximizing profit, nothing else. And when the pressure from the street creates too much friction in the company, the company goes elsewhere. Globalization has cleared all paths for this.

In order to maximize profits, *the company can take any risk* because its liability is limited. Whether the rainforests are cleared or the fish disappear from the sea does not matter to the company. Environmental disasters are part of the collateral damage of this action, which knows no risk.

The only thing the company cares about is getting the raw materials and workers for its production as cheaply as possible. Where these raw materials come from and under what circumstances they are extracted and produced is also completely irrelevant to the company. And the company particularly likes the fact that the products break down more and more quickly.

Those responsible in the company are bound by employment contracts to be loyal to this company. If they are not committed enough to fulfill this duty, they will lose their jobs. And those in charge would be reluctant to lose their top salary. If the company orders planned obsolescence or cheating on fuel consumption values for cars, the employees have to do this. Whether they want to or not. Their responsibility is limited to making sure the company is doing well.

So you can be sure that the promises made by the CEOs to the XR rebels are not meant to be taken seriously. In any case, the time when these promises will be fulfilled is far in the future. The company doesn't hear what the company bosses promise at all, it has no ears.

The entire global economy is made up of such companies. These are big companies like Walmart or Amazon, but even the bike courier is at the mercy of his company. If he doesn't get a few jobs in a row, he can't pay his rent.

Many people are also concerned about reforming the existing financial system. These people forget that the financial system is a tool of the global economy. And it works excellently for the economy, as the rapid overcoming of the consequences of the Covid-19-induced growth slump has shown. The "invisible hand" will under no circumstances allow man to change anything about this financial system, which is ideal for the economy.

Marcuse puts it this way: "The world tends to become the stuff of total administration, which devours even the administrators. (Marcuse, 1988) p. 183

This development of the economy is not reversible. We are at the mercy of the corporations. And whatever we do, the company will respond to with the help of the "invisible hand of the market". Conventional solutions will not get us anywhere. But we can do one thing, we can simply switch off the lights to the financial system. [To the table of contents](#)

## WHAT CHANCE DOES POST-GROWTH HAVE?

There are many ideas for the transformation to an economy that does not require growth. These include concepts such as degrowth, the economy for the common good, the doughnut economy, the commons, the Venus Project and many others. They are ideas from people who are concerned about what scientists are predicting. Namely, that the earth will collapse if we continue to do business as we have for the last fifty years.

The proponents of these concepts are fighting against the overpowering global economy and the successes that these initiatives achieve are being lost in the growth of the economy. It does not matter whether these ideas accept or reject capitalism.

The Japanese philosopher Kohei Saito also states in his book "Systemsturz Der Sieg der Natur über den Kapitalismus" that a gradual transformation against the power of the capitalist system will not lead to success. (Saito, 2023)

But as soon as the logic of exchange and money are overcome, these many good ideas will realise themselves. The new society will develop on the basis of these ideas.

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## AFTERWORD

The contradictions of today's economic system are insoluble within this system.

It won't help if we wait much longer. It will not improve our situation. With our current actions, we are accelerating climate change, raw materials are becoming increasingly scarce and inequality is growing.

If we implement the proposed principle of the Simple Economy, we will keep all of today's achievements and no one will be disadvantaged.

"Are you willing to work voluntarily if you are given everything you need for a contented and happy life?" [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. In September 2019, he participated in the Fridays for Future climate march through the Netherlands.

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

Friederike Habermann

Frei sind wir nur in einer Gesellschaft, die Menschen nicht ökonomisch zwingt, etwas gegen ihr Bedürfnis zu tun.

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)

Luiz Lopez

Após 200 anos de agressão progressiva, a estrutura terrestre da qual dependemos encontra-se afetada por uma “doença fatal” que pode ser facilmente identificada nesse sistema de crescimento contínuo imposto à civilização pelo MERCADO FINANCEIRO.

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.

Robert Kravanja

Das Experiment einer schrittweisen Entgeltung in Villach/Österreich

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 Movement [www.thezeitgeistmovement.com](http://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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