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# THE SIMPLE ECONOMY



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I would like to thank all the doubters. They have given me courage and strength.

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"Change the world!"

*Jean Ziegler*

## FOREWORD

Postmodernism is a contemporary architectural style. It relies mainly on external appearance and on effects. It is not the function that is in the foreground, but the unique selling point of the architect. Style elements from previous eras are adopted and used without fulfilling a function. My daughter studies architecture and recently analyzed a postmodern building in which several elements are arranged that have no function

at all. Inside there are balconies that you can't go on, doors lead to nowhere, and various interior spaces cannot be used.

When I think of our current social order, parallels to postmodernism come to mind. In our society, too, practical value is obviously not the top priority. Something is in the foreground that we humans do not need and that we have known for a long time does not make us happier. Something that brings the world ever closer to collapse. This is the growth of the economy. There are several important sectors in our society that are not working properly. But we

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have become so used to many of these contradictions that we can no longer see them.

What is destroyed in the global North to stabilise prices would be enough to feed the one billion hungry people in the global South. But as long as there is money, these goods cannot be given away. Why do we tacitly accept this?

Less than two-thirds of the work done by humans is remunerated with money. One third of the work has no value. Above all, important activities such as raising our children or caring for our relatives are worthless. Not

even in the calculation of pensions are these considerable working hours taken into account. Why do we put up with this?

There are many tasks in our society that urgently need to be done. But millions of people sit waiting at home because they are "unemployed" at the moment. Why do we not see this?

The economy intentionally lets products break faster so that more are bought. Is it really people who make such decisions? Why don't we wonder about that?

We stand there and admire the imaginative façades of postmodern architecture, the Market Hall Rotterdam or the Federal Chancellery. We are fascinated by the ingenuity of the architect and the possibilities of technology. We see that there are windows in places where they cannot function. We see that there must be rooms that you can't do anything with because of their shape. If we were to change that, we would have to tear down the whole building. The faults in our society could be repaired without harming even one person.

This text will try to open our eyes to be able to recognise problems because of which our society does not function as it should. We also try to find the causes and we propose a solution that would improve all our lives.

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## WHO FINDS THE ERROR?

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

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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. But we don't see the error. Are we blind?

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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

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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.

## WHERE DOES INEQUALITY COME FROM ANYWAY?

Every competition has a winner and one or more losers. It's the same in business as it is in sports. In the search for the cheapest provider, only one is awarded the contract. The others are the losers. The

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tougher the competition, the more applicants have to compete for the prize, the greater the gap between first and last. Unfortunately, it is a generally accepted fact that, unlike sports, unfair methods are often used in business today to win competitions.

Why is there this difference between the Global North and the Global South? The global South is the loser today. The more debt it has to take on to pay back its loans, the greater the inequality. This is because interest is added to every loan taken out. That is why every few weeks we

read the newspaper reports "Global inequality has grown again".

There are always politicians who claim that at some point inequality will disappear. They could also promise us that soon it will be light at night and dark in the day. It is impossible to eliminate inequality as long as the economy and society are based on competition. Competition takes advantage of inequality.

In addition to competition, the free market is also to blame for the ever-increasing inequality. Only those who have money get something there. Whoever has the most money can

buy the most beautiful goods. If you don't have money, you get nothing.

How to eliminate inequality as long as goods cannot be distributed according to need? With the help of money that is impossible. But why don't we see that? Are we blind?

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## 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

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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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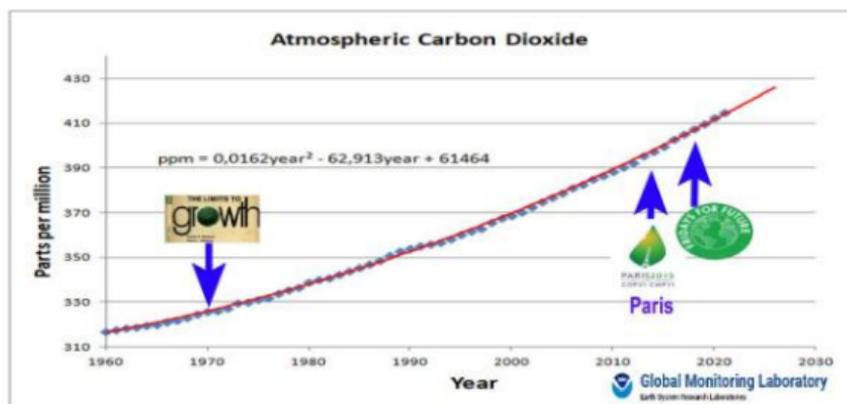
# WHY IT'S FIVE PAST TWELVE AND WHY THE CLOCK KEEPS TICKING

## CLIMATE CHANGE

“The world we made” is a book by Jonathon Porritt and a dramatization by Beth Flinthoff about two students living in the year 2050. The story is about how humanity has managed to overcome its problems and the play describes how beautiful it could be then, compared to today.

Many people dream of it. But many also see what it could be like in a few

years if what the meteorologists predict happens to us.

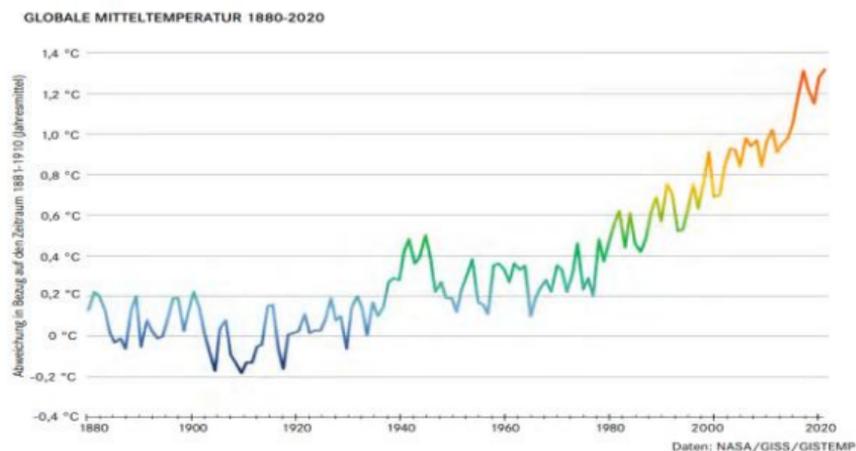


The CO<sub>2</sub> concentration increases continuously, see the diagram above<sup>1</sup>. The reason for this is that the global economy is unable to forego growth. Alternative energy sources are not enough for the economy, growth can only be generated if a lot of energy can be

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<sup>1</sup> ESRL's Global Monitoring Laboratory (GML) of the National Oceanic and Atmospheric Administration (NOAA)

consumed. And for the foreseeable future, this is only possible with fossil fuels.



The rising carbon dioxide content of the atmosphere is to blame for the fact that the earth is warming up more and more. And this means that the polar ice caps and glaciers will inevitably melt. The "perpetual frost" in the soils of parts of the earth will also disappear. The bad thing about

this is that the methane stored there will escape into the atmosphere and cause even more greenhouse effect.

Many are fighting against this. Many students have joined the school strike and are protesting in front of the palaces of the banks. Many are occupying trees to prevent the construction of more motorways. Or they are occupying villages to stop the expansion of open-cast lignite mines.

How many of the nearly eight billion who inhabit the earth see this?

Many see the photos of beaches full of plastic bottles. Many believe that

the ocean is already polluted with microplastics. They also believe that fish abundance has drastically decreased, species are rapidly becoming extinct.

How many of the nearly eight billion who inhabit the earth see this?

Many are concerned. They are thinking about how to stop the economy from growing. They design concepts for a socio-ecological change.

How many of the nearly eight billion who inhabit the earth see this?

Many join together in communities that are self-sufficient. They are

people trying to get by with few resources. They do everything to minimize their ecological footprint.

How many of the nearly eight billion who inhabit the earth see this?

We look around the streets in everyday life but nobody worries. So we don't have to worry either. But does that solve the problem?

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## CAN CLIMATE CHANGE AND ECONOMIC GROWTH BE RECONCILED?

Almost every week the news reports about unprecedented weather events with extensive destruction and many

deaths, about devastating forest fires, about the loss of rainforest, about the melting of the polar ice caps and the glaciers and about the disappearance of species.

Two columns down, it is reported enthusiastically that politicians are providing an unimaginable amount of funding to bring economic growth back to pre-corona levels.

Politicians know full well that climate change and economic growth cannot be reconciled. Nevertheless, they keep comforting us with vague promises that should come true in many years.

How half-hearted these promises are can be seen from these two reports from the EU<sup>2</sup>:

“The EU and its member states provide the largest share of public finance for climate protection worldwide; in 2020 this was 23.39 billion Euros”.

“Suspended by NextGenerationEU (NGEU), the temporary recovery instrument, the long-term EU budget is the largest stimulus package ever financed from the EU budget. With a total of 2.018 trillion Euros at current

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<sup>2</sup> Official EU website: European recovery plan

prices, Europe should get back on its feet after Corona.”

Only one percent of the money supply for stimulating economic growth is used for climate protection. Do we not see that or do we close our eyes?

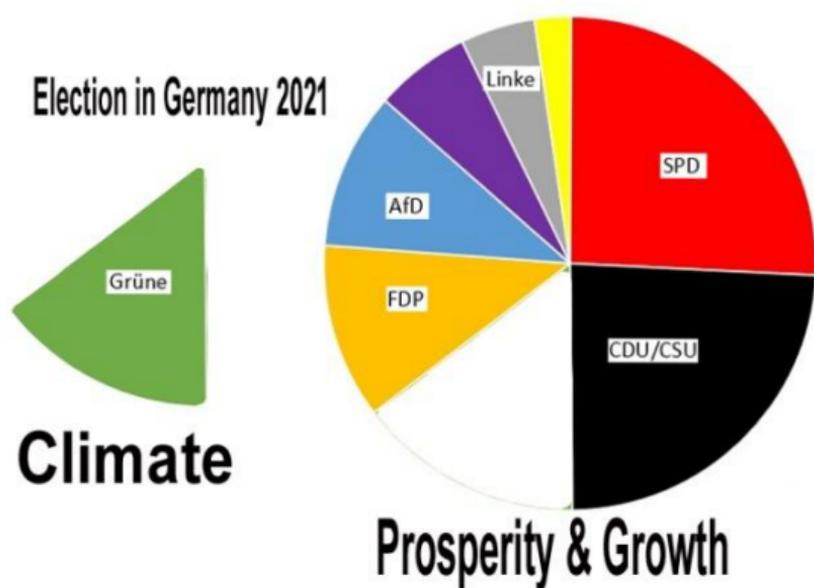
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## WHAT IS DEMOCRACY?

That's easy to say. Democracy is when the people can choose their own government. The next question is: What do the people expect from their government? This can be determined from the election result.

About 85 percent of the people want prosperity and growth and expect the government to provide.

As we said in the previous section, some people realize that economic growth is leading us into a danger zone. How many are there really? Let's try to classify these people politically. The only parliamentary group in the German Bundestag



within which one could imagine the interest groups mentioned are the Greens. The left would come next, but their main focus is mainly on improving the working and living conditions of disadvantaged sections of the population. The reduction in weekly working hours and more holidays go in the direction of degrowth, but no explicit comments are made on this. These conditions are probably characteristic of most countries in the global North.

The four focal points of the Greens are ecology, social affairs, democracy and Europe. There somewhere you have to put the

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Fridays for Future movement or “Degrowth”. But they would only make up a small part of the faction.

But it also doesn't look as if the representatives of the Economy for the Common Good have political intentions. It is rather the case that the followers of this movement are convinced that the majority of humanity is gradually joining their movement.

**The problem, however, is the time factor. It's already five past twelve. The poles are already melting, the wildfires and storms are already here. Countless**

**species have already disappeared, and if we acted quickly, we might be able to prevent the worst.**

But the overwhelming mass of people who are only interested in wealth and who associate wealth with consumption are not looking in this direction of the economy for the common good. I realize this fact whenever I tell my relatives and friends about my vision. They are so far removed from my ideas that one can rule out that they would come up with such thoughts of their own accord. Perhaps it can be illustrated with the following example: You

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choose ten representative people from our society. You put them in ten cars that are on a ten-lane road and let them drive off. Someone will race off and try to test the top speed, a few will drive reasonable hundred km/h and one or two will decide on ecological sixty km/h. What do you think, will all test subjects drive sixty km/h voluntarily at some point?

The probability of this is not very high because the mainstream doesn't care if there are a few "loafers" back there. They don't look back. Nor does the mainstream care

if there are a few people who are retreating "to the woods."

Part of this group wants to take an active role in ensuring that our economic system recognizes these dangers. This small part calls out "Danger is imminent!". In order to avoid a collapse, the economy would have to listen to this small part now. They are desperate screams. This small part says to itself, it can't be a democracy if we don't manage to get the economy to recognize the danger. Maybe town hall meetings are the solution. But if the citizens' assemblies are representative, the result will not be different from that

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of the federal elections. The only benefit would be that the townspeople's assembly would be a manageable group of people, allowing for discussion and perhaps allowing the mainstream to see that something is really wrong. But will this small selection manage to convince the entire mainstream that growth has long since reached its limit? After all, the mainstream believes that growth is directly linked to prosperity.

The 2nd law of thermodynamics is often cited in similar phenomena. A few mainstream elements have opted for the common good

economy and have opted out of the mainstream. Entropy is increasing and with it the probability that consuming elements of the mainstream will again attach themselves to elements of the common good economy decreases.

We have to say goodbye to the idea that society as a whole will change on its own. Within the time we have left to avert the collapse, this will not happen. [Table of contents](#)

## 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

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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

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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?

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?

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## 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

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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.

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.

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# THE SIMPLE ECONOMY

WHO WOULD EVER WORK FOR FREE?

What would happen if everyone in the world would work for free? We mustn't imagine that nobody is working for free at all today. Currently, the proportion of unpaid work is about 40 percent of the total work done! This unpaid work is of course mainly care work for the family or relatives. But isn't that work? I think some men would rather sit at their desk than do laundry, clean the apartment and spend time with the children at home.

So why shouldn't it be possible to work for free anywhere in the economy? Let's first look at the sectors of the economy that are responsible for the supply of everyday goods: the food industry, clothing industry, transport, energy supply and water management. These sectors of the economy provide all nearly eight billion people with the necessities. So, it can be said that if all people worked voluntarily in these fields, all of humanity would be provided with all necessities free of charge.

Really free? Of course! Because all raw materials are given to us by nature. Without exception.

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

If all people are provided with what they need, i.e. do not have to pay anything for it, this also means that all unnecessary goods could be produced through voluntary work. Since the raw materials for these goods are also provided by nature,

these goods could also be given away free of charge. These unnecessary goods include televisions, cars, cell phones, airplanes and many other goods.

So it's safe to say that the economy would function without money.

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LET'S JUST IMAGINE THAT ALL THE MONEY WAS GONE.

Another thought experiment: A family has an income of four thousand Euros. At the end of the month everything is spent on groceries, clothing, transportation, rent and dining out. What would happen if they were given all of

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these things for free but on the other side there is no income for them? Wouldn't that be the same?

The question now is how to get everything for free. Let's take transportation. Imagine the mother in this family works as a bus driver and the father works in a petroleum company that produces diesel. Both get nothing for their work. So the bus ride doesn't cost anything, of course, because mineral oil is a gift from the earth. The area of transport would therefore be completely free of charge if the employees there did not have to earn anything.

It's now like working out an arithmetic problem as we consider what happens with food, clothes, and dining out. Basically it's the same everywhere. So everything would work even without money.

But how about the rent? If the family, like everyone else, doesn't have to pay anything for anything, then of course the landlord doesn't have to pay anything for anything either. And that creates a very special situation. Suppose the landlord owns ten apartments. Does he have to collect rent if he gets everything he needs for free? Would he make an effort to get a few more

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apartments or to push through a rent increase if he didn't need money for anything?

Just as the rental company would not make any effort to do so, neither will the car manufacturers make any effort to sell more cars. Nor will clothing manufacturers make an effort to sell more and more stuff.

No one has to make an effort to sell more and more because there is no benefit. Our life is secured because everything is free.

Today we consume three times as much as fifty years ago because the economy demands it from us so that

it can grow. When this compulsion to grow is gone, we only take what we really need.

And the following year, CO2 emissions therefore drop for the first time.

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WHEN WOULD WE REALIZE THAT THE MONEY WAS GONE?

Would we actually notice when the money was gone?

Imagine if all the money was gone tonight. Maybe because there was a spell or an electromagnetic pulse. That's not so far-fetched. If there

were no more cash today, all money would only exist in electronic form. What would happen if a strong magnetic pulse or even a computer virus wiped out all the hard drives in the world? I think it's only a matter of time.

Back to our story. The money disappeared tonight. You get up in the morning, have breakfast, maybe go to work or in the garden or sit down at the computer. In the evening you eventually open a bottle of wine and go to bed. You didn't even realize the money was gone. The following day you go shopping but there are no price tags and the

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cash registers are not manned. Maybe a nice voice will remind you to only take what you really need. Just like we are reminded to wear mouth and nose protection in local public transport. You take what you wanted to buy anyway, go home and the second day is over and nothing bad happened too.

Some people spread horror stories and say that people would then storm the shops and nobody would work anymore.

One only has 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 being 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 carry home more than what you really need.

From the moment the money disappears, we change ourselves!

Imagine walking out of the supermarket with your daily errands that were gifted to you. It's almost like a birthday. Everyone will suddenly smile at each other on the street with the gifts in their hands. It will surely take a few days for people

to gain confidence that no one is trying to scam. The utopia that we already have in the family is now also becoming a reality outside the family. Residential areas, entire cities and countries will be covered by it.

We usually only realise that we are not getting a salary at the end of the month, but by then we will no longer care.

Since we have already been motivated in advance, the economy will instantly stop advertising. There will be 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. Nobody will be motivated to take more than they really need.

And economic growth will decline as fast as it did during the first lockdown. No one will be worried about that. And our earth will slowly recover.

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## APART FROM MONEY, WHAT ELSE PREVENTS UTOPIA?

Erich Fromm differentiated people according to their relation to having and being. People for whom being is

very important will hardly see any risks in this economic system. Things will be different for people who are very attached to having. But that's normal. I'm not sure if these people are even able to imagine a society where this "having" consists in giving gifts to other people.

Perhaps it is easiest if we imagine an area of life that is, of course , free of any logic of exchange today. This is the private area. In most families, utopia is a lived reality. Utopia means mutual help, shared use of property, fraternity, peacefulness. Perhaps life in the family in general is the source for the emergence of

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utopian ideas. Every person in the world who lives in an intact family already lives in the real utopia. And that's several billion people.

What is it that prevents the utopia from continuing outwards? Outside of the family you have to pay for help. There, property is someone else's property, and you have to pay money to use it. What happens when the money disappears?

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## REVOLUTION WITHOUT EXPROPRIATIONS

What about property when there is no more money? It is a well-known

fact that property is a means of making a profit. Profit is money and if there is no more money then of course there is no profit either. Now, of course, someone could say, I also want to get something out of it! The answer is so simple and it's no wonder it's not immediately obvious. You don't have to get something out of your property, because everything you need to live is given to you as a gift. If you got anything out for your ownership, you could only just give it away. You couldn't do anything else with it.

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

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 to a tool that is useless develop? We won't pay any more attention to it, we don't care anymore.

Owners of large areas of land or many rental properties remain owners of these properties. But since they are no longer valuable, since there is no income to be gained from them, they are practically worthless and only require effort. You could say: look how much land I own. Look how many apartments I own. And that's a good thing, because ownership obliges us to ensure that it is preserved. Leases must be continued to protect residents. But the owner no longer has any reason whatsoever to terminate leases in order to get more money from the next tenant. Owners will only keep

as much land or living space as they need for their own use. The paradigm shift changes the relationship to property on both sides. Tenants or users regard the use as a gift and will participate in the maintenance. Since we give each other presents in this form of society, we will also treat property differently and regard its use as a great gift. It is no longer necessary to exclude it from general use. Gradually ownership becomes common property.

For this reason there need be no expropriations as in the transition to socialism. Marxists say that a  
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revolution must inevitably be accompanied by expropriation. However, the expropriations during the revolutions and system changes in the 20th century were of no use at all, since they were easily reversed. Since there was money even under socialism, greed still existed. When the money is gone, people change. The greed disappears and that cannot be undone.

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**DOES THIS HAVE ANYTHING TO DO WITH SOCIALISM?**

The most important economic systems of the last 100 years have failed to solve global problems

Capitalism: property and money

Irresolvable contradictions:

- Competition is based on inequality.

Therefore, under capitalism, inequality becomes greater and greater.

- Law of infinite growth. This inevitably leads to collapse.

Socialism: Money and no property

Irresolvable contradictions:

- The permanent existence of people's property can only be maintained through dictatorship.
- Organised irresponsibility because there is no property.

## THE NEW ECONOMIC SYSTEM:

Property and no money

Achievable in the short term through simultaneous global demonetization combined with global debt cancellation.

The main advantages are:

- Investment is free, so the economy no longer needs growth, which

exploits the earth and changes the climate.

- No more competition. Everyone tries to reach the goal at the same time and inequality in the world will disappear.

The most important human rights are unconditionally guaranteed:

- Right to sufficient food
- Right to shelter
- Right to medical care

Many critics of the system say that there should be no property. We must realise that the abolition of

property is completely unrealistic because it would require violence.

Property is only harmful if you use it to make a profit. But property also obliges us to take care of it. Property and investments in the countries of real existing socialism were so neglected because nobody felt personally responsible for them.

If there is no more money, then no profit can be made with property. It will therefore gradually lose its importance.

# THE TRANSITION – HOW WILL THE MONEY DISAPPEAR?

WHAT PREPARATIONS ARE REQUIRED?

Most people I tell about the abolition of the money say, "For God's sake! Mankind is far from 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 not even try to prepare anything, because the invisible hand of the market would prevent any intervention. It can only work if we do something that the

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market doesn't notice. Something that works like secretly opening a hatch located below the market and allowing the money to fall out.

The most important thing about the disappearance of money is that nothing has to or should change during the transition. On the day the money disappears, everyone has to do exactly what they did the day before. In the morning, we going to work or school, and doing the usual errands after work. Since you usually get your salary or wages at the end of the month, you first notice something when there are no price

tags and the checkouts 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 raw material supplier to factory, from factory to wholesale and from wholesale to retail, to put it very trivially. And this chain will continue to function even without money, because every employee in this chain does his job. As well as the employees of the electric power plant, water company, sewage works, drivers of trains, buses, taxis and trucks, medical personnel, police

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officers, teachers, postal workers, etc. does his job. Road works continue, new machines are installed, research on new developments is continued. And each of the billions of employees goes to the shops in the evening and takes what they need to live on. Or he takes the new television, the purchase of which had been planned for a long time.

Nothing changes, only that no money flows back.

Why can we be sure that, with a few exceptions, everyone will participate? Very easily. Everyone

knows what depends on it. Everyone knows that if this transition doesn't happen, society will collapse. Just as we make small things that make our families work, we will also make sure that the supply of society is not jeopardized. As disciplined as we have been protecting ourselves and others by wearing the face mask for two years, we will protect ourselves and others from the collapse of society. Just as we are reminded every 3 minutes on public transport to cover our faces, in shops we are advised to stop taking ourselves with us as usual.

The disciplined and united behavior of all of humanity during the first lockdown proved that we are capable of taking this step.

Church and politics have the great task of motivating people in good time. They show us the two alternatives we are currently facing. To do this, all politicians must pull together and it makes absolutely no difference whether one has 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.

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## A GLOBAL DEBT RELIEF

When I ask around in my circle of acquaintances, nobody can imagine how the money should be abolished. But how about global debt relief, a Jubilee? Isn't this what mankind has wanted since biblical times?

Almost everyone in the world is in debt. The share of the national debt of every German now amounts to almost thirty thousand Euros. This fact can probably be generalized for all industrialized countries. In addition, there are the private debts of many people for real estate, cars or household items, which in Germany amount to twenty to thirty

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times their monthly income on average. If the banks demand their money back, all citizens would have to pay.

How about the global south? Big numbers don't mean much to us, but we do know that many highly indebted countries in the Global South are facing economic collapse and that the survival of the population is already at stake. It's about \$8.6 trillion.<sup>3</sup> According to the International Monetary Fund (IMF), the debt of many countries in the Global South is in the magnitude of their annual economic output.

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<sup>3</sup> Misereor debt report 2022

Of course, many politicians talk about aid. But these countries will not really be helped. Why should the law of the market not apply here of all places? Which bank will help a debtor who cannot pay his debts? But of course they try to be on their best behaviour. Germany, one of the five economically strongest countries in the world, wants to help with six billion<sup>4</sup>. That is less than one per mil of the amount of debt.

The trillions in economic aid that was used to restart growth can be easily distributed with a watering can. You

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<sup>4</sup> Finance Minister Lindner warns of "global debt crisis" Handelsblatt vom 20.04.2022

don't have to calculate it exactly. At these magnitudes, it would probably take the population of a small country to really properly allocate. But we don't even ask where the billions are going. We have other concerns.

The situation would be different if they were to waive the debt. Of course, you'd have to look closely at that. And that's precisely the reason why they don't even start with this task.

**That is why all people who are in debt - and that is almost all of humanity - must now take**

**action. We must now take the initiative for a global referendum to abolish all debt!**

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WHAT HAVE WE LEARNED FROM THE PANDEMIC?

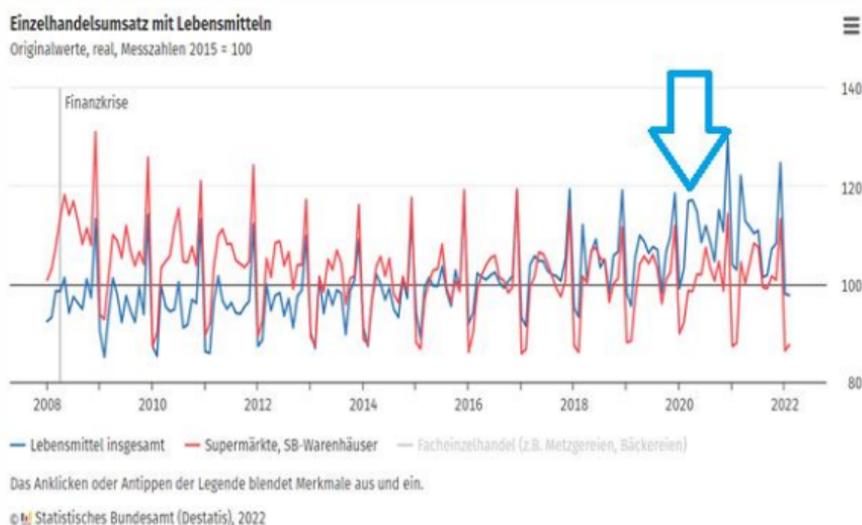
Please imagine if the pandemic could have been planned. The first consideration would have been what financial incentives could be used to get people to wear mouth and nose protection for two years. However, humanity has shown that it behaves voluntarily and spontaneously in a responsible and reasonable manner.

Such global solidarity and discipline has never existed in history.

The most important thing the pandemic showed us is that years of detailed planning were not necessary. The sudden appearance of a simple virus changed the world.

The first lockdown saw a sharp slump in parts of the economy and in mobility, without jeopardizing the supply of everyday goods. It will probably be the same with the abolition of money. We know that society collapses when we don't fulfill our daily chores, it also happens within family or among friends.

The figure below shows the supply of groceries in the retail sector. You can see that there was a peak in sales in spring 2020, but it was smaller than the annual Christmas sales. In any case, the sales curve does not show a negative peak, but rather a stable and secure course.



As the food supply has been secure even in this unexpected lockdown  
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event, it will be even more secure if we are prepared.

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## PRACTICAL GUIDE FOR THE TRANSITION

Every person in the world who is in debt must have an interest in seeing that debt go away. Due to the general national debt, this affects almost everyone in the world.

This debt relief would be a gift for all concerned.

But how can you ensure that nobody suffers disadvantages as a result?

What would happen if every person in the world could vote on whether

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their debt, both private and public, be forgiven without harming anyone? Disadvantages would be if something is taken away from someone.

**If all money is abolished at the same time as the debt, then nothing will be taken away from anyone, because afterwards everyone in the world will get everything they need for free.**

So would every human vote for this? I think so.

Given the helplessness of world leaders in dealing with our future, there will be no other way out of this mess.

The era of money is over. The power over it is now completely slipping out of our hands. Many of the activities vital to human survival are not being carried but on the other hand there are millions of unemployed people waiting to do something. Warehouses for aid supplies are bursting at the seams and on the other hand there are almost a billion people who are starving. That's grotesque. Money impeded!

We no longer need competition to generate growth, we now need to distribute the world's wealth fairly. That will only work once we have abolished the money.

The difference between the richest and the poorest is unreal and absurd. Money has lost its function as a measure of value.

Humanity produces more than enough for all people to live well. We no longer need this voucher.

**All people in the world must be able to vote that all debts be canceled. For this we need a global referendum.**

**That is the great task before us.**

HOW LONG WILL THE TRANSITION TAKE?

The first impact will be when employees in the finance and insurance industries and in the tax offices can look for other employment. Because they have nothing to do. There will also be job losses in the automotive sector. We had noticed in the first lockdown that the roads and highways were empty, so it will probably be the same with the abolition of money.

These people will probably stay at their jobs for a few more days but then go home. After a few more days, many of them will feel claustrophobic in their rooms and look for other employment. This will

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also be helped by the fact that they are given daily necessities as gifts. Wanting to return the favour is a purely natural human need. The timing of the abolition of money should be in spring or autumn because in summer the temptation is great to first take a few weeks "holiday" and this 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.

These people now have the opportunity for the first time to choose a job that suits their talents. Former IT workers will quickly create

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communication platforms on the internet where companies whose employees still have to work full-time will publish their needs. It will probably start after two months at the latest that working hours can be reduced across the board.

The conversion of car companies and other enterprises to the production of robots will then also take place. Perhaps after half a year, there will already be enough robots available to take over most of the monotonous, dangerous and heavy work.

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## SUMMARY

All people who are in debt are calling for global debt relief. How this will be done in detail is difficult to say at the moment, perhaps there will be referendums or something similar. Certainly, the leading politicians and economists will then have realised that the abolition of the financial economy is the only way to avert collapse.

The only way to abolish all debts worldwide at once would be to abolish money at the same time, since a detailed deleveraging is practically impossible due to the

complicated interweaving of all debts. Since money is a purely immaterial quantity, the decision of a central body is sufficient.

In this preparatory phase, all people are motivated by their politicians for this event. It is made clear that there is no other viable solution to avert collapse. An appeal is made to continue daily life as normal in the weeks that follow, the only difference being that everything is free. It is also important that all people know that this condition will be permanent, there is no reason for taking more from the shops than what is really needed.

All people have a need for everyday goods. This is just as true for a homeless person as for a billionaire. The only difference is that the homeless person goes to the soup kitchen and the clothing shop, whereas the billionaire goes to the delicatessen and the boutique. This remains unchanged in the following days after the money has been abolished. The money that the billionaire has on top of that becomes obsolete, he no longer has to speculate, because the free supply is secured for both the homeless person and the billionaire.

Once again quite clearly: the commodity does not disappear, only its symbolic, its immaterial value disappears.

What changes immediately?

From the very first day, people rejoice. This is the quite natural reaction when one receives a gift. At that moment, gross national happiness increases abruptly, with all the hardly imaginable side effects that every reader must think about for himself.

Since there is no longer a gross national product, which is after all measured with money, the economy

produces only what the people needs. No one bothers to increase consumption with advertising any more, because there is no need for it. Therefore, consumption will decrease abruptly and the ecological footprint of all people, especially those in the global North, will decrease significantly in the short term.

We don't need to be afraid that there will be a noticeable shortage. After all, it is only the intangible money that disappears. All the goods will remain and all the commodities and everything that is needed to supply them will be produced. Especially in

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the first month after the abolition of money, one will not notice anything, because one works without pay for at least half a month anyway, because most employees receive their wages or salary in the middle of the month at the earliest. The gifts, however, are received immediately after the abolition of money. So first the demand will decrease due to the lack of advertising and the gratitude for receiving the gifts before a shortage can even occur. [To the table of contents](#)

# ECONOMY AND SOCIETY

WITHOUT MONEY –

HOW CAN THAT WORK?

WON'T THE WHOLE ECONOMY  
COLLAPSE WHEN THE MONEY GOES  
AWAY?

At the moment it looks like this: In a few years, the means of production will be in the hands of a single family. A global universal basic income will save 14 billion people from starvation. Our current conception of the economy will inevitably lead there. If we want to

change things, we have to try to think really unconventionally.

Simply put, there are two economic cycles. A immediate and necessary cycle that secures the supply of people with everyday goods and a speculative cycle in which the increase in money plays the main role.

The immediate cycle is stable and it serves to provide all people with the goods and services they need. All tax officials, stock brokers, insurance agents and lawyers who lose their jobs when the money is gone will continue to be supplied by this cycle,

just as they were adequately supplied before.

*This cycle has proven its stability during the pandemic.*

When the money's gone, the speculative cycle will disappear, since there is no longer any possibility or need to increase the money. First of all, this will mean that many of those who are active in this cycle today will lose their jobs. But these people do not have to be afraid, because since the immediate cycle continues to function, they are provided with everything they need. These freed-up workers support the

immediate cycle or become active in the evolving civil society. Due to the large number of potential workers and the reduced consumption, the weekly working time will probably be limited to two to three days. Most people will be willing to do this voluntarily. Heavy, dangerous, and monotonous work now done by cheap labor will be done by robots.

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# HOW WILL THE ECONOMY DEVELOP?

## Produktionsindex im Verarbeitenden Gewerbe

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



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

© Statistisches Bundesamt (Destatis), 2022

The figure below shows the production index in the manufacturing sector in selected sectors.

It can be seen that in the first quarter of 2020 there was a rapid decrease in production immediately after the start of the first lockdown. You could imagine it in a similar way if the money disappears. However,

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 in spring 2020. This means that CO2 emissions drop and the long-term climate goals will be met immediately.

For example, car production is likely to remain at low levels because far fewer people have to commute and there is no effort to get anyone to buy a new car. It would just be nonsensical to drive far every day because you no longer have to earn money. People who live in the countryside and who commute into

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the city every day may find themselves helping out in agriculture on a hourly or daily basis in their area. This could also replace going to the fitness center every day. In addition, there are no longer any financing obstacles for local public transport.

In contrast to the pandemic, there is no existential fear. All employees are secured due to the stability of the daily supply and other costs are no longer incurred because there is no more money. Because we give each other gifts, we will also feel the need to help each other. We just have to think about our families again, those

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small active utopian cells that already exist today. Who sits idly by when someone's bag of sugar falls? Everyone starts running, trying to limit and eliminate the damage. It will be the same in the economy. At automotive locations like Stuttgart, Munich, Ingolstadt or Wolfsburg there are also many other sectors that are still needed. You will then simply share the work, everyone works for one, two or three days. Why shouldn't that work?

In addition, many robots are needed to be used where underpaid workers are now doing heavy, monotonous and dangerous work. Couldn't you

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imagine that several companies might be competing to build the best robot for cleaning the streets or sorting plastic waste? Why should this only be possible under competitive pressure, as is the case today?

Over time, large and global companies will crumble back into smaller manageable companies. Small and medium-sized companies are run like real family businesses. The ownership structure is clear and simple and since there is no competitive pressure, the company management will be able to take better care of a good working

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atmosphere. Your reward is thanks and appreciation from the employees and that is the best reward one could ask for.

It will be similar in agriculture. Here too, there is no competitive pressure and no incentive for management to get rich with money. Therefore, the fields and stables will become smaller again. Over time, people's mobility will decrease as there will no longer be a need to commute. You no longer have to travel far to earn a little more. This frees up large areas of agricultural land for food production that is now needed for biofuel production.

In today's countries of origin of cheap agricultural products, regional agriculture, which has disappeared due to mass production, will return. The natural balance and biodiversity that has been destroyed by competition will gradually be restored as much as is still possible.

All human concerns are regulated within civil society. Everyone will find a job there according to their skills and inclinations. The means of communication is the Internet. The strong civil society will probably also devote itself to major tasks, the realization 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 made arable again. This is much easier than the realization of existing plans to colonize the moon or Mars.

We will probably also strengthen the dikes together to prepare against rising sea level. And we no longer have to worry about financing.

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## MARKET - WHAT IF IT NO LONGER REGULATES?

One often hears the following cliché from economists: "If there is no competition, then the producer of

washing machines will no longer make an effort to ensure that enough washing machines are produced and improvements are made".

This situation would apply if there was no competition but the money was still there. 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 earned at all, this argument is completely invalid. I don't think anyone has thought about that yet.

Today we no longer need the market, it is an outdated relic from times when there was still need and shortage all over the world. Today we have the possibility of short distances. With the help of the Internet, we can connect the store shelf directly to the producer. This has nothing to do with planned economy, this is production in real time!

That would also save a lot of natural resources and a lot of energy, since everything that people need, **but also just that**, is produced immediately and delivered at short notice.

We also no longer need the market because it is no longer necessary to look for the cheapest supplier. Everyone is free to choose what they want to take. We can simply take the vegetables from regional organic farmers, which have been too expensive for us so far.

There is also no longer a need to create unnecessary needs because there need be no more growth. Modern communication possibilities replace today's regulation by the free market with all its disadvantages such as overproduction or the creation of artificial bottlenecks. Some economists say money is a

means of market communication. That's a very outdated view. It's kind of like writing letters in the age of email. Today there are much better means of communication. What is now being striven for with Industry 4.0, to make competing large companies more competitive, is then used for general communication among each other and to ensure the real prosperity of all people.

The market also prevents inequality from disappearing. Because today only those who have money get something on the market. All others get nothing. [To the table of contents](#)

## INVESTMENTS – WHERE DO THEY COME FROM IF THERE IS NO MONEY?

In the current economic system, investments are paid for from the surpluses of growth.

When the money is gone, the products are available for free. This is because the employees work for no money and all the raw materials and energy are provided free of charge by nature. So when a company needs a new machine, it orders it from the supplier just like before. When it's ready, it's delivered and installed. Simply that way. And so it continues throughout the economy. Growth is no longer

needed because investments are free. [To the table of contents](#)

## PROSPERITY WITHOUT GROWTH?

Unfortunately, prosperity today is mainly understood as consumption. And the economy suggests that the consumption of the Global North should also be extended to the Global South. The economy wants to generate further growth with this. We in the Global North are now consuming three times what we consumed fifty years ago, but we haven't gotten significantly happier.

Is our current way of thinking about the economy and prosperity really

correct? We have already stated above that the economy is constantly inventing new needs. But one does not ask whether the new need makes us happier. The important thing is that there is even more consumption. And that's exactly why we're getting further and further away from ourselves, why we don't know anymore what we really need to live happily. Even the best therapy will not be able to help us today.

When the money is gone, we will attain real prosperity. We will gradually find ourselves again. We will no longer have to adapt to

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winter and summer collections or other trends, but we will embrace our own individual prosperity.

We will keep what we have today. Great mobile phones, escalators in the department stores, fresh bread rolls on Sundays. But we will evolve towards a prosperity that is true to our nature and not dictated by the economy to generate growth. Prosperity will be later, resting on Sunday, much less rush and traffic, closer to the natural environment, much more time for our hobbies that cost nothing more and much more time for our family.

This new prosperity will surely make us happier.

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WHAT WILL BECOME OF OUR SOCIETY?

It is not easy to imagine a world without money. We think that's not possible because we are so greedy. But we have to assume that we will change quickly and then think and behave differently. It is also clear that we are afraid of such a situation. Today we live safely in cages. The amount of money we have is the bars. We try or we are forced to spend our money to the limit. It's like an animal that wants

to go outside and can't. We stick our arms through the bars as far as we can by taking out loans.

Most of the cages are small, but there are also large cages for rich people. But even the richest people's cages are not infinitely large, since they cannot freely dispose of all the money because it is mostly invested in the economy. There are studies that say anything over \$70,000 a year doesn't make you happier. Then it starts to be an effort to spend the money.

When the money's gone, those bars go away and suddenly we're free.

We don't know today how we will behave then. Even if we were to do an experiment with a limited group of people living in a community where there is no money, we are not truly free. These people know that they are surrounded by cages and that the time of this freedom is limited.

Today we cannot imagine what it will be like when the bars of money are gone. But we have our family or circle of good friends, our area of real utopia. When the bars are gone, then all these small elements of real utopia can connect in brotherhood. The sense of responsibility we feel

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for our families will expand to others when the constraints of money are removed. We will then also feel personally responsible for our residential area, for our city and our country.

Care work is then equivalent to previously paid work. This will finally eliminate gender injustice.

We can now voluntarily do anything we dreamed of. Even with large projects like the reforestation of the rainforests, we don't have to pay attention to the financial aspects.

The health care and old-age provision of all people on earth is

secured. No one has to bring many children into the world to be provided for in old age. Therefore, within a generation or two, the world population will decline significantly.

With the abolition of money, we create the conditions for something to change. There are many concepts for this development, such as degrowth, common good economy, doughnut economy, commons and others. They are ideas from people who worry about what scientists are telling us. Namely that there will be a collapse if we continue to do business as we have in the last fifty years.

The representatives of these concepts fight against the overpowering global economy. But as soon as the money is gone, as soon as the bars are gone, these many good ideas become reality on their own. The new society will develop on the basis of these ideas.

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## WHAT WILL BECOME OF THE STATE?

Why do we need power today? You need power to assert interests. In most cases, these are financial interests in order to strengthen areas of the economy.

The police and judiciary will probably no longer be needed in their current form. Most crimes such as 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 occasional violence due to jealousy or the like. But these problems can be solved by, perhaps with a kind of jury. The few remaining cases that are now punishable by imprisonment will certainly be solved in a different way. With therapy or role model effect, for example<sup>5</sup>. I have to keep

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<sup>5</sup> See e.g.

<https://en.wikipedia.org/wiki/Ho%CA%BBop>

pointing out that people change. The most accurate description of this is living in brotherhood. Excluding someone will then no longer be part of our self-image. The state becomes superfluous.

Today, countries of the Global South usually live more simply than the Global North. You can clearly see that these countries are late on the Earth Overshoot Day timeline. By the time the money disappears, they likely still need help from the North's surplus. But soon they will be an example of sustainable living for the North.

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 flee from poverty and from war. Poverty disappears if you can distribute goods 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, will occur. Because we also consume much less, natural resources are hardly exploited any more. A war for resources can therefore be ruled out.

But there is another reason why there will be no more military. Today, a lot of money is earned with armaments. It has just been decided that the arms budget of the Federal Republic of Germany will be increased by one hundred billion euros. A large part of this money will

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disappear into the pockets of some people in the arms sector.

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

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## RISKS OF THE SIMPLE ECONOMY

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

Actually, we don't leave the house every morning because the thought of making money drives us. We leave the house because we are used

to it. That there is money for it is rather normal, without thinking about it all the time. Contact with our colleagues is part of our social environment.

Man is guided by habits. We will continue to go about our daily duties as a matter of course to feed and provide for ourselves and others. This is innate self-protection. Every person knows that the system collapses if he does not fulfill his daily duties. It's 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. The desire to create something is in us. Regardless of whether we get money for it or not. When 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 sustainably enjoy. We then look forward to the next day when we can be active with it.

Several thousand years ago, some people began to appropriate land for themselves. They let other people work on this land and remunerated this work first in kind, later with

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money. Over time, the idea that you have to work to get money became entrenched. But this idea is just as wrong as simply appropriating land that belonged to everyone.

With the abolition of money, the natural state as it prevailed for tens of thousands of years is restored. Not as in the primitive community but on a new level of quality, based on our present state of science and technology. [To the table of contents](#)

## SHOPS - WILL WE TAKE AS MUCH AS WE CAN CARRY?

Try to imagine that everything is free. You could take whatever you want. First of all, you don't really do that, because there wouldn't be enough room at home for all the stuff. Why put ten freezers in the basement if in a week or a month everything is still free? But you could theoretically take everything. Greed is wanting to have something that one believes one does not yet have enough of. Greed is the reaction to a feeling of scarcity. In a world of abundance, greed disappears from our lives. If advertising and cheap

prices no longer prompt us to buy, after a short time we will only take what we really need to be happy.

Greed and envy are instilled in us. People are not naturally predisposed this way. Greed and envy are among the most negative human characteristics. Greed is being able to buy as much as possible and envy is wanting to have what the neighbour has. These two characteristics are the cornerstones of the market economy, which would not function without them. The system will therefore do everything it can to promote these two qualities.

Greed and envy are the oil in the gears of the market.

When we are no longer bombarded by advertising and discount offers, we will find ourselves again and feel again what is really good for us. And I promise you, that is much less than we think today, because today the economy is always inventing new needs to generate growth.

We must not 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.

Or we can just imagine a happy party. That's how our life should be. A party where everyone brings something and everyone can take something from everything. One takes a little more and the other takes a morsel from everyone, no one is jealous. [To the table of contents](#)

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 paid for it. I am sure that we would not sing better if we were paid. This is a

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typical example of voluntarily performing at one's best when one can use one's talent in the best possible way.

There are sociological studies that have shown that people make more effort when they do something voluntarily than when they are poorly paid for it. Voluntariness makes you more creative than good pay. When you do something voluntarily, it's like preparing a gift for someone. In such a situation, you automatically put more effort into it. And we will then live in a gift economy.

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## GARBAGE DISPOSAL - WHO WILL DO THE UNPLEASANT WORK LATER?

A very common question is what happens to the unpleasant activities. We are now able to make most unpleasant activities more pleasant, or have them performed by robots. But in our society, you can always find people who will do these nasty jobs cheaper than robots. If there is no more money, then a free decision about it is possible.

If the garbage disposal is not left to the cheapest provider, the residential areas think about how to achieve that as little garbage as possible is produced and recyclable materials

are separated and transported as well and trouble-free as possible. Remember, we'll have plenty of time later to deal with these things.

Sharing and togetherness also makes unpleasant things more pleasant. In many districts, the fortnightly cleaning of the streets and front doors is celebrated almost like a residential area festival, at which neighborly relationships are also cultivated.

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**BANK EMPLOYEES –  
WHAT WILL HAPPEN TO THE PEOPLE IN  
THE FINANCIAL AND ADVERTISING  
SECTORS**

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. Until now, bank employees got everything they needed. If the supply is stable, they will get everything even after the money disappears. It is not as if more people will be affected.

The peculiarity is that there is no longer a difference between "paid" and "unpaid" work. One can simply look for an activity that one enjoys.

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. Maybe many of the bank employees originally wanted to do something completely different. They may have chosen this profession only because they expected to earn a lot of money.

Maybe people who are no longer needed in the advertising or financial sector go into the food industry and help out there. Or they help in the social or educational sector. Why not? Or they set up housing

communities for older people. Starting something new doesn't cost anything. And so it goes on and on, towards a more humane direction.

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THE BAKER – WHO WILL STILL GET UP AT FOUR IN THE MORNING?

That's 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 anonymously rent a shop in a block of flats and open a branch to sell bread. The baker then belongs organically to the residential area

because he supplies the people there with bread.

Already, in the second chapter, which is about work, we said how important it would be if people had the opportunity to find a job that suits their talents. Everyone knows that there are people who would give their lives to bake. These people just need to be given the opportunity to work in this bakery. If one 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.

## PROGRESS – WILL IT CONTINUE?

Technical progress happened in the market economy, but it is mainly due to our knowledge and to our innate creativity and drive. When something new is developed today, 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. Development would have been much faster and much more could have been produced if the competing companies had worked together. But

intellectual property rights had to be protected because investors could lose money.

Our motivation and curiosity will not disappear just because there is no money. The only thing that will disappear is "the extrinsic motivation of money". We will continue to have ideas and it will be much easier to find like-minded people to implement the idea. It is likely that far fewer ideas will disappear in drawers because there are no financial possibilities for their realization today. My son is studying industrial design. He and his team at university

are currently developing an intelligent pet doll for dementia patients. It reminds you to take your tablets on time, smells when your food is burnt and makes sure you don't forget to brush your teeth in the evening. The team is dedicated to the project and would like to develop it to the point where it is ready for production. But today they don't have the money. Later, 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 the fact that the lifespan of the products is artificially shortened. It's called planned obsolescence. The result is that more and more waste is created and natural resources are depleted. Who doesn't mourn the good old washing machine that was no worse than the newest but lasted for twenty years. We wouldn't mind if we used our cell phone for maybe three years and didn't throw it away every year because a new one was advertised.

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## LUXURY GOODS – WHAT HAPPENS TO LIMITED-EDITION 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 the price tags are gone, we'll ignore that shelf and move straight to the semi-dry varieties, because they taste much better. The few champagne bottles 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 more profit, there are no more needs to be aroused. There will therefore be no more advertising, since it is no longer of any use to anyone. I think that after a period of transition nobody will have the need for scarce luxury goods anymore, also because the social hierarchy is disappearing. In a society in which fraternity can develop freely, there is no need to distinguish oneself with externals. And this transition period will be so exciting and exciting that the transition problem with the luxury goods can certainly be neglected.

## WHO GETS THE HOUSE AT 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. Many bad things like human trafficking or the production of weapons that have to do with money will disappear.

There will not be more houses at the lake than there are now. Today the house at the lake is a symbol of wealth and power. We will meet in brotherhood and no longer use our

elbows. We then live in a society characterized by giving and receiving gifts. The house by the lake will then no longer be a status symbol.

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## AFTERWORD

It looks like now, in May 2022, the pandemic is largely over. The economy and our working world have been shaken up. Who had even heard of “home office” three years ago? We are happy that we can celebrate together again today.

Even the abolition of money would not require more time than two  
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years. But then all people could look to the future with their heads held high.

You can spin it any way you want, we have to complete this stage of human development as soon as possible. To wait longer would be inexcusable.

The global distribution of wealth and the absolute amount of wealth some people have have nothing to do with reality. The spontaneous handling of unimaginable amounts of money in times of crisis and the grotesquely distorted situation of the debt of disadvantaged countries are no

longer acceptable. The fact that wars are inevitable as long as there is money to be made in guns is something we can no longer tolerate.

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

Applying the solution presented here will not cause the slightest harm to any of the almost eight billion people. The goods that make up the wealth of mankind will not be touched.

The effort to terminate this chapter of humanity costs next to nothing. We need just a stroke of the pen. No more. [To the table of contents](#)

**Please help  
to spread this message  
worldwide!**

## THE AUTHOR

Eberhard Licht lived in the former GDR until he was thirty-five. In the summer of 89, he was actively involved in the peaceful revolution. He has a Diploma 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. Later he founded his own private testing institute. It was a state-approved testing center for emission monitoring at industrial plants in Berlin. He also founded a company

based on his own patent application, which was to divert truck flows to combined rail transport using data from the toll system.

He stopped these ventures when he realized that his two younger children needed more time. He later worked for several years as a volunteer at the homeless shelter "Sleep Inn" in Utrecht and dealt intensively with inequality and its elimination. The idea concept described in this book was created in Brussels during the time of the Covid-19 pandemic. Eberhard Licht is married to a Spanish woman and has

four children. He maintains a minimalist lifestyle.

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Von allem weniger und von Liebe mehr

Eske Bockelmann

Das Geld

Es steht um diese Welt so, dass kaum eine

Woche vergeht, in der nicht erneut von

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allerspätestens jetzt etwas wegen des Klimas geschehen.

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Jesus Wälti

Insel Erde – Der Weg ins Paradies: Die Abschaffung des Geldes (leider nicht gratis)

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 Jahresplan für eine globalisierte Welt von Wohlstand, Frieden, sozialer Gerechtigkeit und individuellem Glück für alle.

Raffael Wüthrich

Bis 2033 wollen wir die Schweiz geldfrei machen

Rainer Rössler und Eberhard Licht unterhalten sich darüber, was besser ist und was sich schneller verwirklichen lässt: BGE oder 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.

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THE SERVICEBERRY  
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