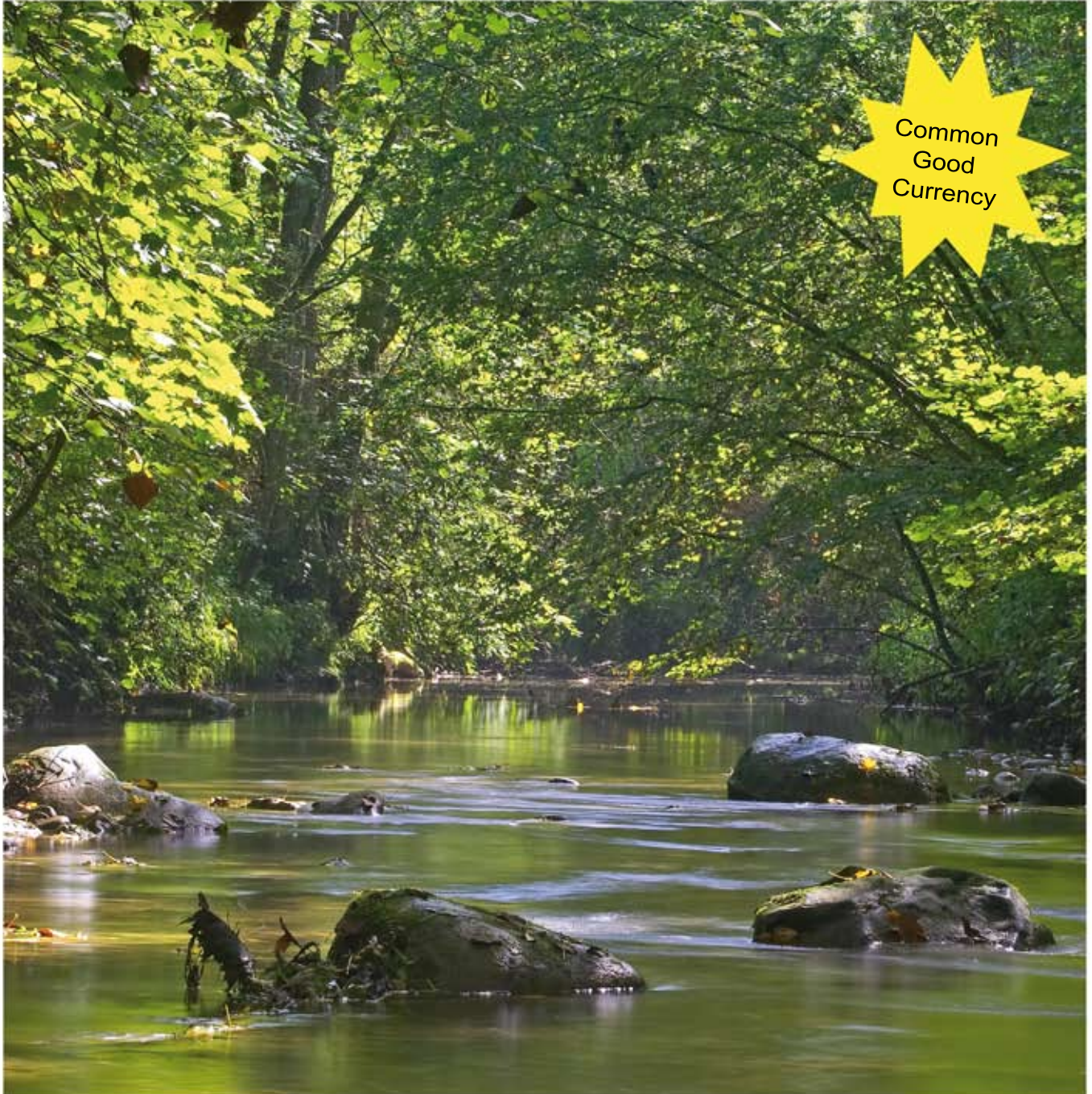


Bernd Hückstädt

Gradido

Natural Economy of Life



A way to worldwide prosperity
and peace in harmony with nature



Gradido – Natural Economy of Life is a monetary and economic model patterned on nature. It provides a basic income for every person, an ample national budget for every country and an additional Equalisation and Environment Fund for decontaminating the environment. The self-regulating system keeps the money supply, and hence prices, stable. The gentle equalisation of the hitherto poor countries and the industrialised nations promotes peace.

Learn about the encouraging results of economic bionics research! Nature is brilliant. When we act in harmony with nature we will experience worldwide prosperity and peace. This is the core message of this consistently positive »instruction manual for the future«.



Bernd Hückstädt studied music, communications engineering and mathematics. He has managed recording studios, composed film music and taught sound design at the Baden-Württemberg Film Academy. Already in his youth he occupied himself with the extreme differences between poor and rich. In over 15 years of research he developed the »Natural Economy of Life«. As a »lateral thinker, mathematician, musician and warm-hearted person« he takes you with him on a journey into the near future: "Don't switch off your mind but listen to your heart. The facts are obvious. With heart and mind you will understand the proposed solution immediately and want to pass on the information."

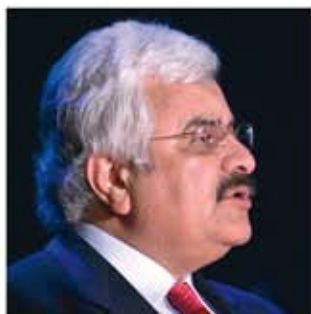
Comments on the book:



»The Gradido is the solution which learns from nature – and which economists have unknowingly been waiting for! I commend Bernd Hückstädt's thought-provoking book for the visionary journey he takes us on, for its easy accessibility and for the Gandhian simplicity of his suggestions. It is a concept which provides adaptable tools for some of the most complex situations of our time, and which avoids the separation of environmental, social economic and spiritual issues.«

Diana Schumacher OBE

*co-founder of the Schumacher Society, the Gandhi Foundation UK,
the New Economics Foundation (nef) and the Environmental Law Foundation (ELF)*



»Natural Economy of Life: Your heart and mind will be opened by this treasure of a book, a beacon of hope for all in search of truth, longing and craving for a better world, a world of Meaning & Meaningfulness, Stability & Sustainability, Contentment & the Common Good. The message of this book is so timely and so needed: You contribute to the common good. The community thanks you with gradidos. You can give thanks to others with your gradidos.«

Prof. Kamran Mofid

Founder, Globalisation for the Common Good Initiative www.gcgi.info

A gift

Nature practises a gift economy, and we have a gift for you: feel free to download the e-book of the abridged »Free Edition« on the internet and pass it on to your friends and acquaintances. By passing it on, the gift circulates, increases in value and can enable you, your fellow beings and the following generations to lead a life that you have not even dared to dream of up to now.

Official website: <http://gradido.net/book>



Bernd Hückstädt

Gradido

Natural Economy of Life

A way to worldwide prosperity
and peace in harmony with nature

Gradido Academy

Written
in connection with the research project
»Natural Economy of Life«

Second Edition

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This book is dedicated to Eduard Baier,
the unforgettable, wonderful, loving person
and fatherly friend,
who unfortunately died so early.

Dear Edi, may you have much joy in heaven!
And if you can, please put in a good word
for us people here below on earth!
We can do with it.

*»Dare to do what no-one dares.
Say what no-one says.
Think what no-one dares to think.
Accomplish what no-one begins.«*

*– Lothar Zenetti
German theologian and writer*

A thousand thanks!

I would like to warmly thank all the people who have helped with the making of this book. My special thanks go to Hilary Teske for the English translation, Alexander Oberst for the cover photo, Jan Beigel for the cover design and my partner, Margret Baier for all her loving support, without which this book would never have been written.

Table of Contents

Advance praise from all over the world	11
Foreword	19
Introduction	21
Chapter 1 – How it is guaranteed not to continue	25
Today's money is created from debt	25
Competition is war	27
The zero-sum dogma and the concept of negativity	29
The fundamental assumption of scarcity	31
One-sided growth delusion	33
Patents	34
Property	35
And now it's time for take-off!	36
Chapter 2 – Joytopia	37
The encounter	37
Freegaia	39
The Joytopia model	41
A thousand thanks for being with us!	42
Win-win financing	44
The transition	46
Chapter 3 – The new monetary and economic model	49
Creating new thought structures	49
Nature as a role model	50
The power of vision	51
Nature practises a gift economy	52
Abundance	53
The threefold good	53
No creation of money through debt	54
Unconditional participation	56
Threefold creation of money by life	60
The active basic income	61
National income proportional to the number of inhabitants	61
Equalisation and Environment Fund	62
The cycle of life	63
Loans and investments	66

Quality of life, working climate and productivity	67
Freedom from taxes and compulsory insurances	69
Open source: free research and development	70
Free donation – the gift economy	70
The empty and the full bowls	72
The girl who silenced the world for five minutes	74
Why do we need money at all?	76
Here-and-now financing	76
Summary	78

Chapter 4 – The 100 most important advantages 81

1. Creation of money through life	82
2. No creation of money through debt	82
3. No gold standard	83
4. No goods coverage	84
5. Positive account balances	84
6. Stable money supply	85
7. The money supply cannot be manipulated	85
8. Money supply as in Central Europe	86
9. Stable prices	86
10. Self-regulating monetary and economic system	87
11. No financial bubbles	88
12. Relief for the following generations	88
13. Gentle transience	89
14. A merciful system forgives mistakes	89
15. No wars and fewer disasters	90
16. The economy serves people and not the reverse	90
17. Active basic income	91
18. Unconditional basic income	92
19. Full employment	92
20. No problem with provision of essential goods	93
21. No maintenance problems: single parents are provided for with their children	94
22. Open-source developers are provided for	94
23. Free research and development	95
24. National budget equivalent to number of inhabitants	95
25. Freedom from tax and social security contributions	96
26. Much less state control	96
27. Reduction of bureaucracy	97
28. Higher incentive to perform well	97
29. Gross and net income the same	98
30. Lower wage costs	98
31. No definition for illegal work	99

32. Rehabilitation of state finances and asset protection	99
33. Repayment of state debt in just a few years	100
34. Protection of private assets	101
35. Capital flight is not worthwhile	101
36. Demographic change? No problem!	102
37. Old people are welcome	102
38. Sure provision for old age	103
39. No overpopulation problem	104
40. Only interest-free loans have a chance on the market	104
41. Large provision of loans leads to new financial products	105
42. Low credit risk	105
43. Interesting business investments	105
44. No interest hidden in prices	106
45. Win-win situation for lenders and borrowers	106
46. Equalisation and Environment Fund	107
47. Clear system of incentives for life	107
48. Healthy organic vegetable food	108
49. Only eco-friendly products have chances on the market	109
50. Incentives for eco-friendly technologies	109
51. Environmental requirement for property	110
52. Economic equalisation	110
53. The solution to the problem of world hunger	111
54. Female and male principles in balance	112
55. There is enough for everybody	112
56. Immigration problem solved	113
57. Respect indigenous peoples and protect their rights	114
58. Industrialised nations have customers able to pay	115
59. Developing countries can purchase technology and know-how	115
60. The rich can stay rich	116
61. The previously poor gain prosperity	116
62. Suited to everyone	117
63. Peace	118
64. High quality of work and life	118
65. Self-determined time schedule	119
66. Significantly less negative stress	120
67. Promotion of health	121
68. No unemployment	121
69. Good working climate	122
70. Meaningful work	122
71. Disappearance of useless and harmful work	122
72. Everybody can develop their full potential	123
73. No crime because of poverty	123
74. No pressure to consume	124
75. Significantly less production without social drawbacks	125
76. Consequently greatly reduced use of resources and less rubbish	125
77. Beneficial ecological footprints	126

78. Peaceful parallel introduction is possible	127
79. Simple and comprehensible for everyone	128
80. We can begin at once	129
81. Step-by-step plan for parallel introduction	130
82. Immediately feasible when people decide on it	130
83. Plans are adjusted and improved	131
84. Paper money is possible	131
85. Any form of payment is possible	131
86. Pilot projects in single countries	132
87. Worldwide introduction	132
88. Ethics	133
89. The threefold good	133
90. The good of the individual	134
91. The good of the community	134
92. The good of the big scheme of things	135
93. Reinforce what is positive	135
94. Promotes swarm intelligence in humans	136
95. Only possible together, no ego-trip	137
96. Appreciation of life	138
97. Appreciation of human dignity	139
98. After the pattern of nature	140
99. Prosperity for all	141
100. In harmony with nature	141
Chapter 5 – Let's get going!	143
In place of a conclusion	145
Pia asks: "How did you manage it?"	147
Part 1: The new time	147
Part 2: The peaceful transition	155
Annexe 1 – How you can contribute	161
Annexe 2 – Decaying paper money	165

Advance praise from all over the world

Germany

»I see the present book and the idea of a gradido developed in it as a great gift. Fundamental reorientation is necessary, particularly in times of climactic crises of the current monetary system. The concept of the gradido combines aspects of alternative monetary systems, unconditional basic income and economic activity in harmony with humans and nature in an impressive way. It also contains concrete suggestions for a gradual transition to a sustainable system that permits sufficient time for the necessary change in awareness. I wish for this book a wide circulation, for the idea increasing support and realisation – and for the participants openness for sensible further developments. The idea seems to me to be based on deep compassion for all living things and restoration of the already largely destroyed fundamentals of life appears to me to be only possible on this basis in the long term.«

– Prof. Dr. em. Bernd Senf, Berlin

Hungary

*»People are at the complete mercy of the economy instead of the economy being for the benefit and in the service of the people. Is it really true that we are living in times of unprecedented economic welfare, or should we rather say that we are living under the world dominion of money? Whichever way, there is no denying that the interests of the people are definitely not the priority. It is ironic that when pondering on the source of the modern economy, more often than not the following thought comes to mind: **people are not there to sustain the economy, are they?***

How on earth could it be possible for us human beings to create a production system, our economy, in which the human being doesn't matter anymore? Are we indeed saying that inhumaneness is a prerequisite for humanness? A humane economy is an economy of the whole human being in harmony with nature. Spiritual economy, grounded in the whole, driven by abundance rather than scarcity, inspired by wisdom, inclusiveness and sharing, and transcending all self-limiting particularism, serves the accomplishment of the whole human being.

*This way, it becomes a **Natural Economy of Life** serving the greater good of everybody and the planet. Bernd Hückstädt's seminal and epoch-making book highlights in a crystal clear manner that with a completely new economic model driven by global awareness, global wellbeing and prosperity is no longer a dream, but will soon be a reality.«*

– András László

Founding President & CEO of GlobalVisioning.net

Netherlands

»In a world beset with countless challenges, the Natural Economy of Life represents a vision for a truly sustainable future for humanity, living in harmony with the evolutionary forces of nature. The principles of this new economy and the new currency, the gradido, are profoundly transformational, yet simple to grasp for everyone. The Natural Economy of Life shows the way to surpass the many roadblocks currently facing the world's economic system and guide humanity to a new natural, more equitable, just and peaceful society. This book speaks to our imagination. It is one of nature's laws that what we can imagine we can create and what we can create becomes our new reality. The evolutionary way of thinking presented in this wonderful book acts as a catalyst for imagining and creating new water sourcing, soil regeneration, food production and new energy technologies, based on deeper insights as to the way nature works.«

*– Kees Hoogendijk
Entrepreneur and developer of technologies in harmony with nature*

New Zealand

»Gradido is a tool for a phase-shift in human values and culture, which is vital to prevent an imminent phase-shift in ecosystems' capacity to support life. Gradido can be regarded as a catalyst to establish mutual networks of trust, for connecting people, maintaining cooperative communities and reinvigorating the ecosystem processes that sustain us, as a foundation for viable and resilient ecosystem-based cultures.

Bernd Hückstädt developed Gradido with the empathy of a composer and the precision of a mathematician. An Active Basic Income drives cultural renewal. Free-flowing gradidos come into existence, as people apply their diverse range of skills to agreed priorities at local, bioregional or global levels. Priorities are based on common VALUES of care, generosity, responsibility, cooperation and the restoration of life-supporting capacity.

Apply Gradido in your region, network and shift phase to a holistic culture of people, living in harmony with one another and with nature!«

*– Helle Janssen
Ecosystem Scientist, New Zealand*

Russia

To start thinking and acting differently one needs a moral reasoning that the reader is offered in a literally coherent way. Bernd Hückstädt has set the scene for the common good on an uncompromising, monumental scale. It should work worldwide for all of us humans of our own free will. Dare to give very good intentions a real try? Not yet? Okay! But, please, don't blame others for your own incapacity. Better see where you can overwrite the zero-sum game mentality in some practical way. That may be the best this book is intended for.

*– Victor Nemchinov Ph.D. (econ.)
Russian Academy of Sciences*

Rwanda

»It is beyond doubt that this book brings a new inspiration to the 21st century peaceworkers. The idea of the Natural Economy of Life (NEL) here introduced by Bernd Hückstädt is persuasively understood as the effective and non-violent alternative to capitalism. The NEL, if effectually embraced and applied, will significantly contribute to de-corrupting the contemporary money-driven mindsets, curbing structural violence generated by the modern socio-political and economic systems, preventing many wars and man-made disasters and moving us towards a just, inclusive, caring and peaceful world.«

*– Jean de Dieu Basabose
Co-founder and Executive Director of Shalom Educating for Peace,
Kigali, Rwanda, East Africa*

Singapore

The Natural Economy of Life is a crucial catalyst in the advancement of civilization. It speaks in the language of nature's intelligence and ignites in our heart an image of a true paradise on earth. It is a gift of nature, designed to awaken and bring forth humans' greatest potential to co-create a world of abundance and everlasting prosperity in harmony with nature.

*– Océane Yong
Social Entrepreneurs with Integrity Association
(Asia Pacific Singapore Head Quarters)*

South Africa

»Bernd not only courageously sets a new vision for our world but gives the combination key to the vehicle that will take us there. This is not a book but a manual for our planet. It's not a question of if this will be our future, just when.

Bernd uses imagination to transport us into a possibility, a world where nature and the human soul sing in a dynamic living orchestra of purpose – every instrument singing the tune that it was destined to hold. Let the words enter your heart and let it feed your courage to act. My prayer is that it informs all you do.

If you consider yourself a social innovator and a mapmaker of the future, Gradido can provide a north star big enough to hold both your personal and collective optimal realities.«

*– Oran Cohen
International Spiritual Youth Ambassador*

Switzerland

»If humanity is to go in the “right” direction at the next crossroads, we need solutions in a new paradigm. A proper analysis of nature gives way to a new paradigm which is easy to understand and apply; and, best of all, it’s “right” there and ready to use in the form of a Natural Economy of Life and “Gradido”. Natural Economy of Life shows respect for our planet Earth, nature and all of creation – the “right” way to our future, so let’s take it!«

*– Sesto Giovanni Castagnoli
Evolutant, entrepreneur and founding president of WSF-World Spirit Forum*

»Bernd Hückstädt is the Van Gogh of the monetary reform world. Hopefully he and we will all live to see and taste the delicacy of his opus in our lifetime.«

*– Peter Koenig Enterprises
Seminal thinking, money seminars, organizational architecture*

United Kingdom

»The present financial system, the debt-based money system, and its negative effects are seldom understood even by so-called experts. A fundamental ingredient in a sustainable future must be played by new, community-based money systems such as the gradido. In this new book, Bernd Hückstädt brilliantly explains how the gradido is already transforming lives – and how it can transform yours.«

*– John Bunzl
Founder, International Simultaneous Policy Organisation*

»One word sums up my response to this remarkable book - gratitude. This book is truly groundbreaking in its approach to expanding our vision of what is possible when we shift our own engagement with life. Look to nature’s own laws, and when we do that we can co-create a natural economy of life. This is a book that will change your life; what’s more it is online and free. It is a small and perfectly formed gift to us all. I urge you to enjoy this gift, then gift it to ten of your friends - you will be passing on a seed that will grow very fast and that is the fastest way we can create abundance for all.«

*– Polly Higgins (about the free e-book)
Lawyer for the Earth, <http://eradicatingecocide.com>*

»Natural Economy of Life: Your heart and mind will be opened by this treasure of a book, a beacon of hope for all in search of truth, longing and craving for a better world, a world of Meaning & Meaningfulness, Stability & Sustainability, Contentment & the Common Good. The message of this book is so timely and so needed: You contribute to the common good. The community thanks you with gradidos. You can give thanks to others with your gradidos.«

*– Prof. Kamran Mofid
Founder, Globalisation for the Common Good Initiative www.gcgi.info*

»Change is the one constant of our abundant self-replenishing natural order, but humans waste much emotion and energy attempting to resist this. By superimposing their own economic structures in a futile effort to subdue nature and to subject the earth's infinite bounty to finite economic ends, mankind has succeeded in bringing all systems simultaneously to a point of collapse. The current economic meltdown is merely a symbol of the total systems failure resulting from human intervention in all aspects of life.

Gradido is an imaginative and generous work offering simple tools and methods to resolve many of the human, spiritual and resource conflicts of our time. When all systems break down or break up, the only possible breakthrough is to start rebuilding the whole edifice from a different more holistic and less fragmented perspective. This demands a complete “metanoia” or reorientation of the spiritual and ethical values of each individual and each community. The gradido is the solution which learns from nature – and which economists have unknowingly been waiting for!

I commend Bernd Hückstädt's thought-provoking book for the visionary journey he takes us on, for its easy accessibility and for the Gandhian simplicity of his suggestions. It is a concept which provides adaptable tools for some of the most complex situations of our time, and which avoids the separation of environmental, social economic and spiritual issues.«

*– Diana Schumacher OBE
co-founder of the Schumacher Society, the Gandhi Foundation UK,
the New Economics Foundation (nef) and the Environmental Law Foundation (ELF)*

United States

in its clarity, simplicity, and scope, Gradido: Natural Economy of Life, is a groundbreaking exploration of a new way of living. It offers a viable mechanism for participating cooperatively with each other – beyond our self-imposed limitations of competition, separation, and fear. Its time is now!

– Leo Burke
Professor and Director, Global Commons Initiative
Mendoza College of Business
University of Notre Dame

»This is a daring and imaginative approach to the very problems that are undermining our everyday lives, our ability to hope, and the civility that we need to repair. Bernd is to be congratulated for trying and we must respond to the challenges that he presents.«

– Prof. Hillel Levine, Boston University

»Time is now of the essence. Our individualism has brought us to the brink of destruction. We know there are no jobs, yet money is considered a criteria for a successful life. Our environment is screaming at us to please respect and alter our ways. Our next generation is anxious to change this course of events.

"Gradido – Natural Economy of Life: A way to worldwide wealth and peace in harmony with nature" explains the HOW and the beauty of this potential for a life of integrated harmony. Read this book and give life a chance!«

– Dr. Nina Meyerhof
President and founder of Children of the Earth, www.coeworld.org

»Bernd Hückstädt's Gradido contains a cornucopia of insight and hope served up in a way that invites new and refreshing ways of seeing possibility. His embrace of Nature as his teacher of choice goes beyond its metaphoric potential. His focus on the fatal flaws inherent in our current approaches to economics and money feel 'spot on.'

We have all we need to co-create a future that works for all life. Inventing currencies that promote and support our evolving of our civilization in ways that approach the elegance of evolution throughout the rest of nature is a worthy task. Enjoy Bernd Hückstädt's vision!«

*– Bill Veltrop
Evolutionary Architect, Monterey Institute for Social Architecture*

Foreword

Dear Reader,

By coming so far as to read this foreword you have embarked on a journey that will take you into the secrets of nature, which will finally be so easy for us to understand that we can only say, yes, yes, yes. When you begin to read this book »The Natural Economy of Life«, you will emerge into a new world of prosperity and peace in harmony with nature. You will find that the book is not about the complexity of economics or financial instruments, but is construed in such a way that its contents can easily be taught in classrooms from the primary all the way up to the university level. It demonstrates how a seemingly complicated subject can be transformed using a terminology and schematic that anyone can comprehend, especially geared to the public at large that has no understanding whatsoever of the complex mechanisms prevailing in today's world of economics and finance.

Bernd has written a book for you and me. A book that shows us the beauty of the instrument being introduced to you, which is the result of years studying nature. Bernd is not the only person entertaining thoughts in this direction, but his approach may be the most holistic one.

It is obvious that Bernd's book has been written and published just in time to meet the urgent need, leading the way toward the hope that we can resolve the existing situation as regards the financial crisis, which, in spite of prevailing opinions to the contrary, has consumed so much precious time and energy for well over five years. Though we have gone through many crises in the past, this time around it is long overdue to find a sustainable solution for generations to come. »The Natural Economy of Life« may present this possibility. Take time to reflect and convince yourself that this is the most viable method. In comparison to other books on the topic you may find that by reading »The Natural Economy of Life« you seem to be entering a wonderful, joyful playground. If this book succeeds in giving the inhabitants of our wonderful blue planet hope for their daily lives, then it has done a great job. If politicians, scientists, economists, religious leaders, artists and society at large begin to understand and realize the prospects this natural economy of life has to offer, and begin implementing them ...then we may soon enjoy a more harmonious world by eradicating hunger, poverty, ecocide, inequality and wars.

I wish you all a wonderful experience reading this book and hope you enjoy it as much as I did. Hopefully, you will also be able to say yes, yes, yes, let's get started and join together in finding the best way of introducing Gradido to the market as a lasting solution. An open-minded approach and good will are the essentials for success for the common good.

Sesto Giovanni Castagnoli

Evolutant, Entrepreneur and Founding President of WSF-World Spirit Forum

Introduction

»The economy behaved completely contrary to nature. Therefore we had to reverse economic practice and bring it into line with nature. This realisation was the key to worldwide prosperity.«

– Joytopia

Dear Reader,

If you are starting to read this book, there is certainly a precise reason for it. And you are that reason! You have just decided to open yourself up to the idea that prosperity and peace are possible for everyone – in harmony with nature. Had you not believed this idea to be possible, this book would have ended up in your waste-paper basket, either in your computer's recycle bin or in an actual waste bin.

This book has the potential to change the whole of life as you know it in a positive direction. By this I do not only mean your private life. This book does not train you to be successful after the pattern of »Ponder and become rich«. It is not another book about positive thinking, revealing the secret of becoming a millionaire for the umpteenth time. Neither is it about evil forces which have conspired to change our beautiful earth into a prison. On the contrary, it is a set of instructions that we have copied from nature for you. These instructions show us how *together* we can get back to the natural state of abundance which we once lost through conscious or unconscious wrong behaviour.

Thus, you will not read about esotericism or lofty matters but about natural science in the best sense. The method of transferring inventions from living nature to technology is known as bionics. Every aircraft engineer has to study bird flight before he constructs his »sheet-metal birds«. What is now common practice in technology has been shamefully neglected in economic sciences to date. So it is no wonder that today humankind is more than ever before exposed to an array of life-threatening dangers, such as economic and financial crises, inflation, monetary crash, destruction of the environment, poverty, hunger, disease, wars and natural disasters.

In the solution presented here you will learn the results of the *economic bionics research* we have been conducting intensively at the Gradido Academy for more than ten years. And this for a good reason, for nature is the marvel of the most brilliant inventor of all times – our creator! Creation stories are to be found in all cultures. They differ slightly from each other depending on the culture. But this primeval knowledge has one thing in common: there is a brilliant creator who has accomplished this marvel. The Bible says, »God created man in his own image, in the image of God created he him« (Genesis 1:27).

If it is true that we were created in God's image, we humans also have creative power within ourselves and our task consists of using it – for the good of the individual, the good of the community and the good of the big scheme of things. You will often meet with the term *threefold good* in this book. For only decisions and actions which meet these three criteria are worthy of being considered in the Natural Economy of Life.

What awaits you in this book

In the first chapter you will read about things that are going wrong on our earth at present. You will learn something about why the situation is still as it is today and why it is guaranteed that it cannot continue in this way. In this we will refrain from blaming anyone. We have all played the game. True, we have played different roles in the theatre of life but we have played in it. Our greatest appreciation and recognition go to all players.

In the second chapter a very good friend transports you to the planet »Freegaia« on the edge of the galaxy, where the Natural Economy of Life has already been introduced and brings the inhabitants worldwide prosperity in harmony with nature. In this entertaining, visionary short story you learn what the world used to be like, how the new economic model works and how the peaceful transition took place. Look forward to reading the story of »Joytopia«!

In the third chapter you learn something about the way in which you can consciously free yourself of old thought patterns and establish new ones. After that we will together analyse the statements in the Joytopia story, supplement them and assemble them into an economic model. This is not difficult at all, for the basic idea of anything brilliant is simple. And nature is brilliant, believe me!

In the fourth chapter you get to know the 100 most important benefits of the Natural Economy of Life. One advantage often results from the previous one. In this way ascending spirals of possibilities are created, which carry you further upwards with each rotation. Once you have learnt to think in positive possibility spirals you can change your personal life and your whole environment in a positive direction.

In the fifth chapter we get started together. What can each of us do with simple means so that we can soon enjoy worldwide prosperity and peace in harmony with nature? Fortunately, this is the shortest chapter, as there is not a lot to do. »Wu wei, doing by doing nothing«, an expression from Chinese Taoist philosophy lets us refrain from blind actionism and shows us the way of »refraining from acting against nature«.

Instead of a conclusion I will tell you a story from the future. Thirteen-year-old Pia asks her grandparents: "How did you manage it?"

A gift

Nature practises a gift economy and the free e-book is a gift to you: you can download the e-book of the abridged »Free Edition« on the internet and pass it on in unaltered form for non-commercial purposes. The full edition can be purchased as a printed book and as an e-book. With your purchase you are supporting the research project Gradido. Many thanks!

Gradido is an initiative by people who are still able to think and feel freely or, better expressed, have relearnt this ability. The author and his partner have invested many years of their lives to find out how nature works and which of the brilliant inventions of living nature are suitable for establishing a new economic model – a monetary and economic model to form the basis of worldwide prosperity in peace and in harmony with nature. Several thousand people are currently participating in the gradido research project.

In the tradition of many indigenous peoples a gift has to be passed on for it to retain or even increase its value. That is also the case with this book. By passing it on, the gift circulates, increases in value and can enable you, your fellow beings and the following generations to lead a life that you have not even dared to dream of up to now. It contains invaluable knowledge that helps humankind not only to survive but even to make a quantum leap in its development towards regaining the paradise on earth – just as the creator once intended for people of all cultures and religions.

If you wish to reciprocate the gift by supporting the research project, the Gradido Academy and its initiators in their work, please feel free to do so. Every amount is a help to us. You can find our bank details and our PayPal account in the details at the beginning of this book. Many thanks in advance!

Off we go!

And now I would like to ask you to fold up the tray in front of your seat, put your backrest in an upright position and fasten your seatbelt. We are now together on the runway taxiing into a future where nothing will be as it was before. A future in which your grandchildren will one day be proud of you because you helped to change course before it was too late and change the route of the journey – back from the descent into hell to the way to paradise on earth.

But while we are still on the ground, we will familiarise you with some instructions. You will learn why the situation is as it is today and why it is guaranteed that it cannot go on like this...

Chapter 1 – How it is guaranteed not to continue

*»We are stardust, we are golden, we are caught in the devil's bargain,
and we got to get ourselves back to the garden.«*

*– from the song »Woodstock«
by Joni Mitchell*

The present economy constructed by humans works quite differently from nature. Better expressed, it does not work! For when nowadays two-thirds of humankind live below the poverty line, 24,000 people die of starvation each day and our environment is being destroyed at the same time, we cannot speak of a functioning economic system.

In the first chapter we speak about some things which are going wrong on this earth at present. We will learn something about why the situation is still as it is today and why it is guaranteed that it cannot continue in this way. In this we will refrain from blaming anyone. We have all played the game. True, we have played different roles in the theatre of life but we have played in it. Our greatest appreciation and recognition go to all players.

Today's money is created from debt

Did you know that our present money is primarily created from debt? In a simplified manner we can imagine it as follows: two people each have a bank account with nothing in either account. They make a deal with each other and then one of them transfers €100 to the other. After that one has a credit of €100 on their account and the other has a debit balance of €100. In this way money which did not previously exist has been created.

The technical term for this is *scriptural money creation*. If the two people were to make a counter-transaction of an equal amount the accounts would be balanced again and the money which had just been created would disappear. We could also imagine that a large number of people participate in the market and that the transactions more or less offset each other. So it is a perfect payment system?

Some people will be more successful on the market than others. This will lead to more and more money being concentrated in their accounts while the others have the related debts. In this system the wealth of one person always means debts for many others. Yes, it even means that economic activity is only possible with debts. And as the successful people constantly improve their skills and thus take in even more money, the concentration of money becomes greater all the time.

Now some of the people who have up to now been less successful might have the idea of also improving their skills so as to gain money for their own purposes. One or other of them may succeed in doing this after expending great efforts. We read about such people in the famous success stories. But the large majority cannot succeed in this on account of the system. For the system of debt money requires the majority to have debts to offset the assets of the few. To conceal this fact nations bear the debts on behalf of their citizens. Virtually all nations are

indebted, even and particularly the rich countries. And more than two-thirds of the world population live below the poverty line.

The great wealth of this world is concentrated on a small number of super-rich families. But before we get the idea of blaming these families, we must not forget that we are all players in this big game. If these few super-rich families did not exist, there would always be some people who were cleverer than others and would exploit the money streams for their own purposes. The situation would be just the same as now and only the names of the super-rich would be different. For the situation we are experiencing at the moment is the logical consequence of a monetary system which creates money from debt.

It is often claimed that the present state of affairs came about because of interest and compound interest. It is true that interest and compound interest reinforce the development but the current situation would also have arisen without the introduction of interest. Don't let us fool ourselves: there are countries where it is forbidden to charge interest. But in these countries as well there are a few super-rich people and a large number of poor people. Interest and compound interest are not the »main mistakes of the monetary system«. They merely reinforce the logical consequences which are bound to occur in any system of creating money through borrowing.

“If that was indeed the case,” I can hear you saying now, “almost everybody must have debts on their bank account. But particularly the poorest of the poor do not even have a bank account.” You are absolutely right, dear reader. But I already mentioned that the nations have assumed the debts for their citizens. It was not possible for them to do otherwise, for mathematics requires them to do so. That is the reason that virtually all nations of the world are highly indebted. In Germany we currently have a government debt of approximately 20,000 euros per capita. This means that even before a new-born baby can delight its parents with its first cry, it already has a debt of 20,000 euros.

In the course of its life it will have to service this debt by paying taxes and other levies. The largest part of the work done by a person goes to servicing a debt which they cannot even see on their account. Not only the taxes are high; the costs of servicing the debt are also hidden in the prices. For the companies get their money either from a bank or from shareholders, who expect an even higher return than what they would have got from a bank. In addition, there are the taxes that the companies themselves have to pay. Even if clever companies pay relatively little tax, they pay wages and salaries, on which there is a high tax.

You can live relatively well in this system if you have a good income. And in a welfare state like Germany even people without income from work can live – from welfare benefits. Social benefits are paid by the government, which thus has to incur additional debt or recoup the money through higher taxation. This, in turn, fires the envy debates which are well-known to us. But the social network is getting increasingly flimsy in countries such as Germany, not to mention poor countries.

Let's have a brief look at the so-called »good« incomes. In this context good means »more than average«. There is an enormous explosive force inherent in the small word »more«, for having more than average means that the majority have less. This would not be bad in principle. People are different and also have different needs. But when you have to have more than others just to be able to lead a reasonably agreeable life, it means that the majority cannot lead agreeable lives. And since everybody has the natural interest to lead an agreeable life, conflict is pre-programmed as »competition«.

Let's summarise what has been said so far:

- Our money is mainly created through debt.
- Since some people use their money more cleverly than others, more and more money is concentrated on the few, while the remaining many have to share the debts, either in the form of private debt or governments debt.
- This leads to increasingly fierce competition among people.

Competition is war

»Sometimes we need to remind ourselves exactly what competition is all about. Like Pete Rose, who said simply: "Somebody's gotta win and somebody's gotta lose – and I believe in letting the other guy lose."«

*– Ed Kittrell
US communications consultant*

Competition starts early in the classroom. Anyone who wants to get somewhere later in life should be better than average. In my schooldays you still allowed your neighbour to copy from you. Such comradely behaviour is rare nowadays and schoolmates have become competitors.

But wait, I must correct myself. In many cases the rat-race is decided even before the children start school. For the family a child is born into is the crucial factor for the course of the child's future life. We have a class society and the course is more or less already set from birth for the child to belong to the upper class, the working class or the group of social welfare claimants. True, there are dream careers now and again but these are very rare cases.

»We live in a system in which one must either be a wheel or get crushed by the wheels.«

*– Friedrich Nietzsche
philosopher, stateless*

Let's go a step further. The increasingly fierce competition naturally takes place on both high and low levels. On the individual level it means an increasingly wide gap between the classes. On the company level we are seeing ever-increasing cut-throat competition and hostile takeovers. The big fish are eating the small ones. And on the nation level competition manifests itself in wars (economic wars and armed conflicts). Most wars are currently being waged either to obtain access to important resources such as oil or to strengthen the country's power position.

»When someone out there doesn't hit the other one because he has the feeling he should play Jesus, he himself gets hit. That's the simple truth.«

*– Helmut O. Maucher
German top manager*

It is nature that has always got a raw deal up to now. But now enough is enough: nature is starting to defend herself more and more. We are experiencing this in the increase of natural disasters worldwide. No place on earth is safe anymore. And the »people in the street« are getting a raw deal as well. They have always had to pay for the »fat cats'« games. But let's be careful not to blame anybody here either! The »people in the street« have also made their contributions to the big game, even if they have simply played the game up to now.

Possibly everything has had to happen as it has so that humankind can progress in its evolution. Otherwise it would be difficult to explain why nature has looked on for so long without defending herself. If we assume that our universe and our earth did not come into existence by chance but that a higher plan is revealed here, the current situation must be part of this plan. We have to leave our comfort zones so as to continue developing. Up to now most people have not left their comfort zones until it really started to hurt. If we do not go on developing of our own free will, a loving creator may possibly have to help us along.

»Anyone who isn't number one or two on the shelf can mostly pack up immediately.«

*– Tim Crull
Chief Executive Officer, Nestlé USA*

A while ago I heard an interesting report on the radio. It was reported that three major German carmakers had made record profits last year with Daimler in third place. Instead of being pleased about this good result, the investors criticised the management because Daimler had not made it to first place.

The idea of competition or a rat-race is based on an illusion. It is suggested that everybody can manage to get to the top. Touching examples are cited of people who grew up in poor circumstances and succeeded in becoming millionaires through their own work and a bit of luck. Pop stars, actors, sportsmen, internet billionaires, industrialists... the rags-to-riches fairytale is still very popular. The few people who have succeeded can be counted on the fingers of one hand, whereas the other seven billion do not fit into one hand. The human mind really lets itself be taken for a ride. Our industrial society is a pyramid-shaped game, a house of cards built on competition and on the lie that everybody can make it to the top.

And as everyone is busy feeding themselves and their families, climbing the career ladder and getting a small piece of the big riches, only very few people allow themselves time to take a step back to look at the whole game from a different perspective. However, anyone who nevertheless does this should be careful, for it could be dangerous! Once you have seen through the game, it may be hard to go on playing it.

But gradually everything will become more obvious. More and more people are realising that the old game cannot work anymore and that it is only a matter of time before the house of cards collapses. An evolutionary window is starting to open: more and more people are noticing that the old system no longer works and are looking for solutions. And these do exist! However, we have got so used to competition over the centuries that the solutions are competing with each other as well. After all, we do not know any different and first have to learn to cooperate. But gratitude and appreciation of other ideas and people who think differently are growing constantly. Good times have started for »do-gooders«,

Let's now go another step down and ask which dogmas, illusions and concepts have led to money being created through debt and competition being allowed such an important place in our society.

The zero-sum dogma and the concept of negativity

»One day it will have to be officially admitted that what we have christened reality is an even greater ILLUSION than the world of dream.«

– Salvador Dali
Spanish painter, writer and sculptor

Living nature, as we experience it, is always positive. Negative figures are a mathematical concept which enable us to describe complex procedures simply. However, they do not exist in the nature we are able to experience. Or have you ever seen an apple tree on which minus 100 apples were hanging? Definitely not. Everything material that we know exists in a positive amount. Either a positive number of apples is hanging on the tree or no apples at all.

When nature makes new products, for example apples, no negative apples are created on the other side. The apple tree does not have to take out a loan first in order to be able to produce apples. And it does not have to pay any taxes for it. It simply lives intrinsically in harmony with the surrounding nature – that is how creation takes place.

On the other hand, our money is created through debt, as already described. One person's assets are another's debts. One person's credit balance is another's debit balance or - expressed in mathematical terms – one person's plus is another's minus. Assets and debts are balanced overall and together they amount to »zero«. In economics this is known as the law of balance. In gaming theory this is a so-called »zero-sum game«. Behind this is the view of the world that humans themselves have no creative abilities and thus cannot create anything. According to the zero-sum dogma, you have to take away something on one side when you want to add something to another side.

Therefore we take it as a complete matter of course that we have to rob nature to obtain comfort for ourselves, that we have to exploit the Third World countries to obtain prosperity for ourselves – in short, that others have to lose when we want to win.

You will probably not have noticed the zero-sum dogma at all up to now. We meet with it all the time and everywhere in life so that we take it absolutely for granted. The human mind is used to thinking in opposites: right and left, top and bottom, poor and rich, light and dark, dead and alive. The negative numbers were invented for quantifying these opposites, with the number »zero« representing the middle or »normal« state.

Examples of supposed negativity or opposites

For measuring the temperature the zero point was arbitrarily set at the freezing point of water. Positive and negative temperatures were defined in this way. Although this is practical for us in daily life, for we thus mark an important difference for us – »water v. ice« –, in reality the absolute zero point is not reached anywhere. It can only be approached with great effort. The actual freezing point of water is (plus) 273° Kelvin.

The charge of electrons has been arbitrarily defined as negative. The minus pole in electricity in reality describes a surplus of electrons which is striving for equilibrium.

Day and night are felt to be opposites. However, they are only the two sides of our earth. Neither is shadow the opposite of light. Shadows are places with less light than the surroundings.

It is suggested to us that we live in a world of opposites. However, thinking in opposites is only a method for our mind to establish differences.

What is the biological difference between an African and a European? The main point is only the colour of their skin. These two human races must be 99.99 % the same. But the human mind picks out the small difference of 0.01% to construct an opposite and – even worse – to educe racial conflicts from it.

How great is the difference between the two Christian confessions in reality? Probably not greater than 0.01% either. Nevertheless religious wars were waged because of it and countless people burnt alive.

People of different religions, convictions and political views are still human beings. The difference between them will not even approximate the 0.01% mark.

Our mind is an extremely precise instrument when it comes to recognising the finest differences. However, we recognise commonalities better with our hearts. *“It is only with the heart that one can see rightly; what is essential is invisible to the eye”*, as Saint-Exupéry’s Little Prince says.

Could it be that we need to bring more heart into our economy if we want to promote the common interests of human beings and nature in a sustainable way?

- The zero-sum dogma is contrary to nature. It leads to robbing, exploiting and fighting.
- Living nature as we experience it is always positive.
- The mind perceives differences, the heart commonalities.
- We need a monetary and economic system in which heart and mind complement each other symbiotically.

The fundamental assumption of scarcity

»Economics is the study of how society manages its scarce resources.«

– N. Gregory Mankiw
Principles of Economics

From the zero-sum dogma follows the *fundamental assumption* that there is not enough for everyone - the fundamental assumption of scarcity. Economics is often defined as the »study of the distribution of scarce resources«. What is a fundamental assumption? In scientific works it is common practice to start with fundamental assumptions. They are conditions which are assumed to be universally valid. If the fundamental assumption is correct, we can build up theories on them and draw important conclusions. However, if the fundamental assumption turns out to be wrong, the whole construct of ideas collapses like a house of cards.

A popular method of making the fundamental assumption of scarcity appear plausible to us is to appeal to our greed. Wishes for things that nobody needs are suggested to us. A Ferrari, a Rolex watch, a mansion with a swimming pool... – such things are after all quite nice and of course not everybody can own them. But are they worth building a dogma on that is the reason for 24,000 people starving every day? Do they justify this mass murder?

It is even worse than that: to stop the construct of ideas in economics collapsing completely scarcity has to be maintained by every means possible – if need be, with violence. Many goods that were available in abundance in nature are made artificially scarce.

Drinking water

Natural streams are piped into the drainage system. Air and soil are contaminated with chemicals so that springs are polluted with toxins. That is the reason why fewer and fewer springs supply drinking water. In addition, the water table is continuing to sink because of unnatural farming methods and the soil is corroding. Public water supplies are being sold with cross-border leasing (e.g. from Germany to the USA) and then have to be leased back again.

Land

More and more land is being concreted over. The rain forest is being cut down. Remaining areas of farmland are being used for bio-fuel production and are no longer available for growing food.

Seeds

Seeds created by nature are being destroyed by genetic manipulation and transformed into so-called »terminator seeds«. The seeds of the plants which germinate from them are themselves no longer capable of germinating.

Food

The above-mentioned points all already lead to an artificial shortage of food. It is suggested to us that feeding the world can only be assured with chemicals and so-called »green technology« (genetic technology). The opposite is the case. And so it goes on and on...

Bee colony collapse disorder

At present more and more bees are dying from an unknown disease. Without bees there can be no natural pollination of flowers and hence no natural fruits or natural reproduction of plants. We should not be surprised if the genetic industry promises us further high-priced "green technology" solutions.

Factory farming

Excessive consumption of animal products (meat, milk, eggs, etc.) not only causes inconceivable suffering for the animals concerned. Factory farming also causes far greater pollution of the environment than all cars together. In general, the production of animal products uses many times more resources, such as water and energy, than plant food with equal or better nutritional value. With food of mainly plant origin we could feed over thirty times as many people and in addition they would have a more varied, tasty and healthy diet.

Energy

Instead of supporting research into and development of really alternative and environmentally friendly sources of energy, the scarcity of oil is used as a pretext for wasting valuable farming land for growing bio-fuel and cutting down additional precious rain forest.

Air

Apropos rain forests – they are the earth's green lungs! What happens when an organism's lungs are destroyed? It suffocates, doesn't it? By cutting down the rain forests we risk suffocating ourselves. In addition, there are the waste gases from industry, traffic and factory farming.

We could cite many more examples. However, it is not a question of completeness but of making the principle clear.

Let's make a summary again:

- The zero-sum dogma is contrary to nature. Living nature visible to us is always positive.
- The zero-sum dogma results in exploitation, both of nature and our fellowmen.
- The fundamental assumption of scarcity leads to a theory of economics opposed to nature, whose supporters do not shrink from making virtually all goods of daily life artificially scarce.

One-sided growth delusion

» *Germany, it's about growth.*«

- *Angela Merkel*
Chancellor of Germany

Living nature is growing constantly. Every cell and every plant, every animal and every human being, they all have one thing in common and that is growth. All the cells of our bodies replace themselves every seven years. That is one half of the truth and here is the other half: living nature is in constant decay. The old cells die to the same extent as new ones grow. We call this process the cycle of life, the cycle of growth and decay. If there was no transience our earth would have burst at the seams long ago. The cycle of growth and decay is a guarantee that, on the one hand, there is enough of everything and, on the other, that everything superfluous vanishes. It is a self-regulating system.

What has the economy learnt from this? Unfortunately nothing at all! The one-sided growth delusion leads to increasing exploitation, destruction of the environment, cut-throat competition – and to war about the fewer and fewer remaining natural resources. This one-sided growth may still have been sensible when the earth had only a small number of inhabitants. In that way they were able to spread out over the whole globe. But we know that natural systems have to adapt themselves when they reach the limits of their growth. If they try to keep on growing, they collapse.

Nature shows us how it works in this respect as well. Symbiosis is the magic word. The various members of an eco-system cooperate for the good of all, thus maintaining their common existence. This is so obvious but so little understood by us humans. Politicians still eulogise economic growth as the highest good. They even praise competition concerning growth among the nations: a country with high rates of growth enjoys a high reputation in the world and a good credit-standing with banks.

The expression »economic growth« naturally does not mean the cycle of growth and decay. For according to the zero-sum principle decay would be removed from growth. A company that grows and shrinks simultaneously, meaning that it constantly renews itself and thus stays healthy, would not be perceived as growing in the balance but as stagnating. And stagnation means regression in a market ruled by competition.

»*Growth for growth's sake is the ideology of a cancer cell.*«

- *Edward Abbey*
American natural scientist, philosopher and writer

You will certainly be familiar with the exponential function. Perhaps not by name, but you know its effects. Imagine a slice of bread lying in the bread bin. A spore of mould has settled on it and the fungus starts to grow. Let's assume that it doubles in size in one hour. After two hours it has increased fourfold, then eightfold, sixteen-fold, thirty-two-fold and then after ten hours a thousand-fold. Its size increases a thousand-fold after it has doubled ten times.

Perhaps nothing can be seen so far. But it goes on: two thousand, four thousand, eight thousand... and after a total of twenty duplications we have reached a million. At some time the point is reached when we can see the first mould. From then on it cannot be stopped and it is not long before the bread is completely covered with mould.

The exponential function has three phases:

- First nothing is to be seen for a long time
- Then we begin to see something
- Then it proceeds very quickly – to the limits of growth.

Here is another example. In spring a bird drops something into a beautiful lake. It contains the seed of an aggressive type of water lily. The water lily has the property of doubling itself within a week. First it is one, then two, then four... and after ten weeks a thousand water lilies. Everything still looks very nice. But after a total of five months – it is now August – there are already a million lilies. Approximately 3% of the lake is covered with water lilies and 97% of the water surface is still free. But now the process goes on really fast: 6%, 12%, 24%, 48%, 96%: - boom! At the end of September the entire lake is covered with water lilies and there is no longer any free area of water. However, everything looked fine two weeks before: three-quarters of the water area was still free. It was not until the last few days that the full extent of the disaster became visible. A clever observer would have been able to predict the outcome as early as April, at a time when it would have been possible to take counter-measures. But such a person would probably have been decried as a scaremonger.

It is exactly the same with economic growth. The process is the same, it just goes a bit more slowly. Five percent growth doubles itself after fifteen years. After thirty years fourfold, after forty-five years eightfold... and after a hundred and fifty years a thousand-fold.

Patents

Similarly to the law of copyright, patent law was originally created with the intention of protecting intellectual property and stopping inventors being cheated and exploited by business-minded entrepreneurs. However, like many other laws, the effect has been just the opposite. For in our society it is mostly the people who have the greatest financial staying power and can afford the best lawyers who win their cases.

In this way some companies have managed to acquire a patent on life. Using the pretext of generating resistance against pests, pesticides or herbicides they modify the genes of plants and animals and have the result patented. In many cases no new seeds can be obtained from genetically modified plants. The seeds no longer germinate (terminator seeds). This property is desired by the manufacturers, as the farmers have to buy new seeds from the manufacturers again and again. Should a farmer nevertheless succeed in obtaining new seeds from the fruits, he is accused of infringing patent law and sentenced to pay a high fine.

This now goes so far that farmers are sentenced when their conventionally cultivated fields are contaminated by pollen dispersal or bees from a GM field in the neighbourhood. Actually the farmer should be able to claim for damages as his fruit has been contaminated by GM seeds against his will.

We can well imagine what happens when the natural process of obtaining seeds is stopped in more and more plants. On the one hand, a small number of companies get control over the world food supply and, on the other, a fault in seed production can result in the purchased seed not functioning either. Quite apart from the health repercussions which GM feed has on

animals and probably on people who eat their meat as well. This can cause great damage to the entire food chain.

The patents can, however, greatly obstruct technological development in other sectors as well. There are thousands of cases where inventions which would have been of service to humanity were patented and hidden in a drawer because they ran counter to the financial interests of certain companies.

Why have our cars been running on petrol or oil for over a hundred years? Why is there no official research into sustainable forms of energy? Why are researchers who search for other forms of energy ridiculed?

Property

»The earth does not belong to man, man belongs to the earth. All things are connected like the blood that unites us all.«

– Indian saying

Can anything such as property exist at all? Wasn't all property stolen from the community at some time or other? In the Wild West it was considered law that a person could use a piece of land if they had marked the boundaries with four pickets. If they were able to defend their area if necessary and nobody lodged a complaint within a certain period of time, the land belonged to them. Indians naturally had no right to protest. Private property must have developed something like this all over the world

The word »private« comes from the Latin »privare«, which means »rob«. Hence, private property is stolen property. Even when we buy a piece of land today, it was stolen at some time in the past. The previous owner may have legally acquired or inherited it from the person who owned it before and the latter, in turn, obtained it from another previous owner. But at the beginning of the chain there was once someone who had taken it away from the community in the Wild West manner.

Today there are initiatives to buy land to save it from destruction. Although this constitutes a purchase in purely legal terms, it is essentially stewardship. The buyers see themselves as stewards of creation. In future all tenureships should be transformed into forms of stewardship.

Thus seen, there can be neither intellectual nor physical property. All ideas and inventions stem from a common field of thought, the »morphogenetic field«, as Rupert Sheldrake calls it. That is why different people often make the same invention or discovery in different places at the same time. You know the saying: »This invention was simply in the air«. Who does the invention then belong to? To the person to whom it »occurred« a few hours or days before? Or to the person who was sufficiently business-minded to file a patent for it as soon as possible? Or to the person who can pay the best patent lawyers and conduct the longest lawsuits?

There is the additional point that it is often not a question of an independent invention. Every important invention grew on the foundation of extensive knowledge which already existed before. The inventor may have studied physics and can thus access the knowledge of entire generations of researchers. He may be a brilliant lateral thinker and combines inter-

disciplinary knowledge in a new unconventional way so that something new is created. Is the honour due to him alone or weren't all the other people involved as well? What about the inventors' partners? Albert Einstein's first wife was also a physicist and contributed a lot to his research.

It becomes even more critical when important knowledge has »occurred« to someone and they sell it to third parties who hide it in a drawer – to the detriment of the whole of mankind and often of nature. All important inventions therefore belong to the whole of humanity and not to single individuals.

And now it's time for take-off!

The journey is starting ...

Please imagine that somewhere at the edge of the universe there is a planet whose inhabitants live in prosperity and peace in harmony with nature. That was not always the case. They had also had an eventful past with disasters, poverty and wars.

But then they found the solution. It is so simple that any child can understand it since it is copied from nature. Nowadays people are happy there. They have compassion for one another, for nature and for the inhabitants of other planets, who are not yet as far as they are.

Therefore they explore the galaxies and find our sun system with our wonderful earth. The people on earth are actually quite all right. Actually! If only they did not have this strange compulsion to want to do everything differently from the way nature does it.

They decide to send a messenger to earth, a very good friend who would like to help...

Chapter 2 – Joytopia

Worldwide prosperity in harmony with nature

A visionary short story

The encounter

Recently I had a dream, or more exactly a daydream. I was going for a walk alone in the forest and enjoying nature. All of a sudden, I noticed that someone was walking lightly beside me. He was about two metres tall, dark-skinned, with an athletic physique. He was dressed in a kind of golden track suit. Although he looked like a human being, he did not appear to be from this world. His face radiated such happiness and even almost merriness as is seldom found on our earth. When I looked at him I couldn't help laughing. It was hearty, cheerful laughter – pure joy at the sight of this friendly companion.

“Please excuse me, I didn't want to laugh at you,” I explained when I had got control of myself again. “It's just that I'm surprised at your sudden appearance.”

“It's the same with a lot of people on this planet,” was his friendly answer. “Most earth citizens react as you did and only a few run away in fright or get aggressive.”

“So you aren't from here?” I asked in uncertainty.

“I come from Joytopia, a nation on the planet Freegaia at the edge of the galaxy. I got here with a jump in the space-time continuum. My name is Goodfriend, Very Goodfriend.”

“How did you learn our language so quickly?”

“We simply use telepathy to communicate with each other. We send each other thoughts and our brain translates them into language. That works just the same with images, sounds, smells and emotions. You see....”

I didn't see anything. He had vanished. Surprised and deeply moved, I continued my walk. Was I just hallucinating? Should I perhaps go to the doctor? It would be better not to say anything about it to anyone and forget the incident as quickly as possible.

“I have brought you a present,” I heard Very say.

“Where did you go so suddenly?”

“I went home for a moment to get something for you.”

“Doesn't such a journey take years? I mean the highest possible speed ...”

“We travel in our thoughts. It is well-known that thoughts are free. Limits to space and time only exist if they have been thought about previously. We also used to think out a lot of limits. Our restricted thinking had shaped our planet in roughly the same way as you are now shaping your planet. Try it for yourself. You see me because you think that you see me.”

While he was saying that, a cyclist came towards us. He gave a brief greeting and rode right through Very.

“Do you understand now?” Very asked.

“Yes, I do.”

“I have brought you an idea.”

“What kind of idea?”

“The idea that everything you can imagine is possible. Everything you can think will become reality! Everything you wish for will come to pass if you can imagine it.”

“Then I wish for 10 million euros!”

“Fine!”

“Pardon? Fine? That’s supposed to work? I can’t imagine it!”

“That’s just it.”

I was ashamed.

“Other people were able to imagine it and became millionaires. But maybe it isn’t your wish to become a millionaire at all. What do you actually wish for the most?”

“I would really like everybody to be rich and to be able to do what they wanted without harming other people or nature.”

“I suggest you make a journey. We have already achieved that aim on our planet Freegaia. You just need to copy it and spread it on earth. That’s our gift to you humans.”

“How can I get through the space-time thingy...”

“Just imagine it and I’ll accompany you.”

It was strange. It seemed to me that I was in two places at the same time: while part of me went on walking in the forest, the other part was flying through the universe with Very.

Freegaia

We approached a solar system and soon it was floating in front of us - Freegaia, a wonderful blue planet, quite similar to our earth. We gently dived into the atmosphere and landed in the middle of a magnificent park, similar to a huge garden. The plants emanated an indescribably delicious scent. Now and then a small space vehicle flitted by almost noiselessly above our heads.

But there in the middle of the plants were houses. They did not look like our houses; they fitted into their natural surroundings in such a way that from a distance they were not recognisable as houses at all. The people we encountered all greeted us in a friendly manner. They appeared to be happy. Humans and nature were living together in harmony.

“How did you manage to achieve this? Can you tell me something about your technology?”

“Technology was never a problem,” said Very. “The problem that needed to be solved lay in the inhabitants’ thinking and in the economy. Because their way of thinking focused on scarcity our ancestors had thought out an economic system marked by competition. Now our life together and also our economy is characterised by *abundance*, wealth and love of nature and everything that exists.”

Very gave me a short outline of the history of his planet

“Quite a long time ago some robbing and murdering carnivores – *Romucas* – increasingly took over power by killing weaker people and depriving them of their livelihood through the force of their martial superiority. To prevent the *Romucas* eating themselves up, huge books of laws regulating every little thing were written. For the *Romucas*’ intelligence and ethics were not sufficient for a peaceful life together. In these books of laws there were instructions such as »You shall not kill«. The *Romucas* had to be explicitly told this! During the *Romucas*’ raids these laws were either suspended or their opponents were defined as “wild people” who needed to be missionized or exterminated. After their raids the *Romucas* introduced the same *Romuca* law for everybody. In this way stability was created and the new power structure was cemented.

The *Romucas*’ main illusion was their *thinking based on scarcity*. Seemingly there wasn’t enough there for everybody. So their favourite occupation was fighting or competition. There had to be winners and losers. As killing was forbidden and most of the “wild people” had already been killed or missionized anyway, ambitious *Romucas* shifted their activities to other fields, such as the economy, sport and games. In sport and games they were able to live out their competition in a relatively harmless way. In the economy, on the other hand, *Romucaism* led to more and more social injustice. The gap between poor and rich became greater and greater.

On Freegaia there had always been people who observed nature and sought to fathom its laws. In early times these people had been burnt as *heretics*. But later when they let their knowledge be used for military purposes they were called *scientists*. Observers of nature who did not make any discoveries useful to the military were called *charlatans* and subjected to ridicule.

Over time the climate became *more liberal* and more and more nations converted to *democracy*. Shortly before the beginning of the New Age the observations of the scientists

and charlatans started to correlate more and more. Analogies were found between natural sciences, philosophy and religions. People started to translate this knowledge to politics and economics.

Comparison of the economy and nature

Nature produces food from herself and gives it to her living creatures. When nature is in order, *abundance* prevails, i.e. there is more food available than is needed. Food is perishable and can only be stored for a certain amount of time.

In nature there are no debts and no interest is charged. That's why it doesn't occur to plants and animals to hoard more than they need. Because of that there are no »rich« and »poor« plants or animals.

And another thing: whether and how hard animals work for their food is very different from one form of life to another. Every animal living in the wild behaves *in accordance with its nature*. If you want an animal in captivity to work, you have to goad it all the time. No animal would fight for a »right to work«.

At that time people didn't receive any basic income. Although the governments required their citizens to pay tax, they had such a big shortage of money that they had to borrow again and again each year. Great attention was paid to monetary stability but they seldom managed to achieve this. Money was created from debt and there was a system of charging interest. Both the assets and the debts got higher and higher. The citizens did all they could to accumulate money. The rich got richer and richer and the poor got poorer and poorer.

As far as work was concerned, most people did similar work, which was rarely in harmony with their natures. Although they disliked doing these jobs so alien to their natures, they had previously fought hard for the right to work. In spite of this right, large parts of the population were unemployed. On the other side, there was a surplus of goods and services.

The economy behaved in a way exactly contrary to nature. So we had to reverse our economic practice and bring it into harmony with nature. This realisation was the key to worldwide prosperity.

We thus developed our new economic model that today is practised on the entire planet and brings riches and happiness to all those involved: it is the Natural Economy of Life.”

The Joytopia model

“Like every nation on Freegaia Joytopia has monetary sovereignty and the sole right to create money. Our money is no longer created from debts but from life itself. Our currency is the *gradido*, which means »thanks«. The creation of money follows simple rules. 3,000 gradidos are created for every citizen each month.

A third of the money created is used for a basic income. Another third is used for the national budget and the rest for the Equalisation and Environmental Fund. We call this the *threefold creation of money*.

First of all Joytopia and the other nations decided on a general cancellation of debt. So as not to harm anybody the governments paid the amounts due to the creditors into their accounts. That may sound unusual but money is, after all, only a number in a database which is created with binding agreements. And the nations, which have monetary sovereignty on our planet, had agreed on this in a referendum.

After that the payment of interest was abolished and a *decaying currency* introduced. From then on it no longer made sense to hoard money for a long time, as it got less all the time.”

“A decaying currency? That’s what we call inflation!”

“The word inflation comes from the language of the old economic system and does not give the proper meaning. We speak of the *cycle of life*, the natural *cycle of growth and decay*.”

“How high is *decay* on Freegaia?”

“At the beginning we experimented a bit but now all the nations have agreed on 50% a year. That means that after one year half the money is still left.”

“Does that mean that when a pretzel costs one gradido this year, in three years it will cost eight gradidos?”

“ The gradido is electronic money and the decline in value is debited from your account. The value of the gradido stays constant and your pretzel will still cost one gradido in three years. We had also developed a model for decaying paper money but we didn’t use it in the end.”

“Well, how does it work in everyday life?”

A thousand thanks for being with us!

“The state creates 1,000 gradidos for each citizen every month. You remember that gradido means thanks. Every citizen has the right to an *active basic income* of 1,000 gradidos. The state, that means the community of all citizens, says thank you to every single citizen: »A thousand thanks for being with us!«

The basic income of 1,000 gradidos covers the costs of living and enables every person to live a worthy life. The second syllable of gradido – »di« – stands for dignity. All people have the right to a basic income – children, adults and old people. Single parents with two children, for example, receive 3,000 gradidos monthly. In this way they are equal to other single people.

“Is it an *unconditional basic income*?”

“The active basic income guarantees *unconditional participation* in the community. Everyone has the right – not the duty – to unconditional participation. Participation consists of giving and taking. So every person has the right to contribute to the common good *in accordance with their nature*. In the local plenary meetings we announce what work needs to be done and who can and wants to do it. The payment for this is 20 gradidos an hour. Everybody is allowed to do 50 hours of paid community work a month to earn their 1,000 gradidos as thanks.”

“What about children and old or sick people?”

“Everyone can contribute something in accordance with their nature. Work is supposed to be a pleasure and give strength. Nobody has to do anything that they do not really like doing. This results in people being very fit up into their old age. If someone happens to fall ill, they will still want to make a useful contribution as they know that it gives them strength and pleasure. And if that isn’t possible, the basic income naturally continues to be paid.

Children want to help in a playful way consistent with their age. Children who are allowed to do something at an early age enjoy this very much. It increases their self-confidence and feeling of responsibility and, besides that, they stay more healthy.”

“You say that everybody has the right to unconditional participation but not the duty. Who is supposed not to want to participate?”

“Some people prefer to spend all their time on their jobs. Because they can earn more money like that, because they are needed more there, because it’s more fun for them or for whatever reason. Everybody is free to decide for themselves.”

“So there can’t be any unemployed at all!”

“No unemployment, no pension problems, better health, more leisure time. The active basic income has so many benefits.”

“Opponents of the unconditional basic income say that it might happen that not enough is produced because too many people don’t want to lift a finger.”

“That is exactly why we introduced the active basic income. Giving and taking belong together. What we contribute is largely up to us but we have to contribute something if we

want to earn money. Whether we contribute to the common good or work in the free economy, it is the same as in nature. Everybody does something that is consistent with their nature. A person who likes baking bread bakes bread, someone who like playing a musical instrument plays music. Some citizens practise several professions because they enjoy being versatile. We do what we love, deliver the best quality and are successful. The economy – especially small industry, services and art – flourishes on our planet as never before. On the other hand, everybody only works as long as it's fun for them. That's why there is no over-production that pollutes the environment unnecessarily."

"Who does the dirty work with you?"

"Because of the enormous speed of technological development the dirty work has greatly decreased. Our houses are equipped with compost toilets, which are completely odourless. All packing material and most commodities can be composted. Our houses are built from natural materials in a unit assembly system. Hard and unpopular work is done by machines. The remaining unpleasant jobs are correspondingly well paid. There are examples of people who have financed wonderful holidays with a bit of dirty work."

"Are there any other advantages?"

"There are no more compulsory levies such as taxes, contributions to medical insurance or pension insurance..."

"Why's that?"

"Remember that the second third of the money created is intended for the state budget. As the government creates its money itself, it doesn't need to raise taxes. That means there are no inland revenue offices, no accounting, no illegal work and much less administration. The government finances social benefits, such as the health service, nursing care, pensions, emergency aid, etc. from the second amount of money created."

"Isn't there inflation if the government simply just prints its money?"

"The government doesn't just simply print money! The money is created in accordance with international agreements with 3,000 gradidos per person per month. It's the same in all countries. But you're right! If we hadn't planned for the money in our system to be perishable, there would be inflation. Decay is a natural law and so inflation would be unplanned decay. The cycle of growth and decay makes the gradido into a self-regulating system. The money supply is stable and can't be manipulated. It automatically evens out at the value where money creation and perishability are in balance."

"What do you do about protection of the environment?"

"The last third of the money created goes to the Equalisation and Environment Fund (EEF). An additional amount equal to the government budget is available for nature and the environment. There is no such thing in any other monetary model! Products and services are subsidised depending on how environmentally friendly they are. That's why nature and protection of the environment have become the most lucrative sectors of the economy. Products that harm the environment have no more chances on the market. Besides that we have amended patent law."

“What does patent law have to do with protection of the environment?”

“Well, all new ideas and inventions belong to the community. Just imagine, earlier we wasted over a hundred years building vehicles with combustion engines. A terrible stench spread over our planet. In some cities machines were installed so that people could pay to inhale oxygen! At that time all the car manufacturers employed their own research and development teams that kept their results secret or had them patented. In the end almost every single screw was patented. No wonder development didn’t progress. After the amendment of the patent law everyone freely donated their ideas and inventions – in return for a reward from the Equalisation and Environment Fund – and we developed the free-energy propulsion system within just a few months! Like in a big jigsaw puzzle, each inventor and developer placed their piece in the right place.”

“You often use the expression *freely donate*. What do you mean by that?”

“Free donation is a crucial part of our economic system. While it used to be important to make big profits, the intention of free donations is to benefit yourself and others as much as possible with as little expense and work as possible. With this it isn’t so important to get something in return because the benefit and joy come back severalfold to the person who freely donated.

A good example is the Natural Economy of Life. The state gives everyone the right of participation. Everybody is allowed to take part and in return receives a thousand gradidos as basic income – »a thousand thanks for being with us«. Because of this there is no more poverty, no unemployment and the more communal services are rendered, the richer all will be together. And that’s only the beginning. With the basic income everybody is taken care of but still has plenty of time left for other things. Many people take on additional jobs. Their earnings are tax-free, for the government has already covered its budget with the second amount of money created. That’s why people can concentrate on their essential activities. Can you imagine how much potential is released in this way? The added value created benefits all the citizens and, in turn, the state.

Another example is what you call neighbourly help: a friend helps another person in the field they know best and supplies what the other person needs. Or you have a certain item to spare that someone else needs. If you give it away you have more room again and the other person has the desired item. As money is available in abundance, it has lost its importance. We’ve all become more generous and have great fun giving things away!”

Win-win financing

“How can you finance large amounts when money is perishable?”

“Through loans. Both parties benefit from these. The lender gets their money back in full at the time agreed. If they hadn’t granted a loan, their money would have become less because of its transience. The borrower gets an interest-free loan. Here we have a classic win-win situation.”

“I didn’t quite understand that.”

“Imagine a young family would like to build a house and they need a loan for this, let’s say 100,000 gradidos. Other people have a lot of money on their accounts, which would have vanished after a few years. They give the young family loans to the total amount of 100,000 gradidos and the family uses the money to build their house. They pay back the loan in a few years and the lenders have their 100,000 gradidos back in full.”

“That sounds quite simple and logical. Do such things as investments exist?”

“Yes, on one hand, you can lend your money by giving loans and, on the other, you can participate in projects, rather like your shares. However, the need for loans and investments has decreased. After all, everyone is provided for all the time. So they don’t need to accumulate money any more to guard against hard times. The fear of not being provided for has disappeared. We all live much more in the here and now. And we are provided for in the here and now. We often give away a large part of our superfluous money.”

“Really?”

“Yes, when someone is planning a project and still needs more money they write to their friends. The ones who like the project support the person and pass on the request to their friends. So it can happen that the person gets a lot of support from people they didn’t even know beforehand. We call this here-and-now financing.”

“And it works?”

“It depends on the people and the project. Ego-trips can’t be financed like that. You also have donations. You on earth mostly donate to a good cause, for example to help people in need. With us there is nobody in need anymore but there are a lot of good causes. The third syllable of gradido, the “do” stands for »donation«.

“And you really are so generous?”

“Some people more, others less – everyone according to their wish. After all, we have money in abundance. If we try to keep it, it melts away between our fingers. And we get more and more new friends by helping each other. If we need something some day, we will also be helped.”

“That reminds me of the donation buttons we often find on the websites of providers of free software or other free content on the internet. It is a great thing: everyone is allowed to download the software or information free of charge, copy it and pass it on to friends. If you like the thing, you send a donation to the author. Good things can be quickly spread over the whole world without any marketing costs and the authors get money to continue their valuable work.”

“Yes, open source, Creative Commons and similar initiatives are already bridges to the new era. In this way projects which would otherwise hardly be possible can be realised. With our *free donations* it is similar: we give money to others to help them realise their wishes and projects. We have money in abundance and it’s easy for us to make donations. In addition, there is the feeling of having helped others. Are you happy too, when you can help others?”

“Yes, when I do it completely of my own free will, no matter if someone expects it of me or not. Then I feel good.”

“That’s how it is with the system of free gifts. It’s completely voluntary and it’s fun. Besides that, we see the whole thing more like a game.”

“A game?”

“Yes, money doesn’t have nearly as much importance as it does with you. Since everyone has plenty, you can’t use money to force someone to do something anymore. Money is only a means of motivation, not an instrument of power. Everything has got more playful. Work is play, commerce is play. Anyone who doesn’t want to play the game has a bit less money but still more than enough to live on.”

“Is there still competition?”

“In a sporting sense, yes. Certainly some enterprises are more successful than others. But there are no real losers anymore.”

The transition

“Now I have one more important question: How did you manage the transition? How did you create your Joytopia? Was there any opposition? Was the transition possible without violence?”

“You remember that most of the nations were democracies shortly before the transition. That was a very good thing since in a democracy you can change everything if you have a majority. Do you remember that peaceful changes have been accomplished even in dictatorships on your planet? I’m thinking of India or the reunification of Germany. It’s much easier to make changes in democracies.

It started with some people on Freegaia from the most different classes of society who exposed the causes of the old problems and looked for new ways. First of all, they found many different solutions but gradually the really sustainable solutions emerged. The new social networks created on the internet proved to be extremely favourable. All the necessary software was available at no cost through the open-source movement and Creative Commons made it possible for content to circulate freely.

Portals for online petitions that could reach millions of people at once were created. New political parties developed methods of grassroots democracy with the help of the internet. Protection of nature and the environment were already public issues. Free energy was gradually starting to be discussed. More and more initiatives and organisations were campaigning for peace, social justice, a basic income and a new monetary system. A global change was imminent.

Although the Natural Economy of Life combined many of the single elements right from the start, its advocates had a hard time at the beginning and were often not understood. People don’t like having something foisted on them and they wanted to find the solution themselves. And that’s fine. But now the ground was prepared and the Natural Economy of Life no longer seemed much different from other progressive concepts. Besides, it isn’t something laid down but is a developing research project which everyone is invited to contribute to.

The *gradido social network* was developed open source. The Gradido Academy was created as a free research network to simulate the Natural Economy of Life and to test and further develop the gradido, the *living money*, as we called it. Thanks to the decentral structure, communities, associations and organisations were able to communicate with each other. This was how the gradido network was able to spread.

Information on the subject was published under a *Creative Commons license*. It was allowed to be freely copied and circulated. That was really simple on the internet: you just needed to send the link to your friends. They, in turn, sent it to their friends and so on. In this way it was possible to reach a very large number of people all over the world very quickly.

The research results were collated and the model further refined. An increasing number of people pronounced themselves in favour of it. Online petitions were organised worldwide and these finally led to referendums. The result was phenomenal: the large majority of the population decided in favour of the new model of the natural economy of life.”

“Was there opposition, too?”

“Yes! The banks, which had helped to create the government debt, were against it at the beginning. Some people had fears concerning their property. Others believed that if there was a basic income not enough goods would be produced. Here the superiority of the active basic income, which guarantees unconditional participation, was shown: basic income is not handed out to all and sundry but is tied to an active contribution to the common good.

Informing people worldwide then brought about the turnaround: even members of banks started to speak out in favour of the Natural Economy of Life. So the initial opposition disappeared in the course of time.”

“Did everything go smoothly after the successful referendum?”

“Of course there were difficulties at the beginning but they were nothing compared to problems of the old time.”

“Dear Very, good friend! Thank you so much for this information! I still have one final question before I go back: Where exactly is Freegaia located?”

“A moment ago it was still on another planet but now it is deep in your heart. Good luck!”

Chapter 3 – The new monetary and economic model

»You can't solve a problem with the same thought patterns which helped to bring it about.«

– Albert Einstein

Since the beginning of time, living nature has created something which economists can only dream of: it creates live and constant growth in abundance. Only we humans seem not to have understood something yet: although we could feed all the people in the world – actually with biologically produced food – two-thirds of humankind live below the poverty line, while just a few are swimming in money.

Why is there this endless poverty in the world? And why is there extreme wealth? We were concerned with the question of »why« in chapter 1. In this chapter we will concern ourselves with the question of »how«. How does nature do it? What is it that nature does right and we humans have obviously been doing wrong up to now? How can we achieve prosperity for everyone in peace and in harmony with nature?

When I pondered on this question intensively in the mid-1990's, I was almost the only one with such thoughts. The public did not yet know anything about the idea of a basic income or alternative currency models. Although such approaches had already existed since the beginning of the twentieth century, very few people had heard of them – myself included. And that was a good thing, as it later turned out. For in that way I was able to set out on my quest for the solution without being influenced by other ideas.

Creating new thought structures

»Technology was never a problem. The problem that needed to be solved lay in the inhabitants' thinking and in the economy.«

– Joytopia

In order to figure it out I had to start thinking quite differently from hitherto: for our previous thought patterns have taken us to the point where we are at the moment. And because our thought patterns are firmly ingrained and our thoughts follow these patterns like the motorists on the highway, I began to use unusual techniques to stop the accustomed patterns in their tracks. Only when there is a total road block are the motorists forced to switch to side roads and try new ways. Then completely new views open up in a wondrous way.

Writing a visionary short story was one such new way. You relocate to a desirable future and look back at the way you achieved this future. In doing this you can wish for anything you like – prosperity for all, peace, a nation without taxes, full employment, a good working climate, happy and motivated people who are fit up to a great age, intact nature and much more. There is no such thing as »It won't work«, since everything is possible and everything is allowed in your imagination. Even Albert Einstein valued the imagination higher than knowledge: *»Knowledge is limited, imagination unlimited.«*

Another method of breaking the pattern is the requirement to think of everything in the reverse of the usual way. When we live in a world where the national budget is financed with

taxes, we have the government donate money to its citizens. When demographic change can no longer be financed, in our vision senior citizens finance the economy through their simple existence. When single parents have child support problems, in Joytopia children contribute to their family's prosperity through an active basic income.

Internal role play is also an effective instrument for creative lateral thinkers to obtain completely new perspectives and impulses. You slip into another person's role and have them speak on a topic. In our story it is Very Goodfriend from another planet who shows people the way to worldwide prosperity – in peace and in harmony with nature.

Such and similar creative techniques are excellently suited to helping us find new ideas and solutions. We let our soul grow wings and discover worlds full of opportunities.

Nature as a role model

»On Freegaia there had always been people who observed nature and sought to fathom its laws.«

– Joytopia

Nature has always been and still is the greatest source of inspiration. I repeatedly asked myself, »How does nature do it and what do we do differently?« – and that for several reasons. On the one hand, the new economic model should be in harmony with nature. If we humans want to survive, we need to work with and not against nature. We need to do everything in our power to make good the catastrophic damage we have caused in past years. On the other hand, nature shows us how life functions. We don't have to reinvent the wheel. We only need to decode the inventions of living nature. Are you familiar with the term bionics? Wikipedia describes it as follows:

»Bionics (...) is the application of biological methods and systems found in nature to the study and design of engineering systems and modern technology. (...)The transfer of technology between life forms and manufactures is, according to proponents of bionic technology, desirable because evolutionary pressure typically forces living organisms, including fauna and flora, to become highly optimised and efficient.«

<http://en.wikipedia.org/wiki/Bionics>

In technology bionics is applied as a matter of course. Every aircraft manufacturer studies the bird flight and learns how flying works from nature. Afterwards it is much easier to construct aircraft or optimise them. But Wikipedia only mentions technology. What is part of the tools of the trade for aircraft engineers and other technicians is only just starting to find its way into economics.

At the Gradido Academy (formerly Joytopia Academy) we have been practising economic bionics for years. By observing nature intensively we have arrived at a completely new economic theory – the Natural Economy for worldwide prosperity in peace and in harmony with nature. All our research comes to the same conclusion with a very clear message:

We humans can create worldwide prosperity if we observe natural laws.

Below we will analyse statements from the Joytopia story, supplement them and assemble them into an economic model. That is not so difficult at all. For everything brilliant is simple in its fundamental idea. And nature is brilliant! She has not only generated life but also maintains it – in a sustainable way.

The power of vision

»Everything you can think will become reality! Everything you wish for will come to pass if you can imagine it.«

– Joytopia

“Do be realistic!” – “You’ll never manage it!” – “I can’t imagine it!” – “Who do you think you are because you think you can change the world!” – “»They« will never allow it!” – “The world is as it is and we can’t change it!”

Do you know who our greatest enemies are? No, they aren’t other people! They are our own thought blockades. We don’t believe we can imagine that we can succeed in doing something. Yes, you read it correctly: the thought blockade starts with us thinking we couldn’t even imagine it. However, we know that our imagination is infinite. »Thoughts are free«, a German folk song says. But if we do not even allow ourselves to imagine a positive future in our thoughts, however do we want to create it?

»Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness that most frightens us. We ask ourselves, Who am I to be brilliant, gorgeous, talented, fabulous? Actually, who are you not to be? You are a child of God.

Your playing small does not serve the world. There is nothing enlightened about shrinking so that other people won't feel insecure around you. We are all meant to shine, as children do. We were born to make manifest the glory of God that is within us.

It's not just in some of us; it's in everyone. And as we let our own light shine, we unconsciously give other people permission to do the same. As we are liberated from our own fear, our presence automatically liberates others.«

– Marianne Williamson – *A Return To Love: Reflections on the Principles of A Course in Miracles*

This quotation, which was incorrectly attributed to Nelson Mandela and thus became world famous, insistently urges us to live our life’s purpose: *»We are all meant to shine, as children do. We were born to make manifest the glory of God that is within us«*. We have let ourselves be weighed down by our self-made thought blockades for much too long. We have allowed ourselves to be forbidden to make use of our inalienable freedom, the freedom to think and dream, develop visions, make plans and help shape the world.

The powerful people of this world have not permitted this ban on freedom. That is the reason why they appear so powerful to us. But they are also prisoners of the system as long as they believe they can keep this simple secret and have to keep down the rest of the world in order to stay in power. This way of thinking is consistent with the zero-sum dogma, the illusion that

there is not enough for everyone. A person who believes there is not enough for everyone has to put up fences and deny others access to the source.

But God's gifts are there for all of us. We were all born *»to make manifest the glory of God «*. We all carry creative power within us to create a world in which there is prosperity for all, in peace and in harmony with nature.

»We have already achieved that aim on our planet Freegaia. You just need to copy it and spread it on earth. That's our gift to you humans«.

– Joytopia

The plan for such a world already exists. That is the subject of this book. We just need to have the courage to let our light shine and let go of our deepest fear, the fear of being powerful beyond measure. In this way we give our people the opportunity to do the same and our presence liberates others. We trigger a powerful, liberating chain reaction, for the gift from Joytopia is available to everyone.

Nature practises a gift economy

» Nature produces food from herself and gives it to her living creatures.«

– Joytopia

The members of nature do what they do because of an internal stimulus. The busy bee collects nectar which the flower freely gives it because it is consistent with its being. It can't do any differently. It follows its inner motivation, its instinct. Along the way flower pollen sticks to its hairy legs. And while it flies from flower to flower, it carries on the flower pollen and helps pollinate other flowers. Fruits grow from the pollinated flowers – apples, pears, plums, berries, tomatoes, peas, beans..., delicious food for humans and animals – all free gifts.

The animals, in their turn, run or fly around and drop their heaps wherever they like (as did our human ancestors). The seed falls to earth embedded in valuable dung and can grow up into a new plant. So that all this can happen the sun gives us warmth and rain falls from the clouds. Worms and other organisms make the soil fertile and solubilise the nutrients so that they can be taken up by the roots – just like that.

Has any of the living creatures made an agreement with the others? Have they taken out a loan or set conditions? – Who has thought up this wonderful teamwork? Chance? Hardly, for *»God doesn't play dice«*. God gives us the most valuable thing we possess – our life. So nature practises a gift economy. Not a market economy, not communism or capitalism – nothing but a gift economy!

We humans have preserved a few relicts of the gift economy. We can still find something of it in our cultures and religions: *»It is more blessed to give than to receive«* with the Christians, generosity with the Buddhists, the proverbial hospitality of the Orientals, the gift festivals of the Indians. And also citizens' voluntary commitment, donations, compassion..., qualities and activities, without which our modern society would not function anymore.

Abundance

»When nature is in order, abundance prevails, i.e. there is more food available than is needed. Food is perishable and can only be stored for a certain amount of time«.

– Joytopia

Not only does nature freely give us what we need; she also gives it to us in abundance. When we sit by a river, fresh water constantly flows from one side, far more than we will ever need. All the water we don't need goes on flowing. That was at least the primitive situation before industrialisation used, polluted and contaminated water on a large scale. At that time people could bathe in the rivers and drink the water from streams and rivers.

Another example is a healthy apple tree which bears a lot of fruit. Animals (as long as they do not invade as pests) do not consume the entire crop but eat what they need and leave the rest on the tree. Here too, nature supplies more than is needed. The unconsumed apples rot and re-enter the natural cycle.

An interesting observation is the fact that the use of a resource in nature often creates added value. Plants and animals that drink water grow and reproduce or at least keep themselves alive. Furthermore, the consumption of fruits also serves the reproduction of the plants that have produced the fruits – as thanks from the beneficiary to the donors.

The threefold good

The manifold interactions of natural beings with each other serve the good of the individual (the bee drinks nectar), the good of the community (the bee colony obtains honey supplies) and the good of the big scheme of things (maintenance of the eco-system). We call this the *threefold good*.

The threefold good of the whole is the decisive criterion in the Natural Economy of Life. When one of the three aspects is neglected, the whole picture gets out of balance. When the good of the individual is lacking, meaning no personal interest exists, why should we commit ourselves? When the good of the community is lacking, the community will collapse. And when the good of the big scheme of things is at issue, the basis of our existence is at risk.

I would like to invite you to make an experiment. Please select a few events of the day, both personal and political. Now ask yourself about each event:

- Does it contribute to my personal good? Does it contribute to the personal good of the individuals involved?
- Does it contribute to the good of the family, the region, the country etc.?
- Does it contribute to the good of all people, nature and the environment?

What did you find out from this little exercise? Did the majority of your events serve the threefold good? If not, what could be improved?

It is best to examine the threefold good as often as possible. With everything you encounter ask yourself: »Does it serve the good of the individual, the good of the community and the good of the big scheme of things?« If you ask yourself these three questions about all the things you are confronted with, you will sharpen your judgement of what serves life and what

harms it. The threefold good will develop into a permanent part of your life and the three questions will become a much-loved habit that you wouldn't want to do without. In the next sections we have plenty of opportunities to practise this.

No creation of money through debt

»In nature there are no debts and no interest is charged. That's why it doesn't occur to plants and animals to hoard more than they need. Because of that there are no »rich« and »poor« plants or animals«.

– Joytopia

Have you ever wondered where money actually comes from? How was it created? Does it simply come from the cash dispenser like electricity from the socket? Did a creator make it in some prehistoric time as God created the world? And who created the debts?

There is a touch of mysticism about money. And so it is no wonder that only very few people know how money is created. »Money creation« is a term from the world of finance. It describes the process by which money comes into being. And indeed it is now something mystical since today's money is often called *fiat money*. This has nothing to do with the car make of the same name but refers to the Bible: in Genesis, the first book of the Bible, God said in Latin »Fiat lux!«, which means »Let there be light!«. And there was light, as we learnt in our religious instruction lessons. Today's creator gods say »Fiat money!«, or »Let there be money!« And they create money from borrowing or debt.

Fiat money signifies »money from nothing«. A small part of it is created by the central banks and the greatest part by the commercial banks. In the bank balance sheet the total of all accounts has to be »zero«. Expressed differently, the total credit balances have to be equal to the total debts.

How does the creation of money from nothing work? Imagine that you and I both have a zero amount of euros on our bank accounts. We have absolutely no money at all. Although neither of us has any money, you buy books from me to give to your friends because you would like to pass on the valuable knowledge about the Natural Economy of Life. As you are an honest person, you transfer a hundred euros to my account. I am now the happy owner of a credit balance of one hundred euros: and you unfortunately have a debt of one hundred euros to the bank.

What has just happened? Money was created from nothing – through debt! Inside the bank the procedure is in fact slightly more complex but for us »non-bankers« (that's what banks call people like you and me) only what goes in and what goes out counts. *Nothing* goes in and *assets and debts* come out.

Who has created the money then? The central bank? Its bank director? The friendly bank clerk who looks after your current account? The bank computer? The answer is hard but clear: you have created money, thus burdening yourself with debt. You wanted to do something good, support a project, inform your friends, make the world a bit better and in doing so have got yourself into debt!

»Yes, but only because I didn't have any money. You should only spend what you have.« This – or something similar – is what you may be thinking now. But can this rule be kept at

all in a system where money is created through debt? For every credit in euros there has to be a debit somewhere else. If you have no debt someone else has. There is no other possibility in our system. So that it does not come to people's attention our governments have assumed the debts on behalf of their citizens. In Germany that currently makes 20,000 euros in government debt per person. Virtually all nations worldwide have enormous debts and many of them are on the verge of bankruptcy.

Such a system cannot function at all – least of all when we consider the threefold good for there it fails on all three levels. The good of the individual is diminished since you either have debts or have helped to create other people's debts. The good of the community is at risk on account of the high government debts with the risk of state bankruptcy. Today the entire international community is affected. And finally the good of the big scheme of things is negatively impacted since highly competitive markets do not shrink from waging wars and destroying the environment.

A system of creating money from debt harms everybody and benefits nobody.

Interest and compound interest further aggravate the problem. But even interest-free monetary systems have the harmful impact described. Well-meaning alternative monetary systems, such as barter clubs and exchanges, LETS systems and suchlike are also included in this category. Regional currencies, which are tied to the national currency, cannot be considered as solutions for this very reason.

»It is beyond doubt that the good is always the bad that you cease to do«.

*– Wilhelm Busch
German humorist, poet and graphic artist*

In the following sections you will get to know a monetary and economic model which does not create money from debt but from life itself. It is constructed in such a way that everyone benefits and nobody is harmed.

And it is based on a principle which should be a matter of course for a civilised species...

Unconditional participation

»Whether and how hard animals work for their food is very different from one form of life to another. Every animal living in the wild behaves in accordance with its nature. If you want an animal in captivity to work, you have to goad it all the time. No animal would fight for a right to work«.

– Joytopia

Human beings are not very different from animals in this respect. A human who is able to behave in accordance with their nature blossoms. Think of a person who is a true musician through and through. Music is his world and he loves it more than anything else. He takes up his instrument and plays it at every opportunity that presents itself. The subjects of his conversations are mainly about music and music is his element.

If you lock him up, for example as a professional musician in an orchestra, where a strict hierarchy rules and he has to work according to a schedule, it can happen that his enthusiasm for music very soon vanishes. He begins to »work to rule«, that means only to play when he is goaded by an external force.

What has killed his original love of music? In this simple but realistic example we can make out four parameters as »love killers«:

- captivity
- hierarchy
- too much work
- external force

Captivity

Love is free by nature. It likes to surrender itself. But if you hold it captive, it changes into prostitution. Captivity must not be confused with a commitment freely entered into. Free-will commitments lead to dependability and a feeling of security and protection. Captivity, however, is based on coercion. The captive longs for freedom.

Hierarchy

Love knows no hierarchies, no classes, no castes. Your counterpart is an equal partner, whose differentness provides enrichment and triggers admiration. Hierarchy, on the other hand, is often connected with sanctions when the ranking is not respected. When other sanctions are forbidden by law, bullying is often used.

However, a hierarchy is necessary in certain cases, particularly in types of organisation based on command structures, primarily in the military. And a certain hierarchy is also indispensable in other ventures requiring a precise interplay of all the participants. Responsibility and decision-making powers are delegated to people who possess the required competence. As long as a hierarchy is based on genuine competence it is not normally perceived as disagreeable. But equality should then prevail outside of work.

Too much work

Even the most enjoyable occupation becomes a disagreeable duty when there is too much of it. Of course, sometimes there is simply a lot to do. And if you recognise a sense in the activity, love is not harmed. But when you permanently have too much work to do – possibly under pressure of time –, your health is undermined.

External coercion

When love is lacking as internal motivation, external coercion has to be used to maintain mechanical performance. It is true that a certain amount of coercion can help people get over inner blockades but it should not become the main driving force.

*»All things are poison and nothing is without poison –
the dose alone makes something non-poisonous«.*

– Paracelsus

None of the four parameters is only good or only bad: it depends on the right amount. »Only the dose makes the poison«, medical science says. What would be the right amount for our true musician through and through? That is, of course, different from person to person but we can already draw some conclusions from the previous situation.

If he has the possibility to join an orchestra *voluntarily* and does not take on the job exclusively because of the compulsion of having to earn his living, his captivity becomes a *voluntary commitment*. If the positions are assigned in accordance with musical and human skills and a climate of mutual esteem prevails among the musicians, the hierarchy is gladly recognised as sensible and necessary. This is particularly the case when the musicians come together with a respectful attitude towards each other and on an equal footing. His individual work-life balance must be in order, that means with an appropriate amount of work and leisure.

Three crucial working conditions must be in place for our musician so that he does not lose his love of music and his inner motivation:

- voluntary commitment,
- competent hierarchy and mutual esteem
- work-life balance.

The work schedule is then only gentle external coercion to help him over the all too human blockades now and then. Such exemplary working conditions naturally already exist in some firms. And they know why, for well-motivated employees are the more important capital for a business enterprise.

Our concern is to create ideal living and working conditions for all people worldwide. In this way we serve the threefold good – the good of the individual, who enjoys ideal living and working conditions; the good of the community, for contented people enhance the common attitude to life for everybody; and the good of the big scheme of things, for motivated co-workers are also the most important capital for the »Freegaia venture«.

In order to assure ideal living and working conditions for everybody, we must ensure that every person first of all has the possibility to work. This must be optimised to the extent that it approximates to the individual's ideal as closely as possible. For this we have developed the concept of *unconditional participation*.

»Everyone has the right – not the duty – to unconditional participation. Participation consists of giving and taking. So every person has the right to contribute to the common good in accordance with their nature«.

– Joytopia

Irrespective of age, state of health, gender, skin colour, nationality, religion and view of the world..., every person has the possibility to work for the community for up to 50 hours a month in a way consistent with their nature and thus earn an *active basic income* of 20 gradidos an hour. The active basic income therefore amounts to a maximum of 1,000 gradidos. Gradido means »thanks«. So the community thanks each of its active members: »A thousand thanks for being with us!«. Unconditional participation is a right and not a duty. Anyone who would rather use their time elsewhere, for example working in the free economy, is welcome to do so.

»Whether we contribute to the common good or work in the free economy, it is the same as in nature. Everybody does something that is consistent with their nature. A person who likes baking bread bakes bread, someone who like playing a musical instrument plays music. Some citizens practise several professions because they enjoy being versatile. We do what we love, deliver the best quality and are successful«.

– Joytopia

The unusual thing about the concept of unconditional participation is the fact that everyone has the right to it, even children, sick people and old people. It is also unusual especially as child labour is forbidden in this country. In Third World countries children are forced to work in sweatshops under inhumane conditions. They make products that are allowed to be sold in our country. Talk about double standards!

However, there is also child labour which has a very positive impact on young people's development: children who grow up in family businesses mostly work from an early age. They are normally more responsible, more self-assured and better equipped to cope with the demands of life than their peers. They mostly retain these qualities in their adult lives.

As a boy I would have liked to go out to work early and be able to earn money like my father. As soon as I was allowed to, I started to deliver advertising material for a supermarket. A bit later I coached other schoolchildren in mathematics. In the school holidays I looked for holiday jobs. The chance to earn money of my own greatly boosted my self-confidence.

The unemployed and social security claimants, who do not have opportunities to earn money, often suffer from feelings of inferiority. In this case the money is less important than the feeling of being a fully-fledged member of the community, who is allowed to make their contribution. It can be understood in the same way when pensioners, who have paid contributions to their pensions all their lives, fall ill and die shortly after their retirement because they no longer have the feeling of being needed.

Unconditional participation therefore means being allowed to contribute to the good of the community in accordance with our natures. The first question is: what do you like doing, what are you able to do, what would you like to contribute? Only after answering these questions do we consider how your skills can be optimally used for the community.

This can already start at pre-school age with tasks suited to children and then develop further. The development of a person's highest potential, discovering their personal inclinations and abilities and finding their life task appear important enough for us to recommend making these matters a main school subject.

During the transition period adults will need support as well. Many people have forgotten what they really want and what they like doing. They do not listen to their inner voices anymore and they have stopped feeling their inner yearnings, allowing themselves wishes and setting their own goals. Here the community can help with appropriate measures. Today there are already very good methods for developing your full potential. This can also be carried out in groups.

Also sick people mostly have the desire to be needed and contribute something to the community. And it is also important for them to give support if appropriate. In the ideal case this will positively influence their quality of life and even their state of health.

People with disabilities often have really exceptional capabilities. Do you know the Brenzband? They are a music band consisting of about fifteen people, most of whom are disabled. In their concerts they radiate such sympathy and human warmth that it is pure joy. In their numerous performances they now also play on political occasions and manage to move people to tears. Their foreign tours go as far as China and a few years ago they even received a UNESCO prize. It is certainly not only their music that touches the audience: the love and intensity manifested by these musicians »with disabilities« simply touch hearts.

Or do you know the film Rainman, in which Dustin Hoffman plays an autistic man who teaches his younger brother, a heartless businessman, to experience human feelings again?

Those are two very different examples of exceptional qualities that people with disabilities can bring into our lives. Instead, they are unfortunately often locked up in our society. How rich our common life will be when they are allowed to enjoy unconditional participation as well and contribute to the community in their very personal way!

As we see, many more people can and want to contribute their share to the common good than is generally supposed. Giving all of them the vested right to unconditional participation (or better said, giving it back, since it has been taken from them in our society) will enhance the quality of life of all of us many times over.

It is a matter of course that people who cannot do anything or need time out for health reasons will receive their basic income and the necessary care without anything being expected from them in return. They are fortunately already provided for in some countries through welfare benefits, pensions or suchlike. They are full co-creators and also contribute to money creation like everyone else.

Threefold creation of money by life

»Our money is no longer created from debts but from life itself. Our currency is the gradido, which means »thanks«. The creation of money follows simple rules. 3,000 gradidos are created for every citizen each month. A third of the money created is used for a basic income. Another third is used for the national budget and the rest for the Equalisation and Environmental Fund. We call this the threefold creation of money«.

– Joytopia

Do you remember where money comes from in the old system? Correct – from nothing! Assets and debts are created from »nothing«. Figures are generated in a computer according to internationally recognised rules. The old rules follow zero-sum principles and are designed in such a way that their impact harms everybody and benefits nobody.

The gradido – the »living money« – is created from life itself. Through the existence of every person 3,000 gradidos are created every month without debts being created. The new rules, according to which the numbers are generated in a computer, follow the plus-sum principle and serve the threefold good – the good of the individual, the good of the community and the good of the big scheme of things. They have a beneficial impact on all those involved and harm nobody.

It is important to understand that money creation is nothing more than generating numbers in a computer. And it is quite normal for rules to be altered or superseded by new ones when they do not serve their purpose (any longer). There is scarcely anything more hostile to life in this world than the present monetary system. All wars and all man-made disasters are direct or indirect consequences of it. What the hell got into humankind to introduce the system of debt money? And what the hell is still in us that we treat it like a sacred cow and maintain its perfidious creation rules? It is quite easy to alter the rules and create living money that serves the good of everyone and makes the survival of humanity possible – in peace and in harmony with nature.

From the *threefold good* the *threefold creation of money* is derived. Three amounts of 1,000 gradidos are created for every person each month. With 1,000 gradidos per person per month the Natural Economy of Life provides the financial means to serve the threefold good. The *threefold creation of money* includes:

- an active basic income for every person,
- a national income for every country proportional to the number of its citizens,
- an Equalisation and Environmental Fund for decontaminating the environment.

The active basic income

The first amount of money created (1,000 gradidos) is intended as the basic income. Every citizen has the right to a basic income of 1,000 gradidos. Two variations of this are conceivable: an unconditional basic income that everyone gets »just like that« and an active basic income that is earned with unconditional participation.

On account of the many positive consequences that ensue from unconditional participation we unequivocally advocate the active basic income. In addition to the advantages already described, from the viewpoint of monetary theory there is also the argument that the money created is covered by services already rendered. Even if – and especially because – the value of money only exists in people's heads, money covered by services should have a more stable value than money which is created »out of thin air«.

The idea of an unconditional basic income triggers so-called »envy debates«. Working people ask themselves why they should produce the money or products consumed by other people who in their eyes do not work. Supporters of the unconditional basic income try to defuse these envy debates with all kinds of arguments without any real success.

A basic income covered by services makes such envy debates superfluous. After all, everybody has earned their active basic income with services to the community.

National income proportional to the number of inhabitants

The second amount of money created (1,000 gradidos per person per month) goes to the national budget. Without having to levy taxes every country has a per-capita national budget at its disposal of an amount customary in Central Europe, including health and social services.

Central Europe currently has the highest standard of living worldwide. Therefore it serves us as a yardstick when it is a matter of defining what we imagine worldwide prosperity to be quantitatively.

Since the second amount of money created also includes health and social services as well as the national budget, neither taxes nor other levies have to be imposed. Hence, considerably less government control is necessary than today, which makes it possible to reduce bureaucracy significantly.

The national budget is funded without any debt whatsoever. All the costs of servicing capital in the present system are avoided. In future there will be absolutely no reason for a government ever to borrow money. For, on the one hand, the national budget is already generously calculated and, on the other hand, an additional fund of an equal amount is provided for protection and decontamination of the environment.

Equalisation and Environment Fund

The third amount of money created is intended for decontaminating and preserving our environment. With 1,000 gradidos per person per month the world environmental budget is as high as the sum of the national budgets of all countries. As its name says, the Equalisation and Environment Fund has the task of eliminating economic and ecological contamination as far as possible and protecting nature and the environment in a sustainable manner in future.

By economic contamination we primarily understand the serious differences between the hitherto poor countries and the rich industrialised countries. The Equalisation and Environment Fund helps in this respect in addition to the equalising impact inherently brought about by the Natural Economy of Life. The elimination of the differences between rich and poor as fast as possible is first and foremost a signal of peace as it shows the unconditional willingness of the rich nations to make good the damage they caused in the past. And worldwide peace also benefits the environment as well as human beings.

The long-term task of the Equalisation and Environment fund is sustainable protection of the environment and nature. Eco-friendly industrial branches, products and services are subsidised. This means organic products will be significantly cheaper than products harmful to the environment, which will not be able to maintain their position on the market. Only eco-friendly economic activity will be worthwhile. Industrial branches hitherto harmful to the environment will receive support during the changeover.

With the creation of the third amount of money we have created a worldwide environment budget to make funds available for a return to being harmony with nature. However, this can only work if we firmly integrate an important natural law into our monetary and economic model – the cycle of growth and decay.

The cycle of life

»If we hadn't planned for the money in our system to be perishable, there would be inflation. Decay is a natural law and so inflation would be unplanned decay. The cycle of growth and decay makes the gradido a self-regulating system. The money supply is stable and can't be manipulated. It automatically evens out at the value where money creation and perishability are in balance.«

– Joytopia

From the atom to the galaxy, everything in the world follows cycles, everything comes into being and decays with only the duration of the cycles differing. We encounter this cycle of life everywhere in nature. And in our daily life we are also subject to a variety of cycles. For us the cycles of hours, days, weeks, months and years are the most important cycles that likewise influence leisure and business life. All life plays itself out in these cycles.

And life itself can also be seen as a cycle of growth and decay. Life plays itself out between birth and death. Many religions see physical death as a rebirth in the spiritual world. In any case death belongs to life, dying to birth, exhaling to inhaling. No living being can only inhale. Nobody can only take without giving. But in the existing economic system they always only want growth without consciously making provision for the related decay.

But the natural cycle of growth and decay is inevitable. All human attempts to escape it only brought death. Almost the entire indigenous populations of America were exterminated in cold blood because of gold, which was valued as a means of payment of enduring worth. Today gold mining is devastating the environment. And the attempt to create enduring money, which if possible increases through interest, regularly leads to calamities. We know them as economic crises, financial crises, inflation, monetary crashes, poverty, hunger, wars and natural disasters.

Economic crises, poverty and hunger..., that is easy to understand. But what do wars and natural disasters have to do with the monetary and economic systems? A lot, if not everything!

Wars

In wars it is never a question of protecting human rights or differing religious views. Such issues only serve to fuel people's emotions so as to get their consent to a war. All wars without exception are about economic advantages or power (which in the end is the same). And oil - the black gold (!) - is one of the biggest businesses in the world. That is why genuine alternatives to oil are always suppressed. Besides the oil industry, the war industry is one of the most profitable industries in the world. In an economic system where growth ranks first the war industry naturally has to grow as well and that means new wars.

Natural disasters

Natural disasters are partly sparked by environmental damage. And whether natural events have disastrous consequences often depends on the man-made circumstances. Here are three examples from recent history.

When the tsunami overran the coast of south-east Asia on 26 December 2004, it swept away everything that stood in its path. More than 200,000 people died in the monster wave. If a smaller number of coral reefs and mangrove forests had been destroyed on the coasts, the impact of the tsunami would have been drastically reduced and many people would still be alive. The coral reefs act as breakwaters and mangroves inhibit coast erosion and form a second buffer to protect the interior of the country. There is a growing consensus among scientists, environmentalists and Asia's fishing communities that the consequences of the tsunami were considerably aggravated by tourism, shrimp farms and other industrial developments. For they have destroyed or degraded the mangrove forests, coastal dunes, coral reefs and areas of sea grass so that these were scarcely able to provide any protection from the big tidal wave. Our present economic system compels the promotion of industrialisation and tourism to boost the economy and raise the standard of living. This would not be necessary in the Natural Economy of Life as everyone is provided for through the threefold creation of money.

The earthquake in Haiti on 12 January 2010 was force seven on the Richter scale. The epicentre was approx. 25 kilometres south-west of Port-au-Prince, the Haitian capital. The buildings were so badly constructed that they collapsed like houses made of cards. The slums of the megacity were badly hit as the slopes where the huts were situated mostly slid down. According to a United Nations estimate, the initial situation was more devastating than the tsunami disaster in the Indian Ocean in 2004 because of the lack of infrastructure. The number of dead is estimated at 316,000. Haiti was already a poor country before the earthquake. That is why the inhabitants were apparently not able to afford better types of constructions to provide more security in the case of earthquakes. With the Natural Economy of Life Haiti would be a wealthy country like all others. There would be no more slums and people could afford sturdier buildings which could withstand earthquakes better.

The earthquake in Tokyo on 1 February 2012 was also force seven but damage to buildings were not reported. Japan is a rich industrialised country and the Japanese are prepared for earthquakes. On the other hand, the tsunami in Fukushima on 11 March 2011 hit them all the harder as they had built their nuclear power stations along the coast. They had hitherto not considered alternative forms of energy to be economic. The Equalisation and Environment Fund would have subsidised environmentally friendly technologies to such an extent that nuclear energy would have been unprofitable. The worst nuclear disaster in human history would thus have been avoided.

The consequences of all three events would have been less severe if the Natural Economy of Life, which follows the cycle of growth and decay, had already been introduced.

Hunger

But let's come back to poverty, hunger and thirst. 24,000 people die of starvation every day. That is more deaths every month than all the victims of the three natural disasters mentioned above together. Nature appears relatively gracious compared with this greatest of all man-made disasters.

Sometimes we have to think a bit laterally to recognise the direct and indirect connections between today's system of debt money and the disastrous situation on our earth and then open ourselves for the Natural Economy of Life, which brings solutions due to its system.

Nature – a self-regulating system

Life is transient, death is constant. That is the one side. On the other hand, nature brings off a feat which economists can only dream of – eternal growth in a limited space. This eternal growth is inseparably linked to eternal decay.

The cycle of growth and decay is a self-regulating system. It enables nature to constantly give birth to new living beings and make new products with the total mass staying constant. This self-regulation has the effect that the system automatically settles into its optimal state with just as much flowing back into the cycle as what is created. This simple principle is universally applicable and therefore also works with the gradido.

Let's have a look at the gradido cycle. Its »growth« is the threefold creation of money with 3,000 gradidos. Its decay amounts to 50% a year. That is approx. 5% a month. The average credit balance per person automatically regulates itself at the value at which the monthly decay is equal to the monthly creation of money. This is the case with 60,000 gradidos, for 5% of 60,000 is 3,000. If the credit balance increased, the higher decay would bring the amount down. If it was lower, creation of money would predominate and drive it up again. Here we speak of a *stable balance* because any deviation from the normal state is automatically regulated back to the norm.

The self-regulating system is thus constantly striving to level off at the norm of 60,000 gradidos as the average assets per person. It permanently ensures a gentle equalisation. We can imagine the self-regulation as the surface of water: there are repeatedly waves from time to time but in the long run the water level remains constant.

Let's summarise the main points:

- Together with the decay the threefold creation of money forms a self-regulating system that keeps the money supply constant. The money supply cannot be altered either by debt or speculation or any other manipulation.
- The cycle of growth and decay is a natural law. If this natural law is not voluntarily integrated into the monetary and economic systems, we get to feel it in an involuntary and painful way, in the form of economic and financial crises, inflation, monetary crashes, poverty, hunger, diseases, wars and natural disasters.
- As the cycle of growth and decay is integrated as a permanent component of the Natural Economy of Life, the above-mentioned involuntary forms of decay are avoided or at least greatly mitigated.

The mathematical foundation of our new monetary and economic model has now been elaborated. We have developed a self-regulating system after the pattern of nature that furnishes the needs of the threefold good with the necessary financial resources and keeps its optimal state in a stable balance. How can people save for the future and how can major investments be financed? In other words, will there still be a lending system? If so, what will it look like?

Loans and investments

»How can you finance large amounts when money is perishable?«

»Through loans. Both parties benefit from these. The lender gets their money back in full at the time agreed. If they hadn't granted a loan, their money would have become less because of its transience. The borrower gets an interest-free loan. Here we have a classic win-win situation.«

– Joytopia

There must be loans and investments in every economic system. There are always times when you earn more than you spend and want to save the surplus for later. Conversely, there are situations where you need money that you do not have at the moment. In a monetary and economic model that integrates the cycle of growth and decay from the start, special attention must be paid to the lending system in this connection.

As always, we also get inspiration from nature on this. Please imagine two farmers who have agreed a loan in natural produce with each other. One of the farmers, whom we will call Franz, has grown potatoes this year. He has a good crop, more than he needs. The surplus potatoes would age with time and after a year would be worth only half as much as the same amount of new potatoes. The other farmer, Paul, has not grown any potatoes this year but needs some for the winter. So they agree that Franz gives Paul a certain amount of potatoes. Paul, who wants to grow potatoes next year, promises to give Franz back the same amount of potatoes next year.

Which potatoes will Paul give back, the old wrinkly potatoes or new ones? Of course he will give back new potatoes. For, firstly, he has already used up the old potatoes and, secondly, Franz also lent him new potatoes and naturally wants to get new ones back.

Franz and Paul have created a win-win situation with this barter. Franz, the lender, was able to maintain the value of the fresh potatoes and Paul, the borrower, obtained an interest-free loan. In this example nobody would think that Paul must give Franz back a different amount of potatoes than what he had received.

Loans work along these lines in the Natural Economy of Life. The lender gives the borrower a (probably) interest-free loan and gets the same amount back at the time agreed. Interest is not in fact forbidden but as many people would like to preserve their surplus money, the number of loans offered will be so large that interest will have no chance on the market. There may even be negative interest, meaning the lender will get back a smaller amount than what was lent. Even then they would have made a good deal for if they had not lent the money, it would have almost completely disappeared because of decay after a few years.

Here there are completely new possibilities for planning and organising your life. When you are young you can finance your house interest-free or even more favourably. You can save for your pension so as to have more for your retirement than just the basic income. You can plan sabbatical years, meaning times when you do not work and continue to enjoy a high standard of living. Business start-ups can be financed at a low risk. In short, the lending system always creates win-win situations for everybody.

What impact will our new monetary model have on quality of life, working climate and productivity? This is the subject of the next section.

Quality of life, working climate and productivity

»The economy – especially small industry, services and art – flourishes on our planet as never before. On the other hand, everybody only works as long as it's fun for them. That's why there is no over-production that pollutes the environment unnecessarily.«.

– Joytopia

If everybody does what they love, how will that alter the quality of life? What impact is to be expected on working climate and productivity? How satisfied will the customers be? Would everything that is needed be produced at all? And who does the dirty work?

Anyone who has attended a good personality training course or success seminar knows that you can only be really successful when you do what you love. All really successful people do what they love. Or can you imagine a piano virtuoso who does not like music, a top athlete who hates training, a Steve Jobs who finds the iPhone stupid or a Pope who does not like praying? Only when you do what you love will you achieve the quality and productivity that it takes for exceptional performance. When you do what you love you experience work as pleasure. You are very happy to do more, work longer and better and achieve better results. You see problems which arise as welcome challenges to develop yourself and the quality of your work even further. Naturally you also enjoy being together with colleagues or business associates and customers; for with them you share the common stage, on which you are allowed to live out your favourite occupations.

Doesn't every employer wish for such motivated employees? And doesn't every employee wish for such a fantastic boss? Isn't every customer happy to have such competent and cooperative suppliers and business partners?

With *unconditional participation* the gradido model gives all people the guarantee that they are allowed to do what they love. People who no longer know what they love receive valuable support from a loving community to develop their full potential. As everyone is already provided for through unconditional participation, they will only take on additional work that meets the standards set by unconditional participation regarding working climate, meaningfulness and pleasure. Potential employers and customers face the challenge of meeting these demands when they make offers and place orders. Hence, all work on offer has the potential of being loved.

»Yes, but who does the dirty work?« – »Who will still want to clean?« – »Who will work as a dustman?« – I can hear you asking such questions now. Let me answer these questions with two stories from my personal experience.

During my school time a cleaning woman came to our house once a week – always the same woman over many years. Let's call her Ms Miller. On this day of the week – I think it was Thursday – we boys had to watch our behaviour. We had the greatest respect for Ms Miller and her word was law. We sometimes found toys we had not cleared away in the dustbin. But that did not often happen since we knew that everything had to be tidied up before 8.00 on Thursday mornings. We had to get used to that. My parents much appreciated Ms Miller as in her way she taught their sons to be a bit tidy at least. From time to time my parents invited her to dinner.

Can you imagine that Ms Miller loved her work? Every Thursday morning she was the main person in our family, the undisputed boss. She not only had her work under control but also the two rascals. And she was highly respected by her employers.

About 25 years later I spoke to a young man in my neighbourhood. He told me that he had applied for a job as a dustman. The job was super – in the fresh air all day, no need to think and with good pay. While his contemporaries were still going to school or training for a job, this young man already had a good income and could afford things young people dream of, such as a nice car, a good flat, holiday, etc.

I don't know if that young man is still a dustman today. And as chance will have it, a dustcart comes past outside just as I am writing this. I cannot see any dustmen in the street but only a rubbish claw controlled by the driver that empties the dustbins into the container single-handed. Driving such a dustcart seems to be a rather pleasant job. I would also enjoy doing it from time to time.

What can we learn from this? Firstly, that opinions as to what kind of work is enjoyable and which not differ from person to person. What is horrible for one person can be another person's dream job, particularly when it is well paid. Besides that, hard jobs are increasingly done by machines, as in the example of the rubbish claw on the dustcart.

Dirty work or dream job – that is only an individual point of view. There are people who like doing any kind of task when they receive sincere appreciation and good pay. That also applies to dangerous work: there are people who seek adventure and danger and would be bored by a normal life. Nature provides for everyone and ensures that there are also people to take on every challenge that presents itself.

Every job will have to meet an important requirement in order to find someone to do it: the work must be meaningful. Hardly anyone will put themselves in danger or do something unpleasant if they see no sense in it. In the Natural Economy of Life earning money is no longer the main sense and purpose of work. Money is no longer an instrument of pressure, even less an instrument of power. Money has become one of many incentives. It can, as before, motivate people to do something they would not have done without money but it is no longer the sole motivation. Meaningfulness, working climate, enjoyment, fun, appreciation and thanks are other motivating factors which must add up. They all have in common that they enhance the quality of life of all those involved. They thus serve the *threefold good* – the good of the individual, the good of the community and the good of the big scheme of things.

In such a wonderful working climate people gladly perform well, particularly when they can enjoy their earnings without any deductions.

Freedom from taxes and compulsory insurances

»Are there any other advantages?«

»There are no more compulsory levies such as taxes, contributions to medical insurance or pension insurance...«

– Joytopia

At a time when tax increases and the rocketing cost of the health service are constantly being talked about it is hard to imagine that the Natural Economy of Life works entirely without compulsory levies. The gradido model provides a perfect health service and perfect social services entirely without medical insurance, pension insurance, nursing care insurance or other levies which governments think up nowadays. And on top of that it is tax-free.

The word »freedom« has several meanings in our language. One is free of charge, without payment, donated, in the meaning of »free like free beer«. Another is freely available or, accessible for everyone like free knowledge or free software. Some other meanings refer to freedom of humans or animals. Freedom can also mean freedom from burdens, for example »free of anxiety« or »tax-free«, or freedom from restrictions.

»Happy slaves are the bitterest enemies of freedom.«

*– Marie von Ebner-Eschenbach,
Austrian writer*

Freedom that we do not know sometimes makes us afraid. »Where would it lead to if everyone was free to do what they liked?« Thus seen, freedom from tax and freedom from levies are delicate subjects for they stir our primal fears. It is mainly the fear of the unknown that makes us hesitate. Freedom entails the risk of losing one's supposed security.

Everything we have learnt so far about the Natural Economy of Life clearly shows us that freedom and security do not have to be opposites. They are only in opposition in the old system as the latter works according to the zero-sum principle. But the old system has come to an end. If we continue with it, we will not experience either freedom or security but the demise of humankind.

Many old oppositions vanish in the Natural Economy of Life. It enables us to have maximal security with maximal freedom. It frees us from taxes and levies and provides us with the security of optimal health and social services and with a functioning state which understands itself as the community of all citizens and therefore represents their interests.

This freedom is only made possible by the cycle of life – the cycle of growth and decay. It enables the government to create money without causing inflation. By voluntarily respecting natural laws and integrating them into the gradido model we win both security and freedom.

Open source: free research and development

»All new ideas and inventions belong to the community. Just imagine, earlier we wasted over a hundred years building vehicles with combustion engines.«

– Joytopia

In the computer branch, particularly in software programming, a gratifying development has been noticeable for some years in the form of free software or the open-source movement. The idea is simple: a programmer makes his development freely available to the entire community of developers. Everybody is allowed to use his software, modify it and develop it further on condition that the creator is mentioned by name and the developments based on it are also made available to the community on the same conditions. Wonderful software has been created in this way. Most of the internet is based on open-source software, in particular the Linux operating system, with which most internet servers run nowadays.

Open source is also becoming common in other fields, for example open content for text and images. There is, for example, an abridgment of this book as a free e-book. It is published under a Creative Commons license. Anyone is allowed to copy it for non-commercial purposes. Yes, it is even explicitly desired to send the free e-book to all your friends since the world needs a solution as soon as possible and the contents of this book can contribute decisively to solving the current problems. It certainly needs to be optimised and for this very reason it is important for as many people as possible to know about it and help to develop it further.

Research and development also need to become free in all other fields. It is unacceptable that inventions and discoveries that could serve humanity are locked away from the public due to antiquated patent and copyright laws because they are not in the interests of some companies. Therefore we recommend open source for all fields of research. We need free research, free development, free thinking – and free donation...

Free donation – the gift economy

»Free donation is a crucial part of our economic system. While it used to be important to make big profits, the intention of free donations is to benefit yourself and others as much as possible with as little expense and work as possible. With this it isn't so important to get something in return because the benefit and joy come back severalfold to the person who freely donated. «

– Joytopia

Similarly to freedom the subject of »donating« arouses strong emotions with us. There are things you cannot buy. You get them as gifts, or not at all. They include love, recognition, trust, attention, thanks..., that basically means intangible goods that make life worth living. But material things are sometimes also donated. Rituals and festivals where gifts are exchanged exist in all cultures. Children sit down at the table to eat with their parents as a matter of course. And when friends invite each other round, a meal together is often a gesture of friendship.

There is a free lunch!

Scarcely any other economic dogma causes more harm than the seemingly insignificant sentence »There is no free lunch«. This basic economic assumption means that everything has its price. Thus, everything in the world has become purchasable. Everything that is sacred to a person in their innermost soul, their yearnings, their wish for love and security, their basic trust, their hospitality... thus changes into a marketplace or is dismissed as naïve social romanticism.

The sentence »There is no free lunch« and the commercial philosophy behind it have destroyed a great deal of potential trust in us. »Once bitten, twice shy« now applies to all of us. »What does the other person want from me?« – »What gift does he or she expect from me in return?« – »How can I make it good to them?« These are the thoughts that automatically flash through our minds. It does not seem appropriate to us to accept a gift »simply like that«. And to be honest, can we still make a gift without any expectations? Don't we, too, expect something in return?

Expectations can never be satisfied in the here and now. They always concern the future. When we donate something expecting to get something in return later a debt relationship is created. We make the other person indebted to us, no matter if they are aware of it or not. The sentence »I owe you thanks« hits the nail on the head. As soon as we make a gift with the expectation of something in return, we have committed ourselves to the concept of indebtedness. And the system of creating money from debt derives from the concept of indebtedness.

Donating freely has to be relearned just as does unconditional love. Nowadays love is often linked to expectations as well – unfortunately. For only when we can let go of our expectations can we experience true love. The little sentence »There is no free lunch« makes a business deal out of every gift and prostitution out of love. It has contributed to separating human beings from their true nature and marketing their most precious treasures at a global bazaar.

How can we relearn how to make free donations? How can we free ourselves from the entanglements of conscious and unconscious expectations? How can we become innocent and free of debt again? As always, bionics – the observation of living nature – comes to our aid. We can copy the art of freely donating from those who have not forgotten it: animals and small children show their needs quite openly. We adults call this »begging« and try to break them of the habit. But what is wrong with showing your needs? Wouldn't communication with each other be much easier if we said what we wanted quite openly without being offended or ashamed if the other person does not fulfil our wishes?

But animals and small children do not only show their needs quite openly. They also give us unconditional love without any ulterior motives, at least as long as we have not trained them to expect something. A small child's smile is a gift to us – simply so. The child is not yet able to think »If I give Mummy a smile, she will give me something to eat«. Neither does it think »If Mummy gives me her breast, I must be really good in return afterwards and sleep through the night«.

Two things belong to giving freely: on the one hand, communicating one's needs openly and, on the other, giving freely when we feel like it without ulterior motives. The more we relearn the quality of freely donating, the easier it will be for us to create true prosperity for all.

How can donating freely work in a community? Let me tell you a story about that...

The empty and the full bowls

Once upon a time there was a small global village. All kinds of skilled people lived there – farmers, millers, bakers, butchers, bricklayers, carpenters, healers, politicians and many other professions. For every requirement there was a profession to cover it. Nature gave the inhabitants good weather. Rain and sunshine alternated so that everything grew well and flourished.

Actually it would have been paradise on earth if there hadn't been a strange custom mainly practised by politicians: they used to go around with bowls and obliged the other inhabitants to put money in them. There were big and small bowls, major and minor bowls, bowls with and without lids... every bowl had a special purpose.

Oh yes, I almost forgot: there was also another professional group called »banksters«. Nobody knew exactly what they actually did. But beforehand they had lent the politicians and other inhabitants money so that they could trade with each other and, above all, fill the politicians' bowls. What a blessed profession! Without the banksters the inhabitants would in fact have been able to produce everything needed in the small global village. Yes, they would even have been able to produce luxury goods, which were not actually needed but make life nicer and fun. But how could they have sold their products without money? The banksters solved this truly existential problem by lending them money.

It was brilliant and all of a sudden trade flourished. Everyone was able to sell their products and they were all so happy that it did not occur to anybody to ask where the banksters had actually got the money from. This question was not really important as everything could not have worked better and, after all, the other professions all had their professional secrets, too...

Once a year the banksters demanded interest from all the inhabitants who had borrowed money from them, particularly from the politicians, who willingly paid it from their bowls. At first nobody noticed that the debts were getting higher and higher and the bowls emptier and emptier. We do not know exactly what the banksters did with the large amount of interest. Presumably they invested it in lucrative growth markets. Now and again it happened that some of the banksters miscalculated and risked going bankrupt. The politicians did everything they could to save them – until one day all the bowls were empty. The head politician stored the small bowls away, took the »government bowl«, which was also empty, under his arm and called all the representatives of the inhabitants to a round table.

“The bowl is empty,” said the head politician, “we’ll have to tighten our belts. We have lived above our means for far too long. Instead of dutifully paying all our interest to the banksters, we have built roads, made provision for sick and old people, sent our children to school and financed a lot of other unproductive things. Now we must stop this because the bowl is empty.”

The inhabitants agreed in resignation although they had all the skills and resources to guarantee a pleasant life for everyone. But without money the hands of every one of them seemed to be tied. Nobody could pay their bills anymore, let alone the staff wages. The consequences were unemployment, poverty and hunger.

“I have an idea how we can fill the bowls so that there is enough for everyone!” a small girl said. Actually she should not have attended the meeting but her parents had taken her with them because they could not afford a babysitter anymore.

“What do we need the bankers’ money for?”

Imagine they have all the money and nobody needs it!

From now on, let’s donate our talents and skills to each other! Then everyone will have enough to eat and be happy and there will be lots left over. From now on, we won’t ask what we can take out of the empty bowl but what each of us can put into the common bowl.”

The leader laughed contemptuously and murmured something about childish »social romanticism«, after all they were all poor and nobody had anything to give away.

“Really not?” the girl asked. “We have got all professions – farmers, bakers, craftsmen, artists, scientists and many others. Do we want to starve just because we have no money? We couldn’t eat it anyway. If everybody does what they are able to do best and donates their services, together we’ll be rich and we’ll have an overflowing bowl, from which everyone will have enough to eat!”

This convinced people. The head politician was overruled and they set about things. After a short time prosperity returned to the small global village. The common bowl was overflowing. *Abundance* prevailed.

When the bankers heard that they were not at all pleased. Although they had all the money, they still wanted to collect interest which had never existed at all. When they demanded the land and real estate which secured the debts their scam was exposed. In this they had great luck for the village inhabitants were inherently good-natured and decided to refrain from punishing them. After all, they had all played the game. The former bankers then obtained the right to unconditional participation like all the others and were able to contribute their full potential to the community and, in return, be provided for by the community.

Some people contributed considerably more than others. That did not matter as the services were voluntary and there was enough for everyone. It was decided to reward or »thank« people for their services. However, money should never be created through debt anymore. The brave girl who had initiated the change and therefore enjoyed a great reputation suggested developing a new monetary system after the pattern of nature. And there the story ends.

Can you imagine that a child can change the world? Let’s break off the subject of the gift economy for a moment to turn to the speech that twelve-year-old Severn Suzuki held before the United Nations...

The girl who silenced the world for five minutes

Born and raised in Vancouver, Canada, Severn Suzuki founded the Environmental Children's Organisation (ECO) when she was only just nine years old. When she was twelve, she and three friends managed to raise the money to travel to the Earth Summit in Rio de Janeiro in 1992. She highlighted how the diverse environmental problems are seen by young people.

Here is her speech:

»Hello, I'm Severn Suzuki speaking for E.C.O. – The Environmental Children's Organisation.

We are a group of twelve and thirteen-year-olds from Canada trying to make a difference: Vanessa Suttie, Morgan Geisler, Michelle Quigg and me. We raised all the money ourselves to come six thousand miles to tell you adults you must change your ways. Coming here today, I have no hidden agenda. I am fighting for my future.

Losing my future is not like losing an election or a few points on the stock market. I am here to speak for all generations to come.

I am here to speak on behalf of the starving children around the world whose cries go unheard.

I am here to speak for the countless animals dying across this planet because they have nowhere left to go. We cannot afford not to be heard.

I am afraid to go out in the sun now because of the holes in the ozone. I am afraid to breathe the air because I don't know what chemicals are in it.

I used to go fishing in Vancouver with my dad until just a few years ago we found the fish full of cancers. And now we hear about animals and plants becoming extinct every day — vanishing forever.

In my life, I have dreamt of seeing the great herds of wild animals, jungles and rainforests full of birds and butterflies, but now I wonder if they will even exist for my children to see.

Did you have to worry about these little things when you were my age?

All this is happening before our eyes and yet we act as if we have all the time we want and all the solutions. I'm only a child and I don't have all the solutions, but I want you to realise, neither do you!

- *You don't know how to fix the holes in our ozone layer.*
- *You don't know how to bring salmon back up a dead stream.*
- *You don't know how to bring back an animal now extinct.*
- *And you can't bring back forests that once grew where there is now desert.*

If you don't know how to fix it, please stop breaking it!

Here, you may be delegates of your governments, business people, organisers, reporters or politicians – but really you are mothers and fathers, brothers and sister, aunts and uncles – and all of you are somebody’s child.

I’m only a child, yet I know we are all part of a family, five billion strong, in fact, 30 million species strong and we all share the same air, water and soil — borders and governments will never change that.

I’m only a child, yet I know we are all in this together and should act as one single world towards one single goal.

In my anger, I am not blind, and in my fear, I am not afraid to tell the world how I feel.

In my country, we make so much waste, we buy and throw away, buy and throw away, and yet northern countries will not share with the needy. Even when we have more than enough, we are afraid to lose some of our wealth, afraid to share.

In Canada, we live the privileged life, with plenty of food, water and shelter — we have watches, bicycles, computers and television sets.

Two days ago here in Brazil, we were shocked when we spent some time with some children living on the streets. And this is what one child told us: “I wish I was rich and if I were, I would give all the street children food, clothes, medicine, shelter and love and affection.”

If a child on the street who has nothing, is willing to share, why are we who have everything still so greedy?

I can’t stop thinking that these children are my age, that it makes a tremendous difference where you are born, that I could be one of those children living in the favelas of Rio; I could be a child starving in Somalia; a victim of war in the Middle East or a beggar in India.

I’m only a child yet I know if all the money spent on war was spent on ending poverty and finding environmental answers, what a wonderful place this earth would be!

At school, even in kindergarten, you teach us to behave in the world. You teach us:

- *not to fight with others,*
- *to work things out,*
- *to respect others,*
- *to clean up our mess,*
- *not to hurt other creatures*
- *to share – not be greedy.*

Then why do you go out and do the things you tell us not to do?

Do not forget why you’re attending these conferences, who you’re doing this for – we are your own children. You are deciding what kind of world we will grow up in. Parents should be able to comfort their children by saying “everything’s going to be all right” , “we’re doing the best we can” and “it’s not the end of the world”.

But I don't think you can say that to us anymore. Are we even on your list of priorities? My father always says "You are what you do, not what you say."

Well, what you do makes me cry at night. You grown-ups say you love us. I challenge you, please make your actions reflect your words. Thank you for listening.«

– Severn Suzuki

You can find a video of this moving speech on YouTube.

Why do we need money at all?

If the solution is to give freely, why do we still need new money at all? Why don't we change over immediately to a gift economy? This question is completely justified and is also discussed in circles of alternative economic researchers. Interestingly, the question is always soon raised regarding a regulator to document the services that have been rendered and made use of. Some people suggest writing down simple figures: when a certain service has been rendered we should, for example, credit an account with +10. Then one person would have the figure +267 on their account and another person –389. But what is that but money without a name?

Money has proved itself for the documentation of services and goods transactions. Even the advocates of a pure gift economy cannot do without it. Sooner or later they invent a money equivalent, which they may claim is not money although it fulfils similar functions. The gradido is such a money equivalent. It is up to you whether you want to call it money or not.

In this connection an important difference between the gradido and conventional money must be pointed out. The old money is a promissory note, a promise of services, a means of payments. The gradido is by nature rather a documentation of services rendered or goods transactions. If the services or goods are given voluntarily, meaning »donated«, the gradido is not a means of payment but a »means of thanks«. With the gradido we are gradually moving away from the old market economy, the »economy of buying and paying«, in the direction of an »economy of donating and thanking«.

Here-and-now financing

»When someone is planning a project and still needs more money they write to their friends. The ones who like the project support the person and pass on the request to their friends. So it can happen that the person gets a lot of support from people they didn't even know beforehand. We call this here-and-now financing«.

– Joytopia

Loans – also the interest-free loans of the Natural Economy of Life – are a method of postponing a settlement which does not appear possible in the here and now to a later date. They thus create a dependency relationship between the lender and the borrower. This may quite possibly be desired. For that reason provision is also made for loans and investments in the Natural Economy of Life.

Freely donating offers us the additional possibility of financing projects in the here and now. Free gifts do not result in any dependence of the person receiving the gift on the one making

it. They may lead to friendships which are voluntary. We already know here-and-now funding under the name of »donations«.

In the open-source movement for free software and also in the Creative Commons movement for free content the »donation button« has become common practice. Someone who uses free software or reads free content might like to support the project and simply makes a donation directly to the developers or authors. The latter have already shown that they are committed to the common project and do good work. Nobody minds that they are individuals. Quite the contrary, one hundred percent of the money is used for what it should be, that is for developing the project without unnecessary administrative expenses.

This is the principle of here-and-now financing. Someone who is carrying out a project whose success might be of interest to other people publicises the project and asks for support. Every project costs money, in the form of external costs and personal work. A person who wants to carry out a project using their own personal strength has little time and energy left for earning their living as well. And when the project is really important they will get plenty of help. People for whom the project is likewise important will support the person and pass on the request to their friends. This will trigger a positive chain reaction: the project becomes known and receives more and more support.

Summary

Now that we have the single elements together, it is easy to assemble everything into one whole. The single components have been described in detail. The next chapter is entirely devoted to the beneficial effects. That is why a brief summary follows at this point.

Let's begin with the most important decision criterion of the Natural Economy of Life, by which we measure all our thinking, talking and acting – the threefold good.

The threefold good

1. The good of every single participant - win-win.
2. The good of the community – family, community, country, humanity...
3. The good of the big scheme of things – nature, environment, mother earth, universe...

The natural law of growth and decay

The threefold good is, so to speak, the ethical foundation of our monetary and economic model. For it to work we have to develop it in harmony with natural laws. The most important law for us is the cycle of life, the cycle of growth and decay. It is integrated into our model in the form of creation of money and perishability.

The threefold creation of money

The threefold creation of money is derived from the threefold good.

The community, represented by the government, creates three amounts of 1,000 gradidos for each citizen every month to be used for the following purposes:

1. Basic income, either unconditional or active,
2. Government income, including health and social services,
3. Equalisation and Environment Fund (EEF) to protect and decontaminate the environment.

Basic income

The model supports the two options of an unconditional basic income, which is paid out »just like that«, or an active basic income.

The active basic income follows from *unconditional participation* in the community: everybody has the right to work for the community for up to 50 hours a month in accordance with their inclinations and skills. The community remunerates this work with 20 gradidos an hour up to a maximum of 1,000 gradidos monthly. Because of the manifold beneficial effects of unconditional participation, we prefer the active basic income, particularly as the money thus created is covered by services and full employment is automatically achieved.

Government income

The second amount of 1,000 gradidos is sufficient for a generous national budget, including health and social services, on the scale which currently exists in the Federal Republic of Germany. Taxes, social insurances or similar levies are therefore not required: gross and net income are the same. A huge reduction of bureaucracy is possible. Illegal work no longer exists by definition.

Equalisation and Environment Fund (EEF)

The third amount of 1,000 gradidos constitutes an additional fund of the same amount as the national budget. The Equalisation and Environment Fund serves to eliminate economic and ecological contamination, primarily to remedy as far as humanly possible the disastrous environmental damage humans have caused over more than the last hundred years. It is the largest environmental fund in the history of humanity. Protection and decontamination of the environment will become the most lucrative sectors of the economy.

Self-regulating system stabilises the money supply

The cycle of growth and decay is already integrated into the gradido. The threefold creation of money is subject to decay of 50% a year. Only 50 gradidos still remain from 100 after one year. After the pattern of nature the gradido is thus a self-regulating system, which keeps the money supply per person constant. The money supply cannot be manipulated.

Creation of money without debt

The creation of money follows the pattern of nature without debts having to be incurred. The gradido only provides for credit balances. Loans are still possible. They are agreements between lender and borrower. As only existing money may be lent, the money supply is not altered by loans. Although interest is not forbidden, it has no chance on the market.

Common good currency

As you see, each part of the money created is spent on a contribution to the community. The gradido is thus a currency for the common good. The call for an economy of the common good is getting louder and louder. Besides the gradido, there are already several projects in this direction but so far they have not considered the monetary system. While reading this book it should have become clear to you, dear reader, that an economy of the common good cannot work in the old monetary system. With the gradido every sector of the economy will become an economy of the common good all by itself.

Understanding it is child's play

The entire model is described in essence in this summary. It is so simple that even children can easily understand it with an appropriate explanation. The Natural Economy of Life has many life-saving benefits over the old monetary and economic systems although these may not be recognised at first glance. In the next chapter you will therefore learn the 100 most important advantages of the Natural Economy of Life. Let yourself be inspired!

Chapter 4 – The 100 most important advantages

*»The folios turn yellow, the learned brilliance of the cities fades,
but the book of nature has a new edition every year.«*

*– Hans Christian Andersen
Danish writer*

Nature is brilliant. She is the marvel of the greatest inventor of all time, our creator. She is based on simple principles and infinite variety ensues. She has four and a half billion years of experience, significantly longer than we humans. With a bit of common sense we can conclude from this that it is extremely disadvantageous to work against her, while cooperating with nature must bring a huge number of advantages.

In any good communication training you learn to restrict yourself to the most important three points. Modern people are supposed not to be able to take in more than that. Well then... The three most important benefits of the Natural Economy of Life are:

1. worldwide prosperity
2. peace
3. harmony with nature

Actually everything has now been said. But each of these three benefits is in itself so vast and extensive that its full reach is hard to grasp. In virtually every field of life we immediately find a whole range of fundamental advantages. It is absolutely impossible to concentrate on only a few of them.

Therefore you will get to know the 100 most important advantages of the Natural Economy of Life in this chapter. One advantage often results from the previous one. In this way ascending spirals of possibilities are created, which carry you further upwards with each rotation. Once you have learnt to think in positive possibility spirals you can change your personal life and your entire environment in a positive direction.

But beware: too much good news is hard to bear. We humans are simply not used to it. In this respect we function similarly to Wikipedia: when something only has advantages, it is thought to be incredible and possibly may not be written about. Also in classical drama, the model for most Hollywood films, there must not be only positive things because in the end that would be boring.

And now at last we have a drawback, thank goodness! The Natural Economy of Life has too many advantages. Please don't be frightened off, be brave and hold out! And if you can't take any more, have a break and study your favourite problems intensively. Then you should be able to go on...

1. Creation of money through life

»Anyone who does not appreciate life has not deserved it.«

*– Leonardo da Vinci
Italian artist and universal genius*

Creation of money through life is probably the most important property and at the same time the greatest benefit of the Natural Economy of Life. It is the fundamental difference to all other monetary and economic models. The Natural Economy of Life is so very much connected with life that even the creation of money itself takes place through life. From this main feature a whole range of other advantages derive and we will examine each of them individually in the following chapter.

One very practical aspect is that creation of money through life means that the money supply is always adequate, for money is created proportionally to the number of citizens. A small nation with only a small number of citizens logically needs less money than a big nation with a large number of citizens. The basic requirements are fairly distributed. What people do with them can differ from country to country.

How does creation of money through life work? Quite simply, a certain amount of money is created for every citizen each month according to an international agreement and credited to an account. From there it can be allocated to basic income, national income and the Equalisation and Environment Fund. The money is created without debts being incurred.

2. No creation of money through debt

»Banks are more dangerous than standing armies.«

*– Thomas Jefferson
3rd President of the USA*

We have already several times pointed out the devastating disadvantages that result from creating money through borrowing or debt. Alone the fact that debt is absolutely necessary to create money is already sick: humankind is split into creditors and debtors, often even before birth.

Nowhere in nature is there such a cynical system so contemptuous of life. On the contrary, debts are unknown to nature which practises a gift economy. When you consider that almost all our economic problems today are due to creating money through borrowing or debt, a monetary model that manages without creating money through borrowing is an imperative requirement for the survival of humankind. For nature knows very well how to deal with behaviour hostile to life: a species that continually behaves in a way hostile to life becomes extinct.

Elimination of disadvantages is frequently already a big advantage, as it is here, too. By doing away with incentives hostile to life we give behaviour friendly to life the necessary air to breathe. Healing can take place when we do not split humanity into two camps in a schizophrenic manner. Humans can act together again and direct their attention towards joint survival.

A species hostile to life then becomes one friendly to life that cooperates with nature. As such we will get the right and the chance to thrive in a sustainable manner. The new incentives friendly to life motivate us to consider the *threefold good* in all our decisions – the good of the individual, the good of the community and the good of the big scheme of things.

3. No gold standard

»The meek will inherit the earth – but not the mining rights.«

– Jean Paul Getty
American oil industrialist and billionaire

In turbulent times the call for the allegedly good old gold standard becomes loud again. The gold standard prevents wars, it is claimed, because the existing amount of gold is not sufficient to fund the immense costs of war. A far-fetched argument, for there have been wars since the beginning of history – in spite of the gold standard. When Columbus persuaded his Spanish masters to finance the fleet with which he wanted to reach India in a westward direction he promised them gold. The sad truth was that he and his successors kept their promise and the Incas were exterminated for their gold – and not only the Incas but almost the entire indigenous population of America.

Greed for hoards of gold in other countries has often been the cause of wars, maybe not the officially stated reason for war but a decisive motive. It is simply absurd to claim that gold assures peace.

Today there are still gold mines for wresting the last gold treasures from the earth. The modern form of gold mining leaves disastrous environmental damage behind it. What is the point of this insane destruction? Why do we need gold at all? We do not need it for jewellery since only fakes are usually worn for security reasons. We seldom need it as a raw material for industry and medicine, maybe for high-quality electronic gold contacts or dental prostheses. There are many other possibilities for means of exchange and value storage, for example computer figures.

Besides that, the gold reserves are distributed in the same way as the other ownership conditions. By reintroducing the gold standard we would only further cement the existing ownership conditions. Anyone who has a lot of gold would then have a lot of money. A gold standard is certainly not the tool of choice for achieving worldwide prosperity in peace and in harmony with nature. The Natural Economy of Life does not need a gold standard. The gradido is covered by the most valuable good we have – life itself.

4. No goods coverage

*»Mankind must put an end to war,
before war puts an end to mankind.«*

*– John F. Kennedy
35th President of the USA, assassinated in 1963*

Have you ever had the doubtful pleasure of listening to a war report on the radio, TV or in other media? In it they speak about human life, among other things. But sooner or later they also come to speak of material damage. Who has to bear what costs of the war? And when the war is finally over, governments and firms are already queuing up to secure the biggest pieces of the reconstruction cake for themselves. One cannot escape the feeling that war is welcome business and much more important than the people who are killed.

I have a similar feeling when I hear the argument that the money supply must be equivalent to the goods and services produced. This argument is based on the assumption that money only keeps its value when you can buy the equivalent amount of goods for it. That is indeed an interesting approach but what consequences ensue from it? Quite simply, a large supply of money is allowed to circulate in countries that produce a large quantity of goods. On the other hand, there is only a little money in poor countries although the people there badly need it. The amount of goods thus has greater importance than people.

Should people serve the economy or the other way round? The Natural Economy of Life serves both people and nature. The supply of money is proportional to the size of the population. The quantity of goods is the answer to people's needs and not the reverse. Humans and nature are in first place. In spite of and perhaps just because of this, we have a stable supply of money and a self-regulating system which ensures that the right quantity of goods and services is always available.

5. Positive account balances

»If you have achieved true wholeness, everything will flow to you.«

– Laotse, Tao Te Ching

There are only positive figures in the living nature visible to us, as we have already mentioned. Just as there are no apple trees on which minus 100 apples are hanging, there are only positive account balances with the gradido. Nobody has a debt unless they have explicitly made a loan agreement with another person. And even then they do not have a negative balance on their account but an agreement to repay the money.

What impact does this have alone on health? The words »positive« and »negative« do not just designate a sign before a figure; they also have a deep psychological meaning. We like being together with positive people as their pleasant nature uplifts us. As our self-confidence is also connected to the balance on our account, we can assume that positive balances influence our self-confidence positively. In a country in which everybody has a positive balance on their account people will energise each other with their positive self-confidence.

The national budget is also positive and government debt is a thing of the past. A debt-free nation also radiates a positive feeling to its citizens and the mood goes on improving. In

addition, there is the positive Equalisation and Environment Fund which does not punish environmental sinners but rewards eco-friendly business activities.

We perhaps still lack the imagination to envisage the full scope of the chain reaction of these positive influences. However, we know that positive emotions stimulate the body's production of *endorphins*. These are natural happiness hormones which decisively improve our health. And it has long been known that positive motivation can dramatically increase productivity and quality of work.

Thus, positive account balances are not just a mathematical gimmick. They are a crucial factor for the health, productivity and quality of life of a nation and hence of the whole of humankind.

6. Stable money supply

»Only when there is compassion does the intelligence exist that gives humankind security and stability, an enormous feeling of strength.«

– Jiddu Krishnamurti
Indian philosophy and author

If we want to fathom nature's secrets, we cannot do this with our mind alone. We need compassion to explore the cycle of life. Only when we have united mind and compassion do we achieve wholeness and thus the intelligence to discover the inventions of living nature and translate them to our model. The cycle of life is a masterpiece of nature. Only through continual becoming and decaying can growth take place in a restricted system with the total mass being kept constant at the same time.

In the Natural Economy of Life the cycle of growth and decay keeps the money supply stable. In the self-regulating system the supply of money per person levels off at the amount at which the monthly creation of money and the monthly decay are in equilibrium. With the amount of 3,000 gradidos being created and decay of approx. 5% the average per-capita supply of money amounts to approx. 60,000 gradidos. Neither credit institutions nor speculators can change anything.

An average supply of money means that one person may possess more and the others less. That is quite normal and consistent with the variety of life. Some people will live from their basic income and have only small balances on their accounts. However, good business people can still become millionaires. This changes nothing in the total money supply, which depends solely on the size of the population.

7. The money supply cannot be manipulated

»In doubt the Fed can rotate the dollar press as much as it likes and if necessary make a helicopter drop of money to boost the economy.«

– Ben Bernanke
FED President

Since 2006 the Fed (US central bank) has no longer published the M3 money supply. Why not? Has the calculation become so confused and difficult that no reliable results are possible anymore? Or is the money supply so outrageously high that they no longer want to publish it?

The main aim of a central bank is to maintain the stability of prices and the value of money. It tries to achieve this by fixing the so-called prime rate so as to influence the money supply. The financial crisis shows that this is not possible. In the old system the money supply is manipulated by many uncontrollable factors, resulting in the usual suspects, such as inflation, deflation, economic and financial crises or even financial crashes.

The gradido money supply cannot be manipulated. It is fixed by the creation of money and its perishability and can only change with the size of the population. Hence, the money supply is the constant which the other parameters, such as the level of prices, have to align themselves with. After a levelling-out process the self-regulating system operates in a stable manner.

8. Money supply as in Central Europe

»Prosperity is only an instrument to be used not a deity to be worshiped.«

*– Calvin Coolidge
30th President of the USA*

The countries of Central Europe are (still) among the wealthy nations. Their prosperity attracts migrants from the entire world. In other words, people who cannot get by in their homelands migrate to Central Europe to try their luck here. Many of them send money home to support their families. It thus makes sense to choose today's Central Europe as the quantitative measure of worldwide prosperity. And that starts with the money supply.

The total assets in Germany stood at approx. 5 trillion euros in 2008. Divided among the approx. 82 million inhabitants this makes an average of about 60,000 euros per person. This is the equivalent of the gradido money supply per capita, which automatically results from the cycle of growth and decay.

9. Stable prices

»Every problem you master helps you on in future – and gives you fresh strength.«

*– Steffi Graf
German tennis player*

With a stable per-capita money supply it can be assumed that prices will level off at a stable level. As the gradido money supply is equivalent to the current money supply in Central Europe, the price level will balance out on a comparable level. The prices in the various product groups may shift in relation to other product groups as there are new parameters that influence prices.

Because money is perishable people may want to spend it sooner, which would make prices rise. On the other hand, interest, taxes and other levies, which today account for more than half of the end consumer prices, no longer exist and this makes prices fall. Overall, the two opposite trends might offset each other.

Eco-friendly and biological products are subsidised by the Equalisation and Environment Fund (EEF). They will thus be significantly lower in price than comparable products which

are harmful to the environment. It will be cheaper to live in harmony with nature.

Hand-made goods will probably not be cheaper but they will be affordable for normal people. As their earnings are not taxed, working people have more money left which they cannot hoard because of its perishability. The best way to have a sustainable quality of life will be to buy quality goods, such as hand-made furniture, shoes and clothes and naturally also art objects and culture.

To sum up, it is to be expected that the price level will be roughly the same as now. However, people's quality of life will be significantly higher.

10. Self-regulating monetary and economic system

»If we do not demonstrate our determination to organize national finances sustainably, we will have neither financial stability nor sound economic growth«.

– Ben Bernanke
FED President

The central banks have for a long time been unable to cope with their task of regulating the money supply so as to create financial stability. How are they supposed to be able to stabilise a complicated system whose basic functions are constructed in a way that is dysfunctional and contrary to nature?

The Natural Economy of Life is a self-regulating system. The money supply stabilises automatically through the cycle of growth and decay. And how does it work with the supply of goods?

Let's assume that a vital product, for example an item of food, is in short supply. There may be different reasons for such a situation. The crop may have been destroyed by hail or production has become too cost-intensive and is no longer worthwhile. The distances for transporting the product may be too long or the work too laborious and there are not enough people who want to work in its production. Whatever has caused the shortage, the item becomes more expensive.

If it is an essential product, the costs of living will increase and some people will no longer be able to live so comfortably from their basic incomes. As a consequence, they will want to earn some extra money. The highest wages and salaries are to be found where an urgent shortage needs to be remedied, in our case in the production of a food that is in short supply. Job-seekers will first and foremost apply for such jobs.

The scarce product will be produced in larger quantities again. Prices fall again and production evens off at a normal level.

The system has automatically regulated itself without the need for external intervention. If attempts had been made to influence the money supply, something uncontrollable – a bubble – would have resulted.

11. No financial bubbles

»It must now have become clear to any responsibly minded person in the branch that the international finance markets have developed into a monster that has to be cut down to size.«

*– Horst Köhler
former President of Germany*

In the recent past we have had a lot of so-called »bubbles«. Real-estate bubbles and financial bubbles are created when the system does not have any functioning self-regulating mechanisms. Disasters are pre-programmed in a system that has to be most stringently controlled to prevent it getting out of hand. It suffices for something to happen that the controlling bodies had not expected for bubbles to emerge, grow and finally burst. Controlling bodies react to such incidents with even stricter controls (they have no other possibility). This leads to increasingly unbearable restrictions of personal freedom without it being possible to establish genuine stability.

Really sustainable stability is created when pressure is kept as low as possible and gentle self-regulating mechanisms are in place, as in the case with the gradido.

Bubbles emerge at pressure points: we get blisters when our shoe pinches. An increase in pressure leads to bad blisters or bubbles. No pressure needs to be exerted in a self-regulating system, and nobody will rebel when there is no pressure.

As the money supply is constant and cannot be changed by either borrowing or speculation, no finance bubbles are possible in the gradido system. The self-regulating system runs in a stable manner without external control.

12. Relief for the following generations

*»We haven't inherited our earth from our parents,
but borrowed it from our children.«*

– Indian saying

Some people claim that the following generations will have to repay the debts incurred by our generation. With regard to financial debts, I scarcely believe they will be so naïve. To whom are they supposed to repay the debts? To the banks? To the creditors, who are the richest people in the world anyway? Sooner or later people will wake up and recognize the monkey business. There will be a haircut to settle things once and for all.

Far more problematic is the disastrous damage our generation has caused to nature. This cannot simply be remedied with a haircut. The longer we continue as we have up to now, the greater the damage will be and the smaller the chances of survival for humankind. The succeeding generations will have to pay for what our generation has done to the earth.

The Natural Economy of Life cannot eliminate this damage overnight. However, we can strive to do our part in helping nature to recover. The Equalisation and Environment Fund (EEF) is a unique instrument that makes an additional pool of money available for the environment in every country, equal in amount to the national budget. In this way the financial basis is created to promote environmental protection and decontamination on an

unprecedented scale. Only eco-friendly products and services will be competitive on the market. Positive incentives will motivate the world economy to take decontamination measures. Environmental damage will be eliminated step by step, nature can recover and the following generations will finally find a planet worth living on.

13. Gentle transience

*»Don't delude yourself that you can rectify errors in nature.
There are no errors in nature, the error is in you.«*

*– Leonardo da Vinci
Italian artist and universal genius*

Transience is part of creation. It is the cycle of life, the cycle of growth and decay. When we do not plan for transience but try to escape it, it will hit us all the harder and at a highly inconvenient time. Examples of unplanned transience are inflation, economic crises, monetary crashes, poverty, hunger, wars and natural disasters.

There have been many examples of unplanned transience in past history. Entire cultures have emerged and vanished again. Since transience is not recognised as a natural law, poverty, hunger, wars and natural disasters used to be considered as fate, whereas inflation, economic crises and monetary crashes were thought to be the consequences of financial mismanagement. But now we are able to recognize the internal connection and build up a sustainable life together on earth.

Everyone can cope with gentle planned transience without suffering harm. We all know that fresh fruits age: after a certain time they begin to get mouldy, rot or wrinkle. Nobody perceives this as a disaster, as we all know it and are prepared for it. We have learnt to deal with perishability creatively. Thus we have, for example, developed various methods of preserving food and some cooking and baking recipes taste better when preserved products are used. We can likewise approach the gradido's perishability creatively, for example with loans and investments. And transience has the additional advantage of being merciful.

14. A merciful system forgives mistakes

»Justice only exists in hell; in heaven there is mercy.«

*– Gertrud von Le Fort
German poet*

Gentle transience saves us from damage when we make mistakes. A person who makes a mistake in business may possibly have to pay for it their whole life long. For the repercussions of the mistake increase from year to year because of interest and compound interest.

In contrast to this, the gradido is a merciful system. Transience makes the mistakes only »half as bad« after one year. It lets the »grass grow over them«. And after a further year you will scarcely notice anything any longer.

How many promising business ideas often fail today in the very first few years because they could not be financed well? And how many once successful firms have to give up? The large

part of these bankruptcies would be unnecessary if we did not have such an uncompromising economic system.

There will hardly be any bankruptcies in the Natural Economy of Life. First of all, people will have more liquid money and secondly, mistakes can be coped with much more easily without the existence of the business immediately being called into question.

15. No wars and fewer disasters

»You can no more win a war than you can win an earthquake.«

– Jeannette Rankin

American politician, women's rights and peace activist

Wars and other disasters are forms of unintended transience. They also emerge when people have not planned for the natural law of decay. Thus, they are not inevitable strokes of fate but consequences of a system hostile to life. If we alter the system and follow the cycle of life, such disasters will either not occur or will no longer have such devastating repercussions.

When prosperity in harmony with nature prevails all over the world there will no longer be any reason to go to war. Humans have a natural desire for peace and happiness that they willingly share with their fellow human beings. Only when they feel that their existence is threatened do they let themselves be inveigled in wars against other humans.

Natural disasters have less devastating repercussions in the Natural Economy of Life. Think of Fukushima: an earthquake triggered a tsunami that flooded large parts of the country. If there had been more forest on the coast, the tsunami would not have penetrated so far into the interior of the country. And if energy friendly to nature had been used instead of nuclear energy, the nuclear disaster would not have occurred.

Both the forestation of the coastal region and the development of forms of energy friendly to nature are promoted by the Equalisation and Environment Fund. The latter is financed by the creation of money, which is only possible when decay is planned for. We sometimes have to “think outside the box” to understand the connections.

16. The economy serves people and not the reverse

»The purpose of the economy is human welfare.«

– Gregor Gysi

German politician (Die Linke left-wing party)

Our hitherto existing monetary and economic systems have not served the good of humans; on the contrary, they harm everybody and benefit nobody. Even though the inhabitants of the rich industrialised countries have great advantages over people in poor countries, these benefits are only of short duration. What is the use of a beautiful house and an expensive car when we humans are in the process of destroying ourselves?

The first advantages of the Natural Economy of Life already suffice to prove that it benefits everybody and harms nobody. Its further advantages will confirm this argument even more. In principle, this is no wonder since we work together with nature and not against her.

Every person without exception has the right to a life in human dignity. That is the minimum that must be provided by an economy which claims to serve the good of human beings. The next few sections describe how this right can be realised.

17. Active basic income

*»The more you give, the more you grow.
But there must be somebody to receive.«*

*– Antoine de Saint-Exupéry
French writer*

A basic income is an inherent part of the Natural Economy of Life. It is the first third of the *threefold creation of money*, besides the national income and the Equalisation and Environment (EEF). There are two possible options for the basic income – the active and the unconditional basic income.

The *active basic income* guarantees *unconditional participation* in the community. Every person has the right to contribute to the good of the community and earn their basic income by doing so. The contribution they make should be consistent with their nature as far as possible, i.e. their inclinations and abilities should be taken into consideration. A person who loves what they do is happier, more contented, healthier and more productive than a person who does not like their work. Alone for this reason it is in the interest of all that everyone is allowed to contribute something consistent with their nature.

This also applies to children and old people. Children who are allowed to contribute to the common good in a responsible manner display self-confidence and a sense of responsibility in their early years. They develop in a healthier way both physically and mentally. Old people who have the feeling of being needed stay healthy longer and live longer.

Unconditional participation consists of both giving and receiving in two directions. It enables every person to give and grow through their tasks. The community receives gifts from its members and gives them an active basic income – »A thousand thanks for being with us!«

The deep satisfaction that emerges from being allowed to contribute to the common good and the associated positive impact on quality of life and health lead us to give clear preference to the active basic income.

18. Unconditional basic income

»It is not the task of the economy to create jobs. On the contrary, the economy has the task to liberate people from work.«

– Götz W. Werner
founder of the initiative »Unternimm die Zukunft [Undertake the future]«

Although we definitely prefer the active basic income, the option of an unconditional basic income is also conceivable. An unconditional basic income is being increasingly discussed in public. It divides people into two camps – the proponents, who see it as the solution to many problems, and the opponents, who have legitimate doubts about whether all goods society needs would be produced if there was an unconditional income.

As far as we can judge, an unconditional basic income of a reasonable amount cannot be funded in the old system, and if it can be, then only in rich countries. Should the movement for an unconditional basic income develop into a strong political force, there will be no other option but to seek a better monetary system. The Natural Economy of Life is the ideal solution in this case. We do not need to debate financial feasibility as the gradido is created from the basic income.

19. Full employment

»Coming together is a start. Keeping together is progress. Working together is success.«

– Henry Ford
American industrialist

Basic income and full employment are often seen as being in opposition to each other. This only applies to the unconditional basic income. The active basic income with its guarantee of *unconditional participation* creates full employment from scratch: every person has the right to contribute to the common good in line with their nature and earn an active basic income through doing so. The question as to financial feasibility does not arise as the basic income contributes to the creation of money.

Unconditional participation is something quite different from the current one-euro jobs. These are humiliating in several ways; first, you have to prove that you are not able to find a job on the normal labour market. After you have proved this, you get a right to receive welfare benefits. The procedure up to this point is already very humiliating. And then you are sentenced to do some kind of unskilled work for a pay of only €1 an hour.

Unconditional participation starts with not having to prove anything. We sit down and consider what the individual likes to do most and can do especially well. If necessary, individual or group discussions can help to develop the person's full potential. After that, we look together at how the person's skills can be used optimally for the community. The pay for this work is 20 gradidos an hour for a maximum of 50 hours a month, making a total of 1,000 gradidos a month.

Since everybody has the right to unconditional participation, 100% full employment is immediately reached.

20. No problem with provision of essential goods as might occur with the unconditional basic income

»The difficulty lies not so much in developing new ideas as in escaping from old ones.«

*– John Maynard Keynes
British economist, politician and mathematician*

As already mentioned, there are legitimate doubts about the concept of an unconditional basic income. One doubt concerns the feasibility of financing it. This problem does not exist with the gradido because the money is created from the basic income.

It is a different matter with the question as to whether all the goods society needs can be produced when everybody receives an unconditional basic income. Production of goods should be largely assured in a rich industrialised nation such as Germany. But what about in poor continents such as Africa? If everybody there received an unconditional basic income equivalent to €1,000 a month, would sufficient people still work to assure a supply of essential goods? We don't know.

The active basic income makes this question superfluous. It offers everyone the right to unconditional participation in the community. Every person has the right to earn their basic income. If they make use of their right, they have to do something for the community. In every functioning family business it is quite normal for the family members to lend a hand. Do children who grow up in such family businesses appear unhappier than others? On the contrary, they develop a sense of responsibility and self-confidence in their early years.

What works in a family business also makes sense in a larger community. The tasks involved provide fields of work for everybody to develop their potential. Everybody has their area of responsibility and everybody is important.

A large amount of work needed to maintain the supplying of a country with goods and services – ranging from public transport and growing food to the school and health systems – can be assured by means of unconditional participation in connection with the active basic income.

And what about jobs that require full-time employment? For these we additionally have the creation of the second and third amounts of money – the national income and the Equalisation and Environment Fund. A doctor, a teacher or a bus driver could, for example, work 50 hours a month on the basis of the basic income with the rest being financed from the national income.

21. No maintenance problems: single parents are provided for with their children

»It is not work that makes human beings what they are.«

– Pope Johannes Paul II

More and more married people are getting divorced and an increasing number of children are being born out of marriage. We do not have the right to judge this development. Neither can we solve the problems between people which arise because of this. But we can solve the maintenance problems, which have hitherto led to extreme injustice and great suffering.

Like all other people, single parents and their children have a right to unconditional participation. They have the right to contribute to the common good and receive 1,000 gradidos a month. Single parents with two children, for example, together have the right to a basic income of 3,000 gradidos. Of course, children make a contribution to the common good appropriate for children – work that is fun and consistent with their abilities.

Hence, single parents and their children are no longer at a disadvantage. As equal members of the community they enjoy great respect, a good income and the satisfying feeling of belonging.

22. Open-source developers are provided for

»At the beginning all software was free.«

– Georg Greve

German physicist and spokesman for the Free Software Foundation Europe

Have you ever heard the word *Linux*? It is the operating system that most internet servers in the world run on. It is open-source software, free software, with the source code being open to everyone so that they can use it. Thousand of programmers work on developing it without receiving any pay. No software company in the world could afford such a big international team of developers.

Up to now the developers have done this work in their spare time. They have to earn their living with other work, for example by working for commercial projects.

But what if a developer wants to concentrate on a still unknown project that requires his full attention? Such a project might, for example, be the development of a machine that uses a hitherto unknown source of energy, which is therefore not yet scientifically recognised. If he can only concentrate on it in his spare time, he may lack the time to make the breakthrough.

With the active basic income that would be no problem. He could probably explain the benefit of his development work to the community and receive his active basic income for it. And even if he did 50 hours of work outside his field for the community, he would still have enough time to continue working on his research. If he has a family, he will not be burdened with additional commitments to provide for their support since all members of the family themselves have the right to an active basic income.

Just imagine how many hitherto unrecognised geniuses would thus gain the opportunity to research and develop their projects! What fantastic progress humankind would make in this way.

23. Free research and development

*»Astonishment is the beginning of all research.
Suddenly something strikes you.«*

*– Wolfgang Wickler
German behavioural scientist and zoologist*

The entire field of research and development can evolve free from commercial constraints, although there is no objection to developers being involved in the fruits of their work. It is good when companies have their development departments and pay their employees well.

However, there are also fields in which research does not at first appear to have any commercial use. It may possibly even run counter to the interests of some companies. An invention could make the products of an entire concern or even an industrial sector superfluous. The new invention would perhaps be a blessing for humankind and nature but no company wanting to finance such a product can be found.

With the active basic income researchers who work on unconventional subjects are not dependent on other people's opinions. They are in any case provided for and can get on with their research work.

24. National budget equivalent to number of inhabitants

»With every new invention the masses ask what use it is and they are right to do so; for they can become aware of the value of something merely on account of its usefulness.«

*– Johann Wolfgang von Goethe
German poet and naturalist*

Every major company has a human resources budget. We can assume that the costs of human resources for a company with 2,000 employees are twice as high as for a comparable company with 1,000 employees. The human resources budget should therefore increase or decrease in proportion to the number of staff.

We should also expect the same with the national budget. In a country with 200 million inhabitants the national budget should be twice as high as in a country with 100 million inhabitants. Ideally, the government is there for its citizens and the expenditure per citizen should be roughly the same all over the world. Unfortunately that has not been the case to date. There are extremely poor countries and rich industrialised nations. They are all in fact highly in debt and have grave financial problems but that is another topic.

In the Natural Economy of Life 1,000 gradidos are created per citizen per month for the national income. The national budget per person is thus exactly the same for all countries. A mini-nation has just as much money at its disposal per person as a gigantic confederation of states.

How high is the national budget in comparison with present-day conditions? In Germany we would have a state income of just over a trillion gradidos per year. This is roughly equivalent to the amount of the German national budget plus medical and social insurance.

25. Freedom from tax and social security contributions

»You have to be a philosopher to be able to file an income tax return. It is too difficult for a mathematician.«

*– Albert Einstein
German mathematician and physicist*

The national budget plus health and social services is funded from the second amount of money created. No taxes, compulsory insurances or social security contributions are necessary. The national income per capita is roughly as high as it currently is in Germany. A great deal of expenditure is no longer necessary:

- A debt-free state has no costs for either interest or repayment of debt
- Unconditional participation means that work is done that would otherwise be at the expense of the national budget
- Many social security contributions are no longer necessary because of the basic income.

Without the need to impose taxes we have a generous national budget with health and social services and with considerably lower expenditure. The surpluses can be used for the »nice things of life«, which further enhances people's quality of life.

26. Much less state control

*»The masters see things as they are
but do not seek to control them.«*

*– Laotse
Chinese philosopher*

A state that does not have to collect money from its citizens needs fewer controls. Although its citizens still have to be protected from criminal assaults, criminal potential will also decrease when people are contented. In turn, the additional freedom has an impact on people's feeling of well-being, which means a further increase in quality of life, happiness and contentment.

27. Reduction of bureaucracy

»Bureaucracy is the multiplication of problems by engaging more civil servants.«

– Cyril Northcote Parkinson
British historian and publisher

Politicians seem to be in agreement on one point: they all call for a reduction of bureaucracy. The Natural Economy of Life needs much less administration, for most of the controlling bodies are not longer needed. The Inland Revenue may still be needed to pay out the basic income or perhaps this will be done by the former Social Services Department or the JobCentre, but there will no longer be a need for all three of them

Not only state bureaucracy will become leaner but less administration will be needed in the commercial sector as well. The former medical insurance organisations receive their budgets from the second amount of money created. Clerical staff will only still be needed for dealing with claims for damages or health provision.

There need not necessarily be redundancies as the tasks of the civil servants and employees could be altered. The focus is away from control towards giving advice, with time being available for people again. And as there is a generous budget, this time can also be paid for.

28. Higher incentive to perform well

»Nothing splendid has ever been achieved except by those who dared believe that something inside them was superior to circumstance.«

– Bruce Barton
American author

One might think that the incentive to deliver good work would decrease with a basic income. But is that really the case? In order to make a judgement, let's look at the interaction of the following parameters.

It is correct that a basic income, be it active or unconditional, makes provision for everybody. This means that the sheer survival instinct no longer serves as an incentive. Hardly any applicants will be found for unpleasant, boring, dangerous and degrading jobs but most of this work will be rationalised away anyhow. Moreover, it does not serve to enhance the workers' quality of life: on the contrary, most people who have to do such jobs today are emotionally detached from their work. They will quit their jobs immediately they find something better. Therefore we would do well to let machines do more of this type of work or at least make it more agreeable, more interesting and easier.

Motivation and the incentive to perform well increase in all other jobs. Why is this? People who are provided for by basic incomes only take up jobs they enjoy and/or which are well paid. They pick employers or customers who offer an excellent working climate and meaningful tasks. Conversely, this means that employers will make every effort to make the working conditions as good as possible. Good working conditions allow people to work well and with motivation; they are glad to perform at a good level.

Thus seen, all unfavourable circumstances which have hitherto been able to stop »normal« people performing in an outstanding manner have been done away with. It used to be exceptional people who performed in an exceptional manner. The Natural Economy of Life creates circumstances in which every completely normal person can develop their full potential and accomplish true miracles in their very personal field. And a high incentive exists on the financial level as all income is tax-free.

29. Gross and net income the same

»A human wants to receive gross and not net love.«

*– Friedrich Hebbel
German poet*

Gross and net income are the same as there are no taxes and other levies and what we earn belongs to us. In the Natural Economy of Life we are not accountable to anybody, not even the state. We can do accounting for self-monitoring purposes but we are not obliged to do it by the government.

Blue-collar workers and white-collar workers get their wages and salaries paid out in full. The self-employed and entrepreneurs do not have to include any taxes or levies in their price calculations. This makes life noticeably easier, increases incomes and decreases costs at the same time.

30. Lower wage costs

»Chinese labour costs would be economic nonsense in Europe. What money is the German employee supposed to consume with? This whole “stinginess is cool” mentality is in fact the real problem.«

*– Wendelin Wiedeking
Former Chairman of Porsche AG*

At present about half of the labour costs are needed for deductions and only the other half is transferred to the employees. This situation is disguised by the so-called »employer contribution«. Employees only have to pay half of their insurances and social security contributions from their wages and the employers pay the other half. This is of course just eyewash as the employers also have to include the employer contribution in their labour costs.

With the gradido gross and net incomes are the same. The deductions saved are shared between employers and employees with the employees receiving a higher net wage and employers having lower labour costs.

31. No definition for illegal work

»"Saturdays and Black" is the most flourishing firm in Germany.«

*– Theodor 'Theo' Waigel
former German Minister of Finance*

When there are no taxes and levies there is no black work. The gradido not only solves the problem of illegal work but there is no longer even a definition for it.

Black work is a big problem in the old system. The government loses tax revenue that it so badly needs. Service companies are faced with unfair competition because of black work. Many illegal workers are foreigners, which increases the migrant problem.

How liberating it is that there cannot be anything like black work with the gradido. Everybody can enter into economic exchanges with anybody else. Nobody needs to have a work permit or to file a tax return. Companies remain competitive vis-à-vis individuals and vice versa.

32. Rehabilitation of state finances and asset protection

»Tax justice and sound state finances are not opposites.«

*– Guido Westerwelle
German politician, FDP [Liberal Party]*

The following sections are concerned with the transition from the old to the new system. We present solutions as to how the wealthy countries can restructure their state finances and be able to repay their debts. We will also show a possibility for safeguarding private assets in the case of a monetary crash so that they are available in the gradido currency after the changeover to the Natural Economy of Life.

In this way we take the wealthy states and citizens on board as long as they wish this. The less wealthy and the poor have only advantages from the changeover anyway. They just need to be informed, which is the purpose of this book.

If we humankind want to survive, we can only accomplish it together. All peoples and races, people of all religions and views, men and women, poor and rich must all unite to achieve the common goal. We are all in the same boat – the spaceship Earth. Nobody must be excluded and there must be no more enemy stereotypes. »Survival« is our common goal.

Why do I write that just at this point? Well, there are people who think it is completely unimportant if the states repay their debts and if existing private assets can be protected. This opinion is possibly based on the view that there are »good« and »bad« states and people. Only when we have rid ourselves of such hidden or openly articulated enemy stereotypes do we have the chance of surviving together and creating worldwide prosperity and peace and in harmony with nature.

33. Repayment of state debt in just a few years

»There should be an orderly state insolvency procedure, in which the creditors are also involved.«

*– Angela Merkel
German Chancellor, 4 May 2010*

Since May 2010 at least there has been completely official talk about impending state bankruptcies in Europe. These are a result of the system and will come sooner or later in the old system. The bailout funds will not prevent this and they actually lead to even more state debt. There may also be a collapse of the euro or a complete financial crash.

You remember that the present money is created through borrowing and therefore debt and assets have to be roughly equal. Conversely, this means that the cancellation of debt also means the cancellation of assets, no matter if it be a haircut or repayment of the debt.

Our model for repaying the state debts starts with a step-by-step introduction of the gradido. Parallel to this, part of private assets are changed from euros to gradidos. The euros collected from the asset exchange are used to repay the state debts. The loss of money resulting from this is offset by introducing the gradido. The model can succeed in all countries where there are sufficient private assets. I would like to illustrate it with the example of Germany.

The state debts in Germany have now risen to some 2 trillion euros. The total assets in Germany amount to some 5 trillion euros. A gradual asset exchange can be arranged in conjunction with the plan for phasing in the gradido. In phase 1 one percent of all assets would be changed from euros into gradidos annually. In phase 2 two percent etc. up to a total of five percent annually in phase 5.

That means that 250 billions euros would be changed into gradidos every year in phase 5. 100 billion euros would be needed to pay the interest and 150 billion would remain for repayment of the debts. After ten years 1.5 billion euros would have been repaid. Strictly speaking, it is even more because the interest has decreased as well. The remaining 500 billion euros will have been fully repaid in another four years.

The advantage for the states is obvious: they repay their debts. And the advantage for the banks is that they get their money back. How does it benefit private individuals?

34. Protection of private assets

*»We tell people their savings deposits are safe.
And the government vouches for this as well.«*

*– Angela Merkel
German Chancellor, 5 October 2008*

Anyone who goes around with their eyes open will have heard that our present monetary system will not long remain as it is. A financial crash is in store for us sooner or later. Some clever citizens are quickly buying some gold and others are hoarding food supplies for several months in their cellars. These may be sensible precautions for the moment when the crash happens.

But what about people who have invested their hard-earned money at a bank, in a building society, in life assurance, securities and so on? In the case of a financial crash their money will in all probability be gone. Perhaps they had saved it so as to be able spend a pleasant retirement. Perhaps they wanted to set up a business with their savings. Maybe they have saved for a new car or wanted to renovate their house. Hard luck! After the financial crash their savings are gone. Hopefully people are clever enough after the crash at least to introduce the Natural Economy of Life everywhere!

Then the second part of the asset exchange will take effect: people who declare their assets honestly and have changed the prescribed percentage into gradidos will get all their lost assets paid out after the changeover to the gradido. Their money is put into an annuity scheme to prevent it vanishing after a short time because of decay. Somebody who, for example, has lost 100,000 euros in the financial crash, will be paid out 5,000 gradidos a year for 20 years, thus saving their private assets.

35. Capital flight is not worthwhile

*»Make yourself an honest man, and then you may be sure
that there is one less scoundrel in the world.«*

*– Thomas Carlyle
Scottish essayist and historian*

Asset protection is, so to speak, the state's thanks to its citizens who have declared their private assets honestly and contributed to clearing state debt. Their honesty is rewarded and they get their old assets paid out in gradidos.

But a person who has kept their assets secret or taken them abroad beforehand does not enjoy asset protection. In the case of a monetary crash capital flight will therefore not have been worthwhile. However, it does not need to be punished. In this case as well we prefer to work with positive motivation and reward honesty.

36. Demographic change? No problem!

»The inter-generational contract has been terminated demographically.«

– Kurt Biedenkopf, CDU [Christian Democratic Union]
Prime Minister of Saxony, 1996

People like to depict the so-called demographic change as a bogey. What does demographic change actually mean? On the one hand, the birth rate is falling in the wealthy countries and the younger generation is smaller. On the other hand, life expectation is increasing and people are getting older and older statistically.

In the old system this means that the so-called »inter-generational contract« no longer works because fewer and fewer young people have to provide financial support for more and more old people. Here the emphasis lies on the word »financial«, for there is enough food for everybody. The politicians are trying to defuse this problem by raising the retirement age. This is a questionable approach when you think that we have unemployment. On the other hand, we cannot make the politicians reproaches as the problem results from the system and therefore cannot be solved in the old system.

In the Natural Economy of Life old people contribute to creation of money like all other people. In addition, they also have the right to unconditional participation and hence an active basic income.

37. Old people are welcome

»Old people are not all the same, probably even less than any other age group: for their long lives have made them into individuals. One of our current problems is that society refuses to understand that and treats all old people 'equally'.«

– Lily Pincus:
The Challenge of a Long Life

Unfortunately elderly people are often perceived as a burden. They no longer perform as well as young people and when they reach retirement age, society has to provide for them. If they become frail and ill, they are all too often shunted off to old people's homes, which, in turn, cost a lot of money.

And, once again, things are quite different in the Natural Economy of Life. As old people contribute to creation of money and thus help to finance both the national income and the Equalisation and Environment Fund, they are welcome alone from a financial standpoint. In addition, they are lucrative customers for the business sector and thus welcome there as well, which constitutes the financial aspect.

The community can also greatly benefit from old people's experience and wisdom, particularly from a human point of view. What a blessing it is for a family when the grandparents are still alive. Children adore their grandparents: they are more serene and indulgent, more generous and always ready to help – be it only with good words. This does not make them better than their biological parents, whose strictness is important for the children's upbringing, but they are a great enrichment for everyone. A visit to their grandparents is like a holiday for many children.

What applies for the family applies even more for the larger community: old people enrich life in many respects. If they receive an active basic income, thus enjoying the right to unconditional participation, they also have social commitments, which give them the certainty of being needed. In this way they contribute actively to the common good. That keeps them young and fresh, they stay healthy longer and can therefore serve the community longer so that everybody concerned benefits.

38. Sure provision for old age

»This sentence is true – and let me spell it out to you: your pension is safe.«

*– Norbert Blüm, CDU [Christian Democratic Union]
German Minister for Employment and Social Welfare, 1994*

It has been clear for a long time that the statutory provision for old age is no longer sufficient. The state pension scheme may possibly collapse completely – even though people have paid contributions to it their whole life long. The »inter-generational contract« ceased to function a long time ago. This problem is a result of the system and cannot be solved in the old system.

In the Natural Economy of Life pension provision is assured through the basic income alone. Creation of money takes place in the here and now. We do not need an inter-generational contract, for old people contribute just as much to the good of all as everybody else.

It is also to be expected that people will be more healthy than today on account of the more favourable living conditions. Many people will still be fit and spry at an advanced age and enjoy taking on tasks. The strength of the active basic income is also shown here: while today a lot of people fall ill shortly after retirement because they no longer feel needed, unconditional participation guarantees everybody the right to contribute to the community in accordance with their inclinations and abilities. There cannot be a better health provision for elderly people than this.

So people will remain active in accordance with their inclinations and abilities up to an advanced age. Their basic income is only the foundation that assures their existence. Like everyone else they can also use their diverse skills to earn extra money – naturally tax-free!

If the money is not enough, some people may have granted interest-free loans in their young years which will provide additional income.

39. No overpopulation problem

»Nativity varies and it is a well known fact that people tend to produce more offspring during war and poverty. Some, more well off, European countries are suffering from declining populations, bringing a threat to pension schemes, for example.«

*– Einar Du Rietz
journalist and communications consultant*

Here we come to a curious phenomenon: rich countries complain about the so-called demographic change or fall in the birth rate and poor countries about overpopulation. Apart from the fact that an outside observer might get the idea that we humans complain about everything, one perhaps not so obvious advantage of the Natural Economy of Life can be seen here.

If the birth rate in rich countries is falling while poor countries are inundated with new-borns, a monetary and economic system that results in worldwide prosperity should lead to a fall in the birth rate as well. This fall in the birth rate would be completely voluntary. No measures are necessary such as are currently in force in China, where (with some exceptions) a family is only permitted to have one child.

Isn't it wonderful when problems are solved by themselves and completely voluntarily? Alone this one advantage that the overpopulation problem is solved by itself in an agreeable and voluntary manner should be sufficient reason for introducing the Natural Economy of Life.

40. Only interest-free loans have a chance on the market

»The sin called "usura" (charging interest), which has its actual origin in the loan contract, consists of demanding back more from the borrower than the amount he received. [...] Any profit that exceeds the borrowed sum is therefore not permitted and usurious.«

*– Pope Benedict XIV
Encyclica of 1 November 1745*

Charging interest and compound interest is prohibited both in Christianity and Islam. But how effective is this prohibition?

The Natural Economy of Life manages without a ban on interest as money is plentifully available and subject to planned decay. The number of loans on offer will be very high as people will try to preserve the value of their money. The advantages for the lender are still great even with an interest-free loan: if the money is not lent, half the amount will be gone within a year because of the built-in perishability. After two years only a quarter of the original amount will be left and after three years only an eighth. So in any case it is better to make a loan than to keep the money in an account. That applies to everyone who earns more than they spend.

Interest would have no chance on this market. Loans with negative interest are much more likely: it is still better to have 80% left instead of all your money being gone after ten years.

41. Large provision of loans leads to new financial products

»The first act of independence by a human being is the drafting of a life plan.«

*– Heinrich von Kleist
German poet*

The large supply of loans will fire people's imagination to develop new financial products. These can be offered either by private individuals or financial services firms. Innovative pension models are conceivable: middle-aged people help young people to build a house or set up a business and receive an additional pension in return. Another product might be concerned with the comfortable realisation of sabbaticals: the customers plan time-out from work and, in return, make the same possible for others.

As we see, there is no limit to what is conceivable. Strictly speaking, it is not primarily a matter of financial products but of manifold possibilities for planning and organising life, which are easily realisable in the Natural Economy of Life. This constitutes an ideal new field of business for customer service representatives of banks and insurance companies and for financial services firms of any kind.

42. Low credit risk

»‘Those who never take the smallest risk run the greatest risk in life.«

*– Bertrand Russell
British philosopher and mathematician*

The greatest risk lies in not making a loan because of the gradido's perishability. Any loan, however unfavourable, would be better for the lender. That does not mean that you should make unfavourable loans. Should two out of ten loans not be repaid, you would still have the benefit of eight loans since the money from the loans that are not repaid would have been gone anyway if you had not lent the money.

Loan contracts are naturally just as binding as at they are at present. It is very easy for the borrower to repay the loan as money is plentifully available and therefore flows very generously. The risk of becoming insolvent is much smaller than in the present system and there will scarcely be any bankruptcies.

43. Interesting business investments

»It is unacceptable that you can't get a loan for a smart idea but you can for your grandmother's property.«

*– Jürgen Rüttgers
German politician, CDU[Christian Democratic Union]*

There will be many inspired business ideas in such a fertile environment. People have plenty of money and willingly spend it because of its transience. Good products and services that make life more agreeable have good chances on the market and it is an excellent time for start-ups.

A lot of people will be very interested in investing in new companies. If business goes well, they can obtain positive returns, which would not have been possible with interest-free loans. Again, this is an ideal business sector for good financial services firms and consultants. It is conceivable that there will be innovative start-up portals to bring inventors and developers together with investors and business people.

44. No interest hidden in prices

»All the costs accumulated in the production and pricing phases go into the end price. These have to be borne by the households directly or indirectly in their expenditure, since they are the last in the chain and can no longer pass on the costs.«

*– Helmut Creutz
German economic analyst and publisher*

At the present time interest, taxes and other levies have to be included in product pricing. This either increases prices or leads to merciless cut-throat competition that only big discount shops can survive. This is evident on all levels at the present time.

In the Natural Economy of Life loans are normally interest-free. Hence, no hidden interest has to be included in product pricing. Prices are fair again and competition between discounters and small suppliers subsides.

45. Win-win situation for lenders and borrowers

»We believe that economics does not necessarily have to be a zero-sum game; it can be a win-win proposition for everyone involved so long as they have the tools in which to succeed.«

*– Ron Kind
American politician*

We have already written about the advantages for the lender, who can save the value of their money by making a loan. These advantages are so great that there may possibly even be negative interest for loans.

And now we come to the advantages for the borrower. Anyone who has to build a house with borrowed money may, under certain circumstances, have to repay the threefold amount in the course of the years. The longer the duration of the loan, the more the borrower has to pay back.

In the Natural Economy of Life it is completely different. The maximal amount a borrower has to pay back is the amount of the loan. Both parties – lender and borrower – thus enjoy great advantages from the loan and the result is a real win-win situation.

46. Equalisation and Environment Fund

»We don't want to rave about the source but drink from the source; we don't want the flowers, birds and butterflies in more and more beautifully designed coffee-table books but we want to get to know them very personally; we want to breathe the air and enjoy fruits that don't make us ill; and we want to dream into the evening free of noise under healthy trees.«

*– Hubert Weinzierl
German environmentalist*

In the past hundred years humankind has destroyed more of the environment than in thousands of years before. The felling of rain forests, extermination of many species of animals and plants, poisoning of water and air, nuclear energy, emissions from industries and cars, factory farming, electromagnetic pollution and much more are taking the ecological system to its limits.

Nevertheless, protection of the environment is only practised when it is »economic«. And to make it »economic« the most absurd forms of calculation, such as trade with certificates for CO₂ emissions, are introduced. Apart from the fact that carbon dioxide has now been branded the number one climate killer, this is nothing else but modern selling of indulgences. And the destruction of the environment goes on.

The Natural Economy of Life is based on the threefold creation of money. Every month three amounts of 1,000 gradidos are created per person: 1,000 gradidos for the basic income, 1,000 gradidos for the national income and 1,000 gradidos for the Equalisation and Environment Fund (EEF). Every country thus has an additional budget at its disposal for protecting and decontaminating the environment, equal in amount to the national budget itself. For this reason the Natural Economy of Life is the only monetary and economic system we know of that attaches such importance to decontaminating and protecting the environment.

The Equalisation and Environment Fund is a guarantee that the good of the environment is the top priority with everybody. Even »money people« will find their love of Mother Earth again.

47. Clear system of incentives for life

»Our common mother – nature – is showing her children more and more clearly that she is at the end of her tether.«

*– Tenzin Gyatsho
14th Dalai Lama*

Business works with incentives. The strongest incentive system in business is money. In the old system money did not create any clear incentives for life. On the contrary, it mostly created destructive incentives, to destroy the environment, to exploit others, to wage war. Even the most good-willed person is torn between their conscience and ethics, on the one hand, and financial incentives, on the other. Our present money system virtually forces people to adopt behaviour hostile to life. And so it is no wonder that the war industry is one of the strongest industries worldwide. It is perverse that we humans, who find ourselves in the position of possibly vanishing from off the face of the earth soon, invest our greatest economic strength in a branch of industry whose purpose it is to kill each other! Our current economic system is clearly programmed for self-destruction.

The Natural Economy of Life offers clear incentives for life. Its top decision criterium is the *threefold good* – the good of the individual, the good of the community and the good of the big scheme of things. From the *threefold good* the threefold creation of money is derived – basic income, national income and the Equalisation and Environment Fund. The money is created directly from life and offers incentives on all levels to decide in favour of life and behave in a manner friendly to life. This particularly applies to the Equalisation and Environment Fund, which subsidises eco-friendly activities.

Here again the principle applies that positive motivation is many times better than threats of punishment. By rewarding good, we promote positive feelings in people. Joy, pride, self-confidence, community feeling, sense of responsibility, etc. enhance quality of life for every single individual and hence for the community. Seen medically, endorphins are released in people's brains – happiness hormones which contribute to a good feeling and lasting health.

As we see, the *threefold good* is also maintained again here. Individuals become happier and healthier, which enhances quality of life within the community. This situation was generated by rewarding or subsidising eco-friendly activities, namely measures for the good of the big scheme of things.

48. Healthy organic vegetable food

*»As long as there are slaughter houses
there will always be battlefields.«*

– Leo Tolstoy
Russian writer

The earth can produce enough food for everyone – but not with three meals of meat a day. Today's factory farming is an atrocious crime against living nature. The animals are tormented during their lives and slaughtered in a barbaric way. One meal of meat requires over thirty times the resources needed for a comparable vegetable meal. Factory farming is considered to be one of the greatest environmental sinners, even coming before emissions from industry and cars.

Vegan meals completely without animal products can be prepared in at least as tasty and varied a way as other meals. Everything indicates that a vegan diet is considerably healthier than an animal-based diet.

It is not our wish to re-educate everybody to become vegans. But when more and more tasty vegetable food is provided in our shops and restaurants, we will automatically eat fewer animal products. Instead of eating meat twice a day, we perhaps eat meat only twice a month. In this way we reduce our meat consumption to a thirtieth of the amount, without having to forgo culinary pleasures. On the contrary, our diet becomes more varied and much healthier.

Here we also follow the *threefold good* – more pleasure and health for individuals, sufficient food for all people with less ecological damage and less animal suffering.

Nowadays there are tasty vegetable alternatives to almost all meat and milk products, such as vegan sausages and steaks and soya, rice and hemp milk. They may not taste exactly the same as animal products but they may even taste better and there is something for every taste.

And what about butchers? Will they have to cease doing business? Absolutely not! The fine art of butchers consists in making tasty meat from meat that does not originally taste so good. The same skill is required for producing tasty vegan steaks or sausages; only the basic ingredients are different. The butcher can continue to exist without any problems. I can even imagine that the first vegan butcher in a city will do very good business.

Vegetable food can be grown in sufficient quantities and biological quality everywhere in the world. For this we do not need either chemical fertilisers or genetic engineering. Organic farmers and permaculture farmers show that it is possible. The best food is produced locally and one side-effect is that less transport is needed. It may happen that large concerns can no longer earn so much money but, in turn, they will be supported in developing eco-friendly products and services by the Equalisation and Environment Fund. Farmers and small farmers will likewise be supported in growing organic food regionally.

49. Only eco-friendly products have chances on the market

»Nature always creates the best of what is possible.«

– Aristoteles
Greek philosopher

In an economy where a subsidy fund equal to the national budget is available exclusively for protection and decontamination of the environment, only eco-friendly industrial branches, products and services have a chance on the market. Products harmful to the environment are not subsidised and therefore cannot compete with eco-friendly ones. Industrial branches and companies which have hitherto operated in a way that damaged the environment receive the necessary support to make the changeover.

50. Incentives for eco-friendly technologies

»Every natural law that reveals itself to the observer implies a higher, still unrecognised one.«

– Alexander von Humboldt
German naturalist

The Equalisation and Environment Fund promotes the development of eco-friendly technologies. Entire branches of industry can thus make the changeover to sustainable, eco-friendly products and services without any risk. Nobody need be concerned about their job. Losing their job would in fact not be a financial problem for the person concerned as, after all, we have the basic income. But many people love their jobs, the cooperation with colleagues and the whole social environment: all this is worth preserving.

Just imagine the creativity of entire humankind being concentrated on decontaminating and conserving nature and the environment. How quickly we would then arrive at genuine solutions together!

51. Environmental requirement for property

»Property entails an obligation. Its use should at the same time serve the common good.«

*– German Basic Law
article 1, section 2*

In prehistoric times there was no land ownership. The earth did not belong to humans but humans belonged to the earth, as an Indian saying teaches. Then one day people invented private ownership. The word »private« comes from the Latin »privare«, which means »to rob«, so private property is stolen property. Even if the previous owner legally acquired or inherited their property, there was robbery at the beginning of the chain. However, this knowledge should not lead us to consider dispossessing owners prematurely. The property relationships are as they are and **property entails an obligation!**

We propose subjecting ownership of property to a strict environmental requirement. All property owners, whether they be owners of detached houses, rented blocks of flats, company sites, farmland or entire forests... will be obliged to ensure that their property is in a natural, eco-friendly state that observes all the rules of environmental research.

For a house owner this might mean cultivating their garden organically and greening their roof. These would be measures that are easy to realise and enhance quality of life for all the residents.

A concern that has felled large areas of rain forest would have to go to far greater lengths. The rain forests are the green lungs of our earth and the deforested areas have to be re-enabled to fulfil their original task again as far as possible. Should it not be possible for the concern to meet the high requirements, it has the right and the duty to give the land back to the community. The community will undertake the renaturalisation measures with the support of the Equalisation and Environment Fund. In this way, a method is found to maintain the use of land and property consistent with nature and, at the same time, make good the great damage to the environment as far as is humanly possible.

52. Economic equalisation

»Poverty is the greatest destroyer of the environment.«

*– Indira Gandhi,,
former Indian Prime Minister*

There is no justification for poverty, either on ethical and moral grounds or for reasons of scientific and economic logic. On the contrary, all people in this world have a right to a life in human dignity. Differences are in order and enhance diversity. But when they go to the limits of existence or even survival, it is a damning indictment of the whole of humanity.

It is an inherent quality of the Natural Economy of Life that it creates worldwide prosperity and peace in harmony with nature. This quite clearly means equalisation between poor and rich countries and classes of society. Since there is enough for everyone, we do not have to take anything away from anyone and give it to someone else. Equalisation between poor and rich countries and classes of society thus means that those who have hitherto been poor become wealthy, while the people who already live in prosperity can keep their wealth.

I don't know how it is with you, dear reader, but I personally can only really feel good when I see that the people around me also feel good. As long as my fellow humans are poor, I cannot really enjoy my prosperity. When the people who have hitherto been poor become wealthy, not only their quality of life is enhanced but also the quality of life of the others, who were already prosperous before.

Besides that, life will also become more peaceful. Already today the children of rich parents have to be taken to school by a guard in some cities as it would be much too dangerous for them to walk to school alone. Such a »golden cage« does not exactly contribute to quality of life for wealthy people either. Equalisation between poor and rich countries and classes of society therefore harms nobody and benefits everybody.

53. The solution to the problem of world hunger

*»World agriculture could feed 12 billion without any problem.
That means that a child that dies of starvation today is murdered.«*

*– Jean Ziegler
from “We Feed the World”*

Feeding the world population is not a technological problem but once again an economic one, resulting from the market logic of the old monetary and economic systems. As we saw in advantage 48, we can supply entire humankind with high-quality organic food. This food will be mainly from vegetables as their production needs only a thirtieth of the resources necessary for animal food. Since the consumption of too much animal food is the cause of most lifestyle diseases in civilised countries, we will also get healthier as a side-effect.

Organic cultivation of fruit and vegetables is possible everywhere in the world, even in desert regions. Permaculture provides successful examples of this. In general, vegetable dishes are much tastier than animal ones. The culinary diversity is significantly greater and for people who enjoy meat there are now excellent vegetarian substitutes that taste delicious. Vegan steaks, sausages, soya milk and much more make the changeover a pleasure. We do not propose banning meat consumption but merely recommend offering an increasing number of vegetarian dishes in shops and restaurants – a trend which fortunately is already noticeable.

For the 24,000 people who die of starvation every day on average and the many million people who survive but suffer from hunger the question of taste is of minor importance. At most, religious laws play a part. There are religions that prohibit the consumption of meat but vegetable food is permitted everywhere.

The more the so-called civilised world reduces meat consumption, which is unhealthy anyway, the more prosperity is possible for all of us and the sooner there will be peace. Then nobody will have to suffer hunger or thirst anymore.

54. Female and male principles in balance

»Cultures change on account of their wounded archetypes or they die.«

– Bernard A. Lietaer
Belgian financial expert and author

Anyone who has studied the C. G Jung's archetype theory also knows the archetype of the *Great Mother*. The Great Mother stands for the primeval female: she stands for the primeval mother of all being, for Mother Earth, for being provided for and protected. She looks after her children and ensures that there is enough for all.

Several thousand years of patriarchy have suppressed the archetype of the Great Mother more and more and finally made it almost vanish. In the outside world we recognise this in the fact that the values of the Great Mother no longer apply very much and that professions that incorporate her qualities, for example social professions, are not particularly well paid. Besides, we see this fact in the disastrous damage we have afflicted on our Mother Earth.

The *Natural Economy of Life for worldwide prosperity and peace in harmony with nature* honours the Great Mother again. »Worldwide prosperity and peace« means security and being provided for and this state is achieved »in harmony with nature«, in harmony with the Great Mother.

Worldwide prosperity for all naturally includes equality of the sexes. The natural differences of the sexes are appreciated and honoured. It is not a question of enforced conformity. Just as every person has their very own qualities, their personal strengths, their talents, the two sexes also have their very specific characteristics, their gender-related strengths, their talents. Only through their differences does the attraction exercised by women on men and vice versa come into being.

The use of these wonderful qualities to construct differences in rank can only be explained by deficiency thinking, the illusion that there is not enough there for everybody.

55. There is enough for everybody

»The world has enough for everyone's need but not for enough everyone's greed.«

– Mahatma Gandhi
Indian lawyer, publisher and pacifist

If an archetype is suppressed to such an extent, two polar shadows emerge according to the archetype theory. The Great Mother's shadows are *fear* and *greed*. The fear of not being provided for is reflected in the immoderate greed manifest in ever-increasing money grubbing. A greedy person is never satisfied and thinks they must have more and more to escape the feeling of not being provided for. Fear and greed are thus the two complementary sides of the same coin. As we now know how fear and greed came about, we also know the remedy. When we give people the secure feeling of always being provided for, these two shadows vanish by themselves. The *Natural Economy of Life* is a way of ensuring that all people worldwide are provided for and of generating sustainable worldwide prosperity and

peace in harmony with nature. Overpopulation can be avoided in a gentle way, as we have seen in advantage 39. But even if the world population should continue to increase for a while, there is enough for everyone, as we discussed in advantages 48 and 53.

The Natural Economy of Life does not build on the incorrect theory of scarcity, which constitutes the foundation of today's economic theory and virtually provokes fear and greed. It has integrated the Great Mother's archetypes into itself and provides life-affirming incentives to distribute this earth's goods in such a way that everybody's needs are met.

56. Immigration problem solved

»It is completely unrealistic to assume that any country in Europe is not a country of immigration.«

– Heinz Eggert

German theologian and politician, CDU [Christian Democratic Union]

People who are faring well in their homeland do not need to emigrate or even to flee. They may like to travel sometimes to see the world but they will normally return home again.

At the present time, when humanity is supposed to have reached the summit of its evolution, life circumstances are distributed very differently over the world. Many people scarcely see any other chance but to leave their homes and seek their luck abroad. Some of them put up with great ordeals and mortal dangers. They paddle out on to the open sea in small boats in the hope of reaching the life-saving shore on the other side. If they survive, they are rarely welcome there. They are put in refugee camps and face an uncertain future. The countries which are supposed to accept the refugees also have great problems. They lack money, jobs and housing and the integration of foreign ethnic groups proves to be very difficult.

As long as the Natural Economy of Life is introduced in all countries at the same time, this problem resolves itself automatically. You can live well in any country since all countries are provided with the same financial resources per capita. Challenging tasks await you everywhere and good pay is guaranteed.

Former refugees will be glad to go back home. Many of them will bring back know-how they have learnt abroad. Others will establish good business relations due to their contacts so that the equalisation between poor and rich can be accomplished agreeably and briskly.

57. Respect indigenous peoples and protect their rights

»Tribal peoples offer today's world alternative values and ways of successful living; diversity is important.«

*<http://www.survivalinternational.org>
from "What are our guiding principles?"*

It is incomprehensible that today indigenous peoples are still being expelled from their territories. Incredible harm is being caused out of sheer greed for profit, whereas it is perhaps the primeval knowledge of these people, who are in close touch with nature, that is badly needed for the whole of humankind to survive. The protection of indigenous peoples is of great importance in the Natural Economy of Life. It is a blessing that there are now already organisations campaigning to protect them.

From the standpoint of the Natural Economy of Life, members of indigenous tribes contribute just as much to the threefold creation of money as do any other people. They have the unconditional right to participation and hence to an active basic income. They themselves know best what they need and what they can contribute to the *threefold good*. They are stewards of primeval knowledge which can be vital for humankind's survival. Their knowledge and their contact to nature may possibly be crucial to the renaturalisation of the rain forests since most primeval knowledge is lost to the so-called civilised peoples.

Only in close cooperation with the indigenous tribes will we be able to survive as humankind and transform our earth back into the paradise the creator must have made. Humankind expelled itself from this paradise, as is reported by the holy scriptures of various religions and cultures. But the paradise was never in another place; it was always here and we have destroyed it almost beyond recognition. Together with the indigenous peoples we have the chance to return to the lost paradise.

58. Industrialised nations have customers able to pay

»In the end it proved that the so-called solo actions were the decisive requirements for Germany to remain export world champion.«

*– Klaus Töpfer
former director of the UN environmental programme, August 2010*

Until recently Germany had boasted that it was export world champion. German know-how and technology are exported abroad, naturally only to countries that can afford it. Not that other countries have no need of the proverbial high-class German workmanship: on the contrary, poor countries might have an even greater need. And German firms would certainly like to supply these countries as long as they could pay.

You do not need much imagination to picture how this will develop in the old system. The poor countries stay poor. The so-called »emerging markets« increasingly develop into industrialised countries and also strive to be export world champions. They now have the know-how and the technology and as long as their wage level is still low they can produce and supply at low costs. German products will then be too expensive and Germany has meanwhile lost its title to China.

In the Natural Economy of Life industrialised countries, such as Germany, will continue to export a lot with all countries of the world being potential customers. The hitherto poor countries will have a plentiful national budget and the Equalisation and Environment Fund is at their disposal for innovative environmental technologies.

59. Developing countries can purchase technology and know-how

»We are living at the expense of the Third World and are surprised when calamity knocks at our door.«

*– Gregor Gysi
German politician (Die Linke left-wing party)*

The hitherto developing countries, which have become able to pay because of the threefold creation of money, are now welcome customers for the industrialised nations wanting to export their technology. For a certain time there will be a high demand for know-how and technology.

In the course of time the necessary know-how and technology will likewise be available to the former developing countries, which themselves will make the products needed in their countries. The demand for imported goods will decline. We will then see an equalisation between hitherto poor and rich countries with a decline in export and import activities worldwide. All countries will increasingly focus on their domestic business. Exports and imports will then be confined to uncommon raw materials which only exist in certain countries and products typical of a country.

Domestic products will be lower in price than comparable products as the wage level has now levelled out worldwide and hence production costs as well. However, there would also be transport costs for foreign products, making them more expensive than domestic ones. Transportation will decline, which is good for the environment.

60. The rich can stay rich

»You can't help the poor man by destroying the rich.«.

*– Abraham Lincoln
16th President of the USA*

The Natural Economy of Life has no enemy stereotypes. Its aim is to achieve prosperity for all in peace and in harmony with nature. As we know, there is enough for everybody. The wealthy countries and people can continue to enjoy their prosperity. Perhaps they will not be able to exercise so much power but they no longer have to protect themselves from other people. If everybody is faring well, why should they attack each other? And greed for power is also just a greed that will automatically disappear once everyone is safely provided for.

The rich people in this world will also benefit from the Natural Economy of Life. They will have enhanced quality of life, a good conscience, security and the uplifting feeling of being connected with everybody.

61. The previously poor gain prosperity

*»If a free society cannot help the many who are poor,
it cannot save the few who are rich.«*

*– John F. Kennedy
35th President of the USA*

The Natural Economy of Life creates prosperity for everyone. However, our earth cannot support a prosperity such as the industrialised countries are currently living out. But this does not mean that we have to »tighten our belts«. We merely have to bring our prosperity into harmony with nature.

We will cease giving GM feed to factory-farmed animals so as to subsequently bring their meat contaminated with antibiotics to the tables of a few privileged nations. Instead of bombarding the citizens of rich nations with lifestyle diseases while the people in other countries have to starve, we learn to grow healthy organic vegetable food regionally. People will enjoy a wide culinary diversity of regional specialities.

The new prosperity of previously poor people will be accompanied by eco-friendly production, whether of foodstuffs or other goods. Eco-friendly, untreated products are, at the same time, good for the people who use them and their use contributes to health and hence enhanced quality of life. Do you notice the positive chain reaction?

62. Suited to everyone – from the flat-sharing community to the international conglomerate

»You and I are one. I cannot hurt you without hurting myself.«

*– Mahatma Gandhi
Indian lawyer, publisher and pacifist*

A new monetary and economic model should not exclude anybody: people are very different and consequently their lifestyles as well. The positive thing about this is that we can all learn from each other and enjoy other people's differentness. Every individual, no matter what life concept they favour, has their place in the Natural Economy of Life.

Let's imagine a shared-flat community, for example. Several people live together like a kind of large family and they may or may not grow food together. They will feel the need to contribute their very personal share to the community in some form or another. Unconditional participation gives them the possibility to receive their active basic income. Whoever wants to can, in addition, work as a craftsperson, an artist or whatever and supply other people with their products. With their active basic income and earnings from other work (all of which is tax-free) they rent the land on which they live (including the building) and enough money remains to pay all the other expenses. The Natural Economy of Life thus makes their very individual lifestyles possible.

An international conglomerate – the other extreme, so to speak – employs staff all over the world and markets its products worldwide. The wage level is the same everywhere and the wages and salaries are tax-free. There are no complicated tax laws, which would be different from country to country, and so the enterprise manages with relatively little administration. Since development of eco-friendly products is promoted, the concern receives subsidies from the Equalisation and Environment Fund. After all, it would be a commercial mistake to make products harmful to the environment and forgo the subsidies. People live in prosperity in all countries. As long as its products are meaningful and needed, the concern finds customers who are able to pay everywhere.

I have deliberately chosen two very contrasting examples of this point to show that the Natural Economy of Life considers everybody. With a bit of imagination you can think up all other possible examples for yourself.

63. Peace

*» And I dreamed I saw the bomber jet planes riding shotgun in the sky,
turning into butterflies above our nation.«*

*– from the song »Woodstock«
by Joni Mitchell*

Peace, what a lovely word! Don't we all want peace? But what normally stands in the way of peace? Conflicts of interest! The old monetary and economic systems are programmed for conflict. Cut-throat competition, industrial disputes, hostile takeovers, asset strippers, debts, destruction of the environment..., all this sounds very charged with conflict. We are still living in a system hostile to life, whose most lucrative economic branch is the war industry. There cannot be peace in such a system.

The advantages already listed show that the Natural Economy of Life manages to steer the most different of interests in the same direction so that conflicts of interest scarcely arise or can be easily solved. In a monetary and economic model inspired from nature, from which even such different groups as a flat-sharing community and an international conglomerate benefit and in which an equalisation between poor and rich countries is created for the good of all – in a system so friendly to life the potential exists to live together in peace.

This peace will be permanent as it is founded on the *threefold good* – the good of the individual, the good of the community and the good of the big scheme of things. A thousand-year-old human dream has a realistic chance of coming true.

64. High quality of work and life

*»When you do what you love and are ready to take money for it,
you cannot avoid being successful!«*

*– Samuel Woitinski
German author and coach*

According to statistics, 75% of employees have emotionally detached themselves from their jobs. They only still go to work because they have to earn money. They are compelled to do a job they dislike because they first of all have to earn their living. Without this pressure they would stop today. You do not need much imagination to realise how much their well-being and the quality of their work suffers from this attitude.

Once again, it will be quite different with the gradido. Gradido means »thanks« and a basic income of a thousand gradidos means as much as »A thousand thanks for being with us!«. With the basic income the community thanks each of its members for being a full member of the community. Everybody is welcome with the very personal talents life has given them. As a full member of the community everybody can contribute with their inclinations and abilities.

When people do what they love, they do it especially well. They do it with love, joy and enthusiasm. They are »intrinsically« motivated from within. This inner motivation is of much more value than all the money in the world; money is only one among many means of motivation.

During the transition from the old system to the gradido it could be an interesting task to work out each person's inclinations and abilities together with them and develop their full potential. Many people have forgotten how to feel and articulate their true needs. However, there are good methods of doing this, which have proved themselves a thousand times.

When people have relearned to sense themselves with all their wishes, dreams, likes, talents and abilities they will become »their real selves« again. They begin to shine and blossom. The gradido system gives them the right to unconditional participation – the right to contribute to the community with their individual potential and in return receive their active basic income.

Everybody is blessed with a hitherto unknown quality of work and life, which previously was reserved for just a few privileged people. Those who had already achieved this are among the winners in this society. They are more than averagely successful in their professional and private lives. In the gradido system the majority of people will be several times more successful, more motivated, more productive and happier than before. Their quality of life is considerably enhanced and with it the quality of their work.

65. Self-determined time schedule

»A person who does not have two-thirds of his day for himself is a slave.«

*– Friedrich Nietzsche
philosopher, stateless*

Only a small number of lucky people can claim to be able to schedule their time as they like, plan their lives independently and also realise these plans – in brief, to be able to do what they like with their time. This is taught in all success training courses but only a few people manage it. And a person who manages it is one of the exceptionally successful »high-flyers«. They have succeeded in organising the only really scarce commodity in this world, which is available to everyone in equal measure, in accordance with their personal ideas.

Could it be that the creative organisation of our personal life time is exactly what our maker, who created us »in his own image«, expects of us? He has given each of us humans 24 hours of time a day. And now he is waiting to see what we will do with it. To give us some help, he has endowed us with our personal wishes, dreams, yearnings, inclinations and abilities. That's why we also speak of »gifts«. And what do we do with them? We have long since abandoned our dreams for, after all, we have to earn our living.

What only a few »high-flyers« have succeeded in doing up to now will become easy for everyone with the introduction of the gradido. Although they will still have to earn their living, unconditional participation guarantees them that they may do exactly what they have always wanted to.

For their active basic income they work 50 hours a month. That is less than an average of two hours a day, which they make available to the community in line with their talents and can schedule according to need. They are completely free as to what they do in the remaining 22 hours. They themselves determine whether they work to earn more money tax-free or do something completely different.

66. Significantly less negative stress

»The all-time drama has actually had only a single topic – the inability of people to live together.«

*– Gerhard Bronner
Austrian musician and cabaret artist*

There are two kinds of stress –positive »eustress«, which motivates and spurs us on to do our best, and negative »distress«, which wears us down. This section is concerned with the negative kind of stress – distress. Distress results from pressure, fear, threats and so on. In earlier times it served as a way of reacting to life-threatening situations in an appropriate way. Our ancestors had three possibilities of dealing with dangers – fight, flight or play dead. These three survival strategies have proved to be successful and we can still observe them in wild animals today.

In today's civilised world it is mostly not possible, or at least very inappropriate, to react to the threats of daily life with the fight or flight options. A person who has trouble with their boss can generally neither beat him/her up or run away. Hence, there only remains the third option of playing dead. However, our behaviour has an impact on our inner life. When we live in a situation where we frequently have to use this strategy we die inwardly and each time we play dead a part of us dies. We become frustrated and demotivated and in the end fall ill.

In the Natural Economy of Life we have a far greater freedom of choice as to how we want to react, for we are no longer as dependent on our jobs as nowadays. We still will not beat up our bosses but we can defend ourselves in another way when we feel that we are being unfairly treated. And if that does not help, we can quit without having to put up with social disadvantages.

Moreover, unconditional participation gives us the chance to do what we love and so there is already much less reason for conflict from the start. When we do what we love we do it very well and thus have great chances to receive recognition and appreciation. Should conflict situations still arise, we can defend ourselves since we have the right to unconditional participation and cannot simply be dismissed. Besides, we would only have to endure such a situation for two hours a day, if need be. Should the situation repeat itself, we would change our job and thus also the human environment in which we are acting. The normal state is therefore deep satisfaction and fulfilment in the self-chosen work; and we can cope with the rare stress situations.

If we work in the free economy, either instead of or in addition to the active basic income, we do not have to put up with unfair treatment from either our employer or customers. We are not obliged to do the work to assure our livelihood since our existence is always secured. For employers this means that they have to create a pleasant environment for their employees, otherwise they would lose them. For customers it means that they have to treat their business partners in a fair and friendly way. The customer is no longer the only king: we have all become kings.

Negative stress is a frequent cause of illness in our times. If we have no stress, we stay healthier both mentally and physically.

67. Promotion of health

»There are 1,000 illnesses but only one health.«

*– Arthur Schopenhauer
German philosopher*

The expression »lifestyle diseases« already says everything. The achievements of our civilisation, as convenient and agreeable as they may be, are making us ill. They make individuals ill, likewise the community and finally the entire environment. Measured by the *threefold good*, today's civilisation fails on all three levels.

That this need not be so has been shown by the previous sections, in which an improvement in health was also often a »side-effect«. Less stress, sufficient healthy food for everyone, better motivation, being provided for, better quality of life, being needed, personal life planning, peace – all these positive concomitants of the Natural Economy of Life contribute to the health of both the individual and the community. Furthermore, the health service in all countries is provided with plentiful financial resources (see threefold creation of money).

For the recovery of nature a fund is available, which is as big as all the national budgets together. The recovery of nature has become the best business in the world for the economy. Although we humans cannot restore what we have destroyed, we can do our best and the necessary money is available everywhere we can help with our human means.

The recovery of the individual, the community and the environment serve the *threefold good*. They are not only noble objectives of the Natural Economy of Life but an essential part of it and automatically follow after it has been introduced.

68. No unemployment

»The poorest person is he who has no employment.«

*– Albert Schweitzer
German physician, theologian and pacifist*

The elimination of unemployment is considered to be the number one political objective in many countries. At the same time, we are experiencing the closure of more and more production facilities either because demand is declining or technical progress is making it possible to produce with fewer workers. Money is lacking for labour-intensive professions, such as the health and social services, nursing, old people's care, and so on. Unconditional participation guarantees everybody employment consistent with their inclinations and abilities in order to earn their active basic income. The unemployment problem is thus solved overnight with 100 percent employment being achieved.

The author makes no secret of the fact that he prefers unconditional participation with its active basic income to a so-called »unconditional basic income«. For unlike the unconditional basic income, which is paid out »simply so«, unconditional participation has a huge number of beneficial advantages. However, should the majority of people opt for an unconditional basic income, the Natural Economy of Life is probably the only monetary and economic model with which it would be financially viable on an international level. There will be no unemployment in the old sense in this case either. The blessing of self-determined time management will supersede the bogey of unemployment.

69. Good working climate

»Pleasure in the job puts perfection in the work.«

– Aristoteles
Greek philosopher

Pressure, stress, rush, bullying, health risks – those are just some of the widespread epiphenomena in the workplaces in the so-called civilised countries. In the Third World things are often much worse. Men, women and very often children as well are kept as slaves for starvation wages. They sometimes have to toil 16 hours and more a day in sweatshops under inhumane conditions. Such inhumane circumstances can only exist as long as people are compelled to accept them because of poverty.

The introduction of unconditional participation puts an end to this. After that employers have to court their employees: they have to offer them more than just money. The workplace and working climate must be agreeable so that people enjoy meeting their colleagues there. Work becomes a sought-after social event, the hub of communication between people. Employers who do not provide their employees with this will soon find themselves alone or they will quickly learn to adjust. Today there are already exemplary companies we can learn from in this respect.

The working climate will thus quickly improve significantly. As you have already guessed, this will again have a positive impact on the health of all those involved.

70. Meaningful work

»You need to see a task in front of you and not a quiet life.«

– Leo Tolstoy
Russian writer

A pleasant workplace with an excellent working climate is one thing and meaningful work is the other. Of course, there will always be people who will go along with any nonsense if the atmosphere is good and the money is right. However, many people will attach importance to doing meaningful work. As nobody is forced to do work contrary to their nature and employers have to court employees, it will be easy to pick your job. Anyone seeking meaningful work will find a job.

71. Disappearance of useless and harmful work

»Work for work's sake is contrary to human nature.«

– John Locke
English philosopher

Useless or harmful activities are a similar case to meaningless work. We currently hear more and more people complaining that they are sentenced to being compelled to do useless or even harmful work. If you ask them why they do it, you get the answer that they have to earn their living.

In the Natural Economy of Life this pressure no longer exists. Particularly with regard to harmful work (damaging to the environment or health, warlike, exploitative, etc.), this is a blessing for the individual, the community and the environment. Nobody any longer needs to do anything of whose usefulness they are not convinced. Once again, the threefold good is a good yardstick for the usefulness of work: does the work serve the individual, the community and the big scheme of things? If all the questions can be answered with a clear »yes« the work is useful. If one area is missing, there is need for improvement.

Overall, much more useful and constructive work will be done in the service of the individual, the community and the big scheme of things.

72. Everybody can develop their full potential

»It's a pure waste of time to do something in a mediocre way.«

– Madonna
American singer and actress

The beginning is to become aware of your own wishes, yearnings, dreams, goals, inclinations and abilities – a discipline that should be practised from youth on. Children also have the right to unconditional participation. They are allowed to contribute to the community in very early years in accordance with their age and nature and receive their active basic income. We must cooperate with educationalists to determine the age at which this can begin but we suppose it could start in nursery school.

During the transition to the Natural Economy of Life there will also be many adults who have to relearn how to perceive their inner needs and abilities and bring them into harmony with the threefold good. This will be a wonderful field of activity for the many already existing social education workers, personality trainers and consultants.

Unconditional participation is therefore not only an obligatory duty to earn one's active basic income. It is a kind of life school where one can train to develop one's potential better and better. Development of this potential is facilitated by two things – becoming aware of one's own inclinations and abilities and the possibility of using these immediately in the community.

73. No crime because of poverty

*»It is much easier for the rich to do good
than for the poor to refrain from doing evil.«*

– Jean Antoine Petit-Senn
French poet

Why is it especially dangerous in cities of poor countries? In the slums there are organised gangs who earn their living by robbing other people. Even small children are trained and used as pickpockets or their accomplices. This is one of the few sources of income these people have, so we can hardly blame them.

As there will no longer be any poverty in the Natural Economy of Life, crime caused by poverty will also decline. There are far more agreeable possibilities of earning one's living and developing one's full potential.

What may possibly remain is pathological crime, for example the kleptomaniac who shoplifts in a department store. Perhaps this pathological crime will decrease as well, for the gradido system has an extremely positive impact on physical and mental health.

74. No pressure to consume

*»We are constantly being told that we have to buy, buy and buy again.
That is naturally a disaster for sustainability.«*

*– Hannes Jaenicke
German actor*

Our present economic system needs constant growth to be able to continue to exist. In order to maintain this growth there are entire branches of industry which are exclusively concerned with marketing products, no matter if these are needed or not. Advertising agencies, marketing departments, sales and distribution departments, sales representatives, salespeople and, in principle, all the private media have the aim of fuelling consumption. New needs have to be created. They talk about solutions to problems which people previously did not know they might have.

»Planned obsolescence« is a specially developed method to make products age faster than necessary in relation to their technical development. Maybe you are familiar with this situation: your computer printer suddenly does not work anymore. You take it to be repaired and are told it is only a small thing, but the repair would cost more than the price of a new printer. Or your computer, which up to now has worked perfectly, suddenly slows down after a new operating system has been installed. The operating system can do a lot of new things that you did not know you needed. Because of this, it needs more resources and slows down your computer. This is not noticeable with new computers as they have now become faster. So sooner or later you have to make the decision to buy a new computer.

These and similar methods are absolutely necessary to maintain consumption in our present economic system, otherwise it would collapse like a house of cards.

The Natural Economy of Life is based on sustainability. It can cope with the economy shrinking and a certain amount of healthy downsizing is desirable alone for reasons of environmental protection. As long as all products needed are available what does it matter if production has to be reduced? Even if jobs are lost, everybody is optimally provided for by the active basic income. Pressure to consume, which is the vital artery of the old economic system, has become superfluous in the gradido system. Instead of designing advertising with the aim of constantly increase consumption, the above-mentioned media experts can now use their skills to inform people about sustainability and eco-friendly behaviour.

75. Significantly less production without social drawbacks

»In the case of the consumerism paradigm, the basic assumptions that need to change include: that more goods and services make people happier, that perpetual growth is good, that humans are separate from nature and that nature is a stock of resources to be exploited for human purposes.«

*– Erik Assadourian
Director of the Worldwatch Institute*

Without the pressure to consume, significantly less will be produced. All the better! Fewer resources will be needed and people will have more leisure. They will have more time for themselves and their dear ones, their hobbies, their health and their further personal development. Isn't that what most rushed modern people wish for?

Nowadays more spare time generally means less money, loss of social status and a decline into poverty. The person's standard of living can no longer be maintained and the running expenses of leasing instalments, rents and loans cannot be paid anymore. This is a horror scenario for many people and already reality for others.

In the Natural Economy of Life as well more spare time may possibly also mean less income. But what does it matter if dad earns a bit less money? All the members of the family are provided for by their active basic incomes, which covers the running expenses. If there are loans, it may take longer to repay them but it will not be more expensive as they are interest-free. In the worst case, a luxurious standard of living would have to be cut back to a normal level. In return, people have more time – a luxury only a few have today.

76. Consequently greatly reduced use of resources and less rubbish

*»Before we change the world,
it might be more important not to destroy it.«*

*– Paul Claudel
French writer and diplomat*

The pressure to consume, which is so crucial for the old economic system, rears its ugly head in two ways – use of resources and waste. Both are extremely damaging to our environment, drastically diminish the quality of our lives and present humankind with increasing problems. The limits to growth have long been exceeded. Far too many resources have long since been used up and much too much rubbish has long been produced and dumped somewhere in the world.

Without the pressure to consume there will be much less production, much less use of resources and much less rubbish. This does not mean that the old resources have been replenished and the old rubbish dumps removed. However, the descent to hell has been slowed down and with some further measures we will bring it to a standstill and finally reverse direction.

77. Beneficial ecological footprints

*»In nature there are neither rewards nor punishments;
there are consequences.«*

*– Robert Green Ingersoll
American writer*

You may know the expression »small footprint«. Based on the assumption that everybody leaves traces or footprints behind them with everything that they do and that these footprints are generally damaging or at least use resources, a »small footprint« means that as little damage as possible is caused. The expression is used in software development and also in the environmental field. A small ecological footprint thus means that a product or an activity causes as little damage as possible to the environment. For this reason nature conservationists often call for a small ecological footprint.

But how would it be if we left a »beneficial ecological footprint«? This would mean that we would not only not damage nature with our actions but even benefit it. A beneficial ecological footprint is created, for example, when a conventional farmer changes over to organic farming or when a supermarket extends its range more and more in the direction of vegan (exclusively non-animal) products which are produced organically as far as possible. The more beneficial footprints we leave behind us, the greater the chances are that the descent to hell is not only slowed down but the direction is reversed.

In the previous sections a lot has been said about measures that can promote such a reversal. The most important financial instrument that the Natural Economy of Life has at its disposal for this purpose is the Equalisation and Environment Fund, which provides a budget for decontaminating our environment worldwide of an amount equal to the national budgets of all countries together.

Much human creativity and commitment will still be required to reverse the direction completely and permanently, thus initiating the return home to paradise. However, the financial foundation for this is already provided by the Equalisation and Environment Fund.

And, as always, all action has to be measured by the *threefold good* and will have to meet all three criteria: does it serve the good of the individual, the good of the community and the good of the big scheme of things? When all three questions can be answered with a clear »yes«, the action leaves a beneficial footprint.

78. Peaceful parallel introduction is possible

*»Those who make peaceful revolution impossible
will make violent revolution inevitable.«*

*– John F. Kennedy
35th President of the USA*

That things cannot go on as hitherto is becoming clear to an increasing number of people worldwide. The number of protest movements is increasing. Creative masterminds are working on solutions and many solutions already exist. In the economic sector as well there are already valuable approaches to solving the problem. LETS groups, regional currencies and movements for a basic income are approaches for creating sustainable alternatives from the basis.

About 15 years ago we discovered the natural fundamentals of our new monetary and economic model. In connection with the »Joytopia« international research project and »Gradido« we continually went on developing the Natural Economy of Life. The present book reflects the current state of development. For some experts it is the most developed monetary and economic system in existence.

Its introduction would be accomplished fastest if the majority of the world population decided to end the old system and introduce the gradido on a fixed day. That is plan A, the scenario of the Joytopia story. As we do not know if this will happen, there are also plans B and C as alternative ways in which the Natural Economy of Life can already begin in the existing system and be further developed.

The common feature of all three plans is that the gradido is made known worldwide and people are familiarised with it. This can happen on several levels, such as internet websites, social networks, videos and in written form. The present book provides the basic understanding as to how the Natural Economy of Life works and can help transform our world back into a paradise again.

Plan B is the step-by-step introduction of gradido as an official complementary currency in single countries. For this we have elaborated a plan in phases, with which a country can immediately start once its population have decided on the gradido.

Plan C makes the gradido available as a community currency in social networks, organisations, initiatives, communes and communities of any kind. Here the gradido initially acts as a means of granting a discount. Participants in the gradido network give each other gradido discounts to any amount of their choice. The single communities can either install their own gradido servers or register their members on an existing portal, e.g. <http://gradido.net>. The gradido software is open source. If you are a programmer and would like to help develop it further, please contact us.

The three plans run parallel. We will know which of the three has been successful when we get there.

79. Simple and comprehensible for everyone

»It is well enough that people of the nation do not understand our banking and monetary system, for if they did, I believe there would be a revolution before tomorrow morning.«

*– Henry Ford
American industrialist*

Our old monetary and economic systems are actually not so hard to understand at all but they are made artificially complicated. The quotation from Henry Ford explains why. In the present book the author is trying to explain in the simplest possible way why our existing system cannot function at all. However, that is not the main purpose of the book. It would be irresponsible to explain why the existing system does not work and then leave the readers standing out in the rain.

The aim of this book, dear reader, is to encourage you to desire the simplest solution which is and always has been available to humankind: following nature's model! Nature has functioned for billions of years. She has produced something as destructive and harmful to the environment as human beings. She has put up with their actions and accompanied them in their evolution. And nature still functions – in spite of human beings!

If we human beings actually have no idea about how to live peacefully in symbiosis with each other and nature, then please at any rate let us imitate nature's brilliant inventions. Nature has no copyright, no intellectual property or patents. She invites us to marvel at her masterwork and learn how life works.

Nature is complex but not complicated and her fundamentals are easy to understand. With a little observational talent, love and ability to abstract, we can translate her mode of functioning to our monetary and economic systems, thereby obtaining a road map to lead us out of our self-made hell and back to paradise.

You, too, will probably understand the content of this book. You will remember what you always knew but was educated out of you during the course of your life. Maybe you were already told in your childhood that the world unfortunately does not work as simply as you imagined; and because all adults said that you accepted that they must be right.

However, the world does work so simply: it is as simple as nature is simple. In her simplicity nature accomplishes the most complex of miracles. Human beings are the only complicated species in the world and have the irresistible urge to complicate everything that is simple and up to now they have succeeded well in this. They have now made the world so complicated that it cannot go on existing as it is. And that is our great chance for changing direction.

80. We can begin at once

*»In all beginnings dwells a magic force
for guarding us and helping us to live.«*

*– Hermann Hesse
Swiss writer*

Knowledge is not worth anything unless it is applied. Anybody who knows how a piano works but does not practise will never be able to play the piano. Everything acquires its value from what we make of it. »By their fruits ye shall know them«, the Bible says (Matthew 7: 20). As simple as this realisation is, the more difficult it is to put into practice when it is a question of new monetary and economic systems. We cannot simply try out the Natural Economy of Life either in a laboratory situation or in real life. Is the undertaking therefore doomed to failure? By no means!

As always when we do not know how to go on, we have an excellent counsellor we can ask – nature. Nature did not first of all try out life on earth in a laboratory situation, or at least we do not know that she did. As far as we can observe, nature uses two tools – the creative plan and evolution. We find the creative plan in all manifestations of life, in every seed, in the genetic code, in the natural laws, in the paths of stars and galaxies and in the paths of electrons. Evolution can be historically researched, for example with the help of excavations, stone specimens and fossils. In general, nature starts realising her creative plan on a small scale as far as is possible and then lets the whole thing grow. Sometimes it grows continuously and sometimes there are leaps in its development, the so-called leaps in evolution.

We have copied nature's creative plan and from it developed the Natural Economy of Life. It is the fruit of our joint work in the research project. With the copies of this book you can sow the seed in the entire world. When the time is ripe and the soil fertile, the seed will germinate.

You, dear reader, are warmly invited to contribute your personal share and scatter the seed. To do so, you do not have to be in agreement with every detail as everything will go on developing and anyone can contribute to the future development. Knowledge of possible solutions is actually the most important thing we need at the present time.

If you want to do more, you can help to make the soil fertile by talking to others about the concept on the internet, in social networks or in person, of course. This is bound to result in most interesting conversations.

A further possibility is to join a gradido network, for example <http://gradido.net>. There you will get your own gradido account, your own website and access to the gradido marketplace. Such gradido networks will soon be created all over the world. They are, so to speak, virtual research islands with a real background. The members can offer each other goods and services and grant each other gradido discounts of any amount agreed on. The more gradido networks are created, the wider the entire network will be. This is plan C from section 78.

If you want to cooperate more intensively or support the project and our work financially, we warmly invite you to become a member of the Gradido Academy: <http://gradido.net/academy>.

The next few sections are concerned with how the Natural Economy of Life can be introduced in phases parallel to the existing system.

81. Step-by-step plan for parallel introduction

»Everything difficult must be planned while it is still easy, everything great must be dealt with while it is small. Everything difficult on earth always begins as something easy, everything great always begins as something small.«

*– Laotse
Chinese philosopher*

Now we come to plan B, the official introduction of the gradido in one or several countries parallel to the existing system. »Official« means that there is a government decision (if necessary a referendum) to phase in the gradido as a complementary currency. For this we have elaborated a step-by-step plan, starting with a 10% gradido share, which increases 10% in every phase.

A 10% gradido share means that a seller has to accept at least 10% of the price in gradidos. They can accept more gradidos than the minimum share. As gradido earnings are not taxed, it can actually be an advantage to accept more gradidos. When the gradido share is 100% there is no tax any longer.

International trade can continue without any problems. Foreign customers can also pay the gradido share in gradidos if they have some. Otherwise they pay the full amount the old currency. Conversely, foreign suppliers can accept gradidos but if they do not they are at a disadvantage vis-à-vis domestic suppliers. This creates an incentive for foreign suppliers to accept gradidos and the gradido zone becomes larger. The farther the gradido spreads, the more the advantages of the Natural Economy of Life take effect in gradido countries. More and more countries join the gradido zone until finally they are all members.

The step-by-step plan provides for an 10% increase in the gradido share in every phase. If there is a new phase each year, a 50% gradido share is reached after five years. The fifth phase is a milestone when it makes sense to look back and take stock of what is already going well and where there is need for improvement. We can learn from the experience gained and can decide whether and at what pace we will proceed to a 100% gradido share.

82. Immediately feasible when people decide on it

»Nothing in the world is so powerful as an idea whose time has come.«

*– Victor Hugo
French writer*

All this is immediately feasible once we humans have decided on it. That is why it is so important to inform as many people as possible about it in a short time.

During the so-called »Arab spring« we saw how effectively groups of people organised themselves through social networks, such as Facebook and Twitter. We can also make use of these possibilities. Information spreads round the world at lightning speed when the time is ripe. Not everyone has the internet but soon the media will report on it and reach quite a different group of people, which makes the news spread even faster. Once people are informed and have looked into the matter, they can decide. We live in democracies and when the majority decides in favour of something it will happen.

83. Plans are adjusted and improved

*»Common sense is the greatest enemy of fantasy
but still its best counsellor.«*

*– Marie von Ebner-Eschenbach
Austrian writer*

Gradido is a research project which goes on developing continually. The concept of the Natural Economy of Life has been constantly refined over the years. Plans A, B and C have been developed in the research project and repeatedly adjusted to the current circumstances.

As important as it is to have plans, it is also important to constantly review them and, if need be, correct them. Only in this way is it ensured that the project does not petrify.

You are warmly invited to actively help in realising the Natural Economy of Life, also as a member of the Gradido Academy, if you wish.

84. Paper money is possible

»Paper money sooner or later reverts to its innate value of zero.«

*– Voltaire
French writer and philosopher*

Some complementary currencies are tied to certain means of payment. Thus, there are, for example, purely electronic currencies, which only function on the internet; and on the other hand, there are regional currencies on the basis of printed vouchers.

The gradido, which is subject to the cycle of growth and decay, can be most easily realised with electronic booking systems.

In case paper money is still needed, we have developed the dynamic currency FREE, which continually adjusts its rate of exchange to the gradido. For small amounts and rough calculations it is enough to adjust the FREE every three months and the daily rate is used for large amounts. You can find a detailed description of the FREE in the annexe to this book.

85. Any form of payment is possible

»According to anthropological findings cashless payments are considerably older than cash; it is rather to be assumed that cash was introduced so as to be able to meet payment obligations instantly.«

*– David Graeber
Debt: The First 5000 Years*

Alongside electronic accounts and paper money, any mode or form of payment is possible. Particularly chip cards are easy to use but naturally also all new electronic forms of payment, such as payment by mobile phone, direct transfer, direct debiting and so on. Gradido payments can be made with any bank software that allows negative interest rates.

86. Pilot projects in single countries

*»Each of us is an angel with only one wing.
And we can only fly when we embrace each other.«*

*– Luciano De Crescenzo
Italian writer and engineer*

The step-by-step plan is so designed that single countries can start to phase in the gradido as a complementary currency parallel to the existing system. In this way progressive nations can set up pilot projects, thus acting as examples for the whole world. In this way, the gradido can start in a single country and spread little by little. However, it would also be conceivable for a number of countries to join forces and form a common »gradido zone«. The saying »There is strength in numbers.« naturally applies in this case, too.

We do not want to speculate here as to which countries would be best suited for the introduction of the gradido. We do not want to preempt the decision of any country that may freely opt for the Natural Economy of Life.

87. Worldwide introduction

*» Make no little plans. They have no magic to stir men's blood.
Make big plans: aim high in hope and work.«*

*– Daniel Hudson Burnham
American architect and town planner,
of, among other things, downtown Chicago and San Francisco*

The gradido has the potential to become a new world currency that is established decentrally in the individual countries. This can, of course, also happen by virtue of a joint resolution by all nations.

At present it does not in fact look as if the many nations – some at war with each other – will agree on a new world currency at the same time. But we do not know everything that is going to happen in the near future. Anything is possible, also the concerted introduction of gradido as a world currency. That would then be plan A from advantage 78, the scenario of the Joytopia story.

88. Ethics

»We were not born for ourselves alone.«

– Marcus Tullius Cicero
Roman politician, writer and philosopher

It is a bold venture to write about ethics. Something that is ethical for one person may be completely unacceptable to another. Particularly in the various cultural areas absolutely different ethical principles apply. Is it possible at all to find a common ground worldwide? If it is, what might a common ethical approach look like? Once again, nature may be able to give us some good stimuli.

Over billions of year nature has proved that she knows how life functions. She is like a »great mother«, who is anxious for her »children« to thrive. The wish to »thrive« indeed seems to be common to all beings.

The Natural Economy of Life provides a system of incentives that promotes prosperity for all. Win-win situations are created for everyone time and time again.

89. The threefold good

*»Only great cooperation is fruitful,
when one person shares in it through another.«*

– Antoine de Saint-Exupéry
French writer

Every decision, every action, every product and every service must, if possible, serve the threefold good – the good of the individual, the good of the community and the good of the big scheme of things (all beings, the environment and nature). The threefold good is, to a certain extent, the paramount decision criterion of the Natural Economy of Life. In everything we do we ask ourselves:

1. Does it serve the good of every single person?
2. Does it serve the good of the community?
3. Does it serve the good of the big scheme of things?

Only when all three questions can be answered with a clear »yes« have we passed the test. If one of the criteria is not met, we should rethink something.

The threefold good is also the basis for the threefold creation of money: the active basic income primarily serves the good of the individual, the national income serves the good of the community and the Equalisation and Environment Fund serves the good of the big scheme of things. The most important criterion has thus been met for the creation of money.

90. The good of the individual

*»Never do anything you wouldn't like
to be done unto you.«*

*– Confucius
Chinese philosopher*

Self-interest is probably the greatest motivation factor of all. Everyone is, first of all, their own neighbour, even if altruistic reasons are given. A functioning system of incentives – and money is nothing but an incentive system – must address the self-interest of each individual or, in other words, protect the good of the individual.

With the gradido this starts with unconditional participation. Everyone has the right to contribute to the community and thus receive their active basic income. This automatically results in the common good being served at the same time.

91. The good of the community

*»I let go the desire for the general good
and the good spreads as generally as grass.«*

*– Laotse
Chinese philosopher*

Not only the good of the individual is served with the active basic income. As it is generated through service to the community, it enhances the general good at the same time. That is one of the typical win-win situations that frequently arise all by themselves in the gradido system.

The creation of the second amount of money is explicitly intended for the good of the community – the national income that is automatically created by each citizen. This is used to finance all the things a nation's government is responsible for. The good of the state naturally also benefits the individual since, after all, the state is the community of all citizens.

The common good is integrated into the Natural Economy of Life as a matter of course. There are no more conflicts between the good of the individual and the good of the community, in which a decision has to be made for one of them. We can let go of the desire for the general good as the *threefold good* spreads automatically by itself.

92. The good of the big scheme of things

»Paradise is seldom recognized as such until it is considered from the outside.«

– Hermann Hesse
Swiss writer

For the good of the big scheme of things the Equalisation and Environment Fund provides a pool of money equal in amount to the national budgets of all countries together. This fund is filled by the third amount of money created amounting to 1,000 gradidos per person per month.

This is by far the largest environmental fund that has ever existed or is planned anywhere, as far as we know. It many times exceeds all environment funds in the world. The good of the big scheme of things thus has equal importance from a financial point of view to the good of all nations together.

Protection and decontamination of the environment are going to be the most important and profitable economic sectors in the world. Or, in other words, only companies that make and offer their products and services in harmony with nature will be able to survive. Things will be made easy for companies as they receive support in making the changeover. Organic and biological products will thus be lower in price than others. The world economy will switch to biological quality.

93. Reinforce what is positive

»Attention brings reinforcement – lack of attention brings liberation«

– Nikolaus B. Enkelmann:
the 11th law of thinking

Once when we were refurbishing our house the architect asked us what colour the rainwater pipe from the roof gutter should be painted. At that time I did not know what this pipe was and so I will explain that it is the pipe that leads down the wall of the house and disappears into the earth, ending up in the drainage system. At that time I was not even aware of the existence of rainwater pipes, let alone what they looked like. So we decided to have a look at the rainwater pipes on houses on our next walk.

And indeed we saw at least one, if not more, on every house. Some of them had a golden sheen because they were made of copper and were still quite new. Old copper pipes were a dark reddish brown. Pipes made of tinplate were sometimes painted in the colour of the roof tiles and sometimes in the colour of the house wall. One particular specimen was even painted in three colours because the wall of the house was painted in a different colour on each floor.

During the following few weeks we almost exclusively saw rainwater pipes in many different colours and models. We now encountered them constantly merely because of our attention to them, although I had not even known of their existence before. They had always been there but they did not enter our lives until we paid attention to them.

The law of attention works with everything: when we primarily pay attention to negative things, actions, circumstances, etc., we will discover more and more of them in our lives. Conversely, when we focus on positive things, actions and circumstances, we will become aware of how many of these are already part of our lives. Both the positive and negative categories were already there before; only our attention to them makes us perceive our lives as having either a negative or a positive tendency.

But unlike the rainwater pipes, which do not really care if we pay attention to them or not, people react very strongly to attention. People who are criticised for their negative qualities in general reinforce these, thus becoming »worse«. Conversely, people become »better« when we praise their positive qualities and actions.

In the present times people mostly pay attention to negative things. They try to fight undesirable things or at least protect themselves from them. We wage wars against terror; we fight unemployment, demographic change, poverty and hunger; we protect ourselves from flower pollen, the sun, rain, insects and body odour. The results are more terrorism, unemployment, poverty and hunger and more allergies to pollen, sun and insect bites. Oh yes, I'd almost forgotten: we try to fight the state debts but they are increasing all the time worldwide.

Now you will certainly understand why the gradido system only provides for positive account balances; why we do not propose punishments for environmental sinners but the Equalisation and Environment to subsidise protection and decontamination of the environment; why the government does not burden citizens with taxes but encourages them to develop their full potential through unconditional participation.

By paying attention to the positive we reinforce it. What works with the individual functions even better in the community because the effects are exponential. By introducing the Natural Economy of Life we can transmit a positive basic attitude to the whole of humanity. The positive effects even exponentiate many times over. A swarm intelligence develops, giving us common abilities we had never even dared dream of before.

94. Promotes swarm intelligence in humans

»Nature does not know a teaching space, only masterpieces«.

*– Johann Peter Hebel
German poet*

Have you ever observed a swarm of migrating birds gathering to fly south together, twittering wildly, flying around a little here and there, and then suddenly flying off without any recognisable reason in a closed formation as if they were a single organism? They change their flight direction together in a single moment without even two birds colliding. The strongest birds fly at the front so that the others can take advantage of their wind shadow. When the birds at the front are exhausted they join the ranks behind and other birds take over the leadership. All this happens seemingly automatically.

Or have you ever observed a bee colony or an ant heap? How does each of these small insects know what to do so exactly? The queen cannot take care of them as she is too occupied with reproduction.

When a group of individual beings begins to behave more intelligently than would be possible for the individual members of the group, we call this group intelligence or swarm intelligence. Behavioural scientists have been investigating this phenomenon in animals for a long time.

And what about human beings? Can humans also possess swarm intelligence or does a group of humans rather develop »swarm stupidity«, as critics claim? This is an issue for complexity research.

Two requirements seem to be crucial for success:

1. A clear objective
2. Only a few rules.

Ailing businesses have been restructured within a short time in this way. The staff were convened and committed themselves to the common goal of saving the company and making it successful again. It was made clear to the staff that absolute confidence was placed in their competence. Each of them knew best how something was to be done in their own job and what possibly needed improving. Accordingly, a simple rule might be: everybody does their best. After a few months the company was in the black again and the staff were proud of their achievement: together they had helped save their enterprise and were able to go on working under good conditions.

What was possible for this company can also be accomplished by the whole of humanity. After the introduction of the Natural Economy of Life we will also look back in pride because together we helped to save the »enterprise of humanity«. And – God willing – we will be allowed to go on living under good conditions.

In our case the goal is to survive together in worldwide prosperity in peace and in harmony with nature. An objective that considers the good of the individual as much as the good of the community and the good of the big scheme of things. The simple rules have been copied from nature. They are the fundamental rules of the Natural Economy of Life – the *threefold good* and the threefold creation of money derived from it in conjunction with the principle of transience. If we can agree on this, humanity will develop swarm intelligence. In this way we have excellent chances of finding our way back to paradise together.

95. Only possible together, no ego-trip

*»The only school of genuine moral sentiment
is society between equals.«*

– Harriet Taylor Mill
English author

The Natural Economy of Life cannot be misused for propaganda purposes. It has to reach people's hearts and minds in order to spread. It has no enemy stereotypes and no idols. We are all equal and there are no leaders and followers, so ego-trips do not work here. We either succeed together or not at all.

In my youth I already felt the impulse to concern myself with this topic. At the beginning I did not know at all what I was studying. It was simply an inner pressure to enquire, question, seek alternatives, try out models and make calculations. I was repeatedly tormented by the

question as to why there is so much poverty in the world when everything exists in abundance.

At first it was hard for me to interest other people in this subject. It was not until I started to send out the Joytopia story over the internet that I got a positive response. In 2001 my partner Margret Baier and I founded the Joytopia Academy (today Gradido Academy) to initiate a research project on the Natural Economy of Life. It was supposed to be a free network of free people and it still exists as such today.

We soon became aware that a great gift had been given to us, connected with the clear assignment to pass it on. We can only pass on this knowledge to people who want to accept it. Dear reader, it is up to you to decide if it makes sense for you or not. If it makes sense for you you will likewise pass on the information. And when the time is ripe this gift will reach the whole of humanity.

96. Appreciation of life

*»Some people don't know
how important it is that they are there.
Some people don't know
how it does good just to see them.
Some people don't know
how comforting their kind smile is.
Some people don't know,
how pleasant it is when they are near.
Some people don't know,
how much poorer we would be without them.
Some people don't know
that they are a gift from heaven.
They would know it if we told them.«*

*– Petrus Ceelen
Belgian priest, psychotherapist and author*

The name gradido is derived from »gratitude«. The »a« in gradido also stands for »appreciation«. The inner attitude of gratitude and appreciation towards our fellow humans and life is an important step towards personal quality of life. No matter what situation you are currently in, you will feel better from day to day if you cultivate gratitude and appreciation. You will discover more and more things in your life which you appreciate and can be grateful for. Logically, this enhances your personal well-being.

Conversely, if you do not cultivate gratitude and appreciation daily, the all-too-human urge to criticise and seek mistakes will pull you down further. »Seek and ye shall find« applies equally to both positive and negative things.

We can observe this particularly well in old people. They have developed into what they now are depending on their habits. Some of them come across as grateful, appreciative, positive – even almost naïve because they do not seem to perceive the many bad things in life. But mostly they are happy and it feels good to be near them. The others find something that is not in order everywhere. They complain here, criticise there – and seem to have a good

knowledge of all the evil around them. They do not feel happy because they see the world as bad and it is much more difficult to get along with them. Nobody is purely one or the other and we all have both aspects in ourselves. We can, however, assume that the people who have a positive impact on us regularly cultivate gratitude and appreciation consciously or unconsciously.

As everything lives from attention, the gradido appreciates life in all its facets. As »living money« it follows the Natural Economy of Life: it follows the cycle of life, the cycle of growth and decay. The gradido shows its appreciation of life already in its creation. Everyone who uses gradidos will regularly be reminded of that. When the gradido is used as a currency, all people worldwide receive a stimulus to appreciate life with each payment transaction. With the feelings of gratitude and appreciation of life the awareness of the need to protect and preserve life also increases worldwide. As everything lives from attention, the gradido values life in all its facets.

97. Appreciation of human dignity

»Human dignity is inviolable.

To respect and protect it is the duty of all state authority.«

*– Basic Law of the Federal Republic of Germany
article 1, section 1*

The »di« in gradido stands for »dignity«. To appreciate, respect, esteem and foster the uniqueness of every individual – herein lies the deeper sense of the creation of the first amount of money. It is used to finance the unconditional participation which makes an active basic income possible for everyone.

Gradido means »thanks« and with the basic income of 1,000 gradidos the community calls out to every person »A thousand thanks for being with us!«. In this way every person, no matter who they are and what they can do, is always being welcomed by the community – in a dual sense. On the one hand, they can contribute their inclinations and abilities to the community, whereby the community supports them by all means possible in developing and living their full potential. On the other hand, they receive their active basic income, which permits them a life in human dignity, every month in return.

By helping each other to develop our full potential, we sensitise one another to become curious about other people's inclinations and abilities in a positive sense. We want to know what is hidden in our fellow humans and help them polish their inner diamond and let it shine.

Everybody brings something with them into the world that they can contribute to the community. It is often claimed that people with disabilities cannot contribute anything but nothing is farther from the truth. Possibly we »normal« people merely lack the imagination to uncover the hidden treasures in our fellow humans but we can all learn this ability. We should already start at pre-school age and make this discipline one of the main subjects in our schools.

When everybody receives the opportunity and support to make their inner diamonds shine, how bright will it be on our earth? How much compassion, sympathy and love will we feel for each other? Might it be that our greater compassion and love automatically extend to the whole of nature surrounding us?

98. After the pattern of nature

»We need not view nature as our enemy to be mastered and overcome but learn to cooperate with nature again. She has four and a half billion years of experience. Ours is much shorter.«

*– Hans-Peter Dürr
German physicist*

Nature is a living masterpiece. She has existed for billions of years and generates life over and over again, thereby following universal laws. The laws of nature apply to everybody without exception. We have the choice either to observe them of our free will or be reminded of them in a painful way. If we want to learn how to use the laws of nature for our good we are well advised to observe nature and take her inventions as a model.

In technology this method has long been known as »bionics«. Every aircraft constructor studies the flight of birds before he launches his »iron bird« into the air. Bionics does not mean copying everything one hundred percent. Everyone knows that, unlike birds, aircraft do not flap their wings. Their outer covering does not consist of feathers but metal or plastic. They need a runway for taking off and landing but, on the other hand, they can fly much faster than birds. With the aid of bionics, those properties which serve a purpose are transferred to the object in question.

It is the same with the economic bionics we have developed. We do not need to copy everything to be found in nature. If cannibalism is not acceptable to our ethics, we should not translate the model of »eating and being eaten« to our economic model. Instead, nature offers us more appropriate models, such as cooperation and symbiosis.

The same applies to the »survival of the fittest«. In the animal world physical strength is limited to a natural extent. No animal has the possibility to reduce entire nations or even the entire world to wrack and ruin. Due to technological development humans have this possibility; and in business strong companies have the capacity to squeeze all weaker ones out of the market, thus putting an end to them. Therefore it would be absolutely fatal to translate this model to modes of behaviour between people: neither in politics nor in business should the law of the strongest be allowed to rule.

Ethics and religion have given us quite clear guidelines - »liberty, equality, brotherliness« and »Love your neighbour as yourself«, for example. Which inventions of living nature we translate to politics and the economy must first be decided by ethical criteria.

We have to observe the laws of nature, by choice or by force. We can indeed deny the cycle of growth and decay and call for constant economic growth but then the natural law of transience will hit us all the harder – through economic crises, natural disasters, poverty and wars, even going as far as the complete extermination of humanity. However, we can also choose to build the cycle of life into our monetary and economic systems and achieve worldwide prosperity in peace and in harmony with nature.

99. Prosperity for all

»Nature knows no problems, only solutions.«

– Carl Amery
German writer and environmental activist

How often we get to hear that prosperity for all is not possible. For those who claim this it is a pretext not to have to concern themselves with the Natural Economy of Life. If they studied it seriously, they would probably come to another conclusion.

Here we are not practising social romanticism but exploring nature's laws with regard to their applicability in politics and the economy. Natural laws always function the same and they function for everybody. We can learn to use them for our benefit or we can ignore them and perish. Let's take the example of gravity: if I try to deny gravity and simply jump out of the window, I will possibly not survive it. However, when we use gravity to drive water turbines, we can generate electricity with it.

Thus seen, humankind has two possibilities, either to perish or achieve worldwide prosperity for all. Nature has appropriate solutions ready for either alternative.

100. In harmony with nature

*»Nature can't take a joke, she is always true, always serious, always strict;
she is always right and mistakes and errors always come from humans!«*

– Johann Wolfgang von Goethe
German poet and naturalist

Another counter-argument is that worldwide prosperity for all would destroy the environment. But this only applies if we go on as hitherto and even then we would probably destroy ourselves first. Nature would then have many millions of years to recover again. Worldwide prosperity for all is only possible in harmony with nature.

Thus our choice become even clearer: either we humans kill ourselves or we create worldwide prosperity in peace and in harmony with nature. The Natural Economy of Life offers us the basis for the second alternative.

So let's get going together! In the next chapter you will learn how simple that is.

Chapter 5 – Let's get going!

»In this life anybody who doesn't give up is courageous.«

*– Paul McCartney
English pop musician, ex-Beatle*

In this chapter we speak about how we can manage the transition. What can each of us do with very simple means so that we can introduce the Natural Economy of Life on this earth within a very short time and be able to enjoy worldwide prosperity in peace and in harmony with nature?

You, dear reader, are sure to have a lot to do. Presumably you have to earn your living and perhaps you have a family to support and have to take care of your children's upbringing and education. You possibly have a hobby or are involved in good causes. To manage all this you sometimes wish the day had more than 24 hours. And now you are supposed to campaign for a new monetary and economic system as well!

The prospect that the Natural Economy of Life could solve all economic problems connected with money in this world will not make more time available to you in the here and now. However important all this may be, your time is completely taken up.

That's why I now have good news for you. Do you know the expression »wu wei – doing by doing nothing«? Even if you cannot invest any extra time at all, it is possible for you to do a lot by »doing nothing« in the truest sense.

Yet there is one very small thing left we beg you to do: pass on the information! That is really easy today and if you have a computer it can be done with just a few mouse clicks. The e-book of the abridged »Free Edition« is free of charge and its dissemination is explicitly desired. Here you can download the free e-book: <http://gradido.net/Book>.

Send emails to your friends and relatives with the free e-book attached. Ask the recipient to study the information and, in their turn, send it so as many friends as possible. Post the free e-book on your social networks and ask your friends to pass it on.

If you have friends who speak another language have a look on our website to see what languages the book is already available in. Now, as I write, we are starting in German and English. We welcome anybody who would like to help translate it into other languages.

You do not have to agree with everything you have read here. The gradido is a research project and the content of this book contains the present state of research. It is important for as many people as possible to know about the solutions described here as soon as possible. After that we will still be able to develop the system further.

Have you heard how fast news can spread on the internet? When the time is ripe, it spreads like wildfire. It can go extremely quickly: when ten people send it to ten of their friends, that already makes 100. When they send it on, it multiplies to 1,000, 10,000, 100,000, millions..., and after just a few days the information has gone round the world.

A few mouse clicks and a few friendly words are all that is necessary – no more than what you do anyway to keep in touch with your friends and acquaintances.

The world is in a state of change and more and more people are waking up. Some change their opinions or even their views of the world in a moment when they receive the appropriate information. Don't be too choosy about who you send the e-book to. Someone who was not interested in this subject yesterday can be raving about it today. Yesterday's declared enemy may be open for it today and an enthusiastic advocate tomorrow. If you send the book to too many people you run the risk of it landing up in the trash but if you send it to too few, you put our common future at risk.

What will happen if the Natural Economy of Life becomes more and more known? People will form opinions about it, communicate about it and discuss it. Possible weaknesses will be found and corrected, as is usual in a research project. Nature, environmental, peace and other organisations study it, the media report on it and politicians discuss it. The Natural Economy of Life becomes part of party manifestos. The first countries offer themselves as pilot regions and introduce the step-by-step plan with other countries following. The model continues to be improved more and more: then it is introduced in major nations or even entire continents and finally in the whole world.

You will also have contributed to this wonderful transformation, dear reader! With a few mouse clicks you have helped to ignite a wildfire, whose impacts benefit everybody and harm nobody. Just as the proverbial flutter of a butterfly's wing can set off a hurricane, you have helped to bring about a gentle revolution of love by passing on this information verbally or in writing – information that has the potential to transform our beautiful earth back into the paradise we humans were once expelled from.

And with this we are already at the end of this chapter. At the beginning I promised you it would be the shortest chapter in the whole book and I have kept my promise. You do not need to do more than what was described above. However, if you have the wish to make a contribution with your inclinations and abilities, cooperate with us more intensively or join the gradido network, you will find information in the appendix to this book.

We will conclude by taking a look into the future together...

In place of a conclusion

*»What you start writing as science fiction today
you may have to finish as a press report tomorrow.«*

*– Norman Mailer
American writer*

Dear Reader

Many thanks for having had the courage and stamina to stay with us as far as this point! And maybe you have already guessed that with the end of this book we have only reached the beginning of our journey – a journey into a common future worth living in prosperity and peace and in harmony with nature.

Where exactly will this journey take us? The future presents a field of infinite possibilities, some of which are more likely than others. Up until recently horror scenarios were likely – the limits of growth, peak oil, monetary crash, worldwide poverty and hunger calamities, Third World War..., going as far as the destruction of humanity in its entirety.

With the discovery of the Natural Economy of Life another possibility has emerged – the rise of humanity towards responsible stewardship of the planet earth, with which we have been entrusted. The Bible verse »...replenish the earth, and subdue it« (Genesis 1:28) never meant that we were supposed to exploit the earth in a barbaric manner. Such a wicked »devil's bargain« as Joni Mitchell sings about in the song »Woodstock« quoted in the beginning of chapter 1 was certainly not our maker's intention. As the much cited »crown of creation« we have the responsible duty to do everything humanly possible to save »Mother Earth« from harm.

Nature teaches us that this is possible in prosperity and peace. By disseminating the Natural Economy of Life we alter the ranking list in the field of possibilities we call the future. The more people who learn about it in time and actively support it, the greater the likelihood that we will make it together. Of course, we do not know exactly what the world will look like.

Instead of a conclusion, I am going to take leave of you with a short science fiction story. I hope you will enjoy reading it and wish us all much luck in our joint enterprise.

With my very best wishes

Bernd Hückstädt

Pia asks:

“How did you manage it?”

A story from the future

Part 1: The new time

The visit

“Oh Pia, it’s nice that you’ve come to see your grandmother.”

“Hallo Granny, look what I’ve bought! That’s Joy, my new bio-robot from the Far East. They’re on special offer at the moment at *Alibi* and only cost 2,999 gradidos. Joy, come here! Joy to Pia!!! – Good!”

<!-- Joy is very good friend -->

“All right. – It’s still switched to English. – Joy, speak German!!”

<!-- Joy sprechen Deutsch -->

“Whoops, they’re still working on the translation. – Where is Grandpa?”

“At senior citizens sport.”

“Oh, what’s he doing today?”

“Parachute jumping! He’s still fit as a fiddle. No wonder with our healthy diet of spring water, organic fruit and vegetables, wild plants and hardly any meat...”

“Do you know what we had in History today? The *waste age*! That was in your youth, wasn’t it? Was everything really toxic waste? Your clothes, houses, computers, TV sets, vehicles, fuel and tarmac? Our teacher said people even had to take toxic waste when they were ill! Is that true, Granny?”

“Well, Pia, we called it medicine. But you’re right. When we had medicine left over, we weren’t allowed to just throw it away; we had to dispose of it as toxic waste, for the sake of the environment.”

“My bio-robot is 100% recyclable. Most of its parts can be composted and the others will be recycled. It is driven by free energy and is absolutely eco-friendly. Joy, show what you can do! Clean the kitchen, Joy,!”

<!--Clean kitchen menu: dust, Hoover or wash up? -->

“Hoover.”

<!--Compost collected dust: yes/no? -->

“Yes.”

“Well, Pia, it’s just fantastic what technology can do nowadays!”

“All that came through the Natural Economy of Life. We owe it to this brilliant economic model that poverty was eradicated and prosperity for all was created worldwide. And completely in harmony with nature. NEL is my favourite subject at school.”

The natural law of growth and decay

“Well, Pia, you must explain something to me. I find everything wonderful – our active basic income that provides for everyone, our health service, our generous national budget and the subsidies for the environment. But one thing still puzzles me: how does the Natural Economy of Life work? Where does the money come from when we don’t have any taxes or levies?”

“Yes, Granny, that’s still strange for you, isn’t it? After all, you went to school in the waste age, didn’t you? The economy of that time ignored the most elementary natural laws like the cycle of growth and decay. But decay is inevitable, as every child knows nowadays. Because they ignored it, it surprised them in the form of inflation, monetary crashes, wars and so on. Although you were still faring well in Europe, people on other continents were starving. And you nearly destroyed the whole earth!”

“That’s right, Pia. You’ll reproach us with that as long as we live. Fortunately the Natural Economy of Life spread like wildfire over the internet and because of that there was a quantum leap in the development of humanity. But how does it work exactly?”

“I’ll be pleased to explain that to you, Granny. I have to make a presentation about it at school next week. The Natural Economy of Life is based on the natural law of growth and decay. As you know, we now have »living money« called gradidos. Our money is created through life itself. And it decays, like all of nature’s products.”

“Money is created and decays?”

“Exactly! Society creates 3,000 gradidos for each person per month. One gradido is equivalent to the former euro. The first 1,000 gradidos are intended for the active basic income that every person can earn through unconditional participation. The second 1,000 gradidos go to the government and the third 1,000 are for the Equalisation and Environment Fund, the EEF.”

“The EEF does a lot of good for people and nature.”

“Yes, the Equalisation and Environment Fund serves to make good the damage to the environment that unfortunately still exists today. So an extra pool of money of the same amount as the national budget is available for the environment. Protection and decontamination of the environment are the most lucrative branches of the economy.”

“So that’s the reason for the good development! – Pia, you said our »living money« comes from life and society creates money every month. How am I to understand that?”

“Depending of the form of government, the money is created in the municipalities or a central bank. Every person has one creation account and the amount is the same for everyone. Creation of money starts at birth and ends with death so that the living money is created by human life. All people and all nations have the same conditions.”

“So money is virtually created from nothing? What is the money covered by?”

“By the most precious thing we have – human life itself. Economically speaking, every person serves the community as a worker and a customer. The community is all of us. Everyone can contribute to the community through unconditional participation in a way consistent with their inclinations and abilities, meaning in accordance with their nature. Everybody can do what they love doing and they earn 20 gradidos an hour for it, up to a maximum of 1,000 gradidos a month. Gradido means »thanks« and with the 1,000 gradidos we say to each person: “A thousand thanks for being with us!”

“But if money is created every month, it will get more and more. Why don’t we have any inflation?”

“Inflation is enforced decay. Our decay operates according to a schedule and roughly 5% of the balance is debited from each account every month, making about 50% a year.”

“So after a year half of each gradido has gone from my account, right?”

“That’s correct.”

“In return I get an active basic income of 1,000 gradidos a month? After all, I do a lot of work for the community, for example in the Citizens Advice Bureau, looking after children, giving music lessons...”

“Yes, exactly, Granny.”

“So everyone always has the same amount of money at their disposal?”

“No, they don’t. Someone who works in addition or does business earns extra tax-free income. Some people do without unconditional participation because they earn more money in business. As you know, there are millionaires but there isn’t any poverty anymore.”

Let’s see if it adds up!

“I’m not a mathematician or an economist, Pia. Can you explain to me in a simple and plausible way how the whole thing works on a big scale?”

“Gladly, but we will have to do a few calculations. Today, like under the old system, we have some 80 million inhabitants in Germany, a government budget of about a trillion gradidos or euros respectively, including the health service, and a total amount of four or five trillion gradidos or euros on all accounts. Are you following me, Granny?”

“Yes I still am, so far.”

“The money supply is constant because of the interplay of money creation and decay. It evens out at the value where the creation of 3,000 gradidos per citizen and 5% decay are in balance. That makes 60,000 gradidos per citizen since 5% of 60,000 is 3,000.”

“I see. Decay belongs to money creation and that’s why the money supply stays constant and the value of money stable. Everybody has their basic income, every country has a national income and the environment is decontaminated. Is that right, Pia?”

“Exactly. The total money supply is more or less the same as it used to be. In Germany, for example, it is 80 million citizens times 60,000 gradidos, totalling 4.8 trillion gradidos. That’s why our prices are so similar to what they were before.”

“And the state budget?”

“We have 12 months times 1,000 gradidos times 80 million citizens. That makes a state budget of 960 billion gradidos a year, or a little less than one trillion. That has stayed the same as well. And in addition we have the Equalisation and Environment Fund of the same amount.”

“Ah, that’s why there’s enough money for all expenses, including the necessary decontamination of the environment and all without taxes, insurances or other deductions. Fantastic!”

Unemployment? Provision for old age? No problem!

“A lot of old problems have thus been solved: unemployment, illegal work, pension problems... are all things of the past. Everyone, from little children to the elderly, is provided for with the active basic income. Anyone who works as well earns extra tax-free money. A lot of people independently pursue their inclinations, for example art, crafts, research and education or simply have time for each other. Everything is possible without any problems. The working climate is excellent as nobody is compelled to work. Employers and customers who place orders court their employees and suppliers. Work is meaningful and enjoyable, or it doesn’t happen. Illegal work doesn’t exist anymore by definition because there are no taxes.”

“And the unpleasant jobs?”

“The hard, inhuman jobs have long since been done by machines. – Oh, by the way, what about my little friend? – Everything all right, Joy???”

<!-- Kitchen hoovered. Dust put in compost bin-->

“Super, Joy, you’re wonderful!”

<!-- Joy is very good friend -->

“Yes, that you are, Joy. – You see, more and more work is being done by machines, Granny. The conditions of the other jobs are so good that it’s always possible to find people who like doing them. More dangerous jobs are very popular with adventurers as they are the best paid. By the way, they are less dangerous than they used to be because all the safety precautions are taken.”

The system regulates itself.

“But there were still bottlenecks sometimes for a short time. Food was in short supply during the changeover to organic farming but that problem was soon solved.”

“That’s right, Granny. Food got more expensive and the basic income was tight. A lot of people looked for additional work. The EEF promoted organic farming and offered courses in permaculture. Numerous families built a country house and sold organic foods. So prices fell to a healthy level again.”

“Exactly. Today food costs a bit more than in the waste age but, in return, it is organic and its quality is excellent. Everybody can afford this good and healthy food.”

“The system regulates itself, as you see, Granny: if goods become scarce, prices rise. As a consequence, people want to work more. The best job offers are in connection with scarce goods, which now have to be produced in bigger quantities. Then prices fall until the balance is restored.”

“It’s plausible and amazingly simple.”

Both lenders and borrowers win with loans.

“But tell me, Pia, your bio-robot was awfully expensive, nearly 3,000 gradidos. How can you afford something like that?”

“Joy is an investment. I bought it with a loan.”

“You have got into debt, Pia???”

“No, I got a loan from my classmates to finance the investment. We learnt how that works in NEL and, after all, I’m very business-minded!”

“Just listen to my 13-year-old granddaughter!”

“Shall I explain my calculation to you, Granny?”

“I see you’re absolutely dying to, so go ahead.”

“You know I get a basic income of 1,000 gradidos a month and in return I have taken on some interesting tasks at school. Among other things, I have organised a NEL study group and inform my schoolmates. I give my parents 600 gradidos for rent and board, I need 200 for current expenses and I have 200 left over.”

“And you could save them for the future.”

“Basically you’re right, Granny. Only you don’t save for the future, you invest in it.”

“Well, what’s the difference?”

“If I tried to save money for the future, it would soon be gone because of the decay. We can invest by giving or taking loans. I decided to take a loan and buy the bio-robot. I take it to the neighbours and help in their household for 20 gradidos an hour. In that way I can soon repay the loan and after that the money will be my profit.”

“My little Pia has become a clever businesswoman!”

“At the same time I’m investing in people since Joy can do nearly everything on its own. I only have to train it. Then I can talk to my neighbours or entertain their guests. Good neighbours become friends who help each other privately and professionally. I call that neighbourly help in the best sense!”

“I’m more and more amazed, Pia! – But what about your classmates who lent you the money?”

“Both of them happened to have some money to spare and offered to lend it to me. The two of them are really professional: by giving frequent loans they preserve the value of their money and are already accumulating a small fortune. I’m sure they’ll become bankers later.”

“Do they charge interest?”

“No! A lot of people want to preserve the value of their money and that’s why they grant interest-free loans.”

“So the girls also benefit without charging interest.”

“Yes, Granny. The Natural Economy of Life is a plus-sum game with win-win situations everywhere.”

“Are all your schoolmates so good at doing business?”

“Some of them have other interests like sport, art, music, science, research, development, crafts... Every pupil is involved in at least one project. They all win, as even if the project doesn’t bring in any extra money, they are all provided for through their active basic income. It’s just the same with adults as well.”

“I remember, Pia, we also financed our house with an interest-free loan. A bank arranged it for us for a fee. Because we were working and had tax-free earnings as well as our basic income, we were able to repay the money in just a few years. In the waste age would have had to pay it back our whole life long.”

Open source for all

“I can hear a flymo.”

“That must be Grandpa coming back from his parachute jumping. Since these public flymobiles started parachuting has become a national sport.”

“There he is. – Hallo, Grandpa!”

“Hallo, my sweetie! That was a wonderful day outdoors in nature.”

“Just imagine, Sven, your granddaughter has become a businesswoman. She has bought a bio-robot that has already hoovered our kitchen.”

“That’s wonderful, Pia. Then I insist on becoming your first regular customer.”

“You’re too late, Grandpa! The Meiers next door are already my customers.”

“My word, you really are a good businesswoman!”

“Pia and Sven, I’m afraid I have to leave you now because there’s going to be a LAN party in the Senior Citizens Centre.”

“Granny, do you still play with your old computers that emit EMFs?”

“My dear Pia, we do in fact still have the old nostalgic computers but we have linked them up to G-Com, which works without any EMFs just like your bio-mobile phone and Grandpa’s bio-computer.”

“I’m proud of you, Granny. Have a good time and see you again soon! – It’s amazing, Grandpa, that your old computers already have G-Com.”

“G-Com – communication over the gravity wave – has been known for a long time but the development of unconventional technologies used to be slow and laborious. As you know, I myself am an inventor and for a long time suffered from the patent law, which really obstructs innovations. It was quite different with software, where open-source software was often the best choice.”

“Exactly. With the introduction of the Natural Economy of Life patent law was amended and the general open-source principle was decided on. We learnt that in NEL.”

“Yes, Pia, all knowledge belongs to everyone. Only in that way was humankind able to survive. The general open-source principle wasn’t possible until the active basic income was introduced and everyone could have a good life at last. Unconventional thinkers, researchers, artists and craftsmen were also able to pursue their inner destiny. A quantum leap in the development of humankind followed. Just think of the flymos – flymobiles propelled by free energy and autopilot. They don’t need any roads, parking spaces or petrol.”

“And they’re perfect for parachute jumping, aren’t they, Grandpa?”

“Yes, that they are, Pia!”

“Since the amendment of patent law there can be no patent on life anymore.”

“That’s right, Pia. The spook of patented seeds and dangerous genetic technology is a thing of the past, thank goodness. It was only just in time as corn feed had been almost completely destroyed by genetic modification.”

“Tell me, Grandpa, you used to work for the Equalisation and Environment Fund and helped to organise a lot of things. Can you help me with my presentation for school next week?”

“I’d be only too pleased to, my love.”

Equalisation between poor and rich countries

“Besides decontaminating and preserving the environment the EEF has other tasks, doesn’t it? Specifically, they are equalising previously poor and rich countries and asset exchange.”

“Yes, it does, Pia. I was in the team that saw through the equalisation of poor and rich countries. It wasn’t enough for all countries to create their money themselves. First of all, food supplies had to be assured for the population. We collected some facts and came to an astonishing conclusion.”

“What kind of facts were they?”

“We examined people’s meat consumption and its consequences. At that time 20% of the world population ate 80% of the total meat production. The huge meat consumption in the industrialised nations was the cause of considerable environmental damage. For a piece of meat 30 times more natural resources were used than for vegetable food with the same nutritional value. The largest number of diseases caused by diet were to be found in the countries with the highest meat consumption.”

“Ah, I can already guess the result.”

“Our thinking was that people in the industrialised nations would be healthier if they reduced their enormous meat consumption. Environmental damage decreases and enough food can be grown for everybody. It’s a great win-win situation for everyone.”

“For the meat industry as well?”

“Yes, indeed. We financed the changeover of the food production businesses and farming. We created an advertising campaign with the slogan »culinary – vegetarian – solidly united« with cookery books, gourmet guides and much more. By the way, there were no problems with ethnic or religious groups as vegetable food is allowed in all cultures.”

“But how were the poor countries able to catch up economically?”

“It happened almost automatically; the industrialised nations had a surplus of goods and were looking for new markets. Because money is created every month the poor countries had enough money to buy goods, technology and know-how and thus to gently align their development. Now they produce what they need themselves. The economy cooled down, sparing the environment.”

“But some companies had to close down, Grandpa.”

“That happened in the waste age as well. But now one thing is quite different: when companies close, nobody suffers from poverty. Employees and employers have hardly any risk as everybody has their basic income.”

“And incomes have equalised worldwide.”

“Exactly. After taxes were abolished labour costs in the industrialised nations decreased. Wages in the other countries caught up and so there are no low-wage countries anymore.”

“So there’s prosperity for all.”

Land and property

“Grandpa, you also drafted laws, for example the environmental requirements for property.”

“That’s right, Pia. Land is not sold anymore but leased over a long period because of the decay of money. This generates continual income for the owner. But ownership of land is linked to stringent environmental requirements. A person who lives on or farms their own or leased land easily meets these requirements. But large estates that are not ecologically farmed can quickly become a burden and are not worthwhile investments. So it happens that many owners of large estates give their land back to the community which then takes care of renaturalising it.”

Part 2: The peaceful transition

How can it succeed?

“Tell me one thing, Grandpa. All that is logical and simple for us today and we know that the transition was peaceful. But what was it like in the waste age? At that time people thought quite differently from us. How did it succeed?”

“It was hardly to be expected that the entire world would introduce the new system all at once. Neither would a single country have been able to get out of the economic entwinements all on its own. Ways had to be found for individual countries to begin without risk within the existing system.”

“Were they able to introduce the Natural Economy of Life step by step, restructure their economies and motivate other countries to follow their example?”

“That was the objective but it wasn’t quite so simple. All the nations were highly in debt with the debts increasing from year to year. The countries had to spend more money than they earned. Some people thought the system of interest was to blame but that was only half the truth.”

“So what was the reason for it?”

An error in reasoning in the tax system becomes a chance.

“We found a crucial error in reasoning in the previous system that had been overlooked by economists: it was always cash flows that were taxed. Whether it was income tax, VAT or excise duty, the state was always biting the hand that fed it.”

“It’s clear that taxes on cash flows put a brake on business transactions.”

“Today we know that, Pia. But a lot of economists couldn’t see the wood for the trees. And what did the countries that spent more than they earned and got into greater and greater debt do? They tried to cut their expenditure and increase their earnings. They reduced state benefits and increased taxes. What do you think the result was?”

“Did it improve the national budget?”

“Only for a short time, if at all. It always deteriorated in the long term. There are simple reasons for that.”

“What are they?”

“Higher taxes lead to increased prices and people bought less. They tried to make everything themselves or help themselves by moonlighting. Industry produced abroad. In any case the economy was harmed and jobs were lost. The government had less revenue and more expenditure on welfare benefits.”

“And reduced government services also brought only disadvantages: industry had fewer orders, resulting in less tax revenue. Might it have been better to lower taxes?”

“Tax cuts wouldn’t have reversed the development. They would only have led to even lower government revenue in the short term, a classic dilemma.”

“And then your big chance came?”

“Yes, it did. That was the beginning of the Natural Economy of Life, which assures the national budget without taxing cash flows. We developed a plan to phase in the Natural Economy of Life.”

“A step-by-step introduction?”

Start small...

“Our challenge consisted in developing a project that observed the laws of that time and was able to begin on a small scale. It was supposed to solve acute economic problems on a regional level or at least help to mitigate them. In that way it would become self-propelling and the Natural Economy of Life would spread by word of mouth.”

“A big challenge!”

“We analysed the acute economic problems: the municipalities had hardly any money. Necessary work remained undone or was done by volunteers. There were even mayors who

worked on a voluntary basis without pay. A lot of people were unemployed through no fault of their own, in spite of having skills they could have usefully contributed. Firms and the self-employed didn't have enough orders although they provided good services. There was a need for their services but people didn't have enough money."

"So you printed new money?"

"No, of course we couldn't print any money, Pia. Only the central banks were allowed to do that. But systems of discounts and bonuses were widespread. So we created a discount system, which we called the »gradido«."

"And how did it work?"

"Every member of the network was credited with 100 gradidos a month on their gradido account: »gradidos for being with us!«. In this way people were able to thank a supplier who had given them a discount, cut their selling prices, and so on."

"When you got a discount of 50 euros did you give the person who granted it 50 gradidos?"

"Generally, yes. Some people gave more, some less as the equalisation in gradidos was voluntary at first. After all, the gradido wasn't a state-recognised means of payment at that time.

You also had the possibility to thank neighbours for their help. Mr A mowed Ms B's lawn and she gave him gradidos for it. Mr A was able to thank the person who coached his son. Young and old strengthened their social contacts and networks. They enjoyed helping and thanking each other and a new feeling of togetherness emerged."

"And how did it benefit the municipalities?"

"Municipalities and charitable institutions were able to create more gradidos to thank citizens for their voluntary work. Important services that were no longer affordable because of shortage of money could be performed by volunteers, who then enjoyed many benefits."

"So the municipalities were able to economise?"

"Yes, and when the government joined in, even the state coffers were disencumbered."

...and let it grow

"Did the penny drop with the politicians then?"

"Yes, it did. Soon there was a majority in favour of the gradido and it was decided to phase it in as a parallel currency alongside the euro. Sales in gradidos were tax-free like today. It started with a minimum gradido share of 10%. We increased it 10% every year up to 50%. In that way everyone could gradually get used to the Natural Economy of Life. If problems had arisen we would have had enough time to take counter-measures."

"That means that after five years every supplier had to accept at least half of all payments in gradidos?"

“That’s right. In that way all prices in euros had fallen by at least half and so had the labour and unit costs. The other half was paid in gradidos. Some suppliers even accepted more gradidos so as to do better business. Domestic products became more competitive. That’s why even foreign suppliers began to accept gradidos.”

Restructuring of state finances and securing of private assets

“And what about the state?”

“State expenditure in euros also fell by half. The good thing was that the tax revenues did not decrease so fast as more was sold because of the favourable euro prices. The increased added value enhanced quality of life for all citizens. But that was by no means all. We had resolved to pay back the state debts in a few years – in euros, of course!”

“Pay back the state debts in a few years?”

“Yes, really. It has to be mentioned here that the world was once again in the throes of an economic crisis. The monetary system was threatening to collapse at any moment as the exponential growth of assets and debts couldn’t go on much longer. Whether a stock market crash, a war or inflation – it was very likely that something would happen but nobody knew when. People could have lost their assets at any moment. We looked for a possibility to secure the citizens’ assets and repay the state debt at the same time. We developed asset exchange (AE), a mutual commitment that served both the government and the citizens.”

“So it was another win-win situation.”

“Yes, it was, Pia. The asset exchange planned for a compulsory conversion of part of all euro assets into gradidos. The percentage increased again every year in five phases. After five years 5% of all assets had been changed into gradidos annually.”

“Didn’t rich people take their money abroad?”

“Then they wouldn’t have been able to benefit from the securing of assets provided for by the asset exchange. In the case of an economic crash the most recently declared assets were recorded and paid out in gradidos over a period of 20 years. In this way all assets were secured for at least 20 years.”

“Let’s assume I had a million euros at that time. Then I would have had to change 50,000 euros into gradidos every year?”

“Exactly.”

“So my euro assets decreased as long as the euro was stable?”

“It depends. Clever investors were able to invest their money for more than 5%.”

“And if there was a monetary crash?”

“The value of the gradido stayed stable since it was determined for that case: 20 gradidos is the price of an averagely skilled hour of work.”

“Aha. My euro assets would have been gone, but I would have got 50,000 gradidos annually for 20 years. – And who from?”

“From the Equalisation and Environment Fund.”

“If I had secretly taken my money abroad I wouldn’t have got anything?”

“Correct. And as nobody knew when the crash would happen, it was worth being honest. Besides that, most people had realised that the gradido had the great advantage that you could do business with it tax-free.”

It worked out!

“And Germany became free of debt?”

“Yes. The total assets of four trillion euros resulted in an exchange of 200 billion euros annually. The entire state debts were repaid in a few years.”

“What did the other countries say about it?”

“At first the world reacted with scepticism. But as international trade went on, there were soon imitators, who also introduced the gradido.”

“How was international trade able to go on?”

“Prices in international trade stayed the same. Buyers from abroad could either pay the full amount in euros or part in gradidos. In that way countries that had also introduced the gradido had a competitive advantage over the others.”

“Then all countries must actually have introduced the gradido.”

“They did it gradually. One day the big financial crash came. But it didn’t really interest anybody anymore as they were all very well provided for. In the end we had gradidos and the Natural Economy of Life.”

— — — End — — —

Annexe 1 – How you can contribute

»Actions speak louder than words.«

– proverb

In chapter 5 you learnt how important and effective it is to pass on the information by sending the (abridged) free e-book to your friends and acquaintances. You have already done the most important thing of all with a few mouse clicks. Many thanks!

The following information is intended for those of you who want to contribute your personal inclinations, skills and resources to the success of the joint enterprise.

Book website

We have set up the following website specially for this book:

<http://gradido.net/Book>

Here you can find everything worth knowing about this book, for example information about the printed version, translations, corrections and current developments.

Gradido network

The open-source platform »Gradido.net« makes the gradido available as a community currency. Here the gradido first of all functions as a discount point. Members of the gradido network give each other gradido discounts of their choice. Membership is free of charge.

You are warmly invited to open a gradido account:

<http://gradido.net>

Social networks

If you are a member of social networks, such as Facebook, Google+, Twitter, Xing, LinkedIn or others, start talking about Gradido – The Natural Economy of Life. Set up discussion groups on the subject or participate in already existing groups. You can also establish regional gradido groups for networking regionally or arrange joint activities.

The gradido in networks, organisations, etc.

The gradido is excellently suited to be a community currency in social networks, organisations, initiatives, communes and communities. The individual communities can either install their own gradido server or their members can register on an existing portal. The first of these portals is Gradido.net.

Gradido Academy, Institute for Economic Bionics

The Gradido Academy (formerly Joytopia Academy) is the core of the research project »Natural Economy of Life«. Here the main work is done, for example research, development, programming of the gradido software, initiating and managing the gradido network, presentations, writing of this book, coordination, etc.

<http://gradido.net/academy>

At present we are still doing everything on a voluntary basis at our own expense and with donations. That is why we urgently need your financial help. Every amount of money helps us to continue the work. We also warmly invite you to become a paying member of the Gradido Academy and support our work.

As a member of the Gradido Academy you belong to the inner circle of the gradido movement. You receive first-hand information and can participate directly in creating content if you wish.

Our email address: academy@gradido.net

If you would like to support our work with a donation, here are our bank details:

Volksbank Hohenlohe
BLZ 620 918 00
Account No. 54 444 004
BIC (SWIFT): GENODES1VHL
IBAN: DE51 6209 1800 0054 444004
Account holder: Joytopia / Gradido

PayPal: akademie@joytopia.net

Networking with other organisations

We can only realise a project such as the peaceful transformation of our economic system in cooperation with many other organisations. If you are already active in other organisations, we would be pleased to have your help in networking.

Translations

Both this book and our internet websites need to be translated into other languages. Please contact us if you want to and are able to help with this.

Wikipedia

As the world's largest online encyclopaedia Wikipedia is anxious to be objective and balanced. For that reason Wikipedia articles about people and projects should be written by third parties. If you have experience with Wikipedia and write articles about the Natural Economy of Life, the gradido, Joytopia or the authors or contribute to existing articles, you can help make the joint project known.

Programming

Gradido EASy (Electronic Accounting System), the software for the gradido portal, is open source. It is already prepared for decentral operation, i.e. in future many instances of gradido can be installed and communicate with each other.

If you are a programmer (php, JavaScript) and would like to contribute to the further development, we would be very glad to hear from you.

Has something been forgotten?

Would you like to help in an area that is not yet listed here? Then please don't hesitate to contact us. Gradido is a unique holistic project. Nothing comparable exists in this form. Every person has their very personal inclinations and abilities and we can do with any kind of help. We will manage it together. Many thanks!

Annexe 2 – Decaying paper money

The gradido's decay is very easy to realise in electronic payments systems. In a similar way to negative interest, it is precisely calculated in the background down to the second and debited from a person's balance on account at the end of the month. Thanks to new mobile technologies, such as smart phones, more and more electronic payment possibilities are coming on to the market. Whether you like it or not, the trend is clearly away from paper money towards electronic payment.

In case cash is still needed, we offer two possible solutions:

- Option 1: The value of paper money is updated at regular intervals by sticking stamps on it.
- Option 2: A »dynamic currency«, which constantly changes in value, is introduced parallel to the gradido.

We describe the second option below.

The dynamic currency FREE

The name »FREE« stands for »free energy exchange«. The gradido and the FREE together form a »tandem currency«, in which the value of the gradido is constant, whereas the FREE changes in value in relation to the gradido in the course of the year. The paper money is reprinted every year. The figure for the year is printed large so that it is extremely visible.

In transactions which require precision, the gradidos are converted to FREEs according to the rate on that day. This is, above all, the case with large amounts or when the amount is paid into or out of a gradido account.

With small amounts, such as are common in everyday life, adjustment every three months should generally suffice. In this case we only need to remember three simple fractions: $\frac{1}{4}$, $\frac{1}{2}$, and $\frac{3}{4}$. The quarterly adjustment of the FREE is extremely easy to calculate:

At the beginning of the year 1 gradido = 1 FREE,
after three months ($\frac{1}{4}$ year) 1 gradido = $1\frac{1}{4}$ FREEs or 1.25 FREEs,
after six months ($\frac{1}{2}$ year) 1 gradido = $1\frac{1}{2}$ FREEs or 1.50 FREEs,
after nine months ($\frac{3}{4}$ year) 1 gradido = $1\frac{3}{4}$ FREEs or 1.75 FREEs.

In the following year two old FREEs are treated like one new FREE. The old notes go back to the issuing institution via the shop tills and are withdrawn from circulation during the course of the year.