

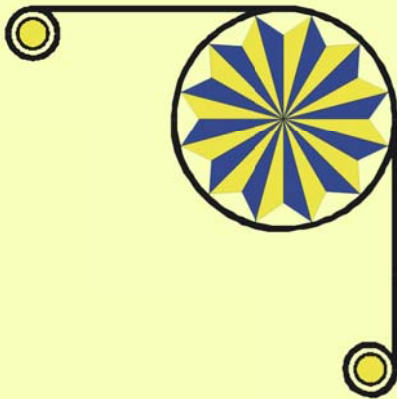
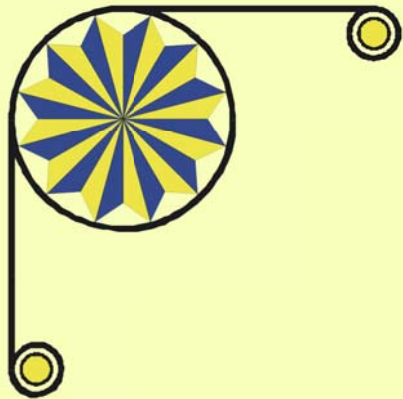


Angelika Garbaya

Conversations with God about money



CTS Freiheitswerk



With love
and gratitude
dedicated to

Neale Donald Walsch

for his books

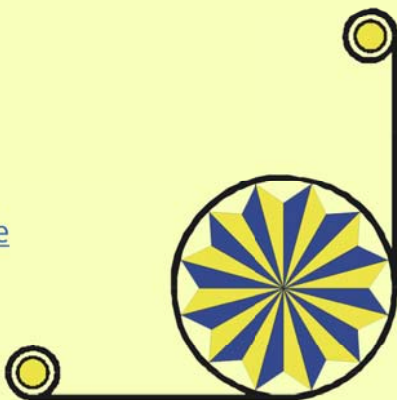
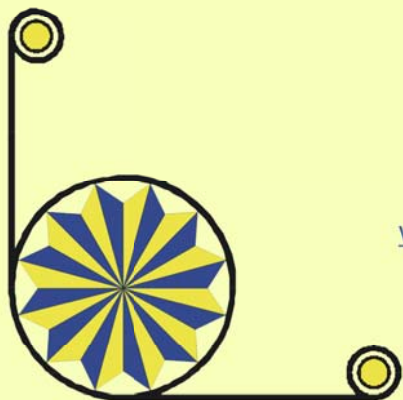
„Conversations with God“

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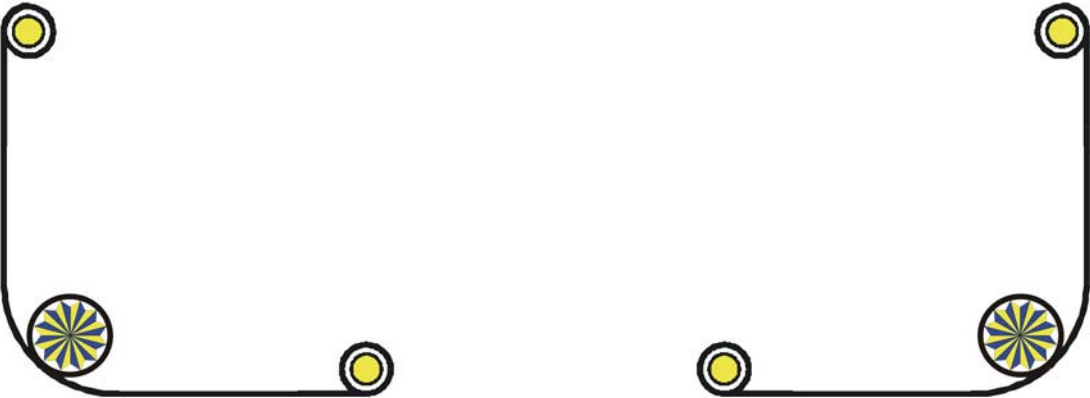
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**In the times of New Spiritualism,
all deliberations in the areas of economics,
commerce and business life,
become a part of an integrated,
organic approach to the structure
of a way of life and a society
that works for everybody.**

Tomorrow's God

(taken from the German translation, page 339)



ALPHA

Hi God!

Hello Man. I'm very pleased that more and more of you are coming to converse with me. I am correct, I take it, in assuming that you wish to speak with me?

Yes, correct. In the past few years, I've been following the conversations between you and Neale Donald Walsch attentively; have read each one and can quote some of them in my sleep. These conversations have made a great difference to my life.

That's great, just as it should be. And what, may I ask, is concerning you now?

I wish to speak with you about money, economics and currency. In that area, just about everything is going awry and there is no voice to be heard among all the experts and politicians, that knows what to advise. Nobody seems to know what's actually happening exactly, how the whole mess began and how we are supposed to get back out of it.

That matches my own observations.

So then I got the idea of talking it over with you. Although I would like first to ascertain, whether you are really the right partner with whom to discuss such things. In all you have imparted to us, though you always speak of justice and turn against usury and crooked dealers, you simultaneously cast blessings on the economically successful and your churches gladly accept the money we donate. But although money and gold turn up frequently in your comparisons, you are not in favour, as I understand it, that there are less and less super-rich people and more and more poor ones.

You have understood that correctly. And I am the right partner with whom to discuss money and economics. Decidedly in fact. And I am pleased that at last, the idea occurred to someone among you to speak to me about it. To ask me what I think of the whole affair. Normally you use me, in pecuniary matters, in whichever way suits you. As to whatever I might think of your economy, you leave it at intuitions and suppositions. And it's been going on that way for centuries. Gradually even I am becoming somewhat nervous. For ultimately I see your technical abilities and your potential for destroying yourselves. When you simply carry on that way, even I begin to get queasy when I think of what could happen next. That's why I'm very glad, that you have come to me at last to speak of this, and that we can cast some clarity on the matter.

Oh, that's starting to get really exciting. At the same time I would like to say that I've been buffing up on questions of money and economics.

Yes, I know, that you know, and I thank you for your honesty. Otherwise the conversation could not take place at all.

Good, I have something else though that I would like to clear up first.

Go on.

I haven't only concerned myself thoroughly with national economics and the economics of money, but I also live in the certainty that the solution I have come to accept, is the only way that could bring us the much longed for abundance and lasting peace - and a breathtaking, worldwide cultural development.

Yes, that's good and I know it too. So what is wrong with it? What do you wish to have clarified?

Well. In your conversations with Neale, on almost every page, it becomes clear that there isn't "the one way" but many ways, and that every way leads ultimately to you. That also becomes completely clear

to me when I think of my Muslim or Jewish, my Buddhist or atheist friends. We are all upon the way, and none of us should insinuate or accuse the others of not worshipping the right god, of not believing in the right things or of traipsing into the wrong church. That is very clear to me. Also in the field of economics, which I have so extensively researched in the past years, there are a thousand suggestions as to how things could be better managed, and a thousand thousand proposals of what should be changed to achieve the desired results. When I examine these proposals – and among them are many “intellectual heavyweights”, such as Marx, Keynes or Friedman – then I cannot credit any of these conceptions, and all the derivations that have since arisen from them, with any validity. Not as concerns a flawless monetary system. At this point they all break down! All, except for the one device relating to this matter with which I agree. And that device is already almost a hundred years old and never really had many followers. And today it's looking even worse. So I haven't got a great many on my side. Hardly any professors who have really concerned themselves with that work and if they have, then because of their scholarly duties or their own vanity, they have annexed their own amendments to it, and thus have confused rather than cast light upon matters. This knowledge is not taught in any school and the politicians know, if anything, perhaps just the name of it's founder, and the same holds for the bankers and those who are concerned with the management of our money. My hot tip for a really good system of economics is the “Natural Economic System”, to rule out the emergence of any mysteries. In short, I hold this concept to be the only possible way to get our money, and with it our economic system, in order. What do you say to that?

It is just as you say.

What? So simple? And what about all the experts and the wise men of economics? Mustn't I admit that their way might also function?

No.

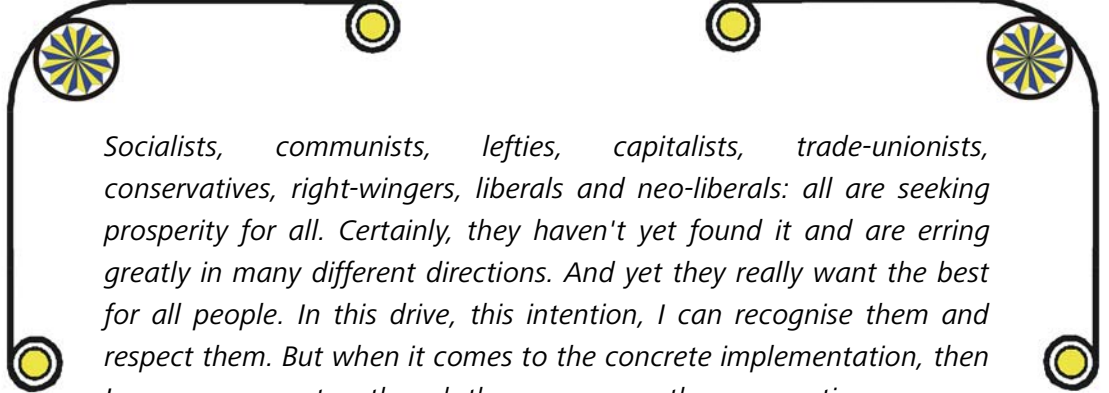
Huh? Well blow me down! So I may frankly and freely announce that the knowledge which I have gathered, thought by thought, over the past years, is the only science that can function and that, for us, there is only one way to a flawless monetary system?

Of course. If that's the way it is, then it is so. Hide not your light under a bushel. You know that saying of mine don't you?

Certainly. But does it also apply in this case?

Especially in this case. If you are certain about something, then you have simply procured that certainty and should ensure that the world knows it too. You need not exercise false courtesies and - against your deepest convictions - assert inconsistencies or allow them to stand without contradiction. That would be betraying yourself, and that is the highest form of betrayal, as I made very clear in my conversations with Neale Donald. If, concerning money, there is just one way to achieve a perfect result, then this way is there and it is the perfect way. The precious stone in this matter - the crystalline knowledge. Other ways too, are of course possible, but they will bring forth different results. You are experiencing them now, every day. If you hide your light under the bushel, the other lights still shine no brighter. And if you let your light shine, you will not darken the others by doing so. Each will retain it's own intensity. A sixty-watt bulb lightens the darkness too, though a hundred-watt bulb will shine brighter. Both count as illumination and each does it's best.

Oh, that's beautiful, the way you explain it. In the case of those many people who have thought about economics and money - whether they've been dead for ages or are still counted among the living - I can see that they do so, or have done so, under the impulse of wanting to attain more fairness for us all. I see that they don't like the way that things are developing and how poverty is spreading.



Socialists, communists, lefties, capitalists, trade-unionists, conservatives, right-wingers, liberals and neo-liberals: all are seeking prosperity for all. Certainly, they haven't yet found it and are erring greatly in many different directions. And yet they really want the best for all people. In this drive, this intention, I can recognise them and respect them. But when it comes to the concrete implementation, then I can no more act as though there was more than one option.

No, you don't need to do that – and especially not while conversing with me. So let's get on with it and show the shape of the money to come. Let's go!

Wait, I have something else to ask you.

I'm listening.

Why did you have me write “Alpha” at the head of this chapter?

Because with you – the person I love above all others – everything begins. In your consciousness. In your conversation with yourself. In your association with me.



God loves money

Oh God, where on earth should I begin?

Well, perhaps it will help, if at this point I make it absolutely clear that I love money. So; God loves money and I wish here, to ensure that everyone knows it.

Wow. Right! In this, your will is decidedly my will too. I just knew, this conversation would be worthwhile and would achieve something. Yes, that's a perfect beginning: That we talk about money, and also why it has earned our highest esteem and admiration. Sometimes, I think that money is somewhat like you: Constantly and universally present, continuously in use – and simultaneously, the instruction manual is missing. We know practically nothing about it, or rather, there are a great many myths and untenable theories about it, going around.

Oh, thanks for the comparison. It honours Me, yet it doesn't really help us any further. There are many people, especially in the New-age Movement, who equate Myself and money too, with energy. There is nothing wrong with thinking so, and all who receive money can confirm how refreshing and beneficial a warm shower of it feels. Money improves the temper of most people and distinctly stimulates the vital spirits. Simply, money makes possible. And yet, I wish to take that thought, which in itself is not wrong, and turn it in the opposite direction.

I don't think I'm completely with you.

Well, I want to make sure that everything to do with the subject of money, is orientated to you – the people. Whether I and money are similar entities, because we are both energy, may perhaps be a nice thought and certainly a nice compliment to Me, yet the affair will only be of consequence when we clearly see what money can achieve for

you – what it can, and should, make of you and your world – at least in My opinion. For money is one of your tools with which to build that world, and a very, very powerful tool at that.

That's going to be a great surprise to some people; to read here that money is one of our tools for making the world. And I have just discerned once again, that I still inwardly assume that God doesn't attribute any great importance to money, and hence doesn't have any constructive ideas about it. And I am surely not the only one who feels that way. Are you certain, that you really want to talk to me about such things as money, wares and the exchanging of them? I cannot get rid of my doubts about it and also, the subject is surely quite unattractive compared to the other divine themes that you otherwise have in store for us.

Money is one of My favourite subjects, of that you can be sure. Until now I hadn't much opportunity, to elaborate extensively on this theme. You have all allocated Me other subjects and restricted Me to benevolence, compassion and the sustenance of the poor – to a being who preaches to the conscience of the people. Until now, nobody has entertained the thought that I had also very concrete perceptions and ideas about the subject of economics and money. And also a will.

Please, please let me know your will concerning money and people.

Your plea is wonderful and at long last it has come. You have all, in the course of millennia, kept Me well muzzled: No politics from the pulpit if you please, and no economics either. In this respect the Muslims have treated Me somewhat friendlier. Their relationship to dealing and business is not so cramped, yet ultimately that too gets them no further. I can assure you here and now, that I not only like to think about economics but that I hold economics to be a divine discipline. Not every person has access to this subject, for it is highly complicated. We are talking here of a cybernetic system, and to be able

to range intellectually in such a system demands a great expenditure of well-focussed energy. It is much to your credit, and all the others too who concern themselves with this subject, for there are more pleasant ways to spend one's time. Hence also, all those who read of this conversation here, should be thanked. Therefore stick with it and let us, with our conversation, facilitate the approach for less studious people to the correct economic knowledge. For when we talk about economics, then we are talking finally of your livelihood, and you can be certain that you definitely won't be boring Me.

Okay, I have understood that. Now let me know your will regarding money.

That it functions.

So simple? That it functions?

Yes, that simple. Life is orientated to that, to functioning. That's why your tools too must be in good shape. Otherwise you will simply go from one mess to another and from there to the next one. Every artist is only as good as his tools. I can see that your monetary system is a complete flop and soon there will be no living creature that will not, directly or indirectly, have it's life taken by your money. One by one. I don't like that at all. Time is tight, I know it and you know it too. Your tenancy agreement for this planet, so to speak, is about to expire. And if you want an extension, then you will soon have to make some contribution.

I like the illustration with the tenancy agreement. We are the tenants, who either have to come to our senses and stop destroying the premises in which we live, or we shall finally be out on our ears – before our neighbouring planet can be made habitable. A cosmic free-fall, you could say.

Yes, that's how it's looking.

Today our world finds itself in such a chaotic condition, that just to describe it would take eternity. In all spheres of life, things are going from bad to worse. Somehow the world is becoming ever more crazy, and if one tells the people that all these creepy conditions are caused by the faulty monetary system, then they think "another madman" and wave you away.

You need not fear that from Me. I will actually go so far as to help you to spread your message.

That is really necessary, for the world is reeling unconsciously in a campaign of destruction against itself. And no appeal, no law, no judgement and – forgive me – no sermon, are capable of stopping this madness.

Well, if "the right thing" was to be preached, then it could well help us further.

Sure, that's clear. Yet currently, there is no theologian or cleric known to me, equipped with qualified knowledge of national or monetary economics. There are many though, who realise that something is wrong with the money, and that it is interest that repeatedly brings the world to the brink, but how interest comes into existence, and most importantly how it can be prevailed against, lies outside their field of knowledge. The church once condemned interest, in the middle-ages. It forbade it, and Islam tries to get around it. And yet all these are not effective economic measures. Just the opposite. Forbidding interest leads, in effect, inevitably to astronomically high interest rates, simply because it opens a black-market for credit. Prohibitions have never been able to achieve anything against gangrene, nor have prayers and even less such obscure remedies as dung. The same holds for plague. Only when we manage to attribute the phenomena to the appropriate cause, will we be able to overcome the difficulties and to actually solve problems. Until then we are

damned to dilettantism. Concerning the economy and money, our so-called "experts" and "monetary watchdogs" and the "great economists" too, are at best on a level with quack doctors.

Yes, they really don't do a very good job. What they do bears no fruit. They come partly to highly absurd Analyses as to the causes and to even more laughable ways of solving the problems.

Exactly. What has just happened to the economy, to be exact, is a global drama. And it is more than horrendous, with what ignorance it is spoken of, which explanations have to serve for all the messes, on which causes the crises are blamed, and which remedies are being dreamed up. Were one to compare the mountains of debt piling up in the meantime, with the massive financial-aid programmes being implemented now around the globe, it can be likened to an accident victim being brought to the hospital, half dead and covered in blood, and a nurse delves heartily into the first-aid box and sticks a plaster on his thumb. The hope that the patient might then recover in a few days, would be recognised by any clear-thinking person as an illusion. But that, expressing it pictorially, approximates to that which is currently being palmed off on us as "national rescue plans". Most people, it is true, are aware that all this is plain nonsense, too many of them have already lost their homes and their savings – and yet they still don't clearly see that which is taking place before their very eyes, and even less, how it could be stopped and altered.

Yes, I understand your displeasure and also your anger. And yet that doesn't help. As Neale Donald Walsch let you know, the era of the prophets was over long ago. The era of the redeemer also and the age of the great "leaders". This means that the pending alterations are being initiated and borne by completely "ordinary" people. Therefore it is more important than ever, to disseminate profound and consistent information. Many people should be informed. Utilise this chance and

show just where the flaw in the money should be sought – which thought is behind your flawed money – and how it can be eradicated. Use this chance here and now and every time, wherever you happen to be. Don't wait any longer for the experts to come to their senses at last. Don't wait for strong leading personalities in politics. Begin, spread your knowledge as widely as possible. Use all means available to you to do so. Win over people that are as much for the introduction of a change in the economy as you are. Win them over for this great and absolutely necessary assignment. I share your opinion, that a well formed monetary system is the basis for continuation of life in the form we have known up to now. I grant you My blessing for this task and will always be by your side.

Oh, that's good. Your blessing strengthens me and I might more than need it, for there are some days when I feel really bad and I could almost lose hope.

I know and I feel for you. I would like to be able to tell you, that there is no reason to feel that way, but it is not so. The world is in such a bad state that it's no wonder if you feel awful.

Yes, it's raining bad news from every corner of the world. And I hear and read the catastrophe-reports and could go crazy. All these wretched, derogatory and catastrophic happenings are connected with our money, or rather, with the flaw in our money. And there is nobody who will listen, who could understand, or cares to know about it.

Seen from My viewpoint, mankind may be compared to the passengers on a luxury liner. Nobody suspects that the ship is leaking, not even when the tub is already half full of water. And when the passengers eventually recognise that their feet simply won't stay dry, they are already too far from their home port and a saving shore is nowhere in sight. And so, each strives to save his own life, perhaps

those of their own families too. The martyrs among you may even sacrifice themselves for a stranger. And yet, there is nobody who's taking care of the leak. The people from the lower deck are thinking of nothing else but spiriting away the upper deck's lifeboats, and those from the upper deck are thinking only of guarding their life-jackets. If nothing happens soon they will shortly all be drifting for a while, together with their last belongings, on the open sea – only to be ultimately swallowed up by it. Only if there were enough people from the upper and lower decks, who could clearly realise that the ship was leaking and that the leak must be plugged as soon as possible, could the story still come to a happy end.

That describes the situation to a hair. That's exactly how I feel! As though I were a passenger on this jam-packed luxury liner. Almost all are thinking that it could hardly be bigger, better and more pleasant – and then I begin to tell them about this leak. Today's monetary system is just like that luxury liner. It has borne us all so very far on our journey through time and space, every minute there is something bordering on a miracle, so that we cannot get our mouths to close for amazement at the deeds accomplished. No one really wants to believe that this magnificent tub has a hole in its bottom. No one really wants to know it, neither on the lower deck nor on the upper. We are all in this boat together, and will either go down together or together we will survive.

It is just as you say. Simply carry on with your investigation of the subject “money and economics” and we will spread the knowledge with all necessary speed. Be assured, that the whole universe will hasten to assist you and your friends and bestow its every support upon you. Be honest and present and learn to read the pointers. Grasp at every chance that offers itself, to carry this knowledge out into the world. And make a solemn oath before each other, not to rest and be still until you have reached the people with that knowledge.



In the labyrinth of money

It should be becoming clear to an ever increasing number of people, that they can no longer trust, in matters of money and economics, that which is served up to them by the nine o'clock news. Even the most prominent of our economists contradict each other before the camera, while answering relatively simple questions. In the meantime it is becoming painfully obvious that even university degrees and honorary doctor titles are no real help either. And neither do impressive sounding institutes, or billion dollar budgets, do the truth any great honour. One professor says this, the other "wise economist" says that. The viewers may decide which one to believe. In economic matters there is an appalling lack of logic and consistency – belief in the authorities has to serve. Belief in authority – in questions of economics! In esoteric or spiritual questions in the meantime, we have come a good deal further. Yes, I may agree with that. No known authority in politics, science or economics, had predicted that we would get into such great difficulties. And right in the thick of these difficulties, is where we stand today. As they still seemed a good distance away, none of the professors was able to give a convincing explanation of why the riches of the earth were, or are, so unevenly distributed. No one was able, or willing, to explain why there is an "ever widening scissor-effect" between rich and poor. No representative of the guild explained, why some people could live better without working, than others with three jobs and three associate degrees. Why monetary assets apparently grew by themselves, while workers' wages seemed to be constantly shrinking, and often enough actually were.

Precisely.

Even the answers of prominent people are remarkably full of contradictions. One example should be enough: One of the favourite answers concerning the familiar "bad state of the nation" and the obvious global imbalances, is that people are simply too greedy. Allegedly, they have simply no desire to stop making profits – implying that this automatically means losses for the others. Let us assume that human greed is the main reason for the difficulties in which we find ourselves. We discern that wealth is concentrating in the hands of fewer and fewer people. Large groups of the population are having to make do with less and less. Will the greed of less and less people keep on increasing? What has happened to the once greedy people who now find themselves on the losing side? As the greed of certain people begins to increase, does it decrease in a growing number of others? Actually, that wouldn't be such a bad trend. And if greed is responsible for the growing imbalance, it remains to be asked, why this characteristic is so unevenly distributed among humans. Are Europeans and Americans greedier than Asians or Africans? To affirm this question – which serves no other purpose than to preserve the consistency of the principal statement – leaves certain further questions unanswered though. Why is greed a regionally or racially determined characteristic? Why, on the other hand, are there some Africans who are greedier than certain Europeans? Why aren't millions of donors in America, able to succeed in appreciably changing the fate of the people in Africa or Asia? We would tangle ourselves ever more deeply in contradictions, if we try to maintain this "pub pundit" kind of explanation. Macro-economic literature is full of examples which couldn't hold up in the face of a really logical inventory. The extent of the confusion, which offers itself to the beholder, is beyond apprehension. It is to be suspected, that the representatives of economic sciences are hiding something. Whether they do this out of carelessness or deliberately, is beside the point. Scientists are avowedly

under obligation to tell the truth. Whether they do not want, or are not in a position, to press onward to this truth, cannot hinder us here. Complete professional classes – bankers, investment advisers, investment bankers – come in for criticism. Haven't the leading bankers of this world, received the best education in the most expensive universities? Who were their "driving instructors", that they allow these grown-up road users to cause such massive smash-ups in the economic field? Didn't anyone teach the bankers, that one must check the solvency of a borrower before giving him credit? Does one need a course of studies in Harvard, Cambridge or Yale at all, for such perception? Wouldn't it be enough here, to go to night-school in an adult education centre? So was it the "greed of the bankers," after all? Do all greedy people become bankers, or do all bankers become greedy? Why don't the bankers satisfy their greed by simply demanding a higher rate of interest from those who need credit? Why do Japan's bankers demand no interest at all for credit? After all, the interest rate there has been less than one percent for many years. What can we conclude from that?

Contradictions that allow of no complete solution, despite strenuous mental acrobatics, are an indication that something is wrong with the theory.

That's how I see it too. Therefore we ought to subject the theoretical structure of the economic sciences to a thorough examination. Also, the foundations of our spiritual thinking. We must examine them brick by brick, to determine the soundness of each one.

Precisely that, is the starting point. Here, the field of operations opens itself to you and your fellow campaigners. Check over the established theories for plausibility and show up their weaknesses. Make knowledge available, teach the proper coherencies and don't trouble yourselves about your reputation. Don't allow yourselves to be

impeded, by those who believe they already know it all. Turn to those who are in search of valid answers, and who can no longer settle for political communiques or the statistics of your government. The desire for truth is an inherent need in people. Fan the fire of this need for truth. Gather others to join the economic vanguard. The circle of those who haven't allowed themselves to be corrupted and to be deceived by the illusions of scarcity. Gather those who show courage and wish to render a decisive service to humanity. Remain unimpressed by titles, rank and names. Stay committed to truth and your knowledge, and carry it into the world. I am with you. I have already told you that many times though.

With that, it occurs to me now that you let us know, through Neale Donald, that mankind will not solve it's problems with more politics, nor with more money, and less than ever with more military, because our problem is, causally, a spiritual problem. To put it crudely: We have bats in our belfries.

That is somewhat too crudely expressed. The bewilderment and madness are already consequences of erroneous attitudes and perspectives, the thought behind the thought is already faulty and could only lead you to even more faulty thinking which, ultimately, substantiates your fallacious, unholy behaviour. And this behaviour may be read into all areas of life. For the one thing that touches on all spheres of life, is money. Mistakes that are made there, continue on into all corners of the earth and create an ever growing, terribly obscure and seemingly insoluble muddle.

Do you want to say with that, that humanity, if it would put right the erroneous basis of it's thinking, would then correct it's money?

Yes. And I would actually go so far, as to say that the opposite would also hold true. Money that circulates properly would expose a good many wrong thoughts and lead on – to absurdity. You would weed out these wrong thoughts, because they would be of no further use to you.

Money is then, right at the top of your list of priorities, isn't it? Doesn't it also say in one of Neale's books, that the scale of importance looks this way: Relationships, money, things? Perhaps at this point, we should state once more the fundamental errors of human relationships?

Absolutely right. In "New Revelations" I let Neale Donald inform you, that mankind indulges in five errors about God, and nurtures five errors in regard to life. I shall reiterate the errors in regard to life here, so that the information is at hand:

1. People exist separately from one another.
2. There is not enough of that which people need to be happy.
3. To get the stuff of which there is not enough, people have to vie with one another.
4. Some people are better than others.
5. It is convenient for people – to rectify grave differences of opinion caused by all the other errors – to kill each other.

Can you see how all these errors are expressed and permanently consolidated by your present monetary system?

And how I can see it – I am struck with the proverbial thunderbolt. That is really monstrous.

With that you are very correct in your choice of words. For all your errors create monstrosities of great size. Take the first error and compare it with your observation, that the world divides itself into poor and rich. Here are the ones who lack everything, and who because of that are starving; every day and in thousands. And over there are those who don't know what to do with all their money and superabundance. In between them your society divides itself up into every shade from poor to rich – and finally "the upper ten-thousand" cower behind barbed wire and security guards, to isolate themselves from the rest of the world. You lead a divided existence.

What do you mean by that exactly?

Well humanity, from My point of view, allows itself to be readily divided into two groups: There is the huge number of people, who live by working with their hands or their heads – some, well paid or very well paid and the others, from badly paid to completely underpaid – and then there are the few, who simply do nothing at all and nevertheless receive ever-increasing amounts of money. They live off the work of the others. And these few have collectively, a great deal more from the work of the many, than the whole working-force put together. The latter are growing more numerous it's true, but for all that, ever poorer. Your money is splitting you up – consummately. Formerly, money and the possession of land had divided you into slaves and slave-owners, into free and bondsmen. Following the industrial revolution, the two fractions were called proletarians and capitalists. The designation proletarian is not completely modern any more, yet up to now you haven't been able to find a more fitting label. In several of your books you call the two groups interest-winners and interest-losers.

Yes, those are clear-cut words.

Further you think: There is not enough of that which people need to be happy. Insert the word money. That is your second fundamental error. You think there couldn't be enough money, to provide well for everybody. With one accord, you are agreed that money is a scarce commodity and there simply is not enough to go round. And last but not least, you also believe that that's the way it has to be and that he who gets little money has simply been unlucky. And now you have lived to see that these unlucky devils are swiftly multiplying, and that one or another of you might well find himself among that flock.

Yes, we believe that scarcity is a natural state and that "each generation, at one time or another, has to be content with stinging-nettle soup". At least – a well known, well loved German cabaret

performer put it that way. He was once by the way, a theologian – I mention aside. Our money is ideally suited to generating scarcity and to allow it to spread, once the national economy has reached a certain age. Strictly speaking, this isn't due to the money itself, but rather to a hitherto unnoticed, and uncorrected, fault in the monetary system. The leak in the luxury liner, which apparently no one really wants to know about.

You are in error, regarding the significance and purpose of money because you, in a certain respect as regards life, are also wrong, and you have created your money with this built-in error. Eliminate your false views and beliefs about money – what it is and what it should achieve – and you will change that money so much, that it will never cause you any more problems – no person, no business, no family, nor national economy. All the difficulties that arise as a result of your having created, with your faulty comprehension – let's say, “defective money” – you try to solve by political and military means. That is absurd. Avail yourselves of a clear awareness concerning money. This will then guide you to taking the necessary and already familiar steps, so that you may allow the long overdue corrections to lead to a new monetary system. Subsequently, you will see that you need considerably less politics, and the military less than ever, to solve your problems. If the defective money has led to all this scarcity, then a well-made money will lead to prosperity and contrive no misery any more. That doesn't just sound logical, it is logical.

Logic. Dear God, it's looking pretty dim for logic at the present time. It is in full retreat and everywhere confusion is spreading. And it's not as if it were just a few freaked out junkies say, who one could assume to be mad, but people in leading positions and well educated academics. People of good reputation and respectable origins, talk increasingly scatterbrained stuff and it doesn't seem to bother them. It is as though they haven't thought over their prattle. “Hobgoblin steers

the ship of fools, full steam ahead on course for the reef", sang Reinhard May a German singer-songwriter. And when the so-called "pillars of society" are in such a desolate mental condition, then it's really something to worry about, don't you think so too?

I do indeed. It is most decidedly My opinion.

Also, it's not just a few whose brain-wiring seems to be badly soldered. And the madness is, unfortunately, not of a harmless form. In the meantime, one reads every week of a family tragedy. Whole families wiped out by their own fathers, because they were no longer able to see how they could pay off all the debts. People hanging themselves in front of a running camera, investment bankers jumping from skyscrapers, billionaires lying down on the railway lines. Thousands of young people in all America, living on the streets. Cars set on fire. Drugs, violence, and massacres. Not in Africa or India, but here in the heart of America, just around the corner. As of late, one can actually buy reprints of newspapers from seventy years ago – and there stand exactly the same problems and the same answers, as can be read in today's magazines. Can that be? Is that possible?

Yes, that too is one of your characteristics: When you don't achieve something with the means that you employ, then you believe that more of these means could procure the desired result. Yet if something has been cut too short, then it's not going to fit if one cuts off some more. Logical?

Logical.



His own advantage, is man's motivation

It often takes a long time until you admit that certain measures don't get you to your goal. Even when it is more than obvious. You believe – and that is your third error – that you must vie with one another for that which you assume there is too little of. You simply continue in your errors, and with your next thought, you try to iron out the weak points of the underlying thoughts.

Competition is an area over which, with passionate vehemence, a great deal of rubbish is strewn. The rival camps clash rigourously with one another. In the one camp, competition is seen as a merciless contest, ranging from ruthlessness to criminality and other misanthropic terrain. In this camp are found those who believe that man is a wolf among men and therefore, that one must protect the poor and the weak from the “sharks and predators of economics”. With laws, with controls, with decrees, with sermons, with punishments, right up to lethal injections, as China recently demonstrated. In the powdered-milk scandal, some of the decision-makers, who with the adulteration of powdered-milk had hoped to secure a competitive advantage, were executed. In the other camp are the advocates of competition. And here too, the range of opinions ranges from “competition vitalises business”, as far as criminal behaviour which endangers and kills other people – through cheap production, base ingredients, cost-cutting slovenliness, stealing and other felonious activities. In short, in the one camp are those who engage themselves in “protecting the sheep” – and in the other, those who advocate the “freedom of the wolves”.

This shows that you have committed a basic error concerning the nature of humanity. Man is an economic being and his actions are

always commercially orientated. Every person strives to get more for that which he gives. Usuriousness, is granted to man in the cradle.

Some people feel that there precisely, the problem lies, and hold "homo economicus" to be an obnoxious perversion of "homo sapiens". Not until man renounces his addiction to profit, might the world be healed. Only then could he become a sympathetic being, and as such lead the life willed by God.

That is not right, I never planned it that way. You are all one. Look it up in "Conversations with God", there I discussed these thoughts extensively with Neale. There you can read that, that of which you deprive yourself, is also that of which you deprive others, and that which you give to others, you are actually giving to yourself. You could adopt that, word for word, as the foundation of your economic activity. Your hunger is a command for the baker, and his rolls bring in the money to buy the paper bags for which you design the graphics. You have not fully understood the meaning of that which we could call "self interest". Therefore you denounce this basic motivation of human activity. With all the well known consequences.

Because we haven't yet understood that we don't live separately from one another, we believe that we have to fabricate the community metaphysically. Our reality, our striving for profit, seems to many people to be the problem as such, and so must be driven out of the people. They are unable to recognise, that it is precisely our "economic nature" which mutually provides for us, and thereby allows us to work for one another and looks to our continual development. He who wishes for nothing, has no needs. Who has no needs, doesn't have to go shopping. Who doesn't go shopping, puts the confectioner out of work. Or the owner of the shoe shop. Following him, comes the shoe manufacturer, then the workers who make the shoes. Following them will be the baker. And so we will reduce our economy to the level of barter-economics. And at that level, we can forget all the higher,

sublime, spiritual needs of man – they would wither, because he would then have to concern himself solely with his physical survival.

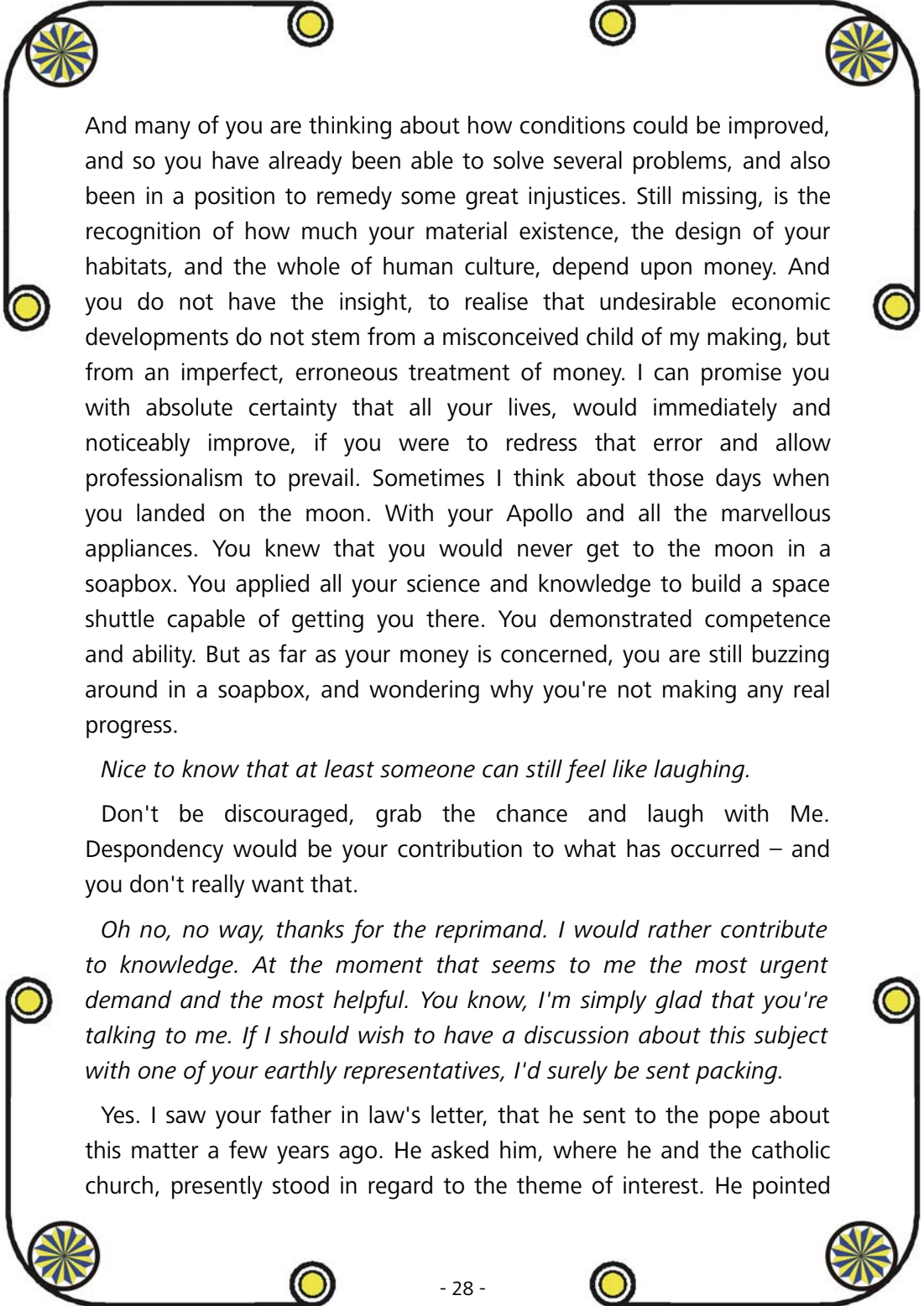
Yes, the price that you will have to pay, if you do not soon begin to shape your environment in accordance with your nature, will be very high. If you don't find it acceptable that your inner motivation to work is the so-called, and by yourselves disparaged, "self-interest" – if this is not good enough and ought to be "enlightenment".....then you will certainly perish. If you do not succeed in coming to terms with yourselves, to recognise yourselves, to approve of yourselves and to find a form of economics appropriate to your nature, then you, as humanity, will have no chance of further development.

That's clear, we cannot perpetually work against ourselves.

Therefore think immediately about who you are, who you would like to be, and how you might come to terms with yourselves.

That was very comprehensibly stated in one of your conversations with Neale. You mention, that we cannot escape from the self-interest thing, because we are dragging a wrong definition of self around with us. If we would recognise that we are all one entity – in the material as well as the spiritual sense – then we would know that each "self-addicted" person, is in truth only serving the community. Although at that cognitive stage, we would certainly no more speak of addiction. It would simply be taken for granted. Because we ignore this simple fact, or distort it out of all recognition, we must put the cart before the horse and discipline the supposedly, naturally self-interested, egoistical people for the good of the community. Whereby, such discipline always ends in drill parades and mass-extinction.

That coincides once again with My observations. Although you have surely had quite enough already of all that nonsense, and all the erroneous thoughts it brings with it. A great many of you are able to see, that things are really not going well. That is already the first step.



And many of you are thinking about how conditions could be improved, and so you have already been able to solve several problems, and also been in a position to remedy some great injustices. Still missing, is the recognition of how much your material existence, the design of your habitats, and the whole of human culture, depend upon money. And you do not have the insight, to realise that undesirable economic developments do not stem from a misconceived child of my making, but from an imperfect, erroneous treatment of money. I can promise you with absolute certainty that all your lives, would immediately and noticeably improve, if you were to redress that error and allow professionalism to prevail. Sometimes I think about those days when you landed on the moon. With your Apollo and all the marvellous appliances. You knew that you would never get to the moon in a soapbox. You applied all your science and knowledge to build a space shuttle capable of getting you there. You demonstrated competence and ability. But as far as your money is concerned, you are still buzzing around in a soapbox, and wondering why you're not making any real progress.

Nice to know that at least someone can still feel like laughing.

Don't be discouraged, grab the chance and laugh with Me. Despondency would be your contribution to what has occurred – and you don't really want that.

Oh no, no way, thanks for the reprimand. I would rather contribute to knowledge. At the moment that seems to me the most urgent demand and the most helpful. You know, I'm simply glad that you're talking to me. If I should wish to have a discussion about this subject with one of your earthly representatives, I'd surely be sent packing.

Yes. I saw your father in law's letter, that he sent to the pope about this matter a few years ago. He asked him, where he and the catholic church, presently stood in regard to the theme of interest. He pointed

out to the holy father, that a council had once been held which expressed itself quite unambiguously concerning this matter. I also know the holy father's answer – or that of his secretariat, to be more exact. They let your father in law know, that the papal father would include the request for a fairer money system in his prayers and that otherwise, there was regrettably no longer anyone in the catholic church with sufficient expertise in such matters.

Tell me, do you read other people's mail?

Hey listen, that letter was sent to My representative, so I'm allowed to read it aren't I? But I found that answer insipid and lax.

Well yes, but in the "rival firm" things aren't looking any better. In all the churches and religious communities, one wishes for "more courage and plainer words", when it's comes to giving undesirable developments a name. Yet here – as there – those responsible practise genteel consideration, and preach the "morality of man" and that they ought to be prudent for the common good. At the same time, in my opinion, the churches ought to be the first, to take an active part in the rehabilitation of man as an economic being. For when one calls to mind, when and under which circumstances most of the great cathedrals came into existence, then our houses of God would have every reason to concern themselves, a little less disconnected from reality for once, with the questions waiting to be answered.

You touch upon the era of the bracteate.

Yes, the era in central Europe between 1150 and 1350, in which great cathedrals were built and an incredible general prosperity was prevalent. I don't need to mention, that it was a time of peace.

Tell us how that came to be.

Well, examined closely, the greed and criminal streaks in several state rulers, were to be thanked for that prosperity. There were simply far

too few coins to have boosted the economy. Some country lords had had a bellyful of all the rustic scratching around and wished for a fuller life. In the monasteries too, they were fed up with feeling hungry and being abstinent. If the good life was to be purchased with coins, then one simply needed more of them. A bishop from Magdeburg in the archbishopric of Wichmann von Seeburg, came to this simple train of thought. To make more out of the existing coins, one would just have to stretch them a bit. To simply pour a little iron into the mixture. Based on the motto: No one will notice! At bottom, they were counterfeiters at work there. Yet it was this increase in the number of coins, that got the people and their businesses going. All of a sudden there was enough money again, and all at once anything was possible. Urban construction, more leisure, and plenty of Sunday-roast for all. Gold buttons on the doublets of the craftsmen, the churches became richer, especially the large ones, the cathedrals that would last for centuries. With stained-glass windows, gigantic altars, huge censers, gold, and splendid robes. The problem – as we see it today – was that no one could figure out what had caused this boom! That it was just the base and corrupted coins, they had to thank for it. These were “discredited” once a year. The coins one possessed had to be exchanged for new ones. The old ones lost their validity. When one handed in 12 old coins, he received 9 new ones in their stead. With the remaining three, taxes and dues were defrayed. Unfortunately, several of the rulers “got a taste” for all this. The coins became thinner and thinner – which wouldn't have been a problem, except that they were also “discredited” at ever decreasing intervals, whereas the dues were raised with increasing frequency. Those who had the power to take advantage of the people and their work, grasped the opportunity and raised the tax burden to excess. And now, in an increasing number of purses, there was a dearth of money. For the craftsmen and the farmers, it became increasingly difficult to pay their taxes, and so little

by little, the disintegration of the economy came about. For at some point, the world was once again divided into the rich and the ragged rascals. And because the cause of the prosperity couldn't be explained, the blame for the collapse was laid at the door of the ever-thinning, rusting coins thus putting an end to them. Salvation was promised through the introduction of the durable, and stable "fatpfennig", and so one jumped from the frying pan into the fire.

Yes, it was sad for Me to witness, how the blossoming families of the craftsmen turned into ruined rag-pickers, how all the prosperity so suddenly disappeared and poverty again became rampant. What you have to understand is that man desires, in his heart, to lead a good and opulent life without having to work. That is his notion of paradise. This desire as such, should not be condemned – it is common, and is the cause of your work becoming ever less strenuous – every machine bears witness to this aspiration. Clearly this desire ought to be involved in the formation of the money system. This tendency in you mustn't be supported and reinforced by your money and even more, be encouraged by that currency, otherwise all your efforts to abolish slavery will have been in vain. For then, money itself would take the place of serfdom. It is not a matter of having to limit incomes, or that "wealth is obscene", or that it is not acceptable to be richer than others. These differences are welcomed by all, and harmonise beautifully with your nature. And yet, if conditions are prevalent in the world, in which some of you manage to let many others work for them, and that without even stirring a finger themselves, and to grow ever more wealthy – while those who work for this minority become ever poorer – then something is going very, very wrong. At present, such conditions are being directly created by your money as it is constituted – and it is necessary for you to understand that. You must uncover this scandal and end it for the good of all.



Our needs are our inner employers

Here we are again, speaking about the scandalous conditions in this temporal realm.

Oh yes. In our conversations, we shall certainly be uncovering one or another of the unsound thoughts in the theoretical rafters of your economic science.

I've got one of the most rotten sort to begin with.

Go on.

There are very many who find it quite alright, that people have to work hard, not to say slave. Yet management, doing business, getting something on it's feet commercially, making things in grand style, earning money by trading – in short, big business – they class somewhere between “sleazy” and “indecent”. Widely spread, is the conviction, that working for others without remuneration ennobles a person. The more money a person earns, the more improper he seems on such a moral scale.

If I remember rightly, Moses flipped out only because of the dancing around the golden calf. Otherwise there was no talk of anything more. He merely got them to melt the golden calf down again. I know nothing of him wanting to drive out their individual business acumen. You have only quite recently come upon the idea, of them producing their bread communally in “collective farms”. At least, that's how it looks from My point of view. In the Old Testament, all I said about it was that you should acquire your bread by the sweat of your own brows. Of course, today I wouldn't put it like that any more. Yet I am still quite decidedly in favour of you working, and that each must render his contribution to the whole. Everyone, each according to his gifts and abilities. But then again, that doesn't mean that I would be in favour of child labour or the

raising of the retirement age. Again, that is your doing and incidentally, completely superfluous and not even antediluvian.

When you mentioned "producing by the sweat of one's own brow", it occurred to me that I've been wanting to ask you something for some time now. Something that I don't understand, and after thinking for a considerable time, am still unable to pigeonhole. May I?

Please do – go on.

I would be very interested to know, why you threw us out of paradise back then.

I didn't.

Huh, you didn't? But according to the Old Testament, you banished us from paradise and cursed us to boot. From then on, we were supposed to earn our bread "by the sweat of our brows". Do you now, not want to remember, or is it – once again – I didn't do that?

I didn't curse you and I didn't throw you out of paradise. No more than I imposed the ten commandments on you.

???

You remember perhaps My conversation with Neale Donald Walsch, in which I, in effect, corrected your awareness concerning the laws of Moses, in that the supposed commandments were actually commitments. Commitments from which you could read off, how closely you had already approached Me. And, as in this point, your perception of the proceedings in the Garden of Eden is also distorted, especially as concerns your leaving of paradise.

I would be very pleased if that was finally cleared up for me. For that is a point with which I am repeatedly wrangling: why did you throw us out of paradise?

Paradise was the condition, in which you simply found everything. It was your cradle, and you were surrounded by all the other gifts that I

had created to provide for you. Yet you then decided that you wished to experience life for yourselves. You decided to be those in whom I would recognise Myself: In you, My creations – the creators. And from that moment on, it was a question of whether you created yourselves and all the things you needed in the process of becoming. A separation became necessary. Read more about it in the conversations that I held with Neale. The so-called banishment from paradise, was that point in your development, at which you realised that you yourselves were capable of creation. The point at which you wanted to experience your own selves. Your remembering of this point is – to attempt a comparison – still saturated with the apprehensions of a growing child, who is on the point of leaving it's parents' home and their total care, so as to stand on it's own legs and walk out into the wide world. In spite of all it's fears, it will go, wants to go and must go. There is nothing to compare with the opportunity to live one's life independently and autonomously. No fear can hinder a child, if it's previous development process was effective. Before it leaves, the child obtains the blessing of it's parents – and that's how it was with us. That which you describe as a curse, was in reality My blessing which I granted you: “Go forth My children, you are equipped with all you need to survive. You can look after yourselves and create all for yourselves that you wish to create. You may create and reproduce your own selves, however you wish.” Those were My words, which accompanied you out. My holy promise to you that you would persist.

Oh! What a mistake we have made. I thank you from the depths of my heart, that this inconsistency has been cleared up at last. That was such a tough nut for me to crack that I've simply been unable to solve it until now. Yet now things are falling into place. The implications of this truth are enormous.

As enormous as the implications of your error.

Indeed.

For your economy. It means that you have reduced yourselves to the role of consumers and users. You have completely lost sight of the fact that you are all simultaneously producers. You are all creative and inventive beings.

One thing's certain, this has really opened my eyes.

Your ability to create and design is called, in the language of economics, "producing". The process with which you produce, you call "working". The ability to work, the impulse and the urge to do so, cannot be separated from yourselves. Never and under no conditions. For it is your needs which persuade you to produce – to work.

And that really applies to each individual person?

That applies to each individual person. Each of you is in essence a producer. Each according to his individual gifts. You follow your interests and change things. Put things together, take them apart and join them again to make something new. In the course of this process you also enhance your abilities. You learn to make more and better things, in a more enjoyable way. "Industrial revolution" is what you call one of the culmination points in the history of progress.

That throws a completely new light on....yes, on all of it. It as good as changes everything. A completely new way to see things.

Yes, the way you see things creates your reality.

If each of us is essentially a producer, then work is no curse but an honour, a gift, a blessing. And then basically, we all have the same problems. Each of us has the problems that the producer has. We are all in the same boat.

Yes.

That puts all previous information on this theme, in the testing stand. We absolutely must go into this more deeply. Let's take up this theme again soon. But first I have to thoroughly digest the information, and

see to it that I can grasp the full scope of this viewpoint of our existence.

The alteration of your outlook would give rise to great changes. Beginning with your true existence – the “producer-existence” – you would realign your thinking and doing, and with that arrive at a completely new view of ownership. Possession would be seen in a completely different light, and would quite naturally fit in with your integrated nature. And your property would again invoke a new existence, which may call forth further doing, which in turn would bring new property into being.

How is it, that we constantly put the cart before the horse, twist everything around, and then tackle it from the wrong angle?

That's absolutely no problem for you. Just the opposite. You are all great illusionists.

If a thought should show itself to be illusory, and very obviously doesn't conform to reality. You do not dissociate yourselves from it, but rather, you attempt to find another thought which ostensibly rehabilitates the first one, so that you may carry on thinking it. At a higher level of course. The difficulty is, that you have become entangled in your illusions and can no longer recognise them as such. Until eventually, no one can see clearly any more and ultimately, not only God remains as an unfathomable mystery, but your economy too.

Precisely. At present we find ourselves with an economy that is called “national economy” but that, at best, may be compared to a 1000 year-old thorn hedge. He who dares the undertaking, to enter in and not let himself be caught up in it but rather, to clear a path for the others, has no easy task.

Yes, you have dared to enter that thicket and I am at your side. Not much longer now and the first path through the undergrowth will have been cleared. Others will follow and widen it for yet more seekers of

truth. Until finally nothing more remains of the hedge, and the economy has become a clear and understandable matter.

If only things could come to the point, where professional knowledge and ability might blaze the way. If only, finally, more people wanted to concern themselves with this matter and insist on the implementation of the necessary corrections. I long so much, for a time in which we no longer cut the ground from under each others feet, and impassively step over the dying in the streets of Calcutta. Or look down disdainfully at the beggars in our own cities.

Yes. Some don't know what to do with all their money, and the others have no idea of where they could get even a little of it. Money makes things possible, and he who has none, quite simply has no possibilities. Money makes superior, and whosoever has none may consider how to get by. That's pretty much how you have organised your common economy. Your money perfectly reinforces your fourth illusion about life, which reads: Some people are better than others. Or to put it more exactly: A few people are much better "off" than many others. Whoever doesn't make it, who loses his job, or cannot even find one, or who with his wages can't even feed his family any more, was quite simply not good enough. Too lazy, too dumb, too slow and too uneducated. "Had he been better, then he would have been better off. Even the simplest mind could see that". And with that, you make the story fit. Even when it's becoming ever more obvious that this reasoning can't be right, because the "better ones" too are bringing home less pay or getting fired overnight. And when even the "top of the heap" are finding it necessary to evade their taxes and to fiddle as much as they can, you twist the thing around so that it's all "the fault of the economic crisis", and that things simply "can't be changed". Remaining then, are only the cream. Those who are by nature the best. As it is in the animal kingdom. And the climatic catastrophe, by the way, also contributes to the fact that the economy is not doing well. It wont take

much more and I'll be hearing, that at bottom "the whole mess is all God's fault".

Yes. It's almost come to that. That's coming from those who just can't find a way through the thorn hedge! They stand helplessly before the whole thing, or respectively, prefer to feel helpless and hang their heads. Perhaps a few figures will help to document what it means to adhere to "some people are better than others": Two percent of Germany's population own about 50% of the national wealth, 8% own around 30%, 30% around 10% and the rest of the population – 60% no less – share the remaining 10% of it! And things are going to get worse, if we cannot stop the machinery that's staging it all. We are playing Monopoly – albeit in reality: At close of play, one player has everything and the rest have nothing! However, in real life the game doesn't get that far, everything collapses beforehand as the "social tensions" violently discharge. Thereby, the players who just now wrongly believed themselves to be "right on top", also lose everything. However, this time there won't be a dry eye in the house. Perhaps this information could help to awaken those who, until now, thought that they "couldn't change anything anyway" and that the economy was something like a natural force, and move them to play an active part in the restructuring of the monetary system.

I find that decidedly promising. If you don't do so, you will only have the path which you have followed again and again for thousands of years: You robbed and killed each other! Quite in the sense of your fourth error, that teaches you to eliminate differences of opinion and conflicting interests with massacres. Nowhere is this more obvious than at present in Palestine. There the Jews are fighting the Muslims and they seem incapable of living in harmony. What isn't quite so clear, is that there too it is a "fight for the necessities of life" which leads you to destroy others. You find no possibilities of sharing resources peacefully or by trading. You kill each other for water, and if you are not careful,

will soon be killing each other for air. For something which is free, in abundance, all the time, everywhere – so far!

It is really shameful, what we are contriving here. However, we wanted to discuss again the implication, that we are all by nature producers. Up to the moment we have rather thought, that some are producers whereas the others are consumers. What the one crafts, manufactures – i.e. produces – the other buys, uses, uses up – i.e. consumes. And now are they all supposed to be the same – simultaneously? How's that supposed to work? How in fact should it look? Couldn't we choose what we want to be then? Is there here, no choice we could make?

An interesting subject, good questions; an important issue that ought to be cleared up. First let us examine once again, precisely, that which urges you to produce. The common explanation is usually, that man produces “because of the money”. This explanation is only a half-truth. For who could see something of importance, in gold, silver, or printed paper notes with an inlaid silver strip? And who, in the early days of your historical development, would have been out to gather cattle unto himself because of money? This assertion is highly unsatisfactory and needs to be fully cleared up.

We have already talked about the fact, that the economy is all about “goods and service”. And thereby, that it's “always for others” that one produces! For what could the shoe manufacturer do with a million pairs of shoes, and the furniture manufacturer with all the occasional tables and coffee tables? And what should the tyre manufacturer do with all the tyres that are made in his factories? That's clear, and everyone could agree with the perception, that finally it's a question of the turnover of the products, which brings in the necessary money, with which other products may then be bought. Yet how can I get from this observation, to the explanation, that we are all producers by nature?

You can arrive at this explanation by realising, that it is your needs which compel you to do something to satisfy them. Life is there “to be lived”. Life cannot cease. Life is eternal. And just as eternally your needs bubble up. Every day you feel hunger and thirst. You all need clothing, nourishment, a dwelling place. Thereby, these are only the needs that first and foremost, cry out for satisfaction. Your needs are invariably bound up with advancement. They develop forwards, they never look back. No one wants to go back to being transported by horse-drawn carriages, no one wants to exchange their designer-porcelain for clay pottery. No one wishes a letter to again take four weeks to reach the addressee in another continent. It is both your immediate and also your more sublime needs, which – forever bubbling and never ceasing – make producers of you. As soon as you can build a house in one month – ready for occupation, with water, electricity and DSL connections – no one would want to have it built in six months. Or to build it without running water. The whole economic process is based upon your most basic needs, they are the motor which drives it, and from them production takes its course.

Needs and the urge to satisfy them, belong therefore to the basic equipment of man, and no further stage between “prehistoric Lucy” and “homo sapiens”, has changed any of that.

Correct, none of it has changed. You are basically perfect.

At this point some would argue, that it's not the needs as such which are bad, but rather, that there are both good and bad needs – and that it is the bad, corrupt and greedy wishes, that are ruining us as mankind and causing all the misery.

No. That's not right. That explanation won't get mankind very far, for there are more “unexplained phenomena” and “unsolved problems” remaining, than cogent answers that you will receive by following this path. We have already explained how unlikely it is, to be greedy that's

causing all the dislocations. And how impossible it is to classify needs into two categories, it should become clear to all: Needs are completely independent of where, at which time, and in which situation a person might be, and what he wishes to achieve or prevent. Man's will is his heaven – and who wants to debar it to anyone, as long as the needs of the one do not curtail the needs of another? Who should decide which needs are permissible and which are not? Who among you can imagine for himself a happy and fulfilling existence, if it were to be determined for him in such a way?

Okay, this view should be agreed. Now there could still be a few people who doubt that we are all producers, and who argue that man is lazy, and in the satisfaction of his needs would sooner think of robbery than of production.

That may be so in the case of a few. Yet stolen – or to be stolen – goods, must nevertheless first be manufactured. We are talking here of the mechanism which gets production going, not about the difficulties which your economic system imposes on the individual. And of which ways are open to that individual, and which possibilities he can find for himself to fulfil his needs.

When our focus is so very much orientated to the consumer in us, then it is quite understandable that most of us are hardly, if at all, capable or desirous of developing into producers. We don't even entertain the idea that we are "makers of things". Only in the kindergarten and primary school are we pointed in that direction. The following school years however, allow us to forget again and they actually counter the creative force that some, even in quite early years, feel in themselves. And one look at reality is enough, for many young people to realise that no amount of effort will be worthwhile, and that after leaving school there will be no jobs for them within their reach.

When unemployment spreads and ever more people are excluded

from a working life, then it signifies that you have a problem with selling your wares. You cannot fully unload your products, they lie in the stock pile, the mutual demand for them suffers. And then you begin to cut the ground from under each other's feet. In some places, quite literally.

Normally, we refer the theme of turnover and sales to special departments. The worker at the conveyor belt neither has anything to do with it, nor does he understand it. It is not his problem. And even less, is it the problem of an administration clerk.

And yet, it is his problem, for problems with turnover will sooner or later cost him his job as well. His work, his services, will not be called for any more: no one wants them, no one is willing to pay for them. For some people – especially in countries where there is still some kind of “social network” – “life on the couch” begins after only a few working years, and with some others, straight after leaving school. Producers there are treated in an incomparably bad manner. Their reputations are ruined and it is about time, for you to rehabilitate those reputations and adopt a new perspective.

The difficulty in this situation is, that though we all depend upon our work being in demand, at the same time however, “solidarity” seems not to be the most outstanding characteristic of our producers.

That's always been your problem, even in the old days: Callistus too, the private tutor in Cicero's house, wouldn't have dreamed of joining Spartacus' band of “fellow sufferers”. Even then the living and working conditions of the slaves were so various, that for such diverse groups to demonstrate solidarity – a communal recognition of the “causes of slavery” – would have been impossible.

Today too, nobody would get the idea that the manager of Daimler Chrysler, has the same pressing problems as the ordinary worker at the conveyor belt: both are completely dependent upon their work, their

ability and their skills being in demand, and that they thereby remain integrated in the working process. Whoever is excluded from that process, must live off the contributions of his former colleagues. No community can shoulder such conditions in the long run. Not to mention, that no one enjoys being banished from a working life. For who would voluntarily allow himself to be robbed of his income, and be exiled into poverty? In the face of these divisions and differences in income, how could we get together to recognise and tackle our mutual problems?

The distress and the impending difficulties could teach you – and will teach you – that an honest mental attitude and a commitment to truth, would quickly bring you to your objective. Distress simply increases the speed. Whoever takes his time to get to the bottom of things though, can easily see that all people who live by working – however much they might earn – are dependent on remaining integrated in working life, and on their products and services finding the necessary outlets. Whoever produces butter and milk, depends on others buying his products. The manufacturer cannot continue to manufacture without turnover. The dairy workers and employees, who don't really see themselves as “producers”, are nevertheless also dependent on this turnover. They are producers, no matter who fills out their wage slip, and how high or low this wage might be.

So we are all in the same boat. It always comes down to this same, simple truth.

It is important to recognise just what is rocking the boat, so you don't all go down together.

After all that's been said, it is gradually becoming clear that our difficulties are not to be found in the area of production. We have mastery and control over technology. We are in a position to produce with increasing efficiency, with consideration for our resources and

environment, and ever more cheaply. We produce because our needs cause us to. And our needs are forever bubbling to the surface – we have established that. Therefore we can never run out of work. Our products always hurry straight to the market, they want to be sold immediately. Our power to work also wants to be immediately employed. So it's neither the production, nor the wares and services on offer that we have to worry about. We have enough technology and fantastic machines to help us. All is well with production. It is in the turnover, in sales, that everything is slowing down. And as it is money which facilitates turnover, it has to fulfil this task without trouble and without losses. And it is exactly at this point, that we have our problem. Not all the money is being employed for this purpose. A part of it disappears from circulation, is hoarded in safes and encourages speculation. A few people obtain their income from interest and the profits of speculation. This money in effect, reduces the income of those who work. The wealth from interest increases disproportionately, because we are here dealing with an exponential function. Thus the workers wages shrink with increasing rapidity, because there is less and less money with which to pay them. For first and foremost, the interest for credit has to be paid off before wages or bills can be paid. Whoever must satisfy his needs from a shrinking pay packet, has to increasingly stint himself – can buy less and less. Whereas those who have enormous incomes, however, cannot incessantly go shopping. Sinking demand leads to still less production and rising unemployment. A vicious circle, that no political feat could circumvent.

That turnover doesn't run smoothly and repeatedly breaks down, is actually caused by your faultily conceived monetary system. This money is used by all of you, there is no other. And if it is afflicted with a defect, then it concerns you all. This defect affects all societies, every country, every firm, every family, every person. Problems that are shared by all, must also be collectively solved. To try alone to solve something which is

harming everybody, cannot function. Two perceptions need to penetrate your consciousness and inspire you to united action. The first is that you are all one – and nothing can express this common bond, with greater clarity than your money! Money connects you like nothing else. It connects the bachelor in Berlin, who is a popular lawyer, with the farmer in India who harvests the rice, which is served up to the lawyer in the restaurant in the evening. In between are the harvest-hands, the truck drivers, the car mechanics, the tyre manufacturers, the merchants, the warehousemen, the salesmen, the food analysts, the import and export secretaries, the cooks, the waiters and many, many more. Money is the glue that holds you all, anonymously, together. Completely unacquainted people work hand in hand in this way, without knowing anything about one another. If things are going badly for one of the links in this chain, it will affect all the others in the long run. The chain becomes weaker – for it is, as are all chains, only as strong as it's weakest link. So if things get worse for more and more of the people in the chain, how could there be continuing prosperity? This is the first truth that you must recognise. The second truth is that all are responsible for the functioning of the economy. No man can really solve the problems for himself alone. They must be solved for everybody. Everyone is needed, no one is unimportant, in the process of perception and the circulation of the correct information. Everyone can play his part. Everyone capable of waking up and inwardly accepting this assignment, increases the chance of a timely solution of the problems. And the longer you delay, the greater will be the damage and losses from which you will have to recover.



The more worthless the money, the better it is

Now that we've exchanged a good bit of information about money, perhaps it's time to take a closer look at how our money and the economy relate to one another?

Go on. I'm with you.

The whole world is talking about money – and now we are too. Whereby, in reality economics is not about money at all.

Very interesting, and completely correct.

Yes, it's actually not about money but rather, wares and goods – also services, but primarily about matters of life. The whole world seems to have forgotten that. Economics is about satisfying our hunger and clothing ourselves, having a bed under us and a roof over our heads – and that we may abandon ourselves to various physical and mental pleasures. On the whole planet, there is no single profession or occupation, no single business or firm, in which it is a matter of anything other than the fulfilment of human needs. Even when, in certain companies, it is completely unnoticeable and can only be indirectly deduced. Armaments for example. No one really needs them, and yet in the present system, it is often the only way to get the missing money out of the safes and into economic circulation. Without the yields of the arms industry, the whole thing would be going downhill much faster – and no one could, or would, want to count the unemployed. That's how crazy our present system is. I only slipped that in however. We'd got to the fulfilling of human needs, and in doing so it became clear that there are some irrefutable priorities for us people – that our needs for nourishment, clothing and shelter must

first be satisfied, and that only then may we concern ourselves with the satisfaction of the more sublime needs of the mind and soul. Human needs never cease, they constantly arise in us and just as countless as our needs, so unlimited are our wishes. In one book, stood to that effect: "It is in our wishes, that God says hello".

I can agree with that. And you know too, the concept that the Universe is simply a gigantic machine for the fulfilment of wishes.

Certainly, I know that idea and I find it grandiose and genial, after all the years in which I was taught, that humility and contentedness were the conditions preferred by God. Sometimes I feel really hurt and insulted by people who see the problem as "homo economicus", and wish to make of me an undemanding person. We are economic beings though – every inch of us! We pursue profit – not necessarily material profit – and that means we are always striving to get something for that which we give. And that which I get should be, in fact, more than what I have given. That can be read from all our business relationships. That is what it's all about. And there are far too many people who think that there, exactly, is where the malady begins. If man, as an intellectual being, is allowed to speak at all of needs, then only in the form of "spiritual needs". If one should break this rule, then they immediately stick an imaginary label on his back: "Ugh, follower of homo economicus, rough-cut materialist"! Because of this, one arouses pity in certain circles – or even direct rejection. And in other circles – those in which "homo economicus" is accepted and allowed to unfurl his wings – one cannot join in for lack of sufficient "small-change" in one's pockets.

I know the things and opinions with which you torment yourselves and one another. It is truly wonderful that you have come to Me with this matter, thus allowing us with our extensive discussion, to cast some light into the darkness. Talk on, for I like listening very much to that which I have inspired you to say.

Merci. We established earlier, that in the economy it really is a matter of products and goods, manufactured by the process which one calls work. From the very beginning it was a matter of manufacturing products and commodities, even if the erstwhile stone wedge bore no resemblance whatsoever to today's chainsaw. And the ancient-Egyptian trepan too, allowed of no comparison with the equipment of today's invasive surgery. That we have travelled the path from the first wheel to the radio-controlled jet-plane in around 6000 years, is thanks to money. Only with the coming of money, could man first think at all of organising an effective exchange system for products. And this exchange is the basis for a society based on the division of labour. Without money, we had for aeons only produced enough for our immediate needs and for those of our families – plus that which we were able to directly exchange. Without something to mediate exchange, settling and the development of agriculture, wouldn't have been at all possible. None of our forefathers would have sacrificed his freedom and his (varying) wealth as a nomad, and bound himself to a house and the soil, if he would have had to assume that, though he could grow as much wheat as he wanted, he would nevertheless only have wheat to eat. There really ought to be a bit more than that! What his neighbour had to offer tempted him. But early man could only get it when he could offer the neighbour something from his own garden. If the early cultures had been as we imagine them today – namely rough and violent, always ready to rob others of what they had – then the idea of settling would never have really got started. It was peaceableness that was declared there, and commercial intercourse was accomplished by barter and not by robbery.

I can confirm that. I have still a very clear memory of that way of life, and they were extremely stimulating times that were then beginning. I can still remember too with pleasure, the days when things such as cattle, furs, bones or stone wedges organised the exchange. How you

toiled in those days though. You didn't only work hard for the production of your goods, but also in the manufacture of your money. Cattle were money – and with them, one had one's hands full. But necessity is the mother of invention, and so you soon discovered the possibilities of exchanging with salt, copper, gold and silver. With that you could put much more manpower into the manufacture of your goods, and at that moment in your history the market economy, the basis of economics, was born. And then nothing more was holding you back.

The market economy is the basis of our economics! Sometimes I would like to shout this sentence through a gigantic megaphone, when people equate "market economy" with "capitalism" and in so doing, throw the baby out with the bath water.

As always, the key lies in correct and sufficient information.

We're certain to get on to this exact theme again. Yet I just now interrupted you at the point where you were speaking about the beginnings of the market economy. Could you say something more about it? Your view of things is so beautifully comprehensive, because you've kept your eye on it all from the very beginning.

You're right. I saw your history and also, of course, money in history and all your stories about money. As your abilities to produce increased, it was no more enough to exchange things among yourselves and one for another. Wheat for meat, meat for furs, furs for field crops and field crops for clothing. Whoever had a surplus of wheat but not enough clothing had, in some circumstances, to seek for some time, before he found someone who had a surplus of clothing and at the same time needed wheat. The exchanging of goods became more and more complicated and made ever greater demands on your time, as your capability for making things and using them well, developed. And so you soon came upon the idea, of finding a common solution for the

pressing mutual problems of exchange. "Let's take the things to the market and exchange them for furs" you decided, and that's what you did. Then, in the course of millennia, you learned to make things of metal, and from there on it didn't take long until you had the idea of using metal to make money. Compared to furs, the metal coins caused very little bother. They were easy to handle while dealing, easy to transport, needed no care and it was simple to count them and to determine prices. And with the common agreement that gold was the ideal money, you had come upon a solution of striking simplicity. Compared to earlier means of exchange, gold was simply unbeatable in its power to foster trading. This substance allowed itself to be easily formed and also to be cast in units of all sizes, was available only in limited quantity, kept its gleam for centuries, and was hardly affected by the ravages of time. In short, nobody took very long, to become convinced of the utility of gold: Gold spoke for itself and was promptly accepted everywhere. And so for the time being, the ideal means of exchange had been found. From this moment on it was possible for you to undertake enormous continental building projects. Having an international exchange medium also facilitated the international division of labour. And only then did the economy really get going, and in several regions you brought about a general prosperity, the like of which the world had never seen before.

But which disappeared again.

But which disappeared again.

We can discuss the reasons for that afterwards, I wanted to add something from the more recent history of money.

Go on.

Not so very long ago, we came to understand that money didn't have to be made of gold, and that paper was perfectly acceptable. Although in several treatises, speeches and books from 100 years ago,

a few well known personalities would have bet their shirts on it, that the economy was bound to collapse due to the paper money, because it was so "worthless". They argued this, although paper money was already in use all around the world and was serving it's purpose magnificently.

Then too, people were were tenacious in their denial of reality if it wasn't in accordance with their preconceived "cloud cuckoo land".

As today, in the face of the financial crisis, there are again people who to escape the adversity, propagate a return to the gold standard, I would like to speak with you in detail about this point.

Please do. You wont find an advocate of the gold standard in Me, after all I fulminated inwardly, together with Moses, against the golden calf. Even then, it was clear to a few outstanding minds, that the problems of the economy had something to do with gold. Mind you, it still took thousands of years until this insight could assert itself and with the introduction of paper money, you finally found the possibility of giving up gold as money.

The problem lies in the belief of some, that money has, or rather should have, an intrinsic value.

Are these "some" perchance, gold mine owners?

Er – no, I don't think so. But one can read about it in some newspapers or internet forums. There are even people who give lectures about it – though they don't look as though they owned gold mines. Why do you ask?

Well, seen from the viewpoint of a mine owner, it would make sense if golden sovereigns would once more be declared as money. Then golden times would literally drop in on them.

Oh, that's what you mean.

Exactly. A normal, clear view of things is often enough to expose an idea as impractical. However let's see to it that our sight remains clear in money matters. Your only chance lies in the propagation of your knowledge. Not everyone has to be convinced – just the “critical mass” must be gathered together.

Absolutely. I only just mentioned, that almost everybody consciously or unconsciously, adheres to the conviction that money should have an intrinsic value. And exactly the opposite is the case: The more worthless the money, the better it functions.

That's a sentence that ought to circumnavigate the world and be on everybody's lips: the more worthless the money, the better it functions. The new creed of mankind: the more worthless the money, the better it functions!

History has now proved that to be right. In the beginning, goods were exchanged for goods. Furs for wheat. How valuable furs and wheat were to stone-age man, should be clear to all. Then he moved on to salt and tea. They were not quite as valuable and essential to our daily needs. But they were durable and caused little work. Nevertheless, the tea also had it's value, especially on cold winter days. And so it sometimes happened that grandpa drank up the family fortune. The salt too, now and then ended up in the soup. Then by several intermediate stages, man finally found gold. Compared with furs, salt and tea, it had as good as no practical value at all. One couldn't eat it, build with it or use it as fuel. But for all that, it was only available in limited amounts and hence was eminently suited for trading and the international exchange of goods. And in turn, this made it valuable after all.

May I interrupt you at this point?

Yes, did I say something wrong?

No. Don't worry. I only wanted to take a small break, for this material is challenging and if we rush it we could miss something of importance. What in your opinion is most important, to ensure that those who are taking part in this conversation really understand it.

I would recapitulate our thoughts from the beginning of this chapter and say again clearly, that an exchange medium constitutes the foundation of a market economy, and that our present monetary system constitutes the basis for the extent and quality of our division of labour. Without a means of exchange made of paper, that is without today's money, mankind wouldn't have reached the point where it finds itself today.

And where exactly does mankind find itself, in your opinion?

Er, you tell me please, I seem to be tripping over my own feet.

At the moment, you find yourselves right in front of the gates of paradise, before the portal to the golden millennium. Your next step will either take you in – or away from it once more.

Yes, of course, the present time and the rungs of progress that we have climbed up to this moment, are so exciting and at the same time critical, that sometimes everything gets mixed up in one's head. That's how it is with me anyway.

That doesn't matter, I'm keeping track of it all. Just keep with Me.

Thank God.

What was that?

Oh yeah, I meant to say: Thank you.



Led astray by gold

May I suggest something to you?

Of course, what about then?

You use the word "valuable" too vaguely. In the unclear use of words, one of man's greatest difficulties lies hidden. Let us get to the bottom of the meaning of this word, and find a comprehensible definition of "valuable".

You've caught me out there. That is to say, there is no valid definition of the term "valuable". There is no exact description of that which value actually is. Each gives his own answer. Nevertheless, we use this word quite often for very different matters. Sometimes it's the inner values, the Christian or traditional values, that are being spoken of, or then again it's the value of a cup, a piece of land or a factory. It is impossible, and that is why no one has succeeded in finding the common denominator – the common "essence" – which distinguishes "value" from "compassion" or a "walking stick". The physical things too cannot be simply ascribed to "one thing" which collectively tags them all, and by means of which they might be compared to one another. What could a guinea-pig and a pencil, a tablecloth and a saw blade, carry around in them, which could then be described as "value" and by means of which they could be compared to one another?

You can find no particular thing that is simply "value", or which represents values vicariously, because there is no such entity as this "one thing". Strictly speaking, you are using the wrong word, and therefore aren't getting any further in this matter. What a value portrays for a person is completely arbitrary, and in this each has his own conception. One can also easily understand that a glass of water in the desert, embodies a different value than a whole barrel-full at the Niagara falls.

And so to talk of “value” is confusing and I would like to suggest that we should therefore rather speak of “utility”. For when you speak of the value of something, then you are really talking about the utility which it has for you. So if you replaced the word “value” with the word “utility”, then it would be clear from the very beginning, that we are dealing with a highly individual matter. A matter that varies from person to person, from place to place, and from time to time. Whatever is useful to you depends on which situation you are in, and on what you are hoping to achieve.

Good heavens – it's as simple as that. I am repeatedly astonished, by how important exactitude is when choosing words, and how quickly a matter may be resolved when things are appropriately and precisely described. The question of “intrinsic value” has really led mankind up the garden path, and contributed to the entrenchment of an inadequate and defective management of currency – and that in its turn has done a great deal of harm. The so called “value of money” has cost millions of people their lives. Mighty oaks from little acorns grow. The beat of a butterfly's wing.....

You ought to elaborate on that a little though, it may otherwise be hard for the layman to understand.

Because people were so strongly convinced that for money to function it needs an “intrinsic value”, and that it therefore must be made of a valuable material, we held fast to the gold standard for far too long. At first, as some people began to doubt this way of thinking and wished to know what was so valuable about gold, the experts answered: “gold is solidified sweat”, and that gold is so valuable because it contains “the whole manpower of the value-creating chain”. Gold is comprised of “the value of work” and for this reason is such a first class “value storage medium”. This delusional idea had hardly been cleared from the table, than the “worthless” paper money began its triumphal march. As one then asked the experts how paper

money should function without “intrinsic value”, they answered: “It functions, because the gold in the vaults of the national bank transfers it's value to the paper money!” Only thus, due to the so-called “gold backing” could the rouble roll. This thought was from the very beginning insufferably inexplicable, and yet it was not until very few decades ago, that paper money was finally able to clearly prove that it could exist, and persist, without the backing of gold. Just over thirty years ago, the gold backing was finally dropped – and now the proponents of gold are once again raising their ugly heads, and laying today's financial problems at the door of this very circumstance.

Yes, that could become tragic, if they are seriously thinking of introducing a new gold currency.

Tragic is putting it very mildly – it would be insane in my eyes! Even the Roman empire, which over a long time developed very well with it's money, ultimately foundered because of it's gold-based currency. The trio of Lepidus, Marc Anthony and Julius Caesar could already see in 43BC, that there was no other way out than to declare – with the “Roman proscription” – the richest money and landowners to be fair game, and so deliver them up to the hungry mob. Great wealth had accrued in their coffers and their estates were outrageously extensive, while the rest of the population hardly ever saw any money and were unable to get hold of land for cultivation. The gold and silver mines were not producing any more. The shortage of money led to massive internal arguments and conflicts, and as the proscription was no long term solution, in the course of the next few centuries the heart of the Roman economy, little by little, stopped beating. Everything crumbled and disintegrated. More and more knowledge was lost, and for 1000 years Rome's gifted youth would do nothing better, than traipse through the district with their herds of goats.

So it was. Infinitely sad for those, who though they were still able to sustain a life at the simplest of levels, yet at the same time – together

with their memories of the achievements and the luxury of that once great cultural realm –had to lie down with their goats.

It would be tremendously important for us to know more about those times, and also of the passing of all the other great races who ultimately failed due to their money. Then we could consider whether we wish to share their fate, or whether we wouldn't rather think of something better.

Even if in the meantime your archaeology and historical research is well worth seeing and brings astonishing things to light, it hasn't yet come to focus on the history of money and its importance for the cultural development of all peoples.

It has just occurred to me, that everything has its time, and in its time is also completely right and good. That also holds for gold as money.

There's no doubt about that. Because gold served so well as money, your economy really got going and made possible great handicrafts, buildings and technical innovations. Yet it was because of this very expansion and multiplication of your activities, that money became scarce. As the gold and silver mines petered out, you turned to robbing those who still had some of it. To get gold, you organised gigantic raids from continent to continent. The Incas and the Aztecs too, were robbed of their gold because of the monetary difficulties of the Spanish royalty.

Could one say, that we people had succumbed to the fascination of money and are still being tempted today?

I wouldn't see it quite like that, for even then gold left most people cold. The "fascination of gold" is more of a myth than a reality. Cult objects and fine jewellery have always delighted some people it's true, yet most people don't miss gold ornaments that much. Even the kings in bygone days, were glad to swap their golden crowns for a comfortable sleeping-cap of an evening.

You say we don't think all that much of gold, and simultaneously it seems so valuable to us. How can that be?

Well, it's not so simple, let alone obvious. If gold had had an actual utility for you, then it would have been easy for you to name it. If it had been suited for building houses, for weaving cloth or the making of tools, then exactly that value, or rather "utility", would have been assigned to it. Yet none of that could be distinguished in gold. Just the opposite. The stuff was suited for almost nothing – except of course for the making of crowns, goblets, and adornments for the high priests. But how many normal people would see these things more than once a year? And yet, gold suited the trading world better than anything had ever done before. Gold was of the highest utility, yet in another – less direct – way, than the warming of cold hands. To get around this contradiction and to find at least a logical sounding explanation for the nature of gold, you assigned the "intrinsic value" to it. Value was to be stored in gold, like wheat in a silo. And as that reservoir had so much obvious utility, was so convenient for trading, this utility seemed to lie in the gold itself and to lend it value. But gold was not a container for any ominous values, and much less a catchment basin for sweat. The story of it's value was incorrect – yet nevertheless, gold served for a good while and very well too. However, because you couldn't unmask your erroneous value-thoughts about gold, you later transferred the same flawed thinking to your paper money.

The fault with our money is simply that, by virtue of it's character, it is so much better than all wares. Neither potatoes, nor light bulbs, nor bathroom tiles and no other things either "can hold a candle to it". Money is more durable than almost anything else, it needs no care or maintenance, takes up hardly any space, and is light and mobile. It doesn't go out of fashion, doesn't rust and doesn't go rotten. All things are possible for whoever has money. He can buy anything in the market, he can go anywhere he likes, and his every wish will be

granted. If on the other hand one considers a fruiterer, then it will soon become clear that he is plagued with a very different set of worries. His wares go bad, and if he wants to avoid making a loss he has to get rid of them, even when it means reducing their price. What he hasn't sold by the end of the day, he must either throw away or carry into cold storage. In either case his wares are going to burden him with further costs and work. Things look very different for his customer however – he needn't hurry. He is paying for his tomatoes with money and not with bread. And money doesn't go bad. He could also simply walk on and buy his tomatoes at the next corner – or forget it altogether. The customer is king. And he is king because of his money. No matter which business, no matter which wares: the seller is always at a disadvantage compared to the buyer, and every deal is based on this imbalance from the very outset.

At this point, we ought to make it clear that we are not only speaking of individuals and of single retailers.

Yes, right. We're talking also of the national economy, and when we speak here of "money owners" and the "owners of wares", then we are speaking too of those who order ten shiploads of Wheat, or even buy up the whole harvest in advance. We are speaking of the exchange of goods – clothes, technology, raw materials, foodstuffs – in large quantities. There, where one also finds the speculators. In this position, the owners of the money dominate trade.

You could very easily demonstrate to people, the imbalance between someone who has lots of wares in storage and someone who has plenty of spare money, by asking them which advice they would give to the one, and which to the other.

Right, then it would really become clear. One could only advise the owner of the wares: "Do all you can to get rid of them. Advertise, hand out flyers, reduce the price if necessary – yet make it snappy!"

And to the one with surplus money, one would advise the reverse: "Take your time, calmly consider what you wish to achieve with your money. Consider ways and means of securely investing it, of earning interest". In other words: Don't hurry! Just wait for the best offer.

Exactly. Goods and money are like inseparable twins. And yet that's exactly what you try to do. Although they both belong together and therefore should run together, you tell the one: "Take the lead, and make it quick" and the other: "Just stop still and wait a while". Then finally you are surprised when things fall apart.

The imbalance – the "scissor-blade effect" – between poor and rich has in the meantime widened so far, that I often reflect on whether we may ever expect a benign outcome. Meanwhile, there are so many spheres of life in which so much is going wrong, that I sometimes lose faith that we could still achieve any real kind of order. For one thing is clear: Whoever owns the money also has the media, the military and the politicians, in his pocket. Where then, could I find a starting point, which would allow me to keep on hoping? What could a single person – or for my part, many people – reply to such superior forces, and how could he stand up to them? What, when and where, could one do? With whom, and how?

That's just how it is. When I regard you all and what you've done, then I can sympathise with you for feeling impotent. I always compare you then to children who have made such a mess of their nursery, that they can hardly find a way through the chaos any more. If one tells those children that it is definitely time to start clearing up, then they often start to cry despairingly because they simply have no idea of where to begin. The hill is too steep to climb. It's time all of you realised, that you are living in a vast chaos – and that you can't go on like that much longer. It must become clear to you that you can't make the problems disappear with soap-box oratories. To spot the allegedly

guilty one and hang him, won't get you anywhere either. You can neither bomb the problems out of existence, nor fight them with court cases or arrests, and neither can you come to grips with them through individual measures, nor even with billion-dollar rescue schemes. And pills won't help either. As I let you know through Neale Donald, your problems can only be solved by a change in your awareness, by adopting a different perspective – another viewpoint. No financial measure, no political decree and no military action, can take you even approximately in the direction in which, by your nature, you wish to go. The only thing that could help you is the perception that you are responsible. For all that is done, happens, is not done and remains undone. You cannot “take on” the responsibility for your lives and your economic activities, for you already are responsible. Whether you now take note of it or not. You cannot give up responsibility, nor can you take it on. You are responsible – one hundred percent! Which answer you now give depends on your own choice. But it is important to realise, that it is yourselves who are making the whole mess. Namely, all of you jointly. This roundelay will be danced by you all together!

How should that be understood?

Well, in all the distress you have to face and all the wrongs that occur, you usually divide people into those who are good and who do good, and those who are bad and do bad. The “bad boys” are then to blame for it all, and because they are so terribly bad, and all so strong, there's simply nothing anyone can do about it. Not even the good ones. However, this structure has some obvious faults, it simply cannot be right.

Yes, I know what you're getting at. Concerning money, it's not just the super-rich that stuff their safes with money, that withhold it, that are stingy or even maliciously keep it out of circulation. It is also the hard-working people that act that way, the pensioners and the middle earners. They too see money as something that may – and should –

bring in yet more money. "Withholding money", is still seen as a virtue. And all of us believe in the miraculous multiplication of money and would like to experience it. How could one explain to these people – all of whom belong among the losers of that Monopoly game – that with this way of dealing with money, they will soon have their fill of the problem to which they contribute?

Yes, that's difficult. But it is even more difficult to convey, to those who seemingly do very well at the game. Therefore, it is first important for you to realise that you are caught up in a system from which, for the individual, there is no escape. Individual people could perhaps decide to live in the woods, yet for a great number that wouldn't be a viable solution. And certainly not for everybody. Each of you uses the same money – he has to, for there is no possibility of partaking in life here without using money. And as we both demonstrated above, your money has an intrinsic fault, that can't be corrected until you change your conceptions and expectations of money and broaden your knowledge of it. Now as you must all use this money with the fault in it, then no one will, in effect, be able to get it right. Everybody will have to do it wrongly. Rich or poor, no one will be able to do things properly.

Let's explain that in more detail, otherwise perhaps, no one's going to believe us.

Let us for example, simply take one of you from among the middle. Someone who made an effort in school and with his general education. Someone who wishes to achieve something, who sooner or later will take up a good profession, start a family, and wish to live a life agreeable in the sight of God. He has probably learnt from his parents, that it is sensible to save and put something by for a rainy day. They have also taught him that prudent spending can lead to getting a good sum together. For the future of course. Nothing about this thought is bad or wrong. You want to have something put away for the days when you won't want to work so much, and for times when you simply

need a little recreation. Or for your children's future. And so you save with the only conceivable means: money. Some put it in their safe, others prefer to take it to the bank – or again, fifty-fifty. Some then buy shares as well, for they promise more yield. And so you save partly by taking your money out of circulation, and partly by investing it “profitably”. Yet thereby, it still wanders off into speculation and is likewise taken out of real circulation. In actual fact the only right form of saving would be, if the surplus money was made available to other participants of the economy.

As always, you've stood everything on it's head.

Well, let's rather say that you've turned them on their heads, and I'm only helping to put them back on their feet again.

I was only joking. I would like to say though that in the ears of most people, your words might sound highly disconcerting.

Ah, for once don't underestimate other people. They will always be grateful to accept whatever has the ring of truth about it. Yet we will carry it even further, so that this truth may not only be intuitively grasped and believed but completely understood, and their minds be permeated with it. Would you like to continue?

No, you go on a little, I enjoy listening to you so much when you speak on this theme.

Good, we were talking of saving. That you produce surpluses has appertained to your culture for a very long time now – and not too scantily either. Your style of production has developed so far that, with your work, it is easy for you to contribute so much to the whole that you don't have to immediately spend all you get. This process is absolutely in order. So it should and must be, if you wish to continue developing. And if it would be so, that it was in the nature of money, to force you to pass it on in order to retain it for later times: If you were, let's say, “forced” to hand your surpluses on to others – who perhaps

had a great idea but no money – then everything would be fine. For the handing on of surpluses in the form of credit, is the only means of saving that is truly acceptable: That is, entirely beneficial to the whole and does no harm at all – no matter how much any individual saves. Every bank would tell you, that is exactly what they are doing. Sadly though, that isn't correct! There is more than enough money lying around unused. From My perspective I can reveal that there are some places in the world, in which money is bunkered by the kilogramme. Such money, which anybody can thoughtlessly leave lying around his house – and even the notes kept between two book pages belong in this category – is completely useless! It is missing from the economy. It is missed by some other, who desperately needs it to get his business off the ground. Also money that lies in your so-called call-money accounts, doesn't serve the economy for it is being kept on too short notice. For whoever wants to start up a new firm or enlarge his present one, needs money. Needs credit. And not just for a few days or weeks. But one can only get sufficient credit these days, if he can promise the money owners a tidy sum of interest. Only if the interest is high enough, could it entice the money out of the safes and the piggy banks, and let it get weaving. This money will only do it's job again, if there is "more money" to be made thereby. The magic word here is "interest". For whoever has received credit, has then to raise the interest for it. And he will add this interest to his costs, and recover it through the prices of his wares, to pay over to the bank, which pays some of it out to you as interest on your savings. Thus, that which you put into one pocket, is unobtrusively drawn out of the other. Giving credit is only profitable for those who are able to lend much more than the average saver. Because they receive more interest than they pay out on the interest hidden in their own prices. For that though, one must already own a considerable fortune. However in this game, because interest in mathematical terms increases "exponentially", the winners do admittedly become wealthier

and wealthier, but also fewer and fewer.... and all the rest of you become poorer and poorer, and ever more numerous.

Good heavens, when will we ever reach the point where we could quit this idiotic game?

Well, it will be over when you understand that money is a means of traffic, a means of communication, that belongs to everyone. When you no longer see a banknote as private property, and make of it a public facility. When you finally understand that you may call your own, everything of value that you obtain through this public property: your houses, your clothes, your factories, your cars, your weekend cottages and villas should belong to you – your money, however, must remain in public hands. For if you buy a piece of furniture, you only care about the furniture itself – and not about the plane which simply served in the manufacture of it. It can smooth other tables. And so you will only be able to quit the idiotic game, when you stop pursuing two opposing ends with your money – retention and exchange.

May I carry on from this point? I have, namely, a good illustration of this.

Go ahead.

The two opposing ends are firstly, “money as a means of exchange” and secondly, “money as a means of saving”. If money should serve well as an exchange medium, then it must be circulating, rather than being saved between two book pages somewhere, or behind steel doors. A fitting illustration for that might be, a bowl which at the same time could be used as a sieve. For that the bowl would then need to have holes. If it has none, then it isn't a sieve. But if it was to have holes, then it couldn't serve as a bowl. To have a bowl and a sieve in one, simply isn't possible.

Right. Because then neither one nor the other will function properly.

And so at present you have an exchange medium that doesn't serve its purpose, always falls short, allows the economy to take a tumble and thus, finally scuttles your savings. One way or the other. Congratulations.

You're telling me! We are faced with the decision of what we wish to make of our money – a means of exchange or a means of saving.

It is not completely correct to think that you have a choice at this point. You could only make your money a flawless exchange medium, for otherwise you couldn't keep production going for very long. What would safeguard your future is solely, to make sure that your money can no longer interrupt production. The saving function of banknotes is superfluous! Complete nonsense. If the withholding of money should impair production and allow it to break down, whatever are you then going to buy with your savings?



Money unlimited

I want to talk briefly, once more, about the qualities that money needs to be able to function at all.

Do go on, that's important information.

Money must be available in small units – or how could I pay the baker for my breakfast rolls? It must be durable and undemanding, otherwise it would cost me further time and money – and it must be limited. I would like to speak here, of this last quality.

Yes, tell us why the amount of money in circulation must be limited.

It's all to do with prices. Or rather, with the formation of prices. It is of elementary importance to our economy, that all things have their price. The price tells us how much we have to pay for something, to be able to acquire it. Without prices we couldn't effectively operate. Neither plan, nor calculate costs. What kind of world would it be, if I didn't even know how much my rolls would cost, or the price of my shoes? What should a businessman do, if he didn't know what the required raw materials and subproducts would cost? Absolutely unthinkable. One can imagine that trading – the exchange of products – could, at a certain level, also be organised with furs, salt, or rice, or whatever. Yet with these things too, a price would have to be set, a price that must be paid if one wants to acquire something. Prices are the basis of a market economy, without them it couldn't function.

That's understandable so far, plausibly and clearly expressed. Carry on though, we haven't yet said all there is to say on this subject.

So now we need a way to find and set the price of each thing. If we don't wish to have a gigantic "Office of Price Assessment," which would determine the price of everything produced in the world, then

we must find a way, in which prices will form within the exchange process without official intrusion. "The prices are set by the market", it's said. But that only functions, if the amount of money in circulation is limited.

Limited and scarce, are two different words and they also have different meanings. Because this is often overlooked, I would like here, to clarify this point. Scarce means that there is "too little" of something. Scarcity is almost like fate. A shortage reigns, without the possibility of easily changing anything. Scarcities can only be eliminated with great difficulty and effort. Not everybody could be satisfied. Something which is limited however, doesn't have to be "too little". In the process of limiting, it's a matter of determining the size or the extent, so as to keep something under control. "Limiting" requires the possibility of reduction as well as, of increase.

That's right. The function of money is, on the one hand, the exchanging of it for goods, and on the other the setting of prices. If money were to be available in unlimited quantity then no prices could be set, for they would know no bounds. No baker could answer the question, "how much are the rolls?" If his customers were to have unlimited money in their purses.

With that, you have also answered the question of why today's world couldn't manage without banknotes.

Right. Lots of people think as follows – "Money is a problem. Today though, there are credit cards and computers. So let's just get rid of money and go over to electronic units, then the problem would be solved".

That's not the way it actually functions though. Money isn't the problem. How could a scrap of cotton or a handful of wood wool present a problem? It is the practical configuration of money that is problematic. Money needs to be altered not abolished. "For God's

sake!" I sometimes feel like shouting, when I come across such suggestions.

There would have to be a gigantic computer, that exactly determines how many units to assess for milk, butter, diamonds, flour, coltan, zinc and so on. How something like that could take place is simply unimaginable. And each person would have to carry a machine around to read his credit card, so that he could complete his business transactions quickly and ubiquitously, and book them to his accounts. How could I quickly pop twenty cents in my children's hands for chewing gum? Or give my daughters \$ 100 for a fashionable pair of trousers? I would have to allow them free access to my credit card account, if I wished to save myself a trip through all the shopping malls in town. There too, I hold the possibility of limiting money for more than advisable. No, the other idea leads to such absurd structures, that we really don't have to waste time thinking about it.

Sadly, many people devote their attention and energy to just that idea. Basically, they are only wishing that all the problems that today's faulty money brings them, could be simply wiped away. And because they have no notion of how they could achieve that end, they simply reject money per se. Thereby, with that attitude, they only succeed in corroborating the problem.

This stage in our conversation is probably the ideal opportunity to add a few explanatory words about the word "money".

Please do. That's also very important.

The word money is commonly applied to very different things, and this vagueness causes a great deal of misunderstanding when discussing that matter. The credit in my account, is described as money, the amount in my savings book also.....some even describe shares or bonds as money. Thereby, one should separate them clearly from one another. Without exact and appropriate differentiation,

money matters – it's administration and control – cannot be professionally handled.

I'm very pleased, that you've chosen this point to confront that issue. I am all for precise designations, for clear and sharply delimited definitions. That's why some of those who are commonly called "hair splitters" give me the greatest pleasure.

I have very often been rebuked for that myself.

Well, you're definitely a member of that band. However go on with your explanation of money.

A differentiation between physical money – cash – and all the other forms of money must be made. When I talk of "money", then I am actually only talking of cash – notes and coins. The current accounts, savings books, cheques, credit cards and other means of payment, or assets, only represent an "entitlement to money". The amount in my account is credit, which I don't describe as money! The amount simply informs me of how much I could reckon with, if I should make a withdrawal. This differentiation is very important. It is similar to a prescription. The prescription that a doctor writes out is not yet medicine! It simply represents an entitlement to a certain medicine, which may be redeemed in any chemist's.

Right. This information is important too, for those who see the abolition of cash as a real and practicable option.

Yes, they all should know, that the electronic forms of money only constitute "derivatives of cash". They are entitlements to money and not money itself. Current accounts, and savings accounts, shares and cheques only make sense because cash exists, and that finally, I could insist on it's payment. It is exactly for this reason, that at first a deposit of cash must have been made, at least, as long as we're talking of "normal participants of the economy" – they, who in commercialese are called "non-banks" – and not of issue banks.

Between deposit and withdrawal, the money may be at the disposition of our business world in any desired electronic form. As long and as often as it wants to be. However, the alpha and omega of economics is, and remains, cash.

If you do manage to acquire the necessary knowledge to push through the "controlled and purposeful limiting" of your money, then you will also have conquered the question of money. The idea would be hard to accept for those who believe that "virtual boundlessness" would mean abundance. Yet something that cannot be limited, will escape your control, expose you to helplessness, and finally leave you powerless.

Especially in spiritual circles, one of the favourite ideas is that on a higher plane of consciousness, man would no more need money but would simply take all he wants, for all are cheerfully producing anyway due to their "inner drive".

I know these ideas, and I can tell you that they stem from vague thinking about compulsion. Because today, we link "the earning of money" with compulsion, these people locate this compulsion in money itself. It is compulsion itself they want to get rid of. Life should be lived voluntarily.

I can't argue with that.

Oh no, just the opposite. The desire is acceptable, however, that which is compulsion and that which isn't, should first be made clear.

That also interests me.

Life itself is compulsion! All life is compelled to breathe, to drink, to move and feed itself. If man should manage to shed all compulsions, then the human experiment would be over. Man only feels free when these compulsions – breathing, eating, moving, drinking – remain unimpeded. When he can satisfy his needs. Needs are an internal motor

implanted in man, he cannot sever himself from them. Life is out to maintain itself. Should anything hinder these compulsions, if you are unable to satisfy your needs – and this applies to the the higher, the mental and spiritual needs too – then you sense compulsion. Compulsion makes itself felt, when your are unable to live your life as you wish. And that is just what you are experiencing ever more painfully in present times: More and more people are unable to satisfy their needs freely and unimpeded, to enjoy their “compulsion to live” to the full. As a result they experience, ever more strongly, a feeling of compulsion. For more than a billion people, it is a matter of the most elementary bodily needs: they are starving. More than just a few – starve full stop! In the western world too though, many rebellious youngsters feel compulsion. They are getting a raw deal. They are unable – legally! – to get hold of all the mobile phones, i-pods and net-books they want. And if you rebuke them, accuse them of being over-spoilt consumers, and point out the many hungry people in the world – then you are only expressing that sublime needs, such as communication, music and diverse skilful manifestations are “not okay”. Are exorbitant – contemptible and unseemly. The reduction to simple needs of the body would be, according to that, “spiritual”. Sometimes I am tempted to ask “do you seriously mean that?”

Pooh! Hard words, which first will need digesting.

It may seem hard, to separate you from your false thoughts and ideas, but your life will be a whole lot harder if you don't do it.

Yes, that's probably true. But what I still can't completely grasp, is how compulsion and money hang together.

Money is that which allows you to easily satisfy your needs. All over the world. Having money means that nothing will get in the way of you satisfying those needs. Money overcomes every barrier, copes with every difficulty, meets every necessity. With money you feel no

compulsion. Without money, yes. Money in his pocket, is a person's key to freedom, to a joyful life. Money makes possible. A Chinese proverb about money, coined a long time ago by a wise man called Chuang-tsu, runs: "If the shoe fits, one does not think of the foot". Money should become a well-fitting shoe for you, then it would carry you everywhere.

Why couldn't we lead a free and unimpeded life, completely without these printed notes? Go barefoot or something?

Because then there would be nothing which amounted to an inner orderliness. Money creates structure and holds communities together from the inside. Money is information. The banknote on the counter, tells the shopkeeper what and how much is required. With that banknote he will obtain those things – even from the farthest corner of the world. Thereby, there is no necessity for him to know his business partners personally, business carries on anyway. His circle of friends and acquaintances remains neat and tidy. Business relationships operate impeccably and trustfully, world wide, with very few words. Without information there could be no well-planned economic activity. For how would you otherwise know, by whom, when, and in what quantity, your products are needed? Without well-planned economics there would be no security.

Money is really fantastic – in the first place, it makes so many things possible. It shortens each negotiation and exchange takes no time at all. By the way, It's just occurred to me why, even with an "enhanced consciousness", we couldn't manage without money.

I'm waiting.

Consciousness is not something static. Any more than our economic activity is. Consciousness is something that develops. Everyone couldn't have the same consciousness, for that would put an end to our development. Finish. Over and done with. If I were a child, I would have the consciousness of a child. Consciousness ripens, develops,

influences the group – that in turn feeds back, to influence the developing consciousness of the individual. Life is a cybernetic system, and on all levels at that. Everything is intertwined, goes separately forth, throws one another out of kilter and back into balance again and mutually, develops further.

This aspect is also true. It's a matter of finding one's internal order. An order that emerges from all things. An order that doesn't stunt your natural development. It's not a matter of a contrived order, arisen from bureaucratic ways and attempts to fabricate it from outside. One cannot treat a cybernetic system as one treats a static system. Order will come, when you have understood the fundamental laws of existence, and of your economic activity. Order will not come, if you omit something of central importance. Without any carbon dioxide there would be no climate at all – and without any money, no society based on the division of labour.



Impermanence

makes money come alive

Our money is so sluggish that it could be called an inferior means of exchange. It is so inflexible, it seems to be dead. Dead capital. A lousy, idle partner for the economy.

To make that clearer, you ought to first recapitulate that which needs to be done to the banknotes, in order to make them a public – and “whole-value” – exchange medium.

The words whole-value, remind me of whole-foods. For they are only wholesome when they are fresh, and not made to last as long as possible using every trick in the book. That is, hindered in their natural deterioration by all available means. To give our money the same vitality – which it doesn't get from it's material character – we must print upon it the natural wastage to which all living things are subject. It must have a date on it, a “sell-by” date. From this date on, a \$100 note could no longer buy \$100 worth of goods, but only \$95. The note should hold it's face value for about a year, and after that could only go shopping for 5% less. For that is approximately the average annual loss in value, to which all wares are subject – from newspapers and bananas to loft insulation. Whoever stores his money for ages in his safe, would find after twenty years, that he can't buy anything at all with it. So by squirrelling his banknotes away, he would no longer harm the community, but principally – actually only – his own self! By printing it with such a date, we would – proverbially – give it legs, make it move, shoo it into circulation, without allowing it to wait around for interest. With no date upon it, money simply waits around for it's reward – interest – in sufficient quantity. Whereby this reward, for most people, doesn't even represent a reward in real terms, because in fact it simply serves to defray the losses that arise through

inflation. Thanks to the printed date, no more special reward would be necessary – and also no threat of loss.

What you have just said, plainly amounts to the “formula for active saving”.

Exactly. When somebody takes his surplus money – which he doesn't need to spend and wants so save for later – to the bank, then the banknote which he hands over, would keep it's full exchange value for decades. For someone else would borrow it to keep his business running. All the money is busily employed in the economic circulation. It wanders from hand to hand. The saver loses nothing through inflation, and will not be dispossessed behind his back by the so-called “creeping inflation”. How it ensues, that money with this sell-by date remains unaffected by inflation, or it's ugly sister deflation, still remains to be explained. Could you take over here? For I find it heavy going, to put all that technical stuff in simple, intelligible words.

Well then, I'll do my best. As though I were the director of your central bank.

Wow, now that would be best of all!

The best thing would be to clarify beforehand, what is meant by deflation and inflation. When inflation predominates, then there is too much money circulating, in relation to the whole sum of goods and services. Everything increases in price, wages too. Which is why inflation seems not so bad at first – provided one has an income that adapts itself quickly enough to the rising prices. With deflation in contrast, money is scarce. At first it looks as though everything is getting cheaper. Therefore in the early stages of deflation, this development of prices also seems rather pleasant. It gets nasty though if this tendency isn't quickly stopped and the prices keep on falling. For then the producers would quickly become unable to cover their manufacturing costs, and no one could be confident that he could recoup the running costs of his

manufacturing process through his turnover – the sale of his products. And so he would have to stop producing. In both cases, it looks as though there were crises in the economy – either a surfeit of wares, a so-called “glut”, or a recession with break-downs in production and supply. In reality, only one thing is malfunctioning – the money! In either case, it doesn't represent the “currency” that would be needed to keep prices stable on average. One could also say: The currency isn't current! With inflation, the “general price level” rises to a point where one can only talk of “fantasy prices” – a billion for a loaf of bread for example – and with deflation, the prices fall until even the smallest deal becomes mathematically impossible and everyone's stomach begins to rumble. And that, although the wheat is still growing untouched, and in the same quantity as last year. In effect, you have a money problem! Your money makes the problems for you. You say though, that you are having “economic problems”. Thereby, the economic problem is principally, that especially in such times, you tend to carry your money to the nearest pub, if I may jest a little.

Er yes....not me though!

It wasn't meant as a reproach – only an observation. However, let's continue seriously. To address the problem once more: money in its present form outlasts all wares – and thus, time too. It doesn't decay – and therefore is dead! It goes not the way of all flesh and withstands, or withdraws from, the natural process of development. Your money would be something for “the Highlander” – you know what I mean: “There is only one.....” But the last surviving Monopoly player would establish that the famous augury of the Cree Indians still applies – that he cannot eat his money. For money, in which all vitality is lacking, cannot promote life. It can neither encourage nor accompany, the process of emergence, flourishing and decay. Because the role of money is so important to the economy, ultimately it causes just the opposite. It leads to ruin, destruction, over-exploitation and waste. It produces

endless suffering. In your money, ageing is absent – and rusting, loss, waning and decay.

That's it! You said it. Only through the correction of the error of which we spoke, would money actually become an equivalent. Thus would wares and money find the same level, would exchange perfectly with one another. Money would be unable to oust wares and short change them. Wares for money would become a fair game, one that functions for everybody. We will discuss later in more detail, just how this concept could be implemented. Which changes must be rung in, and exactly what for. There's not really all that much we have to say about it. Yet it is unfortunately difficult to find the right words, so that as many people as possible could understand them.

Nobody said it would be easy. But I renew my promise to you, and to all those who are following our conversation here – that it will be well worthwhile. Incomparably worthwhile! With your new understanding of money, and a well founded knowledge of how to manage it, you will ring in the golden age. In the following pages, we will concern ourselves with the ideas which you presently entertain, for the solving of these problems. However, they will be of no further use to you, and when you have precisely understood why they cannot lead you to your goals, but only increase the misery, then you will dissociate yourselves more lightly from them – and open your minds to that which really must be done.



Solutions, that aren't

Now we've got to my favourite subject: solutions that aren't. Clueless prominent people and political jugglery. At present, almost every evening on almost every channel. That which currently dominates the media is blatantly laughable. Highly paid nonsense. Expert advice which even a century ago was incorrect. Analyses and proposals which, strictly speaking, are bedded in absurdity. Financially acrobatic acts of desperation, raised to the rank of "rescue plans". And some ideas are favoured with an almost religious zeal. These ideas ought to be stripped of their outer raiment, their cores exposed, until it's finally clear: the king is naked!

Okay, what exactly are you getting at?

For example, the currently well-loved idea of an "unconditional basic income". It's proponents argue that due to the advance of technology, our economic achievements have increased to the point where many goods are being produced with almost negligent ease. Therefore it is no longer necessary for everyone to work. Because we produce so much, everyone can be provided for – unconditionally. This idea has found great favour, especially in spiritual circles. I am able to understand of course, that it appears – at first glance – to be the solution to the problem, but unfortunately it is utterly wrong.

I can see from here, how wrong this assumption is. Basically, such people would believe that the path paves, the telescope sees, the pipe pipes and the fiddle fiddles.

What?

Take a look at the basic error, that allows people to have such an idea, then My meaning would be clear to you.

Well, I know anyway, that this idea couldn't be practically implemented. If it's not their income – their commercial or vocational activities – that urges people to keep the economy running, then it's supposed to be achieved in bureaucratic ways. Finally, they would all have to be committed to compulsory “fatigue duty”, to avoid the collapse of everything. For all would much rather play cards on their balconies, than feed the grandmas in the retirement home or pour steel at the blast furnace. And besides, a country that pays such an “unconditional income”, would have to isolate itself very tightly from the outside. Moving-in and immigration, could certainly not be allowed, or those who are still working would go to the barricades. On the other hand, those who draw this unconditional income, would have to be compelled to spend their money here at home. And only here. For if all, or indeed only a small part of the population, wished to spend their unconditional income in the Caribbean or other countries, the buying power here would sink dramatically – with many undesired side effects. That would be simply unacceptable! And thus, a number of insoluble problems crop up, if one examines the idea more closely, and checks it for realistic possibilities of implementation.

Yes, that's all correct, however it doesn't embrace the fundamental error, which underlies the concept of a basic income. Thereby, you haven't identified those erroneous thoughts behind it all, and from which the mischief originates.

Let me know exactly what's wrong with the idea. That's important to me.

Good. How things supposedly take place in the economy, you have cobbled together as follows: Firstly, there is the land on which the factory stands. Then there is the capital – the machines, buildings and conveyor belts. And lastly, the work force with their labour. All three together, supposedly, perform the work. The economists among you call this “the theory of the three production factors”. According to this

theory, a person receives his wages for the work done. The capital earns interest and thereby also preserves those “wages”. And the landowner, in return for the provision of the ground, also receives his share of that which the trio jointly generates. And apparently the great majority of you find that reasonable and right.

What's wrong with that? That is one of the most fundamental theories of the prevalent economy. It can be read in every book on economics, on page five at the latest.

The equation of people with the factors “land” and “capital” is the basic problem. Because production cannot take place without the land or capital, it hasn't come to your attention. For that reason, this equation seems to you so plausible. However man is the “subject” of the economy – and indeed, the only subject. He decides, he directs and initiates. Factors have no directing or initiating power. They “are” but they have no “wants”. Factors influence proceedings and without them things wouldn't function. However, man decides. Man decides, whether, when, and how, the factors attain their effect and who, and what, and how, will be influenced. Men and women decide, act, control, start, change, stop. There is a difference between influencing and deciding. Factors, are themselves effects along a chain of cause and effect. In farming, even the weather becomes a factor to be reckoned with. Without instruments and a concert hall, there might perhaps be no concert. Yet without people there would be neither instruments nor concert hall. These conditions – instruments, halls – are themselves the effect of that which they should influence. Which one earns the income, the locomotive or it's driver? Imagine a goods train with only a one-man crew. A man surrounded by tons of steel. One human error and the train grinds to a halt, or leaves the tracks. The locomotive cannot voluntarily refuse. And the ground, together with the rails, cannot run away. Man decides which capital will be employed, and under which circumstances. Man is the only defining subject. Capital has no will of

it's own and as a rule, the ground remains passively lying there – except of course during earthquakes and volcanic eruptions.

That means surely, that only if man is not the sole determining subject, then the land or the capital could decide. All three factors "on the same level": each receives it's share, because each performs it's function. Because a person gets along faster on a paved path than in the jungle, then man and path together are quicker. And the telescope together with one eye, sees further than an eye without a telescope. And so the pipe pipes, the rock rocks and the fiddle fiddles. That is inconceivable.

Yes, but the logic of your theorems and schools of thought, look just like that.

The upshot of this mental correction should then be, that capital and land can earn no income, because they do no work. Not even when capital confronts us in the form of machines.

Correct. It is you who do the work, and deliberately direct the employment of the so-called "factors".

Strong stuff again! For especially those who are in favour of this basic income, are the ones who most often complain that the world and economics are "inhuman", and that man should once again be placed in the spotlight. Thereby, it is the theorem, on which this idea is based, which degrades man.

Yes. And some of them probably wont like hearing this. Those, for example, who are in love with the idea. They will find it hard to distance themselves from it. Or those who have put a lot of money into the promotion of it. They are perhaps afraid of the humiliation or also, of the inner – and public – confession, that their ideas are not really acceptable. However, that too, is again a phenomenon that your current money carries with it. Whether something is well thought out, functions well, is workable and practicable, is often not the deciding

factor. Crucial is – with how many euros or dollars, an idea, an expert, or a candidate is being backed. How high is the advertising budget? Who else is in it too? Unfortunately, these are all too often the deciding questions that determine the “be or not to be” for an idea or concept.

With that, you have given me my cue for the next non-functioning idea. At present, it looks as though our politicians are convinced, that all we have to do is raise enough money and the economy will soon be back on it's feet again. Although there are now already enough prominent experts, who see the problem in the enormous wealth accrued by just a few people. How do the politicians simply expect to change the “way of money”, if in the end absolutely nothing is changed except for the amount of money and guarantees? Every new billion added to the national debt – that we, our children and grandchildren will have to shoulder and which today is being pumped into the market – will nevertheless go the same way as every other euro up until now: All these billions land fairly quickly, exactly where all the other euros and dollars of yesteryear landed up.

That's one of your most blatant errors: when something that you do is not crowned with success, then you believe that “more of the same” might do the trick. Along the lines of: Too much food makes you fat. So perhaps even more food might make you thin again....? Masses of money in safes and speculation, is ruining you. Perhaps it might help if we sent more of it there....?

That's the thing with the logic again. It drives one to desperation. Basically, every person must stubbornly oppose all inconsistencies. Stay awake and clear. Otherwise, I can't imagine how we could provoke a change in consciousness, with the necessary urgency. Without performing great mental acrobatics, I could conceive that the real beneficiaries of our monetary system aren't particularly concerned with logic – for them the money is functioning magnificently! However, the remaining 95% of the population, must essentially do their utmost

to blow away the smoke-screen, and plug the holes in that logic.

They will, you may depend on it. Up to now, it was just that they didn't have the essential information to that end. For the individual, it is still much too difficult, to equip himself with the necessary, correct knowledge. The hurdles are still much too high. That knowledge must be prepared and made freely accessible. The proper questions should be posed and the correct answers given. We have already begun. Due to this book, we will all make sure – Myself, you and our readers – that the right knowledge will be spread more easily and quickly. Every misunderstanding that we manage to sweep aside, here in our conversations, will help us on our way. Therefore, no written line of it is superfluous, and no line unnecessary in the reading.

Then we really ought to look at the next non-functional thought right away.

Off you go then, I'm waiting eagerly.

A tragic, widespread misconception is that "market economy" and "capitalism" are the same thing. Most people, in their thoughts, class them as identical.

And thereby, throw the baby out with the bath water.

Exactly. And people like to describe the present form of capitalism as "a free-market economy" – and with that it should be completely clear, that their solution could only lie in more restrictions and constraint of the market.

Go back to the beginning again please, so that all might understand you. What now is to be understood as market economy, and what as capitalism?

Under market economy is to be understood, that there is a market, or markets, for which we produce. Production of wares, a ware economy. The market economy has developed out of the inadequacies

and limitations of a barter economy. In order that a business can exist in the market economy, it must be efficient. That is, there must be a demand for its products – they must find customers. And their manufacture may not cost more than the sale of them brings in. The running costs, together with wages and salaries, must be covered by the profit on sales. Any surplus, could be invested in expansion or improvement.

Under capitalism, that isn't enough. Here a business must be "viable". Which means, that it must bring in a return for the investors who have put their money into that business. They want to turn their money into more money. Usually they require a tidy return, which lies at well over ten percent. As a minimum however, a "no-risk" interest of five percent. And so a retirement home, no longer has to simply feed and care for its inmates and the staff, oh no, the investor too, with the interest on his invested capital also wishes to be "cared for". So then if a retirement home is built for ten million and – let's take a completely normal "non-greedy" person – the money should give the investors an annual return of only five percent, then this five percent must be deducted from the proceeds of the home and paid to them. That is, to the bank or the "trust-funds" which have arranged the credit, thereby investing savings entrusted to them, in the retirement home. From there, the investment profits find their way into the accounts of the owners of the trust-fund. Five percent of ten million is five hundred thousand. Five hundred thousand, that cannot be paid out as wages. Five hundred thousand which cannot be used to pay the suppliers' bills. Five hundred thousand which are lacking when granny Smith needs an electric wheelchair. Five hundred thousand which are lacking when a hole in the roof must be repaired. Or even, for simply tarding-up the rose garden. This inescapable and unconditional outflow of money – out into the investors' wallets and the portfolios of the speculators – represents the difference between a market economy

and capitalism. And because it isn't just simple interest but compound interest too, in the following year five hundred and fifty thousand must be deducted and paid over. And so, in time, the soup becomes ever thinner and the blankets too, the walls get shabbier, the staff ever more scarce and the wheelchairs more rickety. And that's the way it is with every business under capitalism, excepting the great monopolies, such as the energy consortiums or the armament industries.

One could say that the monetary system has a screw loose. Money flows out of a business, with no meaningful benefit for the business itself. It only benefits the owner of the capital, whose capital is increased in such a way, that he can use it to draw even more money from other businesses, which allows him to draw yet more money out of still more businesses, to be able to draw yet more capital from ever more businesses. And so on, and so on.

Right. In this game, most of us play a part which is a mixture of Sisyphus and Prometheus. For at the end of the year, when the interest has all been gathered in, the torture begins anew. There is no escaping it, for not one cent of the original debt has been paid off. And so the working man is forever in chains, and is eaten alive piece by piece. Thereby, it's no use waiting for Hercules. For he was there before, and had already freed us from direct and imminent bondage. Interest, which superseded serfdom and slavery, may be compared to the Caucasian stone, which Prometheus had to carry on his ring, so that Zeus could eternally boast that Prometheus was still chained to a rock.

Effectively, it comes down to the throwing-off of your chains. Also the invisible and indirectly acting fetters.

Precisely. We must free the marketing economy from the chains of capitalism. For unfortunately, it is simply not "unchained", even though the social democrats, Marxists, bureaucrats and sometimes even liberals, would have us believe the reverse. From their camps

there often rings the cry, that the "unchained market economy must be bound and tamed". Thereby, the market economy finds itself today, in the stranglehold of capital and the monopolies – and there, may be found the cause of the economic imbalances, of the exploitation, as also of the human and animal drudgery. If the market economies were to be actually freed, then every person would have free access to money and land. Goods however, would still be far from being fairly shared – one would have more, the other, less. And yet, "free access" would be guaranteed for all, and the starting order wouldn't be fudged right from the beginning. And only then, would the contest be really open and fair.

I can give you a good illustration of that. Seen from a birds-eye view, you are all going to the start of a race which you call economics, and which may be compared to a 100 metre race track. While 50 percent of you actually begin from the starting line – at zero – around 30 percent may position themselves at the twenty metre mark, and a further 8 percent at the 50 metre mark. And around 2 percent start from the 90 metre mark. None of you would be able to overtake this 2 percent, no matter how slowly and sluggishly they approach the finish line, and no matter how quickly and strongly you start off.

Some would now argue though – those who from birth have been blessed with a fortune which, despite even the greatest extravagance, couldn't be squandered – that they may quite legitimately start at the 90 metre mark, because this head-start has been "earned" through the accomplishments of the past.

A lot of things may be claimed and thought, and they are too. The question however, is whether such a race should not be seen as an entirely absurd event? If a 100 metre sprinter were to position himself just before the finish line, and to justify this by saying that his great-grandfather, his grandfather and his father, had already run the stretch behind him – and in record time to boot – then all the spectators would

fall about, screaming with laughter. This runner would be a great success. Though not as a sprinter, but as the “jester of the millennium”.

To complete this illustration I would like to add, that there are many people who would have to start from 30 metres before the starting line. For just as there are those who were born with the proverbial “silver spoon in their mouths”, there are also those who on arrival in the delivery room, are handed a substantial parcel of debts. But then of course, statistics would help to level out the distances between the starters, so that “on average” the race would begin at zero metres for everybody.

At that point, the government measures and programmes join in the game. With them, the responsible ones in the government, will try to “square the circle” – conditions really ought to be improved. There should be more fairness in the world. Everyone ought to have their share of prosperity. They don't actually intend to change the starting order, or the “rules of the game”, yet one ought to ensure that there are inner compensations. The start positions will stay as they are, only – the result of the race should turn out differently. To use the same metaphor again: Those who start near the finishing line should be “braked” in their pleasant jog to the finish. To this purpose, a great barrage of catcalls and whistling would be organised – as though this could improve the lot of the losers. All should express great fury and indignation. There will be marches, concerts, demonstrations. All of which is supposed to move the winners to pause, to stop, or even to go into reverse. Should they remain undisturbed by it all, then they would have “tax burdens” tied to their ankles by the politicians. Yet who could catch up with them between the 98 metre mark and the finish line and press the tax forms into their hands? During all this, measures will be thought up as to how the poor might be helped. And how? By taking money in one's hand and organising measures for the provision of work, for those who have lost their jobs because of the necessity of

large returns. The stiffer the “wind of crisis” blows, the more proposals will be made, which will be ever more poorly remunerated. You in Germany call these “1 euro jobs” – 1 euro per hour. As hardly anyone would voluntarily work under such circumstances, sanctions then come into play. Also sanctioned, will be the case workers in the administration, if they don't sanction quickly and firmly enough. An end of this spiral is still not in sight. Meanwhile, churches and charity organisations are setting up soup kitchens and clothing distribution centres for the poorest. Laws are then enacted to prevent further wage cuts, whereupon firms threaten to “emigrate” or actually do so. No majority in parliament is in a great hurry to push through a “wealth tax”, and so for the moment, banks are being nationalised, managers' salaries restricted, and anti-greed rules thought up. For the laid-off, there are “catchment organisations” which help with job applications and organise “job-fit” programmes, and for those who still have work and something to eat, there is short-time compensation. For twenty four months. And then? That's it. All around the world, meetings are being held till all hours of the night and in the end – out come official statements that could hardly be more inconsistent and insubstantial.

In the last few months you've been watching a whole lot of news reports, haven't you?

I have. And whoever imagines God as a very old, wise man with a long white beard, shaking his head in disbelief over that which he is seeing, could these days be absolutely right.

Ouch.

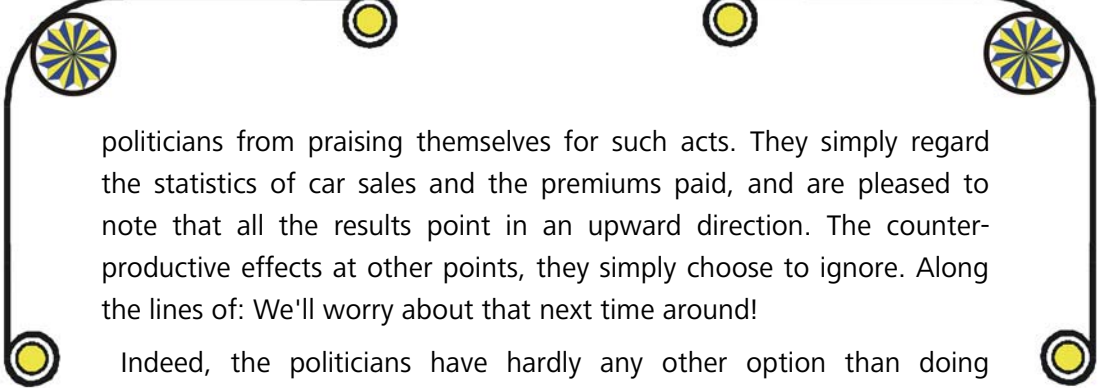
But on with our text: Tax havens are to be abolished and tax loopholes plugged. All is being controlled, regulated, sanctioned. Six billion people should be brought under “control”. Even Stalin wouldn't have hazarded such a project.

Certainly not. And I've got something else that's not functioning.

Let's hear it.

Well, when one looks at some of these "rescue measures", then one really begins to ponder who, or what, is supposedly being rescued. For example, the german government very quickly expanded the "short-time compensation". Many firms are now making intensive use of this offering. For ultimately, it is a good opportunity of reducing their labour costs. To begin with, the temporary workers are dismissed. They get no short-time compensation, one simply gets rid of them. Then one puts the key-workers on short time and for many, this means: Working more, working harder and faster! For they have not only to do the work of those who have been dismissed, but their "own work" must, all of a sudden, be completed in less time. Absolutely marvellous too, was the "scrapping premium" for cars. Since the state introduced it, business has simply exploded for many dealers. Their turnover has risen most pleasantly. But at the same time, the garages have lost a good deal of repair work, and there it's a question of less turnover and dismissals. And another branch is also groaning: the scrap dealers! They have suddenly a surfeit of scrap and don't know what to do with all the wrecked cars, for simultaneously the scrap-metal prices have gone down. They too, are having to work a good deal harder for less money.

With this example you have very clearly shown, how interference can affect a cybernetic system. The desired effect – in this case, for example, a greater demand for new cars – could only be registered as having been achieved, by an extreme case of myopia. For if one considers what has happened, then the "more" in the one place, has simply caused "less" or "nothing at all", in another. Such things are interwoven in a highly complicated manner, and each measure draws a whole bundle of effects in it's wake, which make themselves felt in many different places. The results of manipulatory measures are, on balance, in most cases highly unsatisfactory. Which doesn't however, hinder the



politicians from praising themselves for such acts. They simply regard the statistics of car sales and the premiums paid, and are pleased to note that all the results point in an upward direction. The counter-productive effects at other points, they simply choose to ignore. Along the lines of: We'll worry about that next time around!

Indeed, the politicians have hardly any other option than doing something wrong, if they wish to do anything at all. And that is just what we have come to expect of them. The only alternative they have, would be to decide to fundamentally reform the monetary system. For without such a reform, the politicians can always only jump from the frying-pan into the nearest fire – as well-meaning as they may individually be.

There's only one thing I can say to that: Thy will be done! And I sincerely hope that many people will understand, and cease trusting in that which is being palmed off on them by the newscasts, as success.



A currency to create trust

Right, we're getting to the point, now it gets serious. At this juncture I would like to say, I am repeatedly astonished by your technical jargon.

Well you know, I am the great and the small, the sublime and the profane, kitsch and science. I speak all the languages of the world, and even your economists haven't yet managed to confuse Me. However, to get on: Perhaps we should describe the problem once more, narrow it down and formulate the task at hand. As you see, I like this topic very much and would like to press on with it.

D' accord. First it's a matter of getting all – and I mean all – the money “on the table”. No more notes under the mattress, or between the pages of a book, no hot money in safes and private boxes at the bank. No reserves in numbered accounts, no drug money hidden in toilet cisterns. No bribe money in black leather cases, no blackmail money under the floorboards. No more put by “for a rainy day”, and death to the piggy bank! Money is our common exchange medium, and all of it should be circulating in the economy. All money must be in the marketplace – as the wares have been from the beginning. For only then could the amount of money be properly adjusted to suit the quantity of wares. For if less wares are waiting to be bought, there should be less money circulating. Just as, when there is more on offer, more means of exchange will be required.

Let's talk here, of why money should be adjusted to the quantity of wares. Not everybody knows that, but whoever has got this far, ought to be put fully in the picture.

Okay. We are talking here of “money” and “currency”. We have already explained that when we speak of “money”, we mean cash – notes and coins. It is very important to understand that money and

currency are not identical. Whereas I can hold money in my hand, because it is an object, currency is a relationship, a proportion. Putting it exactly, the relationship of the quantity of available wares to the "amount of money in circulation". This relationship must be both determinable and controllable. Currency is not a thing, it is an effect. The effect in question, is the stability of prices in the overall average of the national economy. And stable prices can only be achieved if all the money is in circulation, so that the whole sum will be taken into account. It's a question of bringing the relationship of wares and money into concordance, and of keeping them in this balanced state.

To summarise: The aim of money management must be stable prices. For only stable prices can generate the necessary trust, which many small businesses need – and the huge ones too – in order to operate at all.

Yes exactly, loss of trust is the problem. That which today is being palmed off on us as a currency, is not really a currency at all. For a currency is the relationship of the circulating money to the sum of the wares. First when this relationship is kept stable, could one talk of a currency. Today, neither of them is at all stable, and the experts vie with one another, as to whether we are experiencing deflation or inflation, and when and what we can expect from either of them – and with what vehemence. They have simply no idea, of the order in which the cards of this collapsing card-house are going to fall. They can only see that prices are falling, and that credit is no more so easy to obtain. The banks no longer trust each other as far as they could spit. They won't lend each other anything, for each knows about the "skeleton in their own cupboard" – about the "bad debts" – and knows, or suspects, that the others aren't faring any better. In which they are actually correct. And simultaneously, it is clear that so much money has been printed and put into circulation, and that there are so many current "entitlements to money", that it would, all together,

suffice to purchase the gross national product of our country three times over.

One person or another, might find it difficult to understand this complicated state of affairs. They know though, that the status quo is teetering on the brink of madness, and that a solution absolutely must be found. Do explain to these people, how it could be put right. Explain the plan, rather than the disaster.

Yes, that's right. My head too, regularly starts humming when I look at today's financial world and all the problems it's dragging around with it. One simply can't get anything straight in his mind. One problem leads to another – however, not before it has grown out of all proportion. A clear appreciation of conditions, how they could be – and should be – is therefore extremely important: We require a professional money management, by means of which the relationship of wares to money could be kept stable. We also require prices which “on average”, remain stable. On average! We aren't talking of price-fixing or prices regulated by the state. That was once a matter for “planned economics” – which ended rather ingloriously. Prices might very well alter, depending on fluctuations in demand, or perhaps through technological advancement. If nobody wants a notebook weighing five kilogrammes any more, because in the meantime there are netbooks which weigh no more than one kilogramme, then, quite simply, the days of the notebooks would be numbered. And so they would become cheap, because the demand for them has dropped, and subsequently they would cease to be produced. There will always be such fluctuations and changes in production. A continuous coming and going. A living process, attuned to our constantly changing needs.

Nevertheless, you still need stable average prices.

Yes, we need them most urgently, for only so could it be ensured that the economy would no more experience breakdowns, and that savers

would no longer have to fear dispossession through inflation. Even creeping inflation, which in this country is palmed off on us as “a stable currency”, can severely erode savings in just a few decades. The deutschmark – introduced in 1948 and replaced by the euro in 2002 – in it's fifty-four years, lost around eighty percent of it's buying power. Eighty percent! And thereby, the deutschmark was then considered to be the “most stable currency in the world”. That is simply inconceivable to me. For money that constitutes a currency, should retain it's exchange value. For centuries if necessary – and it is necessary!

Well, tell us now how this might be managed. Which measures must be taken, to achieve this goal. What must be done to make such money a reality.

We need a so-called “circulation-ensured” money. The circulation of this money must be guaranteed by a fee. A fee that ensures that cash will no longer be taken out of circulation – at least, not without a loss. All the money must be constantly circulating. Whether I spend it myself, or whether I take it to a bank to save it – and the bank lends it to another participant in the economy – doesn't matter a whit. Each may save as much as he wants to, only not in a safe or under his mattress. Such a fee on cash, means in practice that the banknote, in the course of each year, would lose around five percent of it's value. If I should lay a “circulation-ensured” 100 note to one side and then forget it, after one year it would only be good for 95, and one year later only 90, then 85 and so on. After 20 years, it would truly only be waste paper. This of course, would only apply to cash that lies around doing nothing.

It is easy to understand that such a fee would soon empty the piggy banks, and bring buried cash boxes into the daylight and that numbered accounts would disappear into thin air. However, please explain once more, why it is so important that money should keep moving. Why it

shouldn't lie around at home, to be spent later.

To illustrate these proceedings more vividly, I'll assume the role of the chief financier. My department's assignment is to maintain a stable relationship between the quantity of available wares, and the amount of money circulating. For when too much money is in circulation, then the relationship of "wares to money", changes in the direction of rising prices – of inflation. If conversely, too little money is circulating, then the relationship changes in the other, much worse direction – deflation. Prices fall and it comes to firms closing down, a fall in production, unemployment, and the breakdown of the division of labour – and that would amount to a total write-off for our present economic structure. Therefore I have to make sure, come what may, that the amount of money circulating conforms to the available wares. The amount of available money must be controllable. The possibility must exist, of easily increasing the total amount of money as prices begin to fall. However, I must also be just as capable, of decreasing the amount when prices climb again. This reduction is impossible with our present monetary system. Today we can only increase the amount in circulation. Such a one-sided process, really couldn't be described as a purposeful control of monetary resources. A car that cannot be braked, but only accelerated, would hardly pass it's annual test!

To make the matter clearer at this point, you ought to give a short explanation of what is done these days, to influence the money-wares relationship.

Because we are unable to control the quantity of money in circulation, we have to make do with "corrections" in the amount of wares. When too little money is circulating, our monetary watchdogs are only able to "theoretically" put more into circulation – in practice though they don't – for they know that they cannot easily take it back out of circulation, and that they thereby increase the potential of

inflation with every note they issue. In view of the billions which Germany's government pumped into circulation in 2009, thereby greatly increasing the national debt, a minister asked – and very rightly so – “But how will we get the toothpaste back into the tube again? How is the issue bank going to take this liquidity back out of the market?” The answer was: Not at all! Although, because a large part of this “fresh money” would all too quickly find it's way into speculation and hoarding, inflation would be postponed for the time being. However, in common parlance – and not only there – postponed is not cancelled! Because the monetary watchdogs, cannot ensure that enough money is effectively circulating in the economy, they would simply have to adjust production to suit the amount of money. This means cut-backs in production, cancellation of contracts, and the postponement of projects. The stopping of conveyor belts, compulsory leave, short-time, yet more unemployment, and so on and so on. A very nasty affair, which once it gets under way there is no stopping, and which leads to ever more insolvency and impoverishment. The whole thing is so crazy, because all we really have to do is exercise an influence on the relationship of money to wares. Instead of matching production to money, we simply have to re-adjust the money to production. The adjustment of production to the amount of these printed paper and cotton notes, is analogous to the Aristotelian conception of the world, according to which the Earth was a disc above which the sun carved it's path. Whereas of course, it is the earth which orbits the sun. In this sense, what we require is a “Copernican currency”, in that the money should circle the wares, instead of just the opposite.

Talk some more of that point, for it needs to be very well understood. And don't be afraid of repetition, for it is a legitimate means of teaching.

Okay, that's good. We have to ask ourselves the question: Whether in future we wouldn't rather regulate "money matters", instead of curtailing man and his needs and finally letting him go to rack and ruin. For me that is no longer a question – ever since I realised the solution. Money cannot starve, but man surely can. Man produces and he does so gladly, for it is, on the one hand, his needs which compel him to do so, and on the other hand, he also takes pleasure in achieving something – developing something, producing something, putting something in in order, or making improvements to something. Nobody really enjoys the life of a couch-potato. So we actually don't have to worry very much about people's performance or their willingness to work. For every one of us has his internal task-master, which is inseparable from his own self. However, we must be able to exchange the results of our doings with one another, for we produce a variety of things and rely on the division of labour. The exchange of those things, products or skills, is facilitated by money. And it must be available in sufficient quantity. It is money that should be properly controlled and policed – and not the protesting unemployed who are beaten down by police violence.

Yes, once one really concerns himself with these matters, then everything very quickly becomes clear. There can be no doubt that you must finally make an appropriate approach to the matter of currency, instead of robbing and killing one another.

At this point we could once again discuss, how much people are forced by the present system to behave badly, predatorily and violently. That process has already begun, with firms which simply have no other option than operating on credit, for the alternatives to that are "going broke" and bankruptcy. But we can speak about that again later. For now though, I would like to bring the matter of the regulation of money to an end.

Do that.

We'd got to the point, where we agreed that we must have control over the quantity of money. To make that possible, it is an absolute necessity to have a fee on cash. Today, the owner of a banknote may keep it out of circulation, legitimately and incontestably, and without incurring any loss. This money, then lies around idly in a safe or is used for speculation, where it causes enormous damage to the economy. In any case, it is missing from economic circulation, where it must then be replaced. For meanwhile we know of course, that too little money in circulation could cause disastrous deflation. So then "additional cover" must be provided. New money is printed. The note in the safe however, remains valid and may be deployed at any time. As may the billions from speculation. One should realise, that all this is on the scale of a national economy, and only then would the tale achieve it's fitting dramatic effect. The money lying in the safes, could at any time come into play again and flood the market. And then we would have inflation. In order to prevent the greater evil, deflation, we create the other evil, inflation. We have no other option. And all that, simply because we find it sensible to let our money "work for us". Whereas it would be more correct to say: That money without a printed date upon it, permanently and world wide, makes people work for it – and because of compound interest, ever more, ever harder and ever longer. And that, until both collapse: The people and the system.

So that it's completely clear how this process takes place: Your monetary system offers those who have money, certain profits – called interest and return – so that the money, which people need to be able to carry on operating, gets back into the market. In return for being able to carry on operating, they have to pay the interest to the money owners. In plain language that means: If you want to keep operating, then you must work more and harder! This functions only because "not working" is no viable alternative, for then hunger and misery threaten – at least, that's how it all looks seen through My universal glasses.

Yes, but isn't that completely crazy? Our present method for getting the necessary money into circulation, is the paying of interest! A reward you could say. In return for your lending me \$100, I have to repay you \$110. An interest economy – with all it's well known dramatic consequences. Money is something that every one of us needs – every single economic participant, whether a firm, a private person or a nation. Money is for the economy, that which roads are for traffic, or the rails for a train. There are many illustrations that could help to clarify the craziness of the "interest reward". This one for example: One day a man gets up, and decides that he is going to keep chickens in a goods wagon belonging to the railway. It seems like a great idea, for he would save himself the trouble of building a chicken run. As the railway company notices that one of their wagons is missing, it sends an employee who tells the man to clear out and take his chickens somewhere else. What do you think would happen if the man said, "Okay, give me \$100 and I'll move out with my chickens?" Right: There would be much laughter, and if our man didn't immediately back down, the whole business would land up for certain in court. Until the case could be decided, the railway company would charge him a stall fee, to make up their losses from the non-use of the wagon. And we surely all share the opinion, that the railway company would win their case and our man would be bound over to pay the stall fees, in addition to a heavy fine! If we should transfer this illustration to our monetary system though, we'd get a very different picture. In this case the railway company would pay the reward which the man demanded, for it would know that it couldn't win it's case, because the judge would laugh the railway company's lawyers out of court: "A stall fee? Quite out of the question! What's the poor chap going to live on if he can't find somewhere for his chickens? A hundred dollars is really not too much to ask." And now, could we imagine how many goods wagons would be turned into chicken houses the very next day? Up and down the country people would take over goods

wagons, and demand their "reward" from the railway company. And it would have to have more and more new wagons produced – and in spite of that, it still wouldn't be able to maintain it's railway traffic, because all it's lines would be blocked by "chicken wagons". And exactly this completely idiotic situation, in which behaviour harmful to the community is actually rewarded, is what we find in our present monetary system – and we see it as completely "normal!"

I think with that, today's nonsense has been adequately described. What would you do now if you were responsible for the administration of money?

By means of charging a fee on cash, I would ensure that it would no longer be profitable to hoard money, but conversely, would mean a loss. In this way all the cash would always be at hand. People would save solely by taking their surplus money to the bank, which would then pass it on, in the form of loans for others. With that, I would have the quantity of money completely under control. I should know how much money would be put into circulation, and could calculate just how quickly it circulates. To be able to manage the relationship of "wares to money" purposefully, it is also necessary to take into account the rate at which the money is circulating. For a one-hundred note can in a single day, do the work of several: If, for example, I were to take it to the shoe shop. There it soon lands, as her wages, in the pocket of a sales assistant who the shop owner has recently taken on, because, since the reformation of the money system, things are really humming. Then she, in her lunch break, hurries into a music shop and buys a few CDs for a birthday party that evening. And so the hundred note has already achieved a turnover of three hundred – and it is still only lunch time! And so, if wares worth three hundred have changed hands, I don't need to put three hundred into circulation but rather, depending on the circumstances, just one, or a fifty maybe, or perhaps even a twenty – as long as I am clear about the actual rate of

circulation. To be able to ascertain the exact demand for money, I would need an index which shows me whether the prices are rising or falling. For this we could conveniently use the wholesale index which is already being calculated today, in Germany for example, by the "Federal Statistical Office". All wholesalers could easily keep a register, in which they would list the individual items in their warehouses, and also at which price they have bought them. In a second column they could then enter, at the end of each quarter, the price they have had to pay for the replacement of these items. The difference between the acquisition price and the replacement price can be expressed as a percentage: The price of one item may perhaps have risen by one percent, whereas the price of another may have sunk by one percent. The average change would then be zero. Thus would the "average variation" be ascertained – and that would then be reported to the "currency office" by each wholesaler. The currency office would receive the changes in the various wholesale prices, expressed as a percentage, from every wholesaler in the country, and the employees of the currency office would then determine the average deviation in percent. Today this could all be done "online" by computer, and hence would present no technical problems at all. If the result of this inquiry is that prices have risen by two percent, then money will have to be taken out of circulation, for prices only climb when too much money is circulating. Thanks to the circulation fee, it would be easy to take money out of circulation when prices have risen – a difference to today! If the index shows however, that prices have sunk by two percent, then further money must be put into circulation. This "missing money" would simply be printed, and distributed by the currency office among the various ministries, who would then award contracts that until now, were unable to be realised due to shortage of money. And so the Ministry of Education would suddenly be able to build a school for which, earlier, there was not enough money. All this is a matter

which would be easy to implement, which with today's communication and computer technology, would give us no problems.

Well, that was quite a lot of theory and stuff. However, with that you've said just about everything. Can you see any further difficulties?

No, not at all. The configuration of the banknotes would give us no difficulties. In one of the first projects of this kind – the so-called “wonder of Wörgl”, at the beginning of the nineteen-thirties – the mayor of Wörgl, Michael Unterguggenberger, let stamps be stuck on the banknotes, by means of which a currency fee was levied. These days we would certainly do it differently. We could conceptualise our banknotes in such a way, that they could be withdrawn before the deadline, and replaced with new ones. Alternatively, one could print on them a table which would show the current loss of face value. Or call up certain series for withdrawal. There are many possibilities of configuring money whose circulation is assured. That is why it is firstly only important that we, as a society, agree about whether we want to do it at all. The rest would then be child's play.

Yes indeed, you must initially decide whether you really want to solve the problem. To that end however, it will be necessary to say goodbye to the idea that it is “desirable” to live without working, and without making any useful contribution to society. For that truly, is the central point that is hindering you from the implementation of these good and righteous deliberations: Even the poorest devil and the most exploited day-labourer dreams, in his heart of hearts, of one day living in luxury and prosperity, without working and without any effort – on the proceeds of his money, from interest and fat returns. This means though, that it can't be part of the solution, but rather is itself a part of the problem. As long as you don't understand this, you will be unable to stir yourselves to really decide in favour of a solution. So that must be the first step. Bid the notion goodbye, that it's fine and pleasant to live at other people's expense. Only then, could the exact embodiment of

the solution follow – and just as surely as you have organised manned flights into space, so surely would you be able to configure your money and the management of it, practically and successfully.



All's well that ends well

For people who have become quite accustomed to the view that money is the root of all evil, it would be almost impossible to realise, that the correction of our money would have profound and far-reaching consequences, and have a most beneficial and salubrious effect on all spheres of our lives.

Perhaps these people might find a comparison with the blood circulation helpful. Blood flows through the whole organism and supplies it with all vital substances. And the circulation of money may be simply compared to that. Blood poisoning is a nasty condition which, if not promptly treated, ultimately leads to death. If the blood circulation should come to a standstill, then the end is nigh, unless timely assistance can get the flow of blood going again. The process that regulates the interchange of the substances in your organism, must function impeccably and be in the best of condition. And so it is too with your money, which organises the interchange of substances in the economy. A stuff that affects everything and everyone, on whose quality all depends, has to be perfect and may not be afflicted with any faults. Faults however, that stem from the source, cannot be corrected by means of treating the symptoms. It is like the air, that flows everywhere and affects all living things. Polluted air causes all to suffer, no matter how many air filters or oxygen bottles might be employed. And the pollution of the atmosphere is also a problem that your money has given you: Methods of production, demonstrably harmful to the ecology through the release of poisonous emissions, cannot be improved or replaced with new technology because, allegedly, there is not enough money available. This can be seen, for example, in the atomic power industry. The solar industry however, cannot raise the necessary means, for a full-scale implementation of its inventions in order to facilitate their purchase by a great many. The returns from solar

energy are simply too low. Today, profit must be made quickly and copiously. And so we continue to rely on atomic power, although no one really seems to want it. Whole societies have voted against atomic power, yet that hasn't changed the fact that it is still in business. For money always takes the path of the greatest and quickest returns. It must take it, by virtue of it's character.

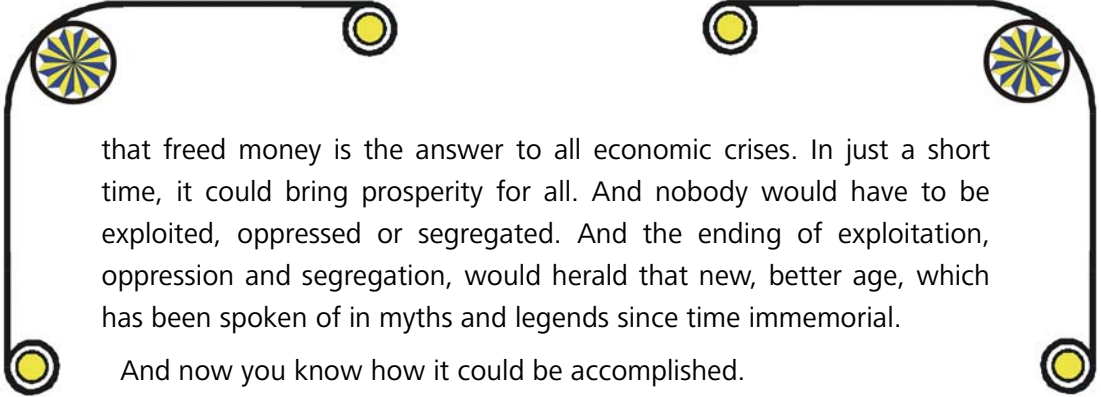
Once a person has understood that our money basically determines the fate of everybody, then he has seen the writing on the wall, and will realise how urgently we need to implement it's reconfiguration.

Success speaks louder than words. Do tell us what happened back then in Wörgl. The events which took place in that small Austrian community, might best illustrate just how quickly a faultless monetary system can work, and the blessings it has in store for you all.

The wonder of Wörgl. That's a really great story, that most definitely should be better known. During the nineteen-thirties, in the great economic crisis, innumerable people were impoverished and starving. In Austria too the people were desperate, they had no work and no income. The mayor of the small town of Wörgl was unwilling to accept this fate. He was familiar with the idea of circulation-assured money, and as he and the members of his community had nothing – but absolutely nothing – to lose, decided to give it a try. To avoid any conflict with the law, he called this money “work vouchers”. They were issued by the town hall, after the citizens had agreed to accept them as money. In return, the town council agreed to accept them in payment of taxes. And so it took off. Roads and a new bridge were built, storefronts were improved, the town hall renovated, and in the space of just a few weeks, there was no more unemployment for those who were willing to work. The “work vouchers” circulated, and so well at that, that even in those times of worldwide distress, the community of Wörgl actually built a new swimming pool. The town council had no

difficulty collecting their taxes, for the people paid voluntarily and generously, bills were promptly paid and no butcher, baker, or miller, had any problem disposing of his wares. Money was circulating again, and everything was fine and dandy. Of course, the story of this "wonder" soon got around. Daladier, then prime minister of France, paid a visit and was enthralled. However, his government was ousted, before he himself was able to implement such a solution. The famous economist, Irving Fisher, came from America to see it for himself – and committed the "favourite mistake" of all professors: He simply had to "improve" on such a good idea. If a monthly reduction in value of one percent worked so well, then two percent per week would surely work much better: Which finally led to the failure of all similar projects which he initiated in America. But in other communities around Wörgl, in which the distress was still rampant, they talked about the "wonder", and wanted to partake in the scheme as well. However, about that time the "masters of the banks and industries", saw that their fine profits and returns were endangered – which in those times of worldwide distress were still being realised by only a few, but a few who nevertheless had no desire to relinquish their luxuries and privileges. And so they saw to it that the Austrian central bank exerted its "issue privileges", and forbade the work vouchers by law. The government even went so far as to send in the army to enforce this decree. Then, of course, what had to happen immediately did so: Hunger and distress found its way back into the community. The courageous mayor Unterguggenberger is reported as having said: "The hardship here is not of God's making, but was decreed by the law". Whereby he was absolutely correct.

Yes, if the army hadn't acted at that time, we would today be looking at a very different world. However that doesn't help us any further now. Important, is only that the story of Wörgl and its brave mayor Unterguggenberger, be retold and widely spread. For Wörgl had proved



that freed money is the answer to all economic crises. In just a short time, it could bring prosperity for all. And nobody would have to be exploited, oppressed or segregated. And the ending of exploitation, oppression and segregation, would herald that new, better age, which has been spoken of in myths and legends since time immemorial.

And now you know how it could be accomplished.



Omega

Here we are at the end of our conversation, for the time being. This is the place to clear up any last thoughts, suggestions, or questions. Is there anything else from your side?

Yes, there's one thing that still preoccupies me. At present there are many seminar leaders, trainers and successful authors, whose focal point is solely the success of the individual. The empowerment of the individual and his educational advantages, is supposed to lead to his success. Personal engagement and commitment to success, will supposedly guarantee his prosperity. There are extremely expensive success seminars, which surely contain much which is good and right. In the meantime too, the appropriate knowledge is available in success literature, at a reasonable price. It is on offer and is also in demand. And yet for me it doesn't look as though everything's going to be fine, simply because everybody has trained themselves in responsibility, respect, engagement, punctuality, visionary management and project planning.

No, and that's not how it is either. All the efforts to endow the individual with more competence, better working equipment and higher intellectual abilities, are not appropriate to solving the problem in its entirety. To begin with the individual, simply means that this one person strives primarily, to repel the disadvantages that press him as a producer, and to foist them off on others and thus, as it were, to pass on the unsolved problems. Anything to avoid being classed among the losers! And, so as not to be seen as a loser, he must strive ever harder, attend ever more seminars, constantly get more out of himself, always get the best marks and hire ever better trainers. But this competition is not to be won, for the problem only gets steadily worse. Consider: It is like a game of musical chairs, but from the very start there were not enough

chairs to go round.

As I record this conversation, farmers are driving past with their large tractors and agricultural machines, through the streets of Berlin, the capital of Germany. Right under my window. It makes me feel like crying, when I see and experience such things. They are perishing together with their farms, because they can no longer function economically. They can see no other possibility of making a protest, than to drive in such a convoy through our capital city. Just a few weeks ago, farmers wives held a hunger strike in front of the chancellors office. But all that wont help them either. They will have to close down their undertakings, they will be totally ruined, if the fault in our money is not corrected. Later, it will mean for us, no milk, no butter, no spelt, and nothing else either. Great God help us, for such an end couldn't really have been intended for us.

Such an end for you is not foreseen, and yet where it all does end, is up to you. Get a move on, start putting things straight, and all will be well.

Many people, those who have understood what this is really all about, and how urgently the right steps need to be initiated, are hopefully asking themselves at this point, just what they could do. "How could I, as an individual, change anything about our money, and what concrete steps should I now be taking?" – some of those who have followed us thus far, are sure to be asking this question.

You must tell those people, that the money problem cannot be solved by an individual person or a single group. You ought to tell them though, that the problem really must be solved. Most urgently. If not, then all the struggles and efforts of each person would have been in vain. No one would be able to save himself, let alone carry on living as before. However, although the money problem cannot be solved by any individual person, it still comes down to each person who concerns

himself with this issue, and joins you in trying to save the world. For the widespread knowledge of the necessary changes, is a certain pledge of success. A change of perspective might lead to various results, a collective change of perspective though, will lead to a different world. Support for those that are already concerning themselves with this material, is important. They need money and partners. Also important is the acquisition of knowledge. Even if everybody doesn't devote themselves to studying the question of currency, there still needs to be quite a few more who decide to do so. The fact that some individuals hold questions of currency to be relatively unimportant, has directly led to the emergence of all these problems. The multitude don't concern themselves with such themes and would rather leave them to the experts. However, the perception needs to assert itself, that this is no target-orientated way. Money concerns us all, and properly explained, can be understood by everyone. Only when every person of average capabilities understands the matter, will things have reached the point where they can be taught. If no answers are able to entirely clear up the contradictions, it is an indication that the theory is faulty. And not the intellectual competence of the populace and all those who study this subject.


That is the perfect closing remark. Just one more question: Is there still a chance for us?

For everyone.

I thank you God for this conversation.

Namaste.





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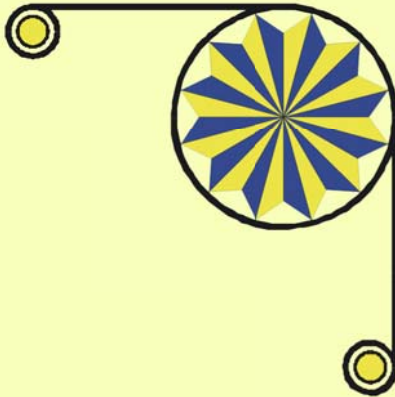
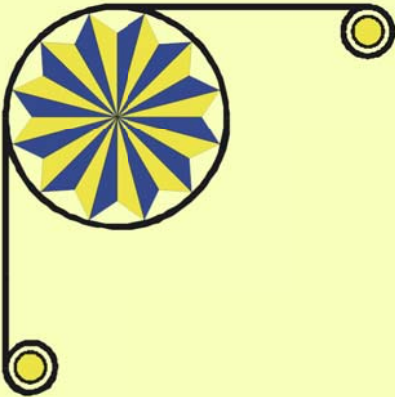




In memoriam

Jean Silvieo Gesell

1862 - 1930



Poverty is a chain,
and prosperity is a chain,
and the sight of chains
is an atrocity to any freeman.

Where he sees them, he has to break them!

Silvio Gesell
1910

