The movement in looking for new ways to evolve out of unsustainable systems is prolific, introducing collaboration and purpose with increased philanthropy, mindfulness, and gratitude inside current competitive business culture, creating the best for love than growing obsolescence for money; that through doing what one loves, abundance though money comes. It’s an interesting chain of thought meshing the abundance of creating quality with an measure that only has value in scarcity. We focus on the weakness of human nature as the cause of growing problems in society, founded on the belief that we live in a scarce environment where we fight for survival.

Certainly, time and resources are scarce, but unlike the animal survival culture we stem from, we have leveraged our creative capacity to offer the abundant diversity of experiences that have evolved life to what we have today. It may seem to be because of the quantified mechanisms of trade we use, and on the surface, it is, but the parameters of money affect the direction exchange follows: what is created and why. It is not human nature itself that is the issue, but rather the scarce-driven social environment we have created that perpetuates problems, rather than resolving them, and that the debt-based exchange model we use today is the cause of this perpetuity.

SURVIVAL OF THE FITTEST
Before the journey of understanding currency, it is important to understand human nature as this will help understand not only how adaptable we are in overcoming diverse parameters for survival, but also how we have accepted debt-based money over other models as we have. That we do successfully adapt drives cultural diversity, just as nature does.

We are innately trusting beings. When we are told something is good for us, we err towards trusting that the proposal has our interests, our empowerment, at heart. Only time tells if we are correct, or we learn better from the experience. Our environment demands we must be forever wary of our connections, but hope they will support us, they do.

Watch children in their search for learning, connection, and love, and will to express this. Dr Bruce Lipton’s work on what a cell will choose to become perfectly illustrates how important the environment a cell is in affects what will be created. Like all of us, we value the synergy in collaborations we make as nothing is solely created alone.

While competition is an inevitable part of evolution within species, it is not across species as the evolving cycle to survive is lost. Both evolutionary theorists Charles Darwin and Albert Russell Wallace knew that that co-evolution is the key to nature’s survival, not the dominion of one species destroying all others. We could think that our current money culture is a tool to establish intra-species competition, but really, it is the current species of money that is compromising the human race, not the other way around.

For some reason, we have fallen into this trap of competition as the primary means of survival, assisted by the systemised unequal mono-culture money has create, to the point that inequality is inevitable. We may not be equal in our capacities, but we do not have to establish it as a negative. Piketty’s latest book on the inevitable increase of inequality misses the point of where to truly focus our energy in changing systems for the better, not accepting current systems that exacerbate it.

How we practice capitalism contradicts the intrinsic motivation we have to create. Richard Ryan’s work Self-Determination Theory, eloquently communicated through the presentations by Dan Pink, demonstrates that we are far more empowered within an
environment that values our creative autonomy over mechanical systems that demand being motivated by external reward. Any currency design must not only leverage sustainable innovation, but also be a vehicle to empower to create the highest quality without wasting people’s time and Earth’s resources, as current knowledge allows. Tim Kesser’s work The Dark Side of Materialism further validates the see-saw argument between money and intrinsic sustainable reward.

FOUNDATION OF CURRENCY

It is not clear how the idea of debt to create money ever caught on, but no doubt we trusted that it was a good idea, and now that we have used it for so long, have accepted that people have authority to distribute money, we are embroiled in it like the slow boiling frog that can’t get out. Nothing is further from the truth. We can make our exchange model whatever we want it to be for the benefit of all of us, as it has to be.

David Graeber’s book ‘Debt: The First 5000 Years’ (Graeber 2009) succinctly illustrates the violent history of money based on debt, beginning with the Sumerians in 3500 BC. The model was so disempowering it created debt slavery, which was only resolved by rulers periodically cancelling all debts. This became a historic ritual in Israel where debt was cancelled every seven years, known as Jubilee. It is highly possible that civilisation cycles are caused by the greed of not letting debt go, which questions why be so dependent on an exchange system that requires forgiving debt to occur in the first place.

Many believe money and abundance are connected together, but within what parameters do we understand this to be the case? We readily accept that money is simply a means of exchange, store of value, and possible measure of wealth, but neglect to question the type of money we use in establishing that. We have grown used to the idea that money must have a cost of some sort, be it in fees or interest, like we have accepted governance as we know it today, but this is an extreme failure of understating the full scope, and consequences, of money design. Bernard Lietaer aptly describes in his book The Future of Money (Lietaer 2013) that different exchange models change social behaviour. Debt-based money does not distribute abundance to everyone, nor should abundance be exclusive. Current designers of complementary currencies, local or otherwise, still incorporate debt of some sort in their models to sustain existing paradigms of social norms, but this must
be questioned, go back to first principles, and ask what objectives do we want money to achieve, and what type best facilitates this. This is much simpler than we make it out to be.

Trying to find solutions within a monetary model that doesn’t want one wastes a lot of time and energy. The startup bubble is testament to the waste competing creating the same thing is creating. Many may feel empowered in exploring new avenues of innovation, but the scope is very limited, further demonstrated that proposals are more interested in the valuation for an exit, not what is actually created. It also leads to huge repetitions of development that competition, and scarcity, encourages. It is hardly sustainable and an immense waste of resources. We are so far down the line in trying to sustain debt-based money in a world that is becoming open to collaboration and purpose that we are incorporating philanthropy and venture capital as an alternate valve release to cancelling debt. This keeps those that own money in perpetual control.

AN EXCHANGE MODEL DESIGN BRIEF

As in any design brief, we must define the central idea of what a currency is intended to achieve, and build from there what best fits around those fundamentals, that support what would best support humanity and the earth in a sustaining cycle, inviting empowering creative input in the experiences we create? This is the obvious central idea from which parameters of a currency design have value.

Currency means ‘condition of flowing’. An exchange system must promote flow, and not have bottlenecks that restrict this. One would think that the current debt-based money we use has huge bottlenecks that are perpetually unresolvable, and when they are, it is only for a limited number of people; blatantly obvious that the design does not work.

A free market is essential to drive innovation, valuing sustainable practices: creating high quality experiences with as few resources and as little time as possible, on demand. Only producing on demand saves time and resources and also offers greater opportunities for customising for use. The increased emphasis of trade partnerships to keep things going in the current money model questions if we are really in a free market, creating the wrong type wealth, money, than diverse experiences accessible to all that was them.
Focusing on creating experiences sustainably demands collaborating over competing, with as little conflict as possible. Different experiences and expertise lead to better solutions, affording that such innovators will win resources and time from supporters to make the product. This values the time and resources of all involved.

Currency must also be stable. Making it unstable gives energy to the currency itself, not what the currency is for. Stability is encouraged by keeping the volume of money consistent with what is produced. At present, the total value of money far exceeds that of what is available to buy, yet is distributed scarcely, making it the jewel everyone wants, forgetting what real value is: the experiences people create. Only a stable exchange mechanism can achieve this.

There is a lot of energy wasted on security against obtaining data. We fight for privacy against those fight to sell us something. There are also many people pirating against payment options to offer products for free. It would be far more advantageous to evolve an exchange model that supports that we would be happy to be more transparent with information to get what we want as easily as possible.

Above all else, whatever is created must empower all involved, promoting evolution in creating new experiences. If we empower as many as possible in our actions, there is little need, if any, for conflict; at least not in a destructive way. Conflict is a waste of energy, and our current model promotes this.

So what type of exchange model best supports a flourishing economy where people are willingly involved in creating accessible sustaining value collaboratively and peacefully? I believe this is what we would all want, whether we think it is achievable or not, but let's see how close we can get to this simply by changing the way we exchange, and the roll-on effects of that.

PARAMETERS AND CONSEQUENCES OF CURRENCY MODELS

Designing currencies has become a business in itself, fiddling with nuances of debt-based currency without looking at fundamentals of how currency can be generated and
flow with stability. Many look at local solutions without looking at connecting ideas together, creating soloed communities that, by default, limit the diversity of experiences. It's important to look at how a currency functions at a global scale, as this will define if it is suitable locally to use. If the fundamentals of a currency can’t work globally, then there is no point using it locally.

Designing a currency is not complicated when looking at the objectives one wants to achieve, and ultimately it focuses solely on the cost to use the currency and it’s stability. Local or global, centralised or decentralised, even ownership, doesn't matter. It is an exchange model of wealth, not wealth itself.

Let’s look at the fundamental designs of currency we have at the moment, and where they are likely to lead to.

1 DEBT-BASED CURRENCY

The consequences of debt-based money are clearly apparent, and has been for some time. Look at the destruction around you at the expense of money. The discussion, and industry, around climate change is a perfect case to illustrate the maligned direction money takes us: irrespective of whether climate change is real or not, it does not define whether it is OK to burn scarce resources when renewables offer far more opportunity for abundant energy that value highest quality with minimal resources in the shortest time. Instead of driving sustainable production, we are developing technology that requires long-term maintenance for the sake of jobs, all to keep the current usury driven exchange model running. Further, there is no way for what is created to pay the debt off, as those in power to cancel debt knew.

The amount of total money produced from debt far exceeds the total goods and services produced at any one time. It is designed as a commodity itself, not just a tool of value for commodities, as many believe it just to be. If it was just that, there would be no need to build a commodity market around it as we have. It is revealing that only money is sold at interest, and that so few people are given authority to do this. The burgeoning currency market is certainly testing this limitation with banks mobilising in new ways of using blockchain technology to maintain market share but really changing as little as possible.
Either way, even if one institution lends money with usury, it will reduce money to the commodity it is today and not drive sustainable quality as available innovation can allow.

2 CRYPTO-CURRENCIES

Crypto-currencies have exponentially grown the currency commodities market since the launch of Bitcoin (BTC) (Franco) in 31 October 2008, with more than 700 in existence and counting. They are unique as effective alternate units of exchange, such as Ripple or Stellar, or just prized elite possessions, like 42Coin. Most are the epitome of the speculative currency market, potentially inviting everyone to create their own illusory value; an argument in itself for just having one currency. It is the parameters of that one currency to either support the people, or not, that make all the difference. Blockchains are being used to drive trustless transactions, but this is hardly human, let alone possible. Instead, it would be better to develop blockchains to promote more trustful exchanges, which value what is being exchanged with respect more than forced obligation. This in itself would resolve so many conflicts.

Bitcoin is an ingenious phenomenon. Of course, in the short-term, it is considered a commodity currency like almost every other, but forecasting its long term game offers a different picture. What would happen to the velocity of money, and pricing, if everyone used Bitcoin? Bitcoin perpetually deflates because it has an absolute volume limit: 21 million. It is set to hit this at around 2140. Its diseconomy of scale, meaning using resources to mine Bitcoin becoming redundant, is expected to hit within the next decade. As this infection point approaches, there is less need for infrastructure, nor desire to charge a fee for mining, as it restricts the money supply. Either way, the volume of currency is depleting anyway as people use the blockchain for other purposes such as smart contracts. Even if Bitcoin was solely used for transactions, prices would perpetually fall to keep it in circulation. How it flows becomes dependent on population numbers. Even if the population reduces, differences in pricing narrow and stabilise to keep it in flow.

Supporters of Bitcoin, who predominantly see it as a commodity, are looking at splitting the coin to increase its volume as it’s infrastructure is so big. Instead, we could look at the other message that it is trying to tell us: that the price mechanism can never value quality,
and that all quantitative currencies are inherently redundant. What is so captivating is that Bitcoin hedged the commodities market to build infrastructure to run itself to the point of illustrating its irrelevance. I do not think this endgame escaped the designer, whoever that may be.

3 DEMURRAGE

Demurrage currencies are quite different. They totally devalue the exchange model for any value as wealth, and so afford buying objects of value to experience as one chooses. It is an extraordinary model to facilitate production, as proven in The Worgl Experiment (Mark 1938) in 1932-33 during The Great Depression. Amid the turmoil of people demanding work, Mayor Michael Unterguggenberger created the Worgl Schilling, a negative interest (demurrage) currency, whereby unspent money lost value at 2% a month. That lost value would in essence be an advanced payment of taxes to the city which were aptly applied to building infrastructure. It was so powerful the Bank of Austria banned its use and expansion to other areas. There will always be a need to produce, but demurrage does not stop or stabilise growth. While it offers an engine to apply creativity, it does not leverage it to shift to sustainable growth as this demands less production and more experiences to drive an economy.

To balance this in demurrage, like usury, is extremely difficult. It also does not adapt political structures toward the most sustainable, most efficient, forms of governance. Governance around usury currency has proven to be hardly efficient, with vested money entrenched in supporting governance to its will, making corporates the new definition of culture. Demurrage does not change this concept, as money for the community is filters to be governed by a central body that has the opportunity to be persuaded to perform works beyond the needs or desires of the community.

Whether taxes are gained through usury or demurrage, the social and political structures change little and neither drive status in creating sustainable abundance, so why bother to try using either model?

4 COST-FREE CURRENCIES
Quantitative currencies are at their most powerful when there is no cost on currency at all. This means whatever is borrowed is paid back in full, with no interest or fees. This was initially the intention of borrowing money under Islam law, but in the usual way that debt corrupts, so has this practice acquiesced to some kind of higher payback to keep up with the ever-disempowering nature of debt-based currency. After six years of trial and error, complementary currency Sardex (Littera et al. 2014), in Sardinia, decided to become an interest/fee-free currency to incentive it’s use. Currency designer Thomas Greco (Greco 2001) marvelled that this contradicted all the basic parameters that currencies are usually designed around, and yet it is so successful. It does have some costs to buy into using it, but loans are totally free of charges, and is supported by existing governance. The Tumin (Orraca & Orraca 2013) is another, but more organic, usury/demurrage-free currency in Mexico. It works in a similar way to other complimentary currencies, like the WIR in Switzerland, where a portion of a payment can be made in Tumin with the balance in Mexican Peso (MXN), but as it is cost-free, there is a great incentive to use it; it has spread to 22 regions in the country with 300,000 participants. And counting.

No-cost currencies are inherently stable. No charges on currency takes out fractional lending, something Ben Dyson (Jackson, Dyson & Daly 2014) from Positive Money is advocating for. It also stabilises, and can even lower, pricing. The wide amplitude in pricing for various services is dramatically reduced, as deviating too far from market medians will not buy you sales. The argument that higher quality will vastly cost more regardless is a misnomer as resources will naturally follow the most sustainable quality creator. There is no incentive to increase cost for quality dramatically. There is even incentive to reduce price if it can be created more cheaply, because status has less to do with money and more what you are feeling that people would want to buy from you. There is a greater emphasis on creating sustainable efficiency as a marketing tool, something that debt-based money can’t support. Exchange, hopefully, becomes more efficient, as producing for its own sake, as we do in debt-based economies, has little meaning.

Cost-free currencies also offer the chance to change governance. There is no way possible for a government to have taxes to build things, but it can be a conduit for deciding what the community wants most, and then outsourcing the project to the best contractor in the community. As this is a case of promised work, that contractor is either loaned, but probably given, the money required directly to fulfil the project, and it will be
done in the most efficient way possible, as reputation and transparency would demand. The government becomes the tool for direct democracy that communities desire so much, to truly empower people to sustainably create what they wish.

Of course, this will take some serious planning, although the Tumin could be the foundation for how to plan a cost-free currency at scale. A steady-state economy could work around a cost-free currency, but this is more an inflexion point for change, not the endgame. There is something human-centric possibly lacking in a cost-free currency: an effective way to measure status. There is certainly a shift towards status in quality creation, but perhaps not enough to fully subdue the temptation of manipulating the money market for quantitative gain.

5 GIFTING + QUALITATIVE EXCHANGE

This is where qualitative exchange comes into its own. This is not barter, which again is based on scarcity, but gifting, valuing sustainable abundance. Gifting does not mean not getting anything back in return, but knowing that people are creating their best to give back to you in kind, and that they are the best to given the resources to create what they wish. This reframes competing for owning wealth, that being what is actually created, from the accumulation of money to collaborating, creating experiences on demand as sustainably as possible. There is no focus on units of production to sell, but on the customised quality of what is created. The potential diversity is immense in comparison to quantitative exchange. The competitive factor that money drives is not lost in qualitative exchange, but instead of focusing on survival against each other, it changes to collaborating against scarce resources to create sustainable abundance. This focuses status on what we do in the time we have, not owning for use at a later date. Owning itself slows down innovation. Instead, having inserted parties create the best by recycling what came before is far more efficient than creating obsolete articles that depreciate over time to the point of being valueless. Ultimately, the energy wasted in price becomes time and energy for the best sustainable innovations to be applied, and experienced, continually improving. This is where status lies.

Qualitative exchange games sustainability. It flips status from a destructive competitive money game totally over to a constructive collaborative qualitative one. There is still a
competition of ideas, but status demands connecting these together, sharing knowledge, transparency, creating highest quality with minimal resources in the shortest time, excellence without limitations to price. Resources are not wasted making less than the best. That is sustainable abundance. Instead of searching for funding to buy people to fulfil projects, it is about finding those who see the value of what you wish to create, all choosing to give their time and resources to make it happen, and gifting it, as you will. As everyone is doing this, the ROI of gifting far surpasses that of money, and totally supports and expresses our intrinsic need to create, and be respected for that.

Open source platforms like Wikipedia (Reagle 2010) and GitHub are perfect examples of how empowering creating, and gifting it, can be. Timebanking (Collom, Kyriacou & Lasker 2012) Australia have also discovered that people earning time are gifting their time amounts to other people to further support causes they already would support without time currency. Gifting also totally supports a free market that requires little governance as there is no status compromising sustainability. Protecting ownership of resources becomes redundant, as does wasting resources for civil action. Colin Turner’s book ‘Into the Open Economy’ (Turner 2016) holds that the majority of social, economic and environmental problems are caused by the limitations of the market system, and that honouring reputation is a far more inspiring way of awarding excellence. The energy playing with pricing is an incredible waste of time compared to validating reputation. This is part of where we put our money anyway, but within qualitative exchange, this is not compromised.

Tesla is also a great example of how a transition to qualitative exchange would benefit everyone. Elon Musk (Vance 2015) has cracked the energy mould by offering electric power and transport at scale. He could maintain profits by licensing, but this reduces competitive innovation, instead offering his patents open source. Taking advantage of this is very hard when one needs crowdfunding and other sources to move forward, for a profit one way or another, probably why no one has taken his patents on board. Introduce crowdfinding, and the objective changes. There is so much capacity for work, yet little money to pay for it, but reframing a business plan to award people giving their time by not just a vehicle, but by all the networks that made creating the vehicle possible. That would ultimately be food, clothing, shelter, technology, transport, healthcare. So for time spent doing what one loves, etc is returned the best of these other sectors. Such development would start with the best auto engineers coming on board to build a car for
themselves, but this would spiral out to the rest of the community as transitioning to electricity becomes the norm.

Naturally, governance to accommodate this will far more receptive to sustainable innovation as their status in managing this is completely dependent on it, not a regurgitating model of reparations around scarcity, which usually target those that can least afford it. As a sustainable quality facilitator, backing the most sustainable creators is the only option to move forward. Acting against sustainability lowers reputation, but further, there is no incentive to. It is impossible to work against empowering sustainable production with a qualitative exchange mechanism.

THE NEXT STEPS

There are many people looking at more qualitative solutions to decision making, collaboration and purpose. Governing the commons, arguably originating from Elinor Ostrom with her book Governing the Commons (Ostrom 1990), and more current works by David Bollier (Bollier 2002, 2005), offer some solutions towards more community-centric solutions to resource management. The resource-based economies (RBE), particularly the natural law version is increasing in exposure and popularity and offer some constructive direction for resource allocation.

Decision-making platforms are helping bridge the gap of resource management and collaboration, most notably Sociocracy 3.0 and Enspiral’s work, of which Loomio is a part.

Sites like Sustainable Human, Hylo, Ecobasa, and Freeworlder are platforms that strive to leverage reputation by connecting qualities together and reaping the rewards. There needs to be a large enough network to achieve this, but their advantage is while are registered communities are local, the globe can see what everyone is up to and not waste time and resources reinventing what others already have.

If going straight to qualitative exchange is too difficult, connect with currency creators that have no debt in their model. The Tumin is an excellent platform that is scaling rapidly.
Look to your networks and each of you offer what you want to create most for free. See in what sever it its in: food, clothing, shelter, tech, transport, healthcare. Connect your network, and find others with similar mindsets, on platforms like Sustainable Human, not so much as to track what you have done, but more to advertise what you really want to do, and to see who offers what you need. If there are sectors missing for which you need money for, find them in your area and invite them into your network, offering them the network’s capacity for free in exchange for what they offer in return. Look at models that reduce their need for debt to survive, and offer expertise to shift their production line from units of lowest quality at a designated price to a highest quality production on demand line. Leverage this to all sectors to obviate the need for debt. Thinking that the powers that be will not allow this to happen, such as in Wörgl in 1932, is a misconception. They are all disempowered by debt, and even if they think they are not, the infrastructure that supports that is falling down around them and there will be no place to turn but to be able to do what they really wanted, and be supported to do that. Without compromise.

We are not always rational and hang onto fears and beliefs that contain us for so long. Whatever the logic and benefits of changing to a qualitative exchange currency, what is most important is that people feel safe and empowered to change, supported to accept the challenges ahead, and not be held back by misconceptions, inevitability, or delusion, for change to happen.

ENDGAME

A scene in the book Zen and the Art of Motorcycle Maintenance (Pirsig 1974) tests his theory that value is devalued by quantifying it, the author does not give his students marks for one semester. Previously students craved to have the status of the highest mark in the class, attained by rote, usually doing the bare minimum to pass, but in refusing to allocate marks the teacher empowered the students’ search for new information. Everyone’s concealed grades improved, with the brightest understanding the full ramifications of the experiment: that quantifying value devalues it.

As a currency, reputation is unlimited, decentralised, has no cost, and based on all work produced. And the only exchange model that truly supports reputation in creating customised sustainable experiences, that are possibly automated, on demand, is
qualitative exchange. To fully realise the empowerment of this will take some time to get used to, but inevitable if we truly want to move past fear as a driver of motivator to create.

What will be created is a fully supportive, collaborative, connected, diverse experiential society. This follows the rules of nature in every way, except that we would be living in a state of abundance. The need to compromise others for one’s gain becomes completely redundant in qualitative exchange. by default. Managing resources shifts from ethics based solutions to excellence based ones – what solutions supports as many people as possible in the shortest amount of time.

This has been a very concise encompassing construct of many facets of life that many people look at separately to resolve, but the parameters to resolve them in is just as important, and like any good idea, these are very simple.

Understanding money is a great step forward. If it was as simple as simple a measure of energy exchanged, it would not be much of a problem, but it isn’t. It takes more energy to create it than what it produces, hence why all its debt can never be paid off, and so is not economical.
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Your attitude towards money and abundance is the real source of your financial woes. Luckily that is something we can deal with.

ABUNDANCE ACTIVATION. To deal with money woes you need activate your inner abundance. Even if you don’t feel particularly rich or prosperous, changing your thoughts and attitudes can improve your financial situation. Our thoughts create our reality, so be mindful of what you think about money. Do you constantly say things like “I’m broke” or “I never have enough money”? True abundance is an inside job. Being abundant begins with feeling abundant. Whatever we’re thinking about money leads to how we feel about money, and that feeling gives off an energy. That energy either supports our earning capacity or hurts it. Energy is currency. If we want to use our energy to earn more and have financial freedom, then we need to clean up our thoughts and beliefs about money. Money and Abundance Prayer - It is a Universal Prayer to Universe to bless you with Abundance of Money, Wealth, Riches & Prosperity. Just say it with faith. Money and Abundance Prayer. Published on: April 23, 2016 Author: Editorial Team 7 Comments. Table of Contents. The importance of Money and Abundance Prayer. Preparing yourself for Money and Abundance Prayer – for better results. How to say the Money and Abundance Prayer. The Money and Abundance Prayer. Translations in context of “abundance of money” in English-Spanish from Reverso Context: There has been violence and advocacy of the great abundance of money. These examples may contain rude words based on your search. These examples may contain colloquial words based on your search. Translation of “abundance of money” in Spanish. Noun. abundancia de dinero. Other translations. There has been violence and advocacy of the great abundance of money. In this article, we will talk about how to use money affirmations to attract more money and prosperity. We will also introduce abundance affirmations that are best to use when you feel anxious or stuck. Here you go: 21 powerful money affirmations for more wealth: Money always flows to me easily and abundantly. I can always attract the money that I want. The Universe always delivers the wealth that I want.