

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

– Hans Christian Andersen
Danish writer

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

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

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

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

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

But beware: too much good news is hard to bear. We humans are simply not used to it. In this respect we function similarly to Wikipedia: when something only has advantages, it is thought to be incredible and possibly may not be written about. Also in classical drama, the model for most Hollywood films, there must not be only positive things because in the end that would be boring. And now at last we have a drawback, thank goodness! The Natural Economy of Life has too many advantages. Please don't be frightened off, be brave and hold out! And if you can't take any more, have a break and study your favourite problems intensively. Then you should be able to go on...

Advantage 1. Creation of money through life

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

– Leonardo da Vinci

Italian artist and universal genius

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

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

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

Advantage 2. No creation of money through debt

»Banks are more dangerous than standing armies.«

– Thomas Jefferson

3rd President of the USA

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

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

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

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

Advantage 3. No gold standard

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

– Jean Paul Getty

American oil industrialist and billionaire

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

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

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

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

Advantage 4. No goods coverage

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

– John F. Kennedy

35th President of the USA, assassinated in 1963

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

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

The amount of goods thus has greater importance than people.

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

Advantage 5. Positive account balances

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

– Laotse, Tao Te Ching

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

What impact does this have alone on health? The words »positive« and »negative« do not just designate a sign before a figure; they also have a deep psychological meaning. We like being

together with positive people as their pleasant nature uplifts us. As our self-confidence is also connected to the balance on our account, we can assume that positive balances influence our self-confidence positively. In a country in which everybody has a positive balance on their account people will energise each other with their positive self-confidence.

The national budget is also positive and government debt is a thing of the past. A debt-free nation also radiates a positive feeling to its citizens and the mood goes on improving. In addition, there is the positive Equalisation and Environment Fund which does not punish environmental sinners but rewards eco-friendly business activities.

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

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

Advantage 6. Stable money supply

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

– Jiddu Krishnamurti

Indian philosophy and author

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

In the Natural Economy of Life the cycle of growth and decay keeps the money supply stable.

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

An average supply of money means that one person may possess more and the others less.

That is quite normal and consistent with the variety of life. Some people will live from their gradido.net

[here an example
for employee & employer](#)

basic income and have only small balances on their accounts. However, good business people can still become millionaires. This changes nothing in the total money supply, which depends solely on the size of the population.

Advantage 7. The money supply cannot be manipulated

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

– Ben Bernanke
FED President

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

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

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

Advantage 8. Money supply as in Central Europe

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

– Calvin Coolidge
30th President of the USA

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

The total assets in Germany stood at approx. 5 trillion euros in 2008. Divided among the

approx. 82 million inhabitants this makes an average of about 60,000 euros per person. This is the equivalent of the gradido money supply per capita, which automatically results from the cycle of growth and decay.

Advantage 9. Stable prices

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

– Steffi Graf

German tennis player

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

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

Eco-friendly and biological products are subsidised by the Equalisation and Environment Fund (EEF). They will thus be significantly lower in price than comparable products which are harmful to the environment. It will be cheaper to live in harmony with nature.

Hand-made goods will probably not be cheaper but they will be affordable for normal people.

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

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

Advantage 10. Self-regulating monetary and economic system

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

gradido.net

[here an example
for employee & employer](#)

– Ben Bernanke
FED President

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

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

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

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

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

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

Advantage 11. No financial bubbles

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

– Horst Köhler
former President of Germany

In the recent past we have had a lot of so-called »bubbles«. Real-estate bubbles and financial bubbles are created when the system does not have any functioning self-regulating mechanisms. Disasters are pre-programmed in a system that has to be most stringently controlled to prevent it getting out of hand. It suffices for something to happen that the controlling bodies had not

expected for bubbles to emerge, grow and finally burst. Controlling bodies react to such incidents with even stricter controls (they have no other possibility). This leads to increasingly unbearable restrictions of personal freedom without it being possible to establish genuine stability.

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

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

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

Advantage 12. Relief for the following generations

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

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

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

The Natural Economy of Life cannot eliminate this damage overnight. However, we can strive to do our part in helping nature to recover. The Equalisation and Environment Fund (EEF) is a unique instrument that makes an additional pool of money available for the environment in every country, equal in amount to the national budget. In this way the financial basis is created to promote environmental protection and decontamination on an unprecedented scale. Only eco-friendly products and services will be competitive on the market. Positive incentives will motivate the world economy to take decontamination measures. Environmental damage will be eliminated step by step, nature can recover and the following generations will finally find a planet worth living on.

Advantage 13. Gentle transience

»Don't delude yourself that you can rectify errors in nature.

There are no errors in nature, the error is in you.«

– Leonardo da Vinci

Italian artist and universal genius

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

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

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

Advantage 14. A merciful system forgives mistakes

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

– Gertrud von Le Fort

German poet

Gentle transience saves us from damage when we make mistakes. A person who makes a mistake in business may possibly have to pay for it their whole life long. For the repercussions of the mistake increase from year to year because of interest and compound interest. In contrast to this, the gradido is a merciful system. Transience makes the mistakes only »half as bad« after one year. It lets the »grass grow over them«. And after a further year you will scarcely notice anything any longer.

How many promising business ideas often fail today in the very first few years because they

could not be financed well? And how many once successful firms have to give up? The large part of these bankruptcies would be unnecessary if we did not have such an uncompromising economic system.

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

Advantage 15. No wars and fewer disasters

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

– Jeannette Rankin

American politician, women's rights and peace activist

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

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

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

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

Advantage 16. The economy serves people and not the reverse

»The purpose of the economy is human welfare.«

– Gregor Gysi

German politician (Die Linke left-wing party)

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

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

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

Advantage 17 – Active basic income

»The more you give, the more you grow.

But there must be somebody to receive.«

– Antoine de Saint-Exupéry

French writer

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

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

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

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

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

Advantage 18 – Unconditional basic income

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

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

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

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

Advantage 19 – Full employment

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

– Henry Ford
American industrialist

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

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

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

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

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

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

– John Maynard Keynes
British economist, politician and mathematician

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

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

The active basic income makes this question superfluous. It offers everyone the right to unconditional participation in the community. Every person has the right to earn their basic income. If they make use of gradido.net

[here an example for employee & employer](#)

their right, they have to do something for the community. In every functioning family business it is quite normal for the family members to lend a hand. Do children who grow up in such family businesses appear unhappier than others? On the contrary, they develop a sense of responsibility and self-confidence in their early years.

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

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

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

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

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

– Pope Johannes Paul II

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

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

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

Advantage 22 – Open-source developers are provided for

»At the beginning all software was free.«

– Georg Greve

German physicist and spokesman for the Free Software Foundation Europe

Have you ever heard the word *Linux*? It is the operating system that most internet servers in the world run on. It is open-source software, free software, with the source code being open to everyone so that they can use it.

Thousands of programmers work on developing it without receiving any pay. No software company in the world could afford such a big international team of developers.

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

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

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

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

Advantage 23 – Free research and development

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

– Wolfgang Wickler,

German behavioural scientist and zoologist

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

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

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

Advantage 24 – National budget equivalent to number of inhabitants

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

– Johann Wolfgang von Goethe
German poet and naturalist

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

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

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

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

Advantage 25 – Freedom from tax and social security contributions

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

– Albert Einstein
German mathematician and physicist

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

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

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

Advantage 26 – Much less state control

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

– Lao-tse
Chinese philosopher

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

Advantage 27 – Reduction of bureaucracy

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

– Cyril Northcote Parkinson
British historian and publisher

Politicians seem to be in agreement on one point: they all call for a reduction of bureaucracy. The Natural Economy of Life needs much less administration, for most of the controlling bodies are no longer needed. The Inland Revenue may still be needed to pay out the basic income or perhaps this will be done by the former Social Services Department or the JobCentre, but there will no longer be a need for all three of them.

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

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

Advantage 28 – Higher incentive to perform well

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

– Bruce Barton
American author

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

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

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

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

Advantage 29 – Gross and net income the same

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

– Friedrich Hebbel
German poet

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

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

Advantage 30 – Lower wage costs

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

– Wendelin Wiedeking
Former Chairman of Porsche AG

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

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

Advantage 31 – No definition for illegal work

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

– Theodor 'Theo' Waigel
former German Minister of Finance

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

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

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

Advantage 32 – Rehabilitation of state finances and asset protection

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

– Guido Westerwelle
German politician, FDP [Liberal Party]

The following sections are concerned with the transition from the old to the new system. We present solutions as to how the wealthy countries can restructure their state finances and be able to repay their debts. For the poor countries, there will be a debt cut. We will also show a possibility

for safeguarding private assets in the case of a monetary crash so that they are available in the gradido currency after the changeover to the Natural Economy of Life.

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

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

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

Advantage 33 – Repayment of state debt in just a few years

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

– Angela Merkel
German Chancellor, 4 May 2010

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

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

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

The state debts in Germany have now risen to some 2 trillion euros. The total assets in Germany amount to some 5 trillion euros. A gradual asset exchange can be arranged in conjunction with the gradido.net

[here an example for employee & employer](#)

plan for phasing in the gradido. In phase 1 one percent of all assets would be changed from euros into gradidos annually. In phase 2 two percent etc. up to a total of five percent annually in phase 5. That means that 250 billions euros would be changed into gradidos every year in phase 5. 100 billion euros would be needed to pay the interest and 150 billion would remain for repayment of the debts. After ten years 1.5 billion euros would have been repaid. Strictly speaking, it is even more because the interest has decreased as well. The remaining 500 billion euros will have been fully repaid in another four years.

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

Advantage 34 – Protection of private assets

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

– Angela Merkel
German Chancellor, 5 October 2008

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

But what about people who have invested their hard-earned money at a bank, in a building society, in life assurance, securities and so on? In the case of a financial crash their money will in all probability be gone. Perhaps they had saved it so as to be able spend a pleasant retirement.

Perhaps they wanted to set up a business with their savings. Maybe they have saved for a new car or wanted to renovate their house. Hard luck! After the financial crash their savings are gone. Hopefully people are clever enough after the crash at least to introduce the Natural Economy of Life everywhere!

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

Advantage 35 – Capital flight is not worthwhile

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

– Thomas Carlyle
Scottish essayist and historian

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

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

Advantage 36 – Demographic change? No problem!

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

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

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

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

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

Advantage 37 – Old people are welcome

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

– Lily Pincus:
The Challenge of a Long Life

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

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

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

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

Advantage 38 – Sure provision for old age

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

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

It has been clear for a long time that the statutory provision for old age is no longer sufficient. The state pension scheme may possibly collapse completely – even though people have paid

contributions to it their whole life long. The »inter-generational contract« ceased to function a long time ago. This problem is a result of the system and cannot be solved in the old system.

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

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

So people will remain active in accordance with their inclinations and abilities up to an advanced age. Their basic income is only the foundation that assures their existence. Like everyone else they can also use their diverse skills to earn extra money – naturally tax-free!
If the money is not enough, some people may have granted interest-free loans in their young years which will provide additional income.

Advantage 39 – No overpopulation problem

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

– Einar Du Rietz
journalist and communications consultant

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

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

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

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

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

– Pope Benedict XIV
Encyclica of 1 November 1745

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

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

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

Advantage 41 – Large provision of loans leads to new financial products

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

– Heinrich von Kleist
German poet

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

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

Advantage 42 – Low credit risk

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

– Bertrand Russell
British philosopher and mathematician

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

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

Advantage 43 – Interesting business investments

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

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

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

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

there will be innovative start-up portals to bring inventors and developers together with investors and business people.

Advantage 44 – No interest hidden in prices

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

– Helmut Creutz
German economic analyst and publisher

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

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

Advantage 45 – Win-win situation for lenders and borrowers

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

– Ron Kind
American politician

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

And now we come to the advantages for the borrower. Anyone who has to build a house with borrowed money may, under certain circumstances, have to repay the threefold amount in the course of the years. The longer the duration of the loan, the more the borrower has to pay back. In the Natural Economy of Life it is completely different. The maximal amount a borrower has to pay back is the amount of the loan. Both parties – lender and borrower – thus enjoy great advantages from the loan and the result is a real win-win situation.

Advantage 46 – Equalisation and Environment Fund

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

– Hubert Weinzierl
German environmentalist

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

Nevertheless, protection of the environment is only practised when it is »economic«. And to make it »economic« the most absurd forms of calculation, such as trade with certificates for CO₂emissions, are introduced. Apart from the fact that carbon dioxide has now been branded the number one climate killer, this is nothing else but modern selling of indulgences. And the destruction of the environment goes on.

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

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

Advantage 47 – Clear system of incentives for life

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

– Tenzin Gyatsho
14th Dalai Lama

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

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

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

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

Advantage 48 – Healthy organic vegetable food

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

– Leo Tolstoy
Russian writer

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

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

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

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

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

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

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

Advantage 49 – Only eco-friendly products have chances on the market

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

– Aristoteles
Greek philosopher

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

gradido.net

[here an example
for employee & employer](#)

Advantage 50 – Incentives for eco-friendly technologies

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

– Alexander von Humboldt
German naturalist

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

Just imagine the creativity of entire humankind being concentrated on decontaminating and conserving nature and the environment. This is Swarm Intelligence in its best sense. How quickly we would then arrive at genuine solutions together!

Advantage 51 – Environmental requirement for property

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

– German Basic Law
article 1, section 2

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

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

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

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

Advantage 52 – Economic equalisation

»Poverty is the greatest destroyer of the environment.«

– Indira Gandhi,
former Indian Prime Minister

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

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

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

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

Advantage 53 – The solution to the problem of world hunger

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

– Jean Ziegler
from “We Feed the World”

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

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

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

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

Advantage 54 – Female and male principles in balance

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

– Bernard A. Lietaer
Belgian financial expert and author

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

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

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

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

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

Advantage 55 – There is enough for everybody

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

– Mahatma Gandhi
Indian lawyer, publisher and pacifist

If an archetype is suppressed to such an extent, two polar shadows emerge according to the archetype theory. The Great Mother's shadows are *fear* and *greed*. The fear of not being provided for is reflected in the immoderate greed manifest in ever-increasing money grubbing. A greedy

person is never satisfied and thinks they must have more and more to escape the feeling of not being provided for. Fear and greed are thus the two complementary sides of the same coin. As we now know how fear and greed came about, we also know the remedy. When we give people the secure feeling of always being provided for, these two shadows vanish by themselves. The Natural Economy of Life is a way of ensuring that all people worldwide are provided for and of generating sustainable worldwide prosperity and peace in harmony with nature. Overpopulation can be avoided in a gentle way, as we have seen in advantage 39. But even if the world population should continue to increase for a while, there is enough for everyone, as we discussed in advantages 48 and 53.

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

Advantage 56 – Immigration problem solved

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

– Heinz Eggert

German theologian and politician, CDU [Christian Democratic Union]

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

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

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

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

Advantage 57 – Respect indigenous peoples and protect their rights

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

www.survivalinternational.org
from "What are our guiding principles?"

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

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

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

Advantage 58 – Industrialised nations have customers able to pay

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

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

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

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

In the Natural Economy of Life industrialised countries, such as Germany, will continue to export a lot with all countries of the world being potential customers. The hitherto poor countries will have a plentiful national budget and the Equalisation and Environment Fund is at their disposal for innovative environmental technologies.

Advantage 59 – Developing countries can purchase technology and know-how

»We are living at the expense of the Third World and are surprised when calamity knocks at our door.«

– Gregor Gysi
German politician (Die Linke left-wing party)

The hitherto developing countries, which have become able to pay because of the threefold creation of money, are now welcome customers for the industrialised nations wanting to export their technology. For a certain time there will be a high demand for know-how and technology.

In the course of time the necessary know-how and technology will likewise be available to the former developing countries, which themselves will make the products needed in their countries.

The demand for imported goods will decline. We will then see an equalisation between hitherto poor and rich countries with a decline in export and import activities worldwide. All countries will increasingly focus on their domestic business. Exports and imports will then be confined to uncommon raw materials which only exist in certain countries and products typical of a country.

Domestic products will be lower in price than comparable products as the wage level has now levelled out worldwide and hence production costs as well. However, there would also be transport costs for foreign products, making them more expensive than domestic ones. Transportation will decline, which is good for the environment.

Advantage 60 – The rich can stay rich

»You can't help the poor man by destroying the rich.«

– Abraham Lincoln
16th President of the USA

The Natural Economy of Life has no enemy stereotypes. Its aim is to achieve prosperity for all in peace and in harmony with nature. As we know, there is enough for everybody. The wealthy countries and people can continue to enjoy their prosperity. Perhaps they will not be able to exercise so much power but they no longer have to protect themselves from other people. If everybody is faring well, why should they attack each other? And greed for power is also just a greed that will automatically disappear once everyone is safely provided for.

The rich people in this world will also benefit from the Natural Economy of Life. They will have enhanced quality of life, a good conscience, security and the uplifting feeling of being connected with everybody.

Advantage 61 – The previously poor gain prosperity

»If a free society cannot help the many who are poor, it cannot save the few who are rich.«

– John F. Kennedy
35th President of the USA

The Natural Economy of Life creates prosperity for everyone. However, our earth cannot support a prosperity such as the industrialised countries are currently living out. But this does not mean that we have to »tighten our belts«. We merely have to bring our prosperity into harmony with nature.
gradido.net

[here an example
for employee & employer](#)

We will cease giving GM feed to factory-farmed animals so as to subsequently bring their meat contaminated with antibiotics to the tables of a few privileged nations. Instead of bombarding the citizens of rich nations with lifestyle diseases while the people in other countries have to starve, we learn to grow healthy organic vegetable food regionally. People will enjoy a wide culinary diversity of regional specialities.

The new prosperity of previously poor people will be accompanied by eco-friendly production, whether of foodstuffs or other goods. Eco-friendly, untreated products are, at the same time, good for the people who use them and their use contributes to health and hence enhanced quality of life. Do you notice the positive chain reaction?

Advantage 62 – Suited to everyone: from the flat-sharing community to the international conglomerate

»You and I are one. I cannot hurt you without hurting myself.«

– Mahatma Gandhi
Indian lawyer, publisher and pacifist

A new monetary and economic model should not exclude anybody: people are very different and consequently their lifestyles as well. The positive thing about this is that we can all learn from each other and enjoy other people's differentness. Every individual, no matter what life concept they favour, has their place in the Natural Economy of Life.

Let's imagine a shared-flat community, for example. Several people live together like a kind of large family and they may or may not grow food together. They will feel the need to contribute their very personal share to the community in some form or another. Unconditional participation gives them the possibility to receive their active basic income. Whoever wants to can, in addition, work as a craftsperson, an artist or whatever and supply other people with their products. With their active basic income and earnings from other work (all of which is tax-free) they rent the land on which they live (including the building) and enough money remains to pay all the other expenses. The Natural Economy of Life thus makes their very individual lifestyles possible.

An international conglomerate – the other extreme, so to speak – employs staff all over the world and markets its products worldwide. The wage level is the same everywhere and the wages and salaries are tax-free. There are no complicated tax laws, which would be different from country to country, and so the enterprise manages with relatively little administration. Since development of eco-friendly products is promoted, the concern receives subsidies from the Equalisation and Environment Fund. After all, it would be a commercial mistake to make products harmful to the environment and forgo the subsidies. People live in prosperity in all countries. As long as its products are meaningful and needed, the concern finds customers who are able to pay everywhere.

gradido.net

[here an example
for employee & employer](#)

I have deliberately chosen two very contrasting examples of this point to show that the Natural Economy of Life considers everybody. With a bit of imagination you can think up all other possible examples for yourself.

Advantage 63 – Peace

» And I dreamed I saw the bomber jet planes riding shotgun in the sky,
turning into butterflies above our nation.«

– from the song »Woodstock«
by Joni Mitchell

Peace, what a lovely word! Don't we all want peace? But what normally stands in the way of peace? Conflicts of interest! The old monetary and economic systems are programmed for conflict. Cut-throat competition, industrial disputes, hostile takeovers, asset strippers, debts, destruction of the environment..., all this sounds very charged with conflict. We are still living in a system hostile to life, whose most lucrative economic branch is the war industry. There cannot be peace in such a system.

The advantages already listed show that the Natural Economy of Life manages to steer the most different of interests in the same direction so that conflicts of interest scarcely arise or can be easily solved. In a monetary and economic model inspired from nature, from which even such different groups as a flat-sharing community and an international conglomerate benefit and in which an equalisation between poor and rich countries is created for the good of all – in a system so friendly to life the potential exists to live together in peace.

This peace will be permanent as it is founded on the *threefold good* – the good of the individual, the good of the community and the good of the big scheme of things. A thousand-year-old human dream has a realistic chance of coming true.

Advantage 64 – High quality of work and life

»When you do what you love and are ready to take money for it,
you cannot avoid being successful!«

– Samuel Woitinski
German author and coach

According to statistics, 75% of employees have emotionally detached themselves from their jobs.

They only still go to work because they have to earn money. They are compelled to do a job they dislike because they first of all have to earn their living. Without this pressure they would stop today. You do not need much imagination to realise how much their well-being and the quality of their work suffers from this attitude.

Once again, it will be quite different with the gradido. Gradido means »thanks« and a basic income of a thousand gradidos means as much as »A thousand thanks for being with us!«. With the basic income the community thanks each of its members for being a full member of the community. Everybody is welcome with the very personal talents life has given them. As a full member of the community everybody can contribute with their inclinations and abilities.

When people do what they love, they do it especially well. They do it with love, joy and enthusiasm. They are »intrinsically« motivated from within. This inner motivation is of much more value than all the money in the world; money is only one among many means of motivation.

During the transition from the old system to the gradido it could be an interesting task to work out each person's inclinations and abilities together with them and develop their full potential. Many people have forgotten how to feel and articulate their true needs. However, there are good methods of doing this, which have proved themselves a thousand times.

When people have relearnt to sense themselves with all their wishes, dreams, likes, talents and abilities they will become »their real selves« again. They begin to shine and blossom. The gradido system gives them the right to unconditional participation – the right to contribute to the community with their individual potential and in return receive their active basic income.

Everybody is blessed with a hitherto unknown quality of work and life, which previously was reserved for just a few privileged people. Those who had already achieved this are among the winners in this society. They are more than averagely successful in their professional and private lives. In the gradido system the majority of people will be several times more successful, more motivated, more productive and happier than before. Their quality of life is considerably enhanced and with it the quality of their work.

Advantage 65 – Self-determined time schedule

»A person who does not have two-thirds of his day for himself is a slave.«

– Friedrich Nietzsche
philosopher, stateless

Only a small number of lucky people can claim to be able to schedule their time as they like, plan their lives independently and also realise these plans – in brief, to be able to do what they like with their time. This is taught in all success training courses but only a few people manage it. And a person who manages it is one of the exceptionally successful »high-flyers«. They have succeeded in

organising the only really scarce commodity in this world, which is available to everyone in equal measure, in accordance with their personal ideas.

Could it be that the creative organisation of our personal life time is exactly what our maker, who created us »in his own image«, expects of us? He has given each of us humans 24 hours of time a day. And now he is waiting to see what we will do with it. To give us some help, he has endowed us with our personal wishes, dreams, yearnings, inclinations and abilities. That's why we also speak of »gifts«. And what do we do with them? We have long since abandoned our dreams for, after all, we have to earn our living.

What only a few »high-flyers« have succeeded in doing up to now will become easy for everyone with the introduction of the gradido. Although they will still have to earn their living, unconditional participation guarantees them that they may do exactly what they have always wanted to.

For their active basic income they work 50 hours a month. That is less than an average of two hours a day, which they make available to the community in line with their talents and can schedule according to need. They are completely free as to what they do in the remaining 22 hours. They themselves determine whether they work to earn more money tax-free or do something completely different.

Advantage 66 – Significantly less negative stress

»The all-time drama has actually had only a single topic – the inability of people to live together.«

– Gerhard Bronner
Austrian musician and cabaret artist

There are two kinds of stress –positive »eustress«, which motivates and spurs us on to do our best, and negative »distress«, which wears us down. This section is concerned with the negative kind of stress – distress. Distress results from pressure, fear, threats and so on. In earlier times it served as a way of reacting to life-threatening situations in an appropriate way. Our ancestors had three possibilities of dealing with dangers – fight, flight or play dead. These three survival strategies have proved to be successful and we can still observe them in wild animals today.

In today's civilised world it is mostly not possible, or at least very inappropriate, to react to the threats of daily life with the fight or flight options. A person who has trouble with their boss can generally neither beat him/her up or run away. Hence, there only remains the third option of playing dead. However, our behaviour has an impact on our inner life. When we live in a situation where we frequently have to use this strategy we die inwardly and each time we play dead a part of us dies. We become frustrated and demotivated and in the end fall ill.

In the Natural Economy of Life we have a far greater freedom of choice as to how we want to react, for we are no longer as dependent on our jobs as nowadays. We still will not beat up our bosses but

we can defend ourselves in another way when we feel that we are being unfairly treated. And if that does not help, we can quit without having to put up with social disadvantages.

Moreover, unconditional participation gives us the chance to do what we love and so there is already much less reason for conflict from the start. When we do what we love we do it very well and thus have great chances to receive recognition and appreciation. Should conflict situations still arise, we can defend ourselves since we have the right to unconditional participation and cannot simply be dismissed. Besides, we would only have to endure such a situation for two hours a day, if need be. Should the situation repeat itself, we would change our job and thus also the human environment in which we are acting. The normal state is therefore deep satisfaction and fulfilment in the self-chosen work; and we can cope with the rare stress situations.

If we work in the free economy, either instead of or in addition to the active basic income, we do not have to put up with unfair treatment from either our employer or customers. We are not obliged to do the work to assure our livelihood since our existence is always secured. For employers this means that they have to create a pleasant environment for their employees, otherwise they would lose them. For customers it means that they have to treat their business partners in a fair and friendly way. The customer is no longer the only king: we have all become kings.

Negative stress is a frequent cause of illness in our times. If we have no stress, we stay healthier both mentally and physically.

Advantage 67 – Promotion of health

»There are 1,000 illnesses but only one health.«

– Arthur Schopenhauer
German philosopher

The expression »lifestyle diseases« already says everything. The achievements of our civilisation, as convenient and agreeable as they may be, are making us ill. They make individuals ill, likewise the community and finally the entire environment. Measured by the *threefold good*, today's civilisation fails on all three levels.

That this need not be so has been shown by the previous sections, in which an improvement in health was also often a »side-effect«. Less stress, sufficient healthy food for everyone, better motivation, being provided for, better quality of life, being needed, personal life planning, peace – all these positive concomitants of the Natural Economy of Life contribute to the health of both the individual and the community. Furthermore, the health service in all countries is provided with plentiful financial resources (see threefold creation of money).

For the recovery of nature a fund is available, which is as big as all the national budgets together. The recovery of nature has become the best business in the world for the economy. Although we

humans cannot restore what we have destroyed, we can do our best and the necessary money is available everywhere we can help with our human means.

The recovery of the individual, the community and the environment serve the *threefold good*. They are not only noble objectives of the Natural Economy of Life but an essential part of it and automatically follow after it has been introduced.

Advantage 68 – No unemployment

»The poorest person is he who has no employment.«

– Albert Schweitzer
German physician, theologian and pacifist

The elimination of unemployment is considered to be the number one political objective in many countries. At the same time, we are experiencing the closure of more and more production facilities either because demand is declining or technical progress is making it possible to produce with fewer workers. Money is lacking for labour-intensive professions, such as the health and social services, nursing, old people's care, and so on. Unconditional participation guarantees everybody employment consistent with their inclinations and abilities in order to earn their active basic income. The unemployment problem is thus solved overnight with 100 percent employment being achieved.

The author makes no secret of the fact that he prefers unconditional participation with its active basic income to a so-called »unconditional basic income«. For unlike the unconditional basic income, which is paid out »simply so«, unconditional participation has a huge number of beneficial advantages. However, should the majority of people opt for an unconditional basic income, the Natural Economy of Life is probably the only monetary and economic model with which it would be financially viable on an international level. There will be no unemployment in the old sense in this case either. The blessing of self-determined time management will supersede the bogey of unemployment.

Advantage 69 – Good working climate

»Pleasure in the job puts perfection in the work.«

– Aristoteles
Greek philosopher

Pressure, stress, rush, bullying, health risks – those are just some of the widespread epiphenomena in the workplaces in the so-called civilised countries. In the Third World things are often much worse. Men, women and very often children as well are kept as slaves for starvation wages. They sometimes have to toil 16 hours and more a day in sweatshops under inhumane conditions. Such inhumane circumstances can only exist as long as people are compelled to accept them because of poverty.

The introduction of unconditional participation puts an end to this. After that employers have to court their employees: they have to offer them more than just money. The workplace and working climate must be agreeable so that people enjoy meeting their colleagues there. Work becomes a sought-after social event, the hub of communication between people. Employers who do not provide their employees with this will soon find themselves alone or they will quickly learn to adjust. Today there are already exemplary companies we can learn from in this respect.

The working climate will thus quickly improve significantly. As you have already guessed, this will again have a positive impact on the health of all those involved.

Advantage 70 – Meaningful work

»You need to see a task in front of you and not a quiet life.«

– Leo Tolstoy
Russian writer

A pleasant workplace with an excellent working climate is one thing and meaningful work is the other. Of course, there will always be people who will go along with any nonsense if the atmosphere is good and the money is right. However, many people will attach importance to doing meaningful work. As nobody is forced to do work contrary to their nature and employers have to court employees, it will be easy to pick your job. Anyone seeking meaningful work will find a job.

Advantage 71 – Disappearance of useless and harmful work

»Work for work's sake is contrary to human nature.«

– John Locke
English philosopher

Useless or harmful activities are a similar case to meaningless work. We currently hear more and more people complaining that they are sentenced to being compelled to do useless or even harmful work. If you ask them why they do it, you get the answer that they have to earn their living.

In the Natural Economy of Life this pressure no longer exists. Particularly with regard to harmful work (damaging to the environment or health, warlike, exploitative, etc.), this is a blessing for the individual, the community and the environment. Nobody any longer needs to do anything of whose usefulness they are not convinced. Once again, the threefold good is a good yardstick for the usefulness of work: does the work serve the individual, the community and the big scheme of things? If all the questions can be answered with a clear »yes« the work is useful. If one area is missing, there is need for improvement.

Overall, much more useful and constructive work will be done in the service of the individual, the community and the big scheme of things.

Advantage 72 – Everybody can develop their full potential

»It's a pure waste of time to do something in a mediocre way.«

– Madonna
American singer and actress

The beginning is to become aware of your own wishes, yearnings, dreams, goals, inclinations and abilities – a discipline that should be practised from youth on. Children also have the right to unconditional participation. They are allowed to contribute to the community in very early years in accordance with their age and nature and receive their active basic income. We must cooperate with educationalists to determine the age at which this can begin but we suppose it could start in nursery school.

During the transition to the Natural Economy of Life there will also be many adults who have to relearn how to perceive their inner needs and abilities and bring them into harmony with the

threefold good. This will be a wonderful field of activity for the many already existing social education workers, personality trainers and consultants.

Unconditional participation is therefore not only an obligatory duty to earn one's active basic income. It is a kind of life school where one can train to develop one's potential better and better. Development of this potential is facilitated by two things – becoming aware of one's own inclinations and abilities and the possibility of using these immediately in the community.

Advantage 73 – No crime because of poverty

»It is much easier for the rich to do good than for the poor to refrain from doing evil.«

– Jean Antoine Petit-Senn
French poet

Why is it especially dangerous in cities of poor countries? In the slums there are organised gangs who earn their living by robbing other people. Even small children are trained and used as pickpockets or their accomplices. This is one of the few sources of income these people have, so we can hardly blame them.

As there will no longer be any poverty in the Natural Economy of Life, crime caused by poverty will also decline. There are far more agreeable possibilities of earning one's living and developing one's full potential.

What may possibly remain is pathological crime, for example the kleptomaniac who shoplifts in a department store. Perhaps this pathological crime will decrease as well, for the gradido system has an extremely positive impact on physical and mental health.

Advantage 73 – No crime because of poverty

»It is much easier for the rich to do good than for the poor to refrain from doing evil.«

– Jean Antoine Petit-Senn
French poet

Why is it especially dangerous in cities of poor countries? In the slums there are organised gangs who earn their living by robbing other people. Even small children are trained and used as pickpockets or their accomplices. This is one of the few sources of income these people have, so we can hardly blame them.

As there will no longer be any poverty in the Natural Economy of Life, crime caused by poverty will also decline. There are far more agreeable possibilities of earning one's living and developing one's full potential.

What may possibly remain is pathological crime, for example the kleptomaniac who shoplifts in a department store. Perhaps this pathological crime will decrease as well, for the gradido system has an extremely positive impact on physical and mental health.

Advantage 75 – Significantly less production without social drawbacks

»In the case of the consumerism paradigm, the basic assumptions that need to change include: that more goods and services make people happier, that perpetual growth is good, that humans are separate from nature and that nature is a stock of resources to be exploited for human purposes.«

– Erik Assadourian
Director of the Worldwatch Institute

Without the pressure to consume, significantly less will be produced. All the better! Fewer resources will be needed and people will have more leisure. They will have more time for themselves and their dear ones, their hobbies, their health and their further personal development. Isn't that what most rushed modern people wish for?

Nowadays more spare time generally means less money, loss of social status and a decline into poverty. The person's standard of living can no longer be maintained and the running expenses of leasing instalments, rents and loans cannot be paid anymore. This is a horror scenario for many people and already reality for others.

In the Natural Economy of Life as well more spare time may possibly also mean less income. But what does it matter if dad earns a bit less money? All the members of the family are provided for by their active basic incomes, which covers the running expenses. If there are loans, it may take longer to repay them but it will not be more expensive as they are interest-free. In the worst case, a luxurious standard of living would have to be cut back to a normal level. In return, people have more time – a luxury only a few have today.

Advantage 76 – Consequently greatly reduced use of resources and less rubbish

»Before we change the world,
it might be more important not to destroy it.«

– Paul Claudel
French writer and diplomat

The pressure to consume, which is so crucial for the old economic system, rears its ugly head in two ways – use of resources and waste. Both are extremely damaging to our environment, drastically diminish the quality of our lives and present humankind with increasing problems. The limits to growth have long be exceeded. Far too many resources have long since been used up and much too much rubbish has long been produced and dumped somewhere in the world.

Without the pressure to consume there will be much less production, much less use of resources and much less rubbish. This does not mean that the old resources have been replenished and the old rubbish dumps removed. However, the descent to hell has been slowed down and with some further measures we will bring it to a standstill and finally reverse direction.

Advantage 77 – Beneficial ecological footprints

»In nature there are neither rewards nor punishments;
there are consequences.«

– Robert Green Ingersoll
American writer

You may know the expression »small footprint«. Based on the assumption that everybody leaves traces or footprints behind them with everything that they do and that these footprints are generally damaging or at least use resources, a »small footprint« means that as little damage as possible is caused. The expression is used in software development and also in the environmental field. A small ecological footprint thus means that a product or an activity causes as little damage as possible to the environment. For this reason nature conservationists often call for a small ecological footprint.

But how would it be if we left a »beneficial ecological footprint«? This would mean that we would not only not damage nature with our actions but even benefit it. A beneficial ecological footprint is created, for example, when a conventional farmer changes over to organic farming or when a supermarket extends its range more and more in the direction of vegan (exclusively non-animal) products which are produced organically as far as possible. The more beneficial footprints we leave behind us, the greater the chances are that the descent to hell is not only slowed down but the direction is reversed.

In the previous sections a lot has been said about measures that can promote such a reversal. The most important financial instrument that the Natural Economy of Life has at its disposal for this purpose is the Equalisation and Environment Fund, which provides a budget for decontaminating our environment worldwide of an amount equal to the national budgets of all countries together.

Much human creativity and commitment will still be required to reverse the direction completely and permanently, thus initiating the return home to paradise. However, the financial foundation for this is already provided by the Equalisation and Environment Fund.

And, as always, all action has to be measured by the *threefold good* and will have to meet all three criteria: does it serve the good of the individual, the good of the community and the good of the big scheme of things? When all three questions can be answered with a clear »yes«, the action leaves a beneficial footprint.

Advantage 78 – Peaceful parallel introduction is possible

»Those who make peaceful revolution impossible will make violent revolution inevitable.«

– John F. Kennedy
35th President of the USA

That things cannot go on as hitherto is becoming clear to an increasing number of people worldwide. The number of protest movements is increasing. Creative masterminds are working on solutions and many solutions already exist. In the economic sector as well there are already valuable approaches to solving the problem. LETS groups, regional currencies and movements for a basic income are approaches for creating sustainable alternatives from the basis.

About 15 years ago we discovered the natural fundamentals of our new monetary and economic model. In connection with the »Joytopia« international research project and »Gradido« we continually went on developing the Natural Economy of Life. The present book reflects the current state of development. For some experts it is the most developed monetary and economic system in existence.

Its introduction would be accomplished fastest if the majority of the world population decided to end the old system and introduce the gradido on a fixed day. That is plan A, the scenario of the Joytopia story. As we do not know if this will happen, there are also plans B and C as alternative ways in which the Natural Economy of Life can already begin in the existing system and be further developed.

The common feature of all three plans is that the gradido is made known worldwide and people are familiarised with it. This can happen on several levels, such as internet websites, social networks, videos and in written form. The present book provides the basic understanding as to how the Natural Economy of Life works and can help transform our world back into a paradise again. Plan B is the step-by-step introduction of gradido as an official complementary currency in single countries. For this we have elaborated a plan in phases, with which a country can immediately start once its population have decided on the gradido.

gradido.net

[here an example
for employee & employer](#)

Plan C makes the gradido available as a community currency in social networks, organisations, initiatives, communes and communities of any kind. Here the gradido initially acts as a means of granting a discount. Participants in the gradido network give each other gradido discounts to any amount of their choice. The single communities can either install their own gradido servers or register their members on an existing portal, e.g. <https://gradido.net>. The gradido software is open source. If you are a programmer and would like to help develop it further, please contact us. The three plans run parallel. We will know which of the three has been successful when we get there.

Advantage 79 – Simple and comprehensible for everyone

»It is well enough that people of the nation do not understand our banking and monetary system, for if they did, I believe there would be a revolution before tomorrow morning.«

– Henry Ford
American industrialist

Our old monetary and economic systems are actually not so hard to understand at all but they are made artificially complicated. The quotation from Henry Ford explains why. In the present book the author is trying to explain in the simplest possible way why our existing system cannot function at all. However, that is not the main purpose of the book. It would be irresponsible to explain why the existing system does not work and then leave the readers standing out in the rain.

The aim of this book, dear reader, is to encourage you to desire the simplest solution which is and always has been available to humankind: following nature's model! Nature has functioned for billions of years. She has produced something as destructive and harmful to the environment as human beings. She has put up with their actions and accompanied them in their evolution. And nature still functions – in spite of human beings!

If we human beings actually have no idea about how to live peacefully in symbiosis with each other and nature, then please at any rate let us imitate nature's brilliant inventions. Nature has no copyright, no intellectual property or patents. She invites us to marvel at her masterwork and learn how life works.

Nature is complex but not complicated and her fundamentals are easy to understand. With a little observational talent, love and ability to abstract, we can translate her mode of functioning to our monetary and economic systems, thereby obtaining a road map to lead us out of our self-made hell and back to paradise.

You, too, will probably understand the content of this book. You will remember what you always knew but was educated out of you during the course of your life. Maybe you were already told in

your childhood that the world unfortunately does not work as simply as you imagined; and because all adults said that you accepted that they must be right.

However, the world does work so simply: it is as simple as nature is simple. In her simplicity nature accomplishes the most complex of miracles. Human beings are the only complicated species in the world and have the irresistible urge to complicate everything that is simple and up to now they have succeeded well in this. They have now made the world so complicated that it cannot go on existing as it is. And that is our great chance for changing direction.

Advantage 80 – We can begin at once

»In all beginnings dwells a magic force
for guarding us and helping us to live.«

– Hermann Hesse
Swiss writer

Knowledge is not worth anything unless it is applied. Anybody who knows how a piano works but does not practise will never be able to play the piano. Everything acquires its value from what we make of it. »By their fruits ye shall know them«, the Bible says (Matthew 7: 20). As simple as this realisation is, the more difficult it is to put into practice when it is a question of new monetary and economic systems. We cannot simply try out the Natural Economy of Life either in a laboratory situation or in real life. Is the undertaking therefore doomed to failure? By no means!

As always when we do not know how to go on, we have an excellent counsellor we can ask – nature. Nature did not first of all try out life on earth in a laboratory situation, or at least we do not know that she did. As far as we can observe, nature uses two tools – the creative plan and evolution. We find the creative plan in all manifestations of life, in every seed, in the genetic code, in the natural laws, in the paths of stars and galaxies and in the paths of electrons. Evolution can be historically researched, for example with the help of excavations, stone specimens and fossils. In general, nature starts realising her creative plan on a small scale as far as is possible and then lets the whole thing grow. Sometimes it grows continuously and sometimes there are leaps in its development, the so-called leaps in evolution.

We have copied nature's creative plan and from it developed the Natural Economy of Life. It is the fruit of our joint work in the research project. With the copies of this book you can sow the seed in the entire world. When the time is ripe and the soil fertile, the seed will germinate.

You, dear reader, are warmly invited to contribute your personal share and scatter the seed. To do so, you do not have to be in agreement with every detail as everything will go on developing and anyone can contribute to the future development. Knowledge of possible solutions is actually the most important thing we need at the present time.

If you want to do more, you can help to make the soil fertile by talking to others about the concept on the internet, in social networks or in person, of course. This is bound to result in most interesting conversations.

A further possibility is to join a gradido network, for example <https://gradido.net>. There you will get your own gradido account, your own website and access to the gradido marketplace. Such gradido networks will soon be created all over the world. They are, so to speak, virtual research islands with a real background. The members can offer each other goods and services and grant each other gradido discounts of any amount agreed on. The more gradido networks are created, the wider the entire network will be. This is plan C from section 78.

If you want to cooperate more intensively or support the project and our work financially, we warmly invite you to become a member of the Gradido Academy: <https://gradido.net/academy>. The next few sections are concerned with how the Natural Economy of Life can be introduced in phases parallel to the existing system.

Advantage 81 – Step-by-step plan for parallel introduction

»Everything difficult must be planned while it is still easy, everything great must be dealt with while it is small. Everything difficult on earth always begins as something easy, everything great always begins as something small.«

– Laotse
Chinese philosopher

Now we come to plan B, the official introduction of the gradido in one or several countries parallel to the existing system. »Official« means that there is a government decision (if necessary a referendum) to phase in the gradido as a complementary currency. For this we have elaborated a step-by-step plan, starting with a 10% gradido share, which increases 10% in every phase. A 10% gradido share means that a seller has to accept at least 10% of the price in gradidos. They can accept more gradidos than the minimum share. As gradido earnings are not taxed, it can actually be an advantage to accept more gradidos. When the gradido share is 100% there is no tax any longer.

International trade can continue without any problems. Foreign customers can also pay the gradido share in gradidos if they have some. Otherwise they pay the full amount the old currency.

Conversely, foreign suppliers can accept gradidos but if they do not they are at a disadvantage vis-à-vis domestic suppliers. This creates an incentive for foreign suppliers to accept gradidos and the gradido zone becomes larger. The farther the gradido spreads, the more the advantages of the Natural Economy of Life take effect in gradido countries. More and more countries join the gradido zone until finally they are all members.

gradido.net

[here an example
for employee & employer](#)

The step-by-step plan provides for an 10% increase in the gradido share in every phase. If there is a new phase each year, a 50% gradido share is reached after five years. The fifth phase is a milestone when it makes sense to look back and take stock of what is already going well and where there is need for improvement. We can learn from the experience gained and can decide whether and at what pace we will proceed to a 100% gradido share.

Advantage 82 – Immediately feasible when people decide on it

»Nothing in the world is so powerful as an idea whose time has come.«

– Victor Hugo
French writer

All this is immediately feasible once we humans have decided on it. That is why it is so important to inform as many people as possible about it in a short time.

During the so-called »Arab spring« we saw how effectively groups of people organised themselves through social networks, such as Facebook and Twitter. We can also make use of these possibilities.

Information spreads round the world at lightning speed when the time is ripe. Not everyone has the internet but soon the media will report on it and reach quite a different group of people, which makes the news spread even faster. Once people are informed and have looked into the matter, they can decide. We live in democracies and when the majority decides in favour of something it will happen.

Advantage 83 – Plans are adjusted and improved

»Common sense is the greatest enemy of fantasy but still its best counsellor.«

– Marie von Ebner-Eschenbach
Austrian writer

Gradido is a research project which goes on developing continually. The concept of the Natural Economy of Life has been constantly refined over the years. Plans A, B and C have been developed in the research project and repeatedly adjusted to the current circumstances.

As important as it is to have plans, it is also important to constantly review them and, if need be, correct them. Only in this way is it ensured that the project does not petrify. You are warmly invited to actively help in realising the Natural Economy of Life, also as a member of the Gradido Academy, if you wish.

Advantage 84 – Paper money is possible

»Paper money sooner or later reverts to its innate value of zero.«

– Voltaire
French writer and philosopher

Some complementary currencies are tied to certain means of payment. Thus, there are, for example, purely electronic currencies, which only function on the internet; and on the other hand, there are regional currencies on the basis of printed vouchers.

The gradido, which is subject to the cycle of growth and decay, can be most easily realised with electronic booking systems.

In case paper money is still needed, we have developed the dynamic currency FREE, which continually adjusts its rate of exchange to the gradido. For small amounts and rough calculations it is enough to adjust the FREE every three months and the daily rate is used for large amounts. You can find a detailed description of the FREE in the annexe to this book.

Advantage 85 – Any form of payment is possible

»According to anthropological findings cashless payments are considerably older than cash; it is rather to be assumed that cash was introduced so as to be able to meet payment obligations instantly.«

– David Graeber
Debt: The First 5000 Years

Alongside electronic accounts and paper money, any mode or form of payment is possible.

Particularly chip cards are easy to use but naturally also all new electronic forms of payment, such as payment by mobile phone, direct transfer, direct debiting and so on. Gradido payments can be made with any bank software that allows negative interest rates.

Advantage 86 – Pilot projects in single countries

»Each of us is an angel with only one wing.
And we can only fly when we embrace each other.«

– Luciano De Crescenzo
Italian writer and engineer

The step-by-step plan is so designed that single countries can start to phase in the gradido as a complementary currency parallel to the existing system. In this way progressive nations can set up pilot projects, thus acting as examples for the whole world. In this way, the gradido can start in a single country and spread little by little. However, it would also be conceivable for a number of countries to join forces and form a common »gradido zone«. The saying »There is strength in numbers.« naturally applies in this case, too.

We do not want to speculate here as to which countries would be best suited for the introduction of the gradido. We do not want to preempt the decision of any country that may freely opt for the Natural Economy of Life.

Advantage 87 – Worldwide introduction

» Make no little plans. They have no magic to stir men's blood.
Make big plans: aim high in hope and work.«

– Daniel Hudson Burnham
American architect and town planner,
of, among other things, downtown Chicago and San Francisco

The gradido has the potential to become a new world currency that is established decentrally in the individual countries. This can, of course, also happen by virtue of a joint resolution by all nations.

At present it does not in fact look as if the many nations – some at war with each other – will agree on a new world currency at the same time. But we do not know everything that is going to happen in the near future. Anything is possible, also the concerted introduction of gradido as a world currency. That would then be plan A from advantage 78, the scenario of the Joytopia story.

Advantage 88 – Ethics

»We were not born for ourselves alone.«

– Marcus Tullius Cicero
Roman politician, writer and philosopher

It is a bold venture to write about ethics. Something that is ethical for one person may be completely unacceptable to another. Particularly in the various cultural areas absolutely different ethical principles apply. Is it possible at all to find a common ground worldwide? If it is, what might a common ethical approach look like? Once again, nature may be able to give us some good stimuli. Over billions of year nature has proved that she knows how life functions. She is like a »great mother«, who is anxious for her »children« to thrive. The wish to »thrive« indeed seems to be common to all beings.

The Natural Economy of Life provides a system of incentives that promotes prosperity for all. Win-win situations are created for everyone time and time again.

Advantage 89 – The threefold good

»Only great cooperation is fruitful,
when one person shares in it through another.«

– Antoine de Saint-Exupéry
French writer

Every decision, every action, every product and every service must, if possible, serve the threefold good – the good of the individual, the good of the community and the good of the big scheme of things (all beings, the environment and nature). The threefold good is, to a certain extent, the paramount decision criterion of the Natural Economy of Life. In everything we do we ask ourselves:

1. Does it serve the good of every single person?
2. Does it serve the good of the community?
3. Does it serve the good of the big scheme of things?

Only when all three questions can be answered with a clear »yes« have we passed the test. If one of the criteria is not met, we should rethink something.

The threefold good is also the basis for the threefold creation of money: the active basic income primarily serves the good of the individual, the national income serves the good of the community and the Equalisation and Environment Fund serves the good of the big scheme of things. The most important criterion has thus been met for the creation of money.

Advantage 90 – The good of the individual

»Never do anything you wouldn't like to be done unto you.«

– Confucius
Chinese philosopher

Self-interest is probably the greatest motivation factor of all. Everyone is, first of all, their own neighbour, even if altruistic reasons are given. A functioning system of incentives – and money is nothing but an incentive system – must address the self-interest of each individual or, in other words, protect the good of the individual.

With the gradido this starts with unconditional participation. Everyone has the right to contribute to the community and thus receive their active basic income. This automatically results in the common good being served at the same time.

Advantage 91 – The good of the community

»I let go the desire for the general good and the good spreads as generally as grass.«

– Laotse
Chinese philosopher

Not only the good of the individual is served with the active basic income. As it is generated through service to the community, it enhances the general good at the same time. That is one of the typical win-win situations that frequently arise all by themselves in the gradido system.

The creation of the second amount of money is explicitly intended for the good of the community – the national income that is automatically created by each citizen. This is used to finance all the things a nation's government is responsible for. The good of the state naturally also benefits the individual since, after all, the state is the community of all citizens.

The common good is integrated into the Natural Economy of Life as a matter of course. There are no more conflicts between the good of the individual and the good of the community, in which a decision has to be made for one of them. We can let go of the desire for the general good as the *threefold good* spreads automatically by itself.

Advantage 92 – The good of the big scheme of things

»Paradise is seldom recognized as such until it is considered from the outside.«

– Hermann Hesse
Swiss writer

For the good of the big scheme of things the Equalisation and Environment Fund provides a pool of money equal in amount to the national budgets of all countries together. This fund is filled by the third amount of money created amounting to 1,000 gradidos per person per month.

This is by far the largest environmental fund that has ever existed or is planned anywhere, as far as we know. It many times exceeds all environment funds in the world. The good of the big scheme of things thus has equal importance from a financial point of view to the good of all nations together. Protection and decontamination of the environment are going to be the most important and profitable economic sectors in the world. Or, in other words, only companies that make and offer their products and services in harmony with nature will be able to survive. Things will be made easy for companies as they receive support in making the changeover. Organic and biological products will thus be lower in price than others. The world economy will switch to biological quality.

Advantage 93 – Reinforce what is positive

»Attention brings reinforcement – lack of attention brings liberation«

– Nikolaus B. Enkelmann:
the 11th law of thinking

Once when we were refurbishing our house the architect asked us what colour the rainwater pipe from the roof gutter should be painted. At that time I did not know what this pipe was and so I will explain that it is the pipe that leads down the wall of the house and disappears into the earth, ending up in the drainage system. At that time I was not even aware of the existence of rainwater pipes, let alone what they looked like. So we decided to have a look at the rainwater pipes on houses on our next walk.

And indeed we saw at least one, if not more, on every house. Some of them had a golden sheen because they were made of copper and were still quite new. Old copper pipes were a dark reddish brown. Pipes made of tinplate were sometimes painted in the colour of the roof tiles and sometimes in the colour of the house wall. One particular specimen was even painted in three colours because the wall of the house was painted in a different colour on each floor.

During the following few weeks we almost exclusively saw rainwater pipes in many different colours and models. We now encountered them constantly merely because of our attention to them, although I had not even known of their existence before. They had always been there but they did not enter our lives until we paid attention to them.

The law of attention works with everything: when we primarily pay attention to negative things, actions, circumstances, etc., we will discover more and more of them in our lives. Conversely, when we focus on positive things, actions and circumstances, we will become aware of how many of these are already part of our lives. Both the positive and negative categories were already there before; only our attention to them makes us perceive our lives as having either a negative or a positive tendency.

But unlike the rainwater pipes, which do not really care if we pay attention to them or not, people react very strongly to attention. People who are criticised for their negative qualities in general reinforce these, thus becoming »worse«. Conversely, people become »better« when we praise their positive qualities and actions.

In the present times people mostly pay attention to negative things. They try to fight undesirable things or at least protect themselves from them. We wage wars against terror; we fight unemployment, demographic change, poverty and hunger; we protect ourselves from flower pollen, the sun, rain, insects and body odour. The results are more terrorism, unemployment, poverty and hunger and more allergies to pollen, sun and insect bites. Oh yes, I'd almost forgotten: we try to fight the state debts but they are increasing all the time worldwide.

Now you will certainly understand why the gradido system only provides for positive account balances; why we do not propose punishments for environmental sinners but the Equalisation and Environment to subsidise protection and decontamination of the environment; why the government does not burden citizens with taxes but encourages them to develop their full potential through unconditional participation.

By paying attention to the positive we reinforce it. What works with the individual functions even better in the community because the effects are exponential. By introducing the Natural Economy of Life we can transmit a positive basic attitude to the whole of humanity. The positive effects even exponentiate many times over. A swarm intelligence develops, giving us common abilities we had never even dared dream of before.

Advantage 94 – Promotes swarm intelligence in humans

»Nature does not know a teaching space, only masterpieces«.

– Johann Peter Hebel
German poet

Have you ever observed a swarm of migrating birds gathering to fly south together, twittering wildly, flying around a little here and there, and then suddenly flying off without any recognisable reason in a closed formation as if they were a single organism? They change their flight direction together in a single moment without even two birds colliding. The strongest birds fly at the front so that the others can take advantage of their wind shadow. When the birds at the front are exhausted they join the ranks behind and other birds take over the leadership. All this happens seemingly automatically.

Or have you ever observed a bee colony or an ant heap? How does each of these small insects know what to do so exactly? The queen cannot take care of them as she is too occupied with reproduction.

When a group of individual beings begins to behave more intelligently than would be possible for the individual members of the group, we call this group intelligence or swarm intelligence. Behavioural scientists have been investigating this phenomenon in animals for a long time.

And what about human beings? Can humans also possess swarm intelligence or does a group of humans rather develop »swarm stupidity«, as critics claim? This is an issue for complexity research.

Two requirements seem to be crucial for success:

1. A clear objective
2. Only a few rules.

Ailing businesses have been restructured within a short time in this way. The staff were convened and committed themselves to the common goal of saving the company and making it successful again. It was made clear to the staff that absolute confidence was placed in their competence. Each of them knew best how something was to be done in their own job and what possibly needed improving. Accordingly, a simple rule might be: everybody does their best. After a few months the company was in the black again and the staff were proud of their achievement: together they had helped save their enterprise and were able to go on working under good conditions.

What was possible for this company can also be accomplished by the whole of humanity. After the introduction of the Natural Economy of Life we will also look back in pride because together we helped to save the »enterprise of humanity«. And – God willing – we will be allowed to go on living under good conditions.

In our case the goal is to survive together in worldwide prosperity in peace and in harmony with nature. An objective that considers the good of the individual as much as the good of the community and the good of the big scheme of things. The simple rules have been copied from nature. They are the fundamental rules of gradido.net

[here an example
for employee & employer](#)

the Natural Economy of Life – the *threefold good* and the threefold creation of money derived from it in conjunction with the principle of transience. If we can agree on this, humanity will develop swarm intelligence. In this way we have excellent chances of finding our way back to paradise together.

Advantage 95 – Only possible together, no ego-trip

»The only school of genuine moral sentiment is society between equals.«

– Harriet Taylor Mill
English author

The Natural Economy of Life cannot be misused for propaganda purposes. It has to reach people's hearts and minds in order to spread. It has no enemy stereotypes and no idols. We are all equal and there are no leaders and followers, so ego-trips do not work here. We either succeed together or not at all.

In my youth I already felt the impulse to concern myself with this topic. At the beginning I did not know at all what I was studying. It was simply an inner pressure to enquire, question, seek alternatives, try out models and make calculations. I was repeatedly tormented by the question as to why there is so much poverty in the world when everything exists in abundance.

At first it was hard for me to interest other people in this subject. It was not until I started to send out the Joytopia story over the internet that I got a positive response. In 2001 my partner Margret Baier and I founded the Joytopia Academy (today Gradido Academy) to initiate a research project on the Natural Economy of Life. It was supposed to be a free network of free people and it still exists as such today.

We soon became aware that a great gift had been given to us, connected with the clear assignment to pass it on. We can only pass on this knowledge to people who want to accept it. Dear reader, it is up to you to decide if it makes sense for you or not. If it makes sense for you you will likewise pass on the information. And when the time is ripe this gift will reach the whole of humanity.

Advantage 96 – Appreciation of life

»Some people don't know
how important it is that they are there.
Some people don't know
how it does good just to see them.
Some people don't know
how comforting their kind smile is.
Some people don't know,
how pleasant it is when they are near.
Some people don't know,
how much poorer we would be without them.
Some people don't know
that they are a gift from heaven.
They would know it if we told them.«

– Petrus Ceelen
Belgian priest, psychotherapist and author

The name gradido is derived from »gratitude«. The »a« in gradido also stands for »appreciation«. The inner attitude of gratitude and appreciation towards our fellow humans and life is an important step towards personal quality of life. No matter what situation you are currently in, you will feel better from day to day if you cultivate gratitude and appreciation. You will discover more and more things in your life which you appreciate and can be grateful for. Logically, this enhances your personal well-being.

Conversely, if you do not cultivate gratitude and appreciation daily, the all-too-human urge to criticise and seek mistakes will pull you down further. »Seek and ye shall find« applies equally to both positive and negative things.

We can observe this particularly well in old people. They have developed into what they now are depending on their habits. Some of them come across as grateful, appreciative, positive – even almost naïve because they do not seem to perceive the many bad things in life. But mostly they are happy and it feels good to be near them. The others find something that is not in order everywhere. They complain here, criticise there – and seem to have a good knowledge of all the evil around them. They do not feel happy because they see the world as bad and it is much more difficult to get along with them. Nobody is purely one or the other and we all have both aspects in ourselves. We can, however, assume that the people who have a positive impact on us regularly cultivate gratitude and appreciation consciously or unconsciously.

As everything lives from attention, the gradido appreciates life in all its facets. As »living money« it follows the Natural Economy of Life: it follows the cycle of life, the cycle of growth and decay. The gradido shows its appreciation of life already in its creation. Everyone who uses gradidos will regularly be reminded of that. When the gradido is used as a currency, all people worldwide receive a stimulus to appreciate life with each payment transaction. With the feelings of gratitude and appreciation of life the awareness of the need to protect and preserve life also increases worldwide. As everything lives from attention, the gradido values life in all its facets.

gradido.net

[here an example
for employee & employer](#)

Advantage 97 – Appreciation of human dignity

»Human dignity is inviolable.

To respect and protect it is the duty of all state authority.«

– Basic Law of the Federal Republic of Germany
article 1, section 1

The »di« in gradido stands for »dignity«. To appreciate, respect, esteem and foster the uniqueness of every individual – herein lies the deeper sense of the creation of the first amount of money. It is used to finance the unconditional participation which makes an active basic income possible for everyone.

Gradido means »thanks« and with the basic income of 1,000 gradidos the community calls out to every person »A thousand thanks for being with us!«. In this way every person, no matter who they are and what they can do, is always being welcomed by the community – in a dual sense. On the one hand, they can contribute their inclinations and abilities to the community, whereby the community supports them by all means possible in developing and living their full potential. On the other hand, they receive their active basic income, which permits them a life in human dignity, every month in return.

By helping each other to develop our full potential, we sensitise one another to become curious about other people's inclinations and abilities in a positive sense. We want to know what is hidden in our fellow humans and help them polish their inner diamond and let it shine.

Everybody brings something with them into the world that they can contribute to the community. It is often claimed that people with disabilities cannot contribute anything but nothing is farther from the truth. Possibly we »normal« people merely lack the imagination to uncover the hidden treasures in our fellow humans but we can all learn this ability. We should already start at pre-school age and make this discipline one of the main subjects in our schools.

Advantage 98 – After the pattern of nature

»We need not view nature as our enemy to be mastered and overcome but learn to cooperate with nature again. She has four and a half billion years of experience. Ours is much shorter.«

– Hans-Peter Dürr
German physicist

Nature is a living masterpiece. She has existed for billions of years and generates life over and over again, thereby following universal laws. The laws of nature apply to everybody without exception.

We have the choice either to observe them of our free will or be reminded of them in a painful way. If we want to learn how to use the laws of nature for our good we are well advised to observe nature and take her inventions as a model.

In technology this method has long been known as »bionics«. Every aircraft constructor studies the flight of birds before he launches his »iron bird« into the air. Bionics does not mean copying everything one hundred percent. Everyone knows that, unlike birds, aircraft do not flap their wings. Their outer covering does not consist of feathers but metal or plastic. They need a runway for taking off and landing but, on the other hand, they can fly much faster than birds. With the aid of bionics, those properties which serve a purpose are transferred to the object in question. It is the same with the economic bionics we have developed. We do not need to copy everything to be found in nature. If cannibalism is not acceptable to our ethics, we should not translate the model of »eating and being eaten« to our economic model. Instead, nature offers us more appropriate models, such as cooperation and symbiosis.

The same applies to the »survival of the fittest«. In the animal world physical strength is limited to a natural extent. No animal has the possibility to reduce entire nations or even the entire world to wrack and ruin. Due to technological development humans have this possibility; and in business strong companies have the capacity to squeeze all weaker ones out of the market, thus putting an end to them. Therefore it would be absolutely fatal to translate this model to modes of behaviour between people: neither in politics nor in business should the law of the strongest be allowed to rule.

Ethics and religion have given us quite clear guidelines – »liberty, equality, brotherliness« and »Love your neighbour as yourself«, for example. Which inventions of living nature we translate to politics and the economy must first be decided by ethical criteria.

We have to observe the laws of nature, by choice or by force. We can indeed deny the cycle of growth and decay and call for constant economic growth but then the natural law of transience will hit us all the harder – through economic crises, natural disasters, poverty and wars, even going as far as the complete extermination of humanity. However, we can also choose to build the cycle of life into our monetary and economic systems and achieve worldwide prosperity in peace and in harmony with nature.

Advantage 99 – Prosperity for all

»Nature knows no problems, only solutions.«

– Carl Amery
German writer and environmental activist

How often we get to hear that prosperity for all is not possible. For those who claim this it is a pretext not to have to concern themselves with the Natural Economy of Life. If they studied it seriously, they would probably come to another conclusion.

gradido.net

[here an example
for employee & employer](#)

Here we are not practising social romanticism but exploring nature's laws with regard to their applicability in politics and the economy. Natural laws always function the same and they function for everybody. We can learn to use them for our benefit or we can ignore them and perish. Let's take the example of gravity: if I try to deny gravity and simply jump out of the window, I will possibly not survive it. However, when we use gravity to drive water turbines, we can generate electricity with it.

Thus seen, humankind has two possibilities, either to perish or achieve worldwide prosperity for all. Nature has appropriate solutions ready for either alternative.

Advantage 100 – In harmony with nature

»Nature can't take a joke, she is always true, always serious, always strict; she is always right and mistakes and errors always come from humans!«

– Johann Wolfgang von Goethe
German poet and naturalist

Another counter-argument is that worldwide prosperity for all would destroy the environment. But this only applies if we go on as hitherto and even then we would probably destroy ourselves first. Nature would then have many millions of years to recover again. Worldwide prosperity for all is only possible in harmony with nature.

Thus our choice become even clearer: either we humans kill ourselves or we create worldwide prosperity in peace and in harmony with nature. The Natural Economy of Life offers us the basis for the second alternative.

So let's get going together! In the next chapter you will learn how simple that is.