**Starting question:** The rich-poor gap & concentration of power, corruption, unfair globalisation, the growth compulsion, the erosion of democracy and environmental destruction – these phenomena define our era. For some actors, regional inequalities and even wars are economically rewarding, while many others are forced by sheer existential fear to take any job available and even make their democratic choices out of scarcity rather than free conviction. What would need to change in our monetary and economic system to become a better basis for a more peaceful, dignified and cooperative coexistence?

**Answer:** A two-thirds majority for the HME – to overcome the debt trap inherent in the monetary system, the rich-poor gap & concentration of power, corruption, unfair globalisation, the growth compulsion, the erosion of democracy and environmental destruction – and for a dignified livelihood free of existential fear.

### 🟦 1. MONETATIVE

Circulation-secured money (Gesell) + pay-as-you-go system (Bismarck) – surpluses flow into public projects (common good), full-reserve money (backed by the real economy) + credit tax (Buschbeck) – no hoarding, no liquidity-bonus share in interest/compound interest, Bancor (Keynes), money supply in circulation = sum of all incomes

→ Wealth concentration is neutralised, the rich-poor gap is resolved

### 🟧 2. PERFORMANCE PAYOFF

No non-wage labour costs/income tax, wages 100% available, high tax on unearned income, no speculation

→ Money is coupled to the real economy, the business location improves, motivation to perform increases

### 🟩 3. INNOVATIONS

No private money creation – banks act only as service providers, no compound interest, credit issued from surplus

→ Prices ↓ / profits ↑; the double money-creation problem (private interest + FIAT) solved

### 🟧 4. SOCIAL SECURITY

A 20–30% consumption surcharge finances a basic income + health/long-term-care insurance, the state remains debt-free

→ A leaner state plus social security without begging, shame or fraud-prone mechanisms

### 🟥 5. WORLD CURRENCY ORDER

A stable, inflation-free currency, fair exchange rates, balanced trade balances, no speculation

→ A humane market economy instead of predatory capitalism

### 🕊 WHY DOES THIS MAKE PEACE MORE ECONOMICALLY ATTRACTIVE – OR MORE LIKELY?

No hidden money-printing for wars · no growth compulsion forcing expansion · a fair world currency resolves reserve-currency conflicts (e.g. the petrodollar) · security of livelihood without fear starves populism and escalation of their breeding ground · a general increase in prosperity through a flourishing economy · less discontent and scarcity in society

**FASCINATING:** One model simultaneously resolves wealth, credit, the real economy, social welfare, the state and the world currency – without a wealth tax, income cap or new property order.

More information and a link to the HME book at https://cibwal.com