

## Who Owns the Money? – Monetary Sovereignty Back to the People!



Hannah Arendt 1958 Photo credit Barbara Niggel Radloff

### **Money belongs to all of us – yet we have no control over it.**

Private banks create billions of euros every day through lending in the current system – as debt, with interest and compound interest. Every crisis is “solved” with even more debt.

The result: concentration of wealth, permanent indebtedness, and declining democratic control.

It's time to change that. Democratic money now.

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### **● The Root of the Problem**

Today, money is not created on behalf of the people – but predominantly through lending by private commercial banks.

With structural consequences:

- A significant portion of many prices consists of interest costs (estimates go up to ~25%) – money that silently flows from workers to asset owners.
- Asset prices rise structurally faster than wages – the gap widens automatically.
- Speculation withdraws capital from the real economy and undermines fair competition.
- Unfair exchange rates and permanently imbalanced trade balances create structural inequalities between countries.
- Public debt grows systemically – not only due to political decisions, but due to the architecture of the system.

This is not the failure of individuals. The system itself is flawed.

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### **🌀 What We Demand**

We call on the German Bundestag to establish money as a fourth branch of government – democratically controlled, transparent, and committed to the common good.

#### **🏛️ Step 1 – Democratic Ownership**

The Bundesbank will gradually be transformed into a cooperative “Monetative” (a democratically controlled monetary institution). Same infrastructure. Same personnel. New governance:

- Everyone who contributes becomes a co-owner.

- Everyone who contributes becomes a co-decision-maker.
- 1 person = 1 vote.

## **Step 2 – Money Serving the Real Economy**

Private savings, corporate reserves, as well as pension and insurance contributions flow into a democratically managed store of value within the cooperative Monetative.

From there, investment loans flow directly into the real economy.

The money supply is transparently aligned with real economic performance and velocity of circulation – not with debt growth.

Ownership remains ownership – but simultaneously serves the common good.

## **Step 3 – Tax and Social Reform**

Abolition of income tax and VAT – labor is no longer penalized.

Instead, a consumption tax from which every citizen receives a guaranteed basic income.

Unearned income – rental income, dividends, speculative gains – is taxed more heavily.

Addition to Article 3 of the German Basic Law: “Value creation and contribution to the common good are prioritized. Unearned income is taxed. Money is part of the democratic order and belongs to the citizens.”

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## **Why Now?**

The ECB is currently building the digital euro.

This infrastructure can either become a surveillance currency – or be repurposed democratically:

Money of the people. For the people. By the people.

No currency reform. No debt cut. Existing obligations will be fully honored.

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## **DE Germany Leads – Europe Follows**

This is not a call to leave the euro.

The transformation can begin gradually within existing European treaties – without disruption, without expropriation, without systemic shock.

Each EU country can join at its own pace.

A united Europe – but based on real economic strength instead of debt growth.

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## **Regional Strength – European Unity**

This reform does not strengthen centralization – but the opposite:

Regional economic cycles, local businesses, real value creation.

Like a mycelium in the forest: Each node autonomous – the network supports all.

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## **Who Benefits?**

Every country that adopts such a system will experience a new cultural flourishing – a vibrant, sustainable economy and an influx of people who want to contribute where performance and real value creation matter again.

For the first time, we achieve a fully grassroots democratic monetary system – beyond the familiar patterns of capitalism, socialism, or communism.

Such a system has never existed before. It requires courage. Trust. And the honest willingness to truly understand the root causes of our problems – and to create real change from that understanding.

A system no longer trapped in a self-reinforcing, destructive cycle.

A system in which quality matters again – instead of quantity driven by growth pressure and planned obsolescence.

A system in which people have time again. Time for each other. For family. For community. For meaning.

A system in which the skilled worker replaced by AI shares in the progress.

Where single parents have security – for themselves and their children.

Where entrepreneurs gain access to capital because their idea is strong – not because they already own collateral.

Where farmers receive fair prices. Artists can live from their work. And people in the Global South receive fair compensation for their contribution.

This system does not limit, expropriate, or re-educate people.

It changes the architecture. And lets human potential do the rest.

Justice emerges from structure – not from moral judgment.

We can live a new “we” – without confusing individuality with inequality.

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## **! The Real Decision**

We are not facing a technical question. But a democratic one:

**Who decides about money – and thus about the direction of our society?**

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**The question is not whether we can afford this system. But whether we can still afford the current one.**

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More information & full presentation: <https://cibwal.com/EN/video.html>

Inspired by: Peter Haisenko (Humane Market Economy), Helmut Creutz, Margrit Kennedy, Silvio Gesell, Bernhard Lietaer, and Michael Ende (Momo).