

T H É O R Y Q U A L I T A T I V E O F M O N E Y

Which currency(ies) for What model of civilization ?



?

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*Translated from French by DeepL.
Cross-references and footnotes are not guaranteed.*

QUALITATIVE THEORY OF MONEY

Imagine a monetary system at the service of our evolution

Translated with www.DeepL.com/Translator (free version)

TO REMEMBER	3
ABOUT THIS PUBLICATION	6
MONEY, DIGITAL & CIVILIZATION.....	9
MONEY & PROSPERITY ?	30
THE QUALITATIVE THEORY OF MONEY.....	53
DETAILED TABLE OF CONTENTS AND REFERENCES	57

To remember

Every civilization has its own currency, and the way it is managed reflects the objectives of its citizens.

It's not digital technology that's changing our lives; it's because we're evolving that we're allowing digital technology to penetrate our lives. This anthropological stage is pushing us towards a different civilization, and therefore a different monetary mechanism.

The end of the industrial era in Europe

Today's currency was designed to usher in the industrial age. It has enabled all kinds of progress. But its governance is based on the idea of infinite growth in a finite world. Such governance cannot be eternal.

In fact, we can see that the planet is suffering and people are under strain. Economic recovery through industrial renewal, enabling people to adapt and even repair the planet, seems complicated to finance.

In the coming generations, another approach will be needed: "doing better with less", i.e. following the evolutionary logic of living beings. This approach overturns the monetary logic inherited from the industrial era. We know how to do this with intelligence, robotization and data.

Robotization reduces the tasks usually allocated to the middle classes. A civilization that allows its middle class to collapse is in perdition.

Moreover, it's a marketing rule that when a need is satisfied, demand shifts to the satisfaction of a higher-level need. This time, however, the higher-level needs are not of an industrial nature. On the contrary, it's industry that needs them!

In concrete terms, rising generations are looking for more lasting satisfactions than those promised by consumerism. They want a high-quality way of living together. And it's precisely in the context of a high-quality

1. **Those of the productive economy**, which we know how to reward,
2. **Those of the contributive economy**, which is currently perceived as a source of expenditure, but which, becoming our vector of competitiveness, must now be seen as the driving force behind the civilization that is emerging in Europe..

The proposal

In the economy of the industrial age, money is injected via productive activities.

The "qualitative theory of money" proposes to differentiate between productive and contributive forms of value creation.

Money is injected into the monetary system via contributory activities, since these are the source of competitiveness. The expected effect is the stability of life together and the encouragement to take care of it.

This is made possible by a form of governance that gives citizens the time and means to engage in the development of a high-quality way of living together, so that the productive economy is as efficient as possible.

With their contributory income and savings, citizens keep the productive economy going.

The contributive economy and the productive economy are complementary opposites, and must be managed like all the complementary opposites that nature uses to make its complex systems controllable.

This is made possible by the technologies developed for digital currencies.

The emergency

Rationalization is undermining the governance instruments of the industrial age, starting with GDP. Europe is beginning to suffer, as its GDP is starting to shrink, while GDP in other economic areas is growing, since they are still in the demand economy, and possibly in the supply economy.

This reality is partly expressed through the questioning of the hegemony of the US\$. For the moment, the response to this source of tension is to prepare e-currencies. But these currencies do not address the societal problems posed by our changing civilization, characterized by the "economy of rationalization". They only prepare us for hybrid wars.

The West is endangering itself and putting itself in a position to be submerged by economies that are still based on the dynamics of demand and supply.

However, digital technology, which is in the process of splitting into three worldviews, is becoming an opportunity for Europe:

1. **US utilitarianism**, which sees the digitization of society as a matter for supranational companies. Our fellow citizens, who are beginning to perceive the importance of digital sovereignty, have a hard time accepting this perspective.,
2. **Chinese Confucianism**, which puts the interests of citizens before those of the community. However, the resulting governance seems infantilizing to our fellow citizens.

3. **European stoicism**, which holds that everyone has rights and duties, and the humanism that stems from it, which holds that greater freedom requires greater commitment on the part of citizens.

Europe therefore has the opportunity to create a currency that meets the expectations of its citizens, which are rooted in their Greco-Roman culture. Let's not forget that the Romans advocated a form of governance that would ensure "a healthy body in a healthy mind" for the greatest number of people.

ABOUT THIS PUBLICATION

Its purpose

This proposal is the result of a compilation of ideas put forward by researchers and citizens who are concerned about how our monetary system will enable us to weather the current societal mutation.

The proposed scenario is intended to provide food for thought.

Why talk currency at this time?

This publication proposes a scenario designed to promote the continuation of our civilizational evolution.

It focuses on the European continent: while the civilizational change underway is global, each geopolitical zone is in its own specific phase of development. Europe, the cradle of the industrial age, is the first to enter the era of rationalization.

This proposal is called the "**qualitative theory of money**" because, for the first time in human history, it proposes that money should be issued taking into account the quality of the value it creates.

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From "always more" to "better with less"

The current system is designed to favor entrepreneurs, those who create jobs and progress. But the financial costs that make up the income of bankers and insurers generate a constantly growing money supply. That's why finance-related professions need this growth. The logic of governance thus drives us to produce and consume "ever more". But this logic is becoming unsustainable for the environment (Gaia).

Be that as it may, the European continent is continuing to evolve: after developing the demand economy and then the supply economy, it is now entering the rationalization economy.

Rationalizing the way we produce and consume does not mean organizing degrowth. It means turning towards more lasting satisfactions than those promised by consumerism: those obtained by contributing to the quality of life together.

On the other hand, rationalization introduces complexity. This requires talent, knowledge and collective intelligence. This requires a high level of "**living together**" based on respect for people and their environment.

An alternative monetary logic

The priority then becomes the defense of the human heritage, the supreme wealth of a community of Men: its family cohesion, its knowledge, its talents, its democracy or even its spirituality.

It therefore makes sense to introduce money not just via productive investment, but as a priority via human assets:

It's people who pool their expertise to embark on high value-added projects, not projects looking for people to carry them out.

This reversal of logic is made possible by the level of digital literacy we are acquiring and the desire for **fractal democracy** that is developing among increasingly well-trained and well-informed citizens.

Europe, left out of the 1st phase of digital development, has developed an alternative digital model based on networks and modularity (**Open Source** and **Per to Per**). It is potentially in pole position to dare a new form of governance and develop the tools it needs.

Scenario to be discussed

The State enters into a pact with citizens, promising them a basic income in exchange for a commitment to donate time, energy, knowledge and creativity to "living together" (contributory tasks).

A decent income is paid to citizens in return for a commitment to caring for and nurturing the community. This income is designed to satisfy primary needs and provide rewards for citizens engaged in contributory tasks. To supplement this income, citizens are encouraged to perform productive tasks.

Households are helped to put their savings into investments that are relevant to them (geographical proximity or emotional, cultural or other interests).

In this logic, institutions are at the service of citizens, not managers of subjugated people.

Two currencies are brought into synergy to ensure that the nation produces and consumes according to its means and will.

Sources for this publication

The monetary system proposed here is the result of a long process of reflection and encounters (quotations are not exhaustive).

It all began in the early '80s, when teams at France Télécom were asked to think about what we

could do with Roland Moreno's smart card. We produced mock-ups that enabled us to think about what would happen if money became digital, i.e. immaterial.

Since the 2000s, the subject has come up more and more often in thinking circles.

In 2008, the notion of a contributive economy was first raised by the think-tank "Les nains de jardin", whose aim was to understand how to curb the follies of the economic system in terms of environmental degradation.

Over the next 5 years, the idea was further developed by the sustainable development commission of the French accountants' association (Conseil de l'Ordre des Experts-Comptables). The aim was to define the off-balance sheet indicators that would enable companies to demonstrate how they were taking care of the environment. The work resulted in two alternative accounts, including Jacques Richard's "CAR" and Jacques de St Front's "Comptabilité universelle".

At the same time, the Circular Economy Institute was created, laying the foundations for the expectations and limits of this form of economy.

In 2012, under the leadership of Jean Michel Cornu, FING launched an "expedition" to take stock of *local and complementary currencies around the world. For its part, FAIR reflects on the lessons to be learned from these currencies.*

One figure dominates the subject: Bernard Lietaud. Exchanges with him are gas pedals of progress in the current reflections.

Forum Atena's reflections on bitcoin and blockchain explore the possible vectors of sovereignty through these technologies.

Durant l'année scolaire 2022 – 2023, Luc Jacob lance Altermonnaies qui rassemble notamment des gilets jaunes et d'autres citoyens qui pensent que l'évolution des mécanismes monétaires constitue un vecteur d'évolution vers un monde plus respectueux de l'environnement.

Money, digital & civilization

« *Surveillance capitalists know too much to be entitled to freedom* »

Shoshana Zuboff – The age of surveillance capitalism

A. Current situation

1. More than a change in civilization !

It's not the digital that's changing our lives, it's because we're continuing to evolve that we're digitizing our lives. We need digital technology to launch us into more complex achievements. Digital technology amplifies human capabilities: it places us on a civilizational crest between the worst and the best possible governance.

Digitalization is already making our daily lives abstract and fast-paced. It is becoming impossible to govern using the methods and tools of previous eras.

Whatever the case, digital technology enables us to meet a new expectation of the next generation: **to rationalize the way we produce and consume.**

This is giving rise to a new civilization that imposes new rules and calls for new governance tools¹.

2. Les facteurs de rupture

Le changement sociétal que nous vivons n'est pas seulement lié au déploiement du numérique dans nos vies. Il est multifactoriel, comme l'ont été les grands chambardements sociétaux.

¹ *A civilization is born when a community discovers a source of wealth creation and decides to organize itself to make it prosper. It creates rules, an "authority" and institutions to enforce these rules. But sooner or later, wealth creation runs out or becomes obsolete. Distrust sets in. The community is exposed to chaos. Neighbors seize its vestiges ...*

Most of these have been linked to innovations (e.g. the transition from bronze to iron), but have also been revealed by climatic "disturbances" and geological upheavals.

These combinations of factors complicate the task of managers: they consider these changes to be transitory, not justifying in-depth reflection, but simply adapting the system in progress.

Digging through the archives of those times, whistle-blowers were not mistaken, but managers remained faithful to their modes of governance... even in the face of disastrous findings.

It would be convenient to believe that current governance tools are adaptable to current evolutions. These tools were conceived by and for Westerners, in order to give full scope to the deployment of the industrial era. Now, the West is coming to the end of this era, and entering the next stage with a vengeance: that of rationalization.

Before launching into proposals, we need to understand the reasons for change. There are many of them. They need to be examined separately. Here are a few of them.

A. Via climate change

The craze around this subject started with the idea that, to deal with the supposed « **anthropocene**² », people were going to have to upgrade their homes and infrastructures. The ultimate aim of this notion, which has been popularized with great pressure on citizens and decision-makers, is to boost the economies of so-called "developed" countries, so that households, businesses and institutions renew their homes and equipment.

But this idea is naïve: on the one hand, to revamp these facilities, we need to keep the industry and logistics that sustain the Anthropocene running at full speed, but since such re-equipment is not a source of rapid profit, it proves impossible to finance via the current monetary logic.

Thus, the problem, real and perceptible to the public, but crudely put (economic recovery), leads in the public's collective unconscious to the questioning of the economic, social and geopolitical system.

B. Via the desire to go local

Europe, the cradle of coal-based industry, was the first to enter the industrial age. It tried to conquer the world, but was overtaken by the United States of America, which developed a second-generation industry, as well as a tenfold mastery of financial mechanisms and the techniques of **persuasion**.

² Terme popularisé à la fin du 20^{ème} siècle par un chimiste et un biologiste pour désigner la période où l'Homme a commencé à dégrader l'écosystème et qu'il doit y faire face ainsi que toutes les autres espèces vivantes.

The aim of these techniques is to smooth out people's ways of thinking and consuming, enabling them to conquer world markets with standardized goods and services produced in large quantities.

But this is a childish idea. Every corner of the planet has its own way of making society. After post-war tolerance, the **back to local** is a must. This is good for humanity, because people need diversity to progress. The value they create by themselves and for themselves cannot be standardized.

C. Via anthropological reality

The industrial era, with its damaging effects on people and their environment, can be seen as the final chapter in sedentarization.

Clare Grave (1970s), with her dynamic spiral, summed up this stage: we are completing the first cycle of our evolution and entering the second.

As citizens' expectations evolve, so do their demands for living together. Power is therefore undergoing transformation, and in its wake, the mechanisms of exchange are changing.

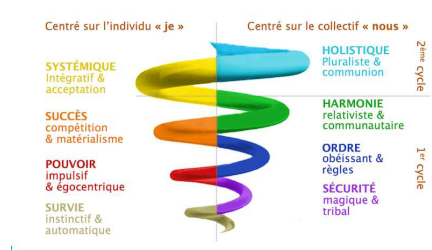


Figure 1 - Clare Grave dynamic spiral

Man aspires to a more mature model of society in which he gains in freedom. But greater personal freedom requires greater personal commitment.

Going to work for very large companies is no longer the stuff of dreams. The preference is for companies on a human scale, where individuals can harness collective intelligence. They appreciate the leeway they are given. But, in reality, they are granted in return for increased individual and collective responsibilities.

As a result, we are seeing the emergence of a model of society that requires citizens to make a full commitment to the community. Rising generations want this. All that remains is to adapt our institutions accordingly.

D. Via digital technology

We want to rationalize the way we produce and consume, so that we can devote ourselves to higher-level activities. In other words, activities that give us a sense of fulfillment.

We achieve these sensations by carrying out actions that are good for our communities and that raise their level of spirituality.

This rationalization has led us to develop **digital twins**³ of everything around us (buildings, vehicles, factories, fields, forests, but also contracts, diplomas and, finally, individuals...). This allows us to practice « **prédictive** » et le « **préventive** » and make « **curative / répressive** » an exceptional measure. In this way, we are able to rationalize the way we produce and consume, as well as the way we behave.

Data is now becoming at least as important as money, because it is becoming a factor of domination. Preserving our digital sovereignty is therefore becoming an absolute priority.

E. Via geopolitics

Is it because we're entering the Age of Aquarius after having been in the Age of Pisces that popular movements are multiplying across the planet? The fact remains that populations across the planet, and in their own way, are progressively seeking to move away from dogma, and make room for scientific rationalization in their decision-making.

This is how the logic of geopolitical dependence is unravelling, alas, often brutally. This redistributes exchange mechanisms between countries, and even within allied countries.

Logics of domination give way to logics of reciprocity.

F. Fear of the Great Replacement

Geological and climatic changes are constant. Man can do nothing about it. It's imperative that we adapt. Man is certainly partly responsible for the brutality we are witnessing, and it's healthy that he realizes this: he can't tame nature, he has to deal with it!

In any case, the combination of the restructuring of geopolitical relations and climate is leading to massive population movements from south to north. This movement is sometimes even accompanied by a desire to invade, fuelled by imbalances in fertility rates.

These population movements are a source of disorder that will lead to social upheaval, as Rome experienced in its day.

One of the causes of the collapse of the Roman Empire was the cooling of the land to the north of the empire, which starved the population. These populations rushed south, in this case to the Roman Empire, driven by a vital imperative... The rest is history.

The theme of the "Great Replacement" speaks deeply to the Sapiens within us, for it would seem that we have already lived through this scenario with Neanderthal...

This politicized "grand replacement" only feeds the demands for perspective that citizens are vainly making of their elected representatives. The result is incomprehension, and this incomprehension creates rising tension.

³ Digital description of an "organ" at the design stage, then storage of events concerning it

So, to avoid chaos, it's time to start thinking now about the kind of society we need to continue evolving. This model of society will require tools of governance based on new priorities. For the project to be credible, it is necessary to build a proposal with its two components: societal priorities and Governance tools.

G. Via the economy

The West⁴ after the last world war has been relaunched via the **économics of demand**⁵. Now she's done with the **supply-side conomics**⁶, here it is **rationalization économic**⁷. The BRICS and the countries joining them are still in a state of flux **économics of demand**⁸.

The other geopolitical areas are gradually moving towards a supply-side economy, but are also beginning to rationalize their trade with other geopolitical areas, to escape the drama of "rich, plundered lands" whose populations are ultimately exploited.

These disparities can be seen in the evolution of the G7's GDP compared with that of the BRICS.

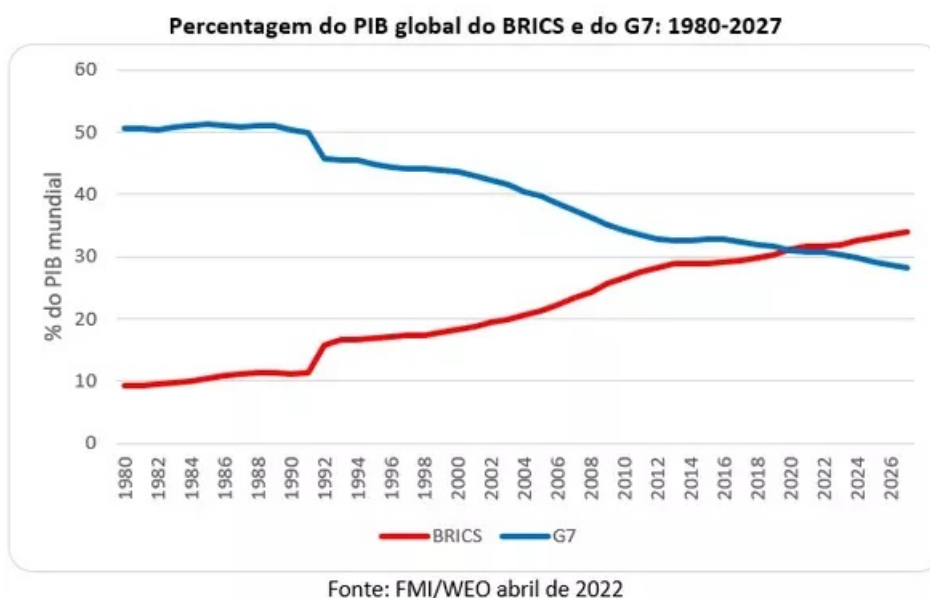


Figure 2 - G7 and BRICS GDP trends

⁴ Geopolitical bloc comprising North America, Europe and southern Asia. Two cultures coexist: Greco-Roman and Anglo-Saxon.

⁵ The aim is to respond as best we can to strong demand due to construction (in developing countries) or reconstruction (after a war), but also to the penetration of machines and other advances in households, factories, infrastructures, etc

⁶ One that forces companies to take care of quality to encourage consumers to renew their equipment or over-equip.

⁷ One that stops overproducing because consumers and workers want to produce and consume less but better..

⁸ The one that equips households, businesses and infrastructures. This economy enables the development of mass industry

The BRICS can potentially look forward to flooding the West with their mass-industrial products, as Europe has done with them in the past

The **GDP**⁹ is currently the major indicator of economic mechanisms in international markets, the West can be concerned. But it can also react by acknowledging this civilizational mutation. Nobody is going to do it for it. It must do so, driven by the prospect of collapse that its populations are feeling :

- - Degradation of community life,
- - Radicalization of political discourse.

As with any societal shift, the challenge is to create a ruling class that doesn't try to solve problems with the spectacles of the past, but with those of the world to come.

The frightening way in which the subprime crisis and its aftermath were generated and then dealt with is in no way reassuring !

H. Via monetary mechanisms

The USA has succeeded in getting the rest of the world to accept that international trade must be denominated in \$ and settled in \$. As a result, world growth is financed by the U.S. deficit, since all countries must acquire \$ in order to trade.

The **BRICS**¹⁰, led by China, no longer intend to submit to this supposed "world order" and are organizing a break with it, notably by implementing the "BRICS currency" from 23/08/23.

This initiative is a major factor in the reshaping of geopolitical relations, but it does not address the problems posed by the shift in thinking from "always more" to "better with less".

Europe is currently the most penalized by the changes taking place in its population (see § **Erreur ! Source du renvoi introuvable.**page **Erreur ! Signet non défini.**), it is therefore the only one to explore new avenues for achieving this change in society.

⁹ Gross domestic product, which accounts for all the goods and services produced by a nation..

¹⁰ BRICS is an acronym for a group of five countries that have been holding annual summits since 2011: Brazil, Russia, India, China and South Africa.

B. New needs in Europe

3. New constraints

I. What marketing tells us

When a need is more or less satisfied, consumers/citizens demand that a higher-level need be met. Maslow's work (1940s) establishes a hierarchy of these.



Figure 3 - Maslow's pyramid

This time, with our primary needs satisfied (layers N°1 & 2), albeit still perfectible, we're turning our attention to needs of a different kind: the quest for social, cultural and spiritual satisfaction.

This leads us to consider new forms of value creation (development of the intangible commons), which are not at all like those we now master perfectly (production of goods and services dedicated to people and organizations)

J. Exchanges between geopolitical blocs

We know that colonization is not a solution. Nor are protectorates. It's more rational to have balanced relations with geopolitical zones with which we need and want to trade.

These exchanges are: raw materials and complex or exceptional products or services.

Exceptional products are made by talented people who are able to combine [**knowledge, know et know howe**].¹¹ Ces formes de richesse deviennent une source majeure de compétitivité.

¹¹ Basic research, applied research and production.

They are achieved by living together at a high level, precisely the kind of life to which rising generations aspire. In fact, they are more interested in the cultural elevator than the social elevator.

K. The common good, a major source of competitiveness

Currently, developing **living together**¹² high-level training represents a cost (as we understand it in the current system). However, increased public spending is hampered by the demands of public funding bodies. As a result, every elected official tends to reduce the budgets he or she is responsible for, and limit indebtedness to activities that promise profitability.

It even delegates some of its missions to the private sector, which has free rein to make cuts. This is what is happening, for example, with crèches and nursing homes, with results that are unacceptable to the public.

The development of the intangible commons should no longer be seen as an expense, but rather as the starting point for value creation, which is itself a source of competitiveness.

L. Human heritage

This subject is eminently local: each tribe must organize itself to maximize the development of its resources: talents, knowledge and their synergy through a model based on biological and emotional realities.

a. Talent and knowledge

Every human being is a combination of intelligence and emotional capacities. In the end, the art of governing consists in harnessing these riches. We are rediscovering the practice of "collective intelligence" with which Sapiens finally established himself among the hominids. This has the effect of making hierarchical organizations obsolete. Talent is not mobilized by injunctions, but by a collaborative dynamic. Rarely has a convict been seen breaking rocks with application !

Until now, knowledge has been perceived as a factor of power. The Internet gives access to knowledge. As a result, the notion of the practice of power is evolving into a specific psychic and intellectual faculty among the varieties of talent that organizations need. This makes notions of social class irrelevant. Rising generations are more attached to the knowledge ladder than the social elevator. Employers operate along the same lines.

¹² Anything that enables citizens to fulfill their potential for the benefit of society by building up trust, knowledge and networks..

However, talent moves at the speed of aircraft, and knowledge at the speed of light. The war for talent and knowledge continues to intensify. The management of this wealth is being turned upside down. It used to concern every organization (companies and institutions), but now it's a matter for the State.

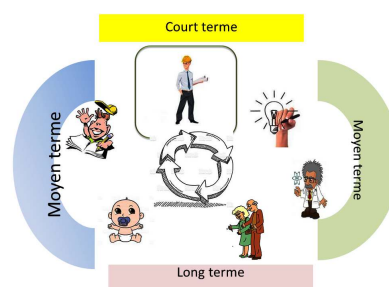
Encouraging talent and knowledge to serve their nation is becoming a priority, because to design exceptional products and services, you need to be able to root knowledge and talent in your territory, and even make yourself sufficiently attractive to attract them.

This requires the development of high-level social, cultural and democratic commons.

b. Life stages

The industrial era has largely neglected respect for life's stages. And yet, they are essential for nurturing knowledge and talent.

The human life-course is a continuum of six stages that make up a cycle at the level of a lineage. Each individual unfolds them at his or her own convenience, according to the opportunities and constraints he or she encounters, but also according to his or her specificity¹³.



N° 1. Figure 4 - Life stages

- N° 2. **I'm born:** I need love to build my self-confidence and open-mindedness. I need care to have a healthy, efficient body: my parents are preparing me to be independent (weaning). I need to learn to situate myself in my lineage to find my place and the room for progress that awaits me. Children dream, and their dreams are the source of their ideas for tomorrow.
- N° 3. **I learn:** I need space for initiative to understand myself and others. I'm discovering how the environment works, in which I'll be able to turn my life into a work of art.
- N° 4. **I do:** I produce and I need networks to train and evolve.
- N° 5. **I innovate:** I seek to enrich the heritage of knowledge that I can leave behind. To do this, I need to cross-fertilize knowledge and pool resources.
- N° 6. **Passing on:** I need places to exchange ideas and be close to my loved ones.

¹³ En particulier ses formes d'intelligence et ses talents.

N° 7. **I make myself useful and caring:** I need material and emotional support. I create peace around me and give confidence to the generations coming into my family. I become a "DNA revelator" for my grandchildren, who need to understand the lineage they're part of.

This is how our individual and collective histories are written. Breaking this cycle destructures the family fabric and creates characters who are difficult to live with because they don't understand themselves.

The current social model only rewards stage 3, "I do", through various forms of emoluments (salaries, fees...). Yet all stages are useful for the development of human assets.

The current system is ill-equipped to deal with the new realities of the world of work « **confetti-shaped**», nor to the needs of « **perpétual training** » that allows each individual to develop his or her own expertise.

The industrial era has created dependencies on work that are detrimental to the smooth running of families' life cycles. A child may grow up in a broken home, far from his grandparents, but he will unknowingly suffer from shortcomings that will weaken his social skills.

What's more, while the system does a good job of protecting early childhood, it is unable to safely manage the later stages of life.

The steps beyond step 3, "I do", are not rewarded, or rewarded very little, even though they are the best times to contribute to the common good. At present, these contributions are seen as not creating value. Long entrusted to the care of women, who do it for free, these steps are becoming a business with unsatisfactory results, as, for example, in Ehpad. Empathy cannot be bought or sold. On the contrary, it must be cultivated and encouraged.

These steps are relegated to two unstable statuses, since they are not socially recognized and are ignored by the economic system:

1. **Volunteering** is not a stable activity, since volunteers withdraw at the slightest incident. The volunteer pool must therefore be constantly replenished,
2. **Voluntary work** introduces all kinds of abuses, since the people involved pursue personal objectives that are not necessarily in line with the purpose of the association in which they are involved.

In the 20th century, these tasks became essential to the smooth running of socio-economic life and the development of prosperity. It is at this level that social, health, financial and cognitive tensions are avoided. They are also necessary to ensure the harmonious continuity of acquired knowledge and experience. By giving them social recognition, but also, as a corollary, more clearly defined obligations, it is possible to obtain a high-level socio-cultural breeding ground and a collective capacity for resilience far superior to what we know today.

4. Visible changes

M. Climate change

The media are constantly talking about it, citizens are mobilizing, sometimes fanatically, and investors are expecting an industrial revival.

The expected revival is proving complex and its effects disappointing. On the other hand, this new awareness is helping to create a public awareness that is conducive to the development of the **circular economy**¹⁴.

The circular economy promises to produce the right quantity at the right time, in the right place and for the right targets, while being as economical as possible with extractive, energy and human resources.

This economy can be seen in the reindustrialization underway in Europe. It is giving rise to a new kind of economic fabric, based on highly specialized, highly digitized companies that interact with each other.

It should be noted that managing this fabric is a new task for our institutions, which are designed primarily to manage robust companies capable of conquering global markets.

N. Depatrimonization of the population

The **functionality economy**¹⁵ is developing in the wake of the circular economy. It responds to the idea that rising generations no longer want to "own", but simply "have" the goods and services they need, when they need them. This economy is at the heart of the rationalization sought by citizens who care about the environment.

However, the danger with this form of economy is that it increases household and business expenditure, weakening their assets and making them more vulnerable.

O. Collapse of the middle class

In 2013, Oxford students examined the tasks performed daily by 2,500 employees and then assessed how quickly they could be eliminated through technological, organizational or other advances. The answer was: in 5 years, it would be possible to halve the tasks allocated to the middle class.

¹⁴ The idea that in the living world, one person's waste is another's input. This is the ideal situation for recycling companies.

¹⁵ Platforms enable companies and households to pool their equipment.

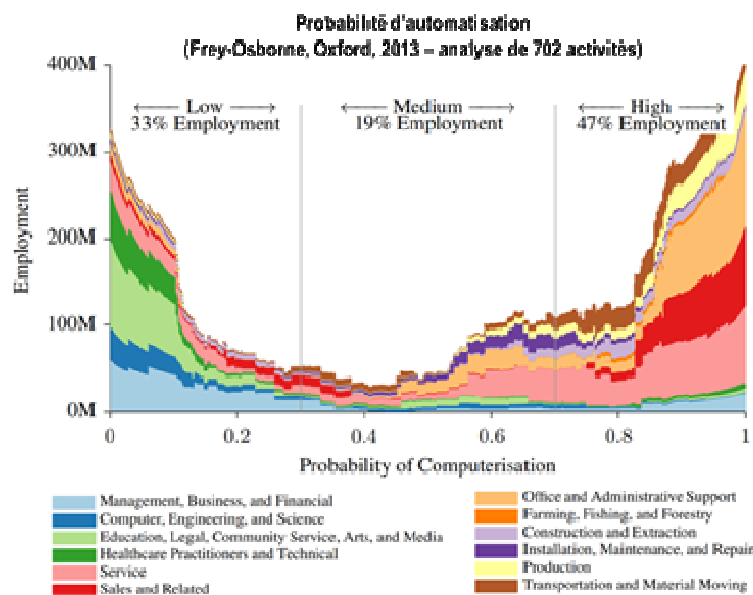


Figure 5 - Oxford curve 2013

This study echoes what's happening in our kitchens: in the 60s, a mother spent 6 hours a day on household chores, now she spends just one! This is the result of advances in equipment, materials and textiles, "processed" foods and even habits and customs.

Consequences :

- At the extremes: jobs that are poorly regarded or over-regarded, but above all impossible to hold for long because they are exhausting in an abstract, ultra-reactive world,
- In between: collapse of the middle class, whose tasks are disappearing or becoming uninteresting.

Our social protection system, which has been our strength, is not designed for this model of entrepreneurial fabric. Yet we cannot stand in the way of this transformation. We are therefore forced to question the *raison d'être* of the players in our social pact.

P. Obsolescence de notre pacte social

The **social pact** is the moral and organizational link that binds citizens to established power.

In the 20th century, the Western strategy was to create powerful companies. The challenge of the 21st century is to build a creative, responsive business fabric to keep us at the forefront of technological, environmental and societal innovation.

As a result, companies now operate in project mode, composing and recomposing their teams as they innovate. Within this economic fabric, companies are born, merge or die, so that the fabric remains as alive as our skin, constantly adapting to the seasons and our lifestyles.

Workers, for their part, are constantly seeking to enrich their wealth of experience by moving from one project to another, from one company to another, from one institution to another.

Our current social pact regards unemployment as an accident and vocational training as a reward.

However, in this new configuration, work becomes discontinuous and the **perpetual training**¹⁶.

Q. Towards a sovereignty that is more industrial and digital than military

War in Ukraine shows images that make military wars more absurd than ever. The **hybrid wars**¹⁷ prennent le relais.

In this context, maintaining a pool of start-ups is a strategic move. A start-up is an idea, knowledge, talent and the willingness to dare an adventure which, if successful, could benefit the community and, in any case, enrich the knowledge base.

The current system rewards only those who have succeeded, and scorns what their predecessors have contributed to their know-how. A more rational approach is needed to make the entrepreneurial fabric more efficient.

*To succeed in innovation, you have to try out several projects, and recycle those that didn't work out, but from which you can learn lessons or try variations. This is the raison d'être of **débutances**¹⁸.*

To achieve this, in addition to the financing mechanism, we need to make unemployment (still the real seed financier today) less of a problem, and encourage the **knowledge angelat**¹⁹.

At present, we don't have a ministry of innovation, and no ministry is in charge of steering the entrepreneurial fabric.

R. Avoidance budgets

Europe is contemplating the infrastructures and institutions that have made it so robust. But obsolescence is setting in. This raises the question of maintenance, renovation and modernization.

¹⁶ The knowledge provided by the educational system serves as a basis. Expertise is constantly passed on between professionals..

¹⁷ Cybernetic, economic, influence and talent wars.

¹⁸ This concept was created in 2010 as part of a CNAM competition, at the request of then Prime Minister JP Raffarin. The idea is to set up a social and financial mechanism to nurture a pool of startups. A start-up is both a fund manager dedicated to innovation and a project recycler. It is also a vehicle for implementing innovation strategies. This strategy is built around long-term plans, in synergy with higher education and senior committees..

¹⁹ Here, training by seniors.

Doing without allows you to postpone the related expenses. But this often leads to much higher hidden costs, and even serious accidents.

So, in order to arbitrate, it is necessary to evaluate the **avoidance costs** :

I estimate the expenses I need to incur to avoid potential dramas and future expenses. I then incur expenses equal to those I'm trying to avoid.

This also applies to social spending.

I estimate the cost of a poor person to the community, and spend as much on social welfare as it would cost me if I left him unassisted.

And yet, for the reasons outlined above, public spending continues to rise as progress drives down prices and destroys middle-class employment. At the same time, the population is demanding ever higher quality common goods. This is particularly true in the social sphere. So, to buy **social peace** local authorities go into debt.

This was possible as long as credit was inexpensive and sometimes even remunerative. This is no longer the case. Nevertheless, governments continue to incur debt. They do not repay this debt, but only the interest on it (**debt servicing**). This is what we call « **rolling over the debt** ».

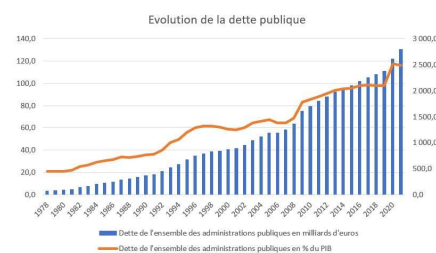


Figure 6- Evolution of French government debt

But debt servicing is becoming increasingly visible, and citizens are demanding accountability. As a result, the state cuts back on spending and avoids budget cuts. This creates tensions that can escalate:

- The state's financial backers implicitly take power by dictating their wishes, which are unfortunately shaped by dogmas²⁰ more than rationalization,
- Distrust of the ruling classes takes hold. Political parties are splintering. The country becomes increasingly difficult to govern.

²⁰ These dogmas, some of which are almost a century old, were built on Anglo-Saxon logics and in contexts and ideologies that have nothing to do with today's world.

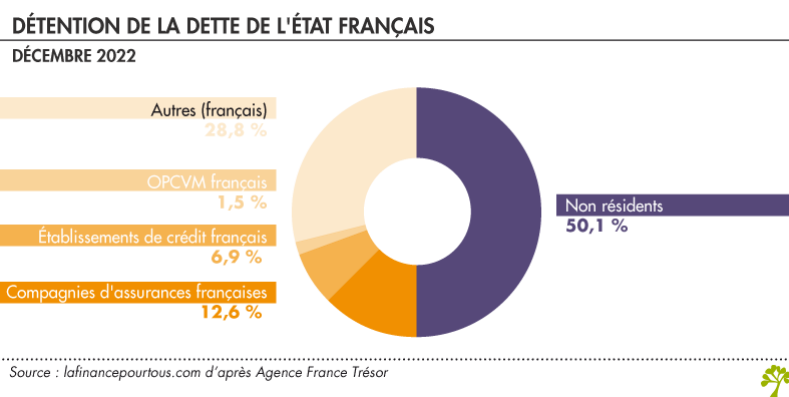


Figure 7 - Who holds French government debt?

S. Social peace & "religions of the book"

GDP per capita is stagnating, and is set to decline as productivity gains drive prices down. Meanwhile, under pressure from citizens, the cost of running states is rising: better justice, health, education, infrastructure, protection, sovereignty... and so on.

The problems of the less affluent classes become difficult (the "end-of-the-month, end-of-the-world" dilemma). The government tries to compromise by issuing vouchers dedicated to certain problems (e.g., energy vouchers).

These vouchers are distributed without any wealth creation in return. They add to national debt.

This political convenience is unsettling people, including those who benefit from it. For the European population has a cultural base marked by biblical references, including the one that says:

*"You will earn your bread by the sweat of your brow,
Until you return to the earth from which you were taken.
For you are made of dust, and to dust you shall return." Genesis 3:19 BFC*

The contribution is a stopgap, even a humiliation. These social cheques are perceived as such.

C. Money in the industrial age

Every era has its own currency. It is designed to solve the problems of the time.

5. Principle

Our current currency is designed to favor entrepreneurs, those who take the initiative, create jobs and wealth and, what's more, improve knowledge and living standards and drive progress. It is driven by **central bank**²¹ and the ECB in the case of the Euro.

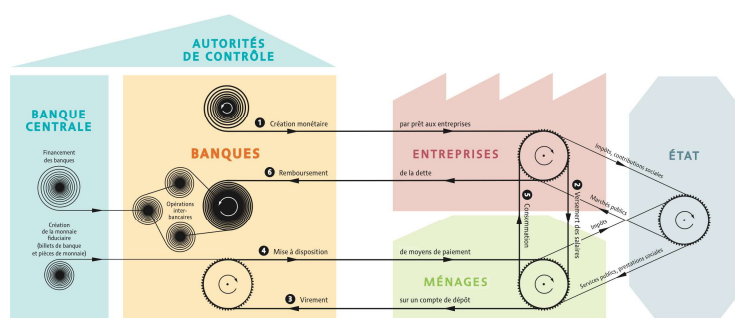


Figure 8 - How money works today (Le Monde Diplomatique)

6. Eternal growth ?

This schema is reassuring, but it hides the reality of the eternal expansion of the money supply: the bulk of the money supply is dispersed throughout the economy, via banks and fund managers, through government, corporate and household borrowing. These loans have to be repaid with interest, and insured in order to remunerate financial professionals, to which must be added insurance premiums. In this way, the financial industry demands that its customers pay back no more than they borrowed. This is what inflates the money supply.

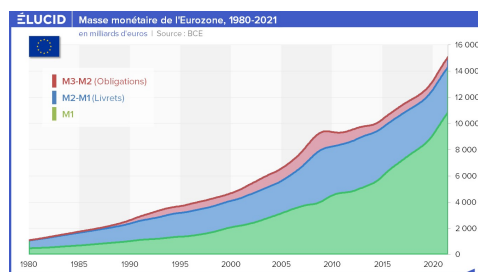


Figure 1 - évolution de la masse monétaire en Europe

²¹ Private banks.

When the money supply increases, so do prices. It is therefore necessary to ensure that household incomes rise. This delicate alchemy is the task of democratically elected governments. But in this period of profound change in the notion of value creation, the dogmas still taught no longer work. The result is contradictory injunctions that make governments unstable and political radicalization flourish.

7. Concentration of capital

Nor does the current system deal with the problem of property and rent, which arose with sedentarization and has continued to hamper the desire for equity between citizens.

*Those with more capital can take on more lucrative projects and thus increase their capacity to invest. The **runoff theory**²² had been taught to make people believe that this mechanism is holy and natural. But now it has been discredited, by President Jo Biden himself.*

Admittedly, this theory is absurd: the rich don't consume much more than the poor. The reason it's been called into question is linked to the fact that **economic war**²³ are now carried out by specialized institutions: fund managers who make **financialization of the economy**²⁴ the heart of their business.

At present, it is the **fund managers**²⁵ which accelerate the concentration of power (18% increase in 4 years), and power zones (100% Western among the top 10, 84% of which are based in the USA).

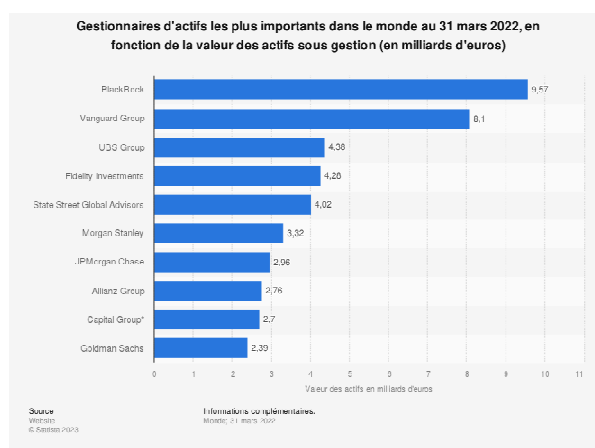


Figure 10 - Concentration of fund managers

²² The rich spend more than the poor and are more demanding. They create jobs and enable progress.

²³ Mastering capital to impose your strategies.

²⁴ The technique of taking control of an area of the economy in order to set prices and thus profits. The more powerful the fund, the easier it is to set its own rules..

²⁵ These are the companies that collect the savings of households, businesses, insurers, pension funds, etc. To constantly increase the mass of savings entrusted to them, they have to demonstrate their efficiency in terms of returns. But the more efficient they are, the more they destroy our social, environmental and ultimately democratic life.

Monopoly was created in 1903 to help as many people as possible understand the illusions of capitalism and its fatal outcome: the game ends when the winner has no more tenants to make his investments profitable.

8. The advent of programmable currencies

Payments are increasingly made digitally. Money itself is becoming digital. The public is finding it convenient. It remains to be seen how we can take advantage of this mutation to equip ourselves with the governance tools we now need.

Those involved in the digitalization of money are not asking themselves this question. They are still marked by previous episodes in the history of currencies: securing the medium, because without this security, there can be no trust, and without trust, there can be no economy

The collapse of Rome was caused by the difficulty of paying for the growing number of soldiers needed to protect the frontiers from invaders from the north (following a climate change that starved them). To cope, the emperors adulterated their currencies, destroying confidence...

T. Smart contracts

The **blockchain**²⁶ allows a sequence of transactions such as contract resolutions. The **smart contracts** use blockchain technology to store the details of a contract: the reference text, the rules of application and the history of events linked to the contract.

The rules for sealing a conditional contract are inviolable for business already concluded, but evolutive for future contracts.

This technology is tried and tested in the **bitcoins**²⁷ for the past fifteen years. It was criticized for its slowness and power consumption. Steady progress has been made since.

Blockchains are currently in the hands of private players, which makes it difficult to establish a climate of absolute trust. However, the LOGION association, supported for the time being by the Belgian central bank, is developing an infrastructure that will act as a notary for transactions carried out via blockchains.

²⁶ This is a distributed database that stores the same information several times, making it irrefutable..

²⁷ The first "currency" of this kind was Bitcoin, and the principle has been taken up by many other companies tempted by the adventure. For convenience, they are called bitcoin with a lower-case "b". They are not currencies, but crypto-assets. To be a currency, they must be issued by a recognized state.

U. Institutionnal currencies²⁸ go digital

Startups and major central banks, including the FED²⁹, are working on a digital currency project. Here's an overview of the most advanced projects.

c. *The e-Yuan*

China is currently experimenting with an e-yuan, which is intended to replace the current currency. The official reason for this change is that the currency, in its current form, represents an increasing cost to put into circulation, which is not insignificant at a time when China's economy is expanding, extending purchasing power to those populations hitherto furthest removed from modernization.

This currency coincides with the deployment of the **social rating** which rewards good citizens and punishes those who don't play by the rules.

But beyond this consideration, there's the idea of putting into circulation a currency that knows no borders, and which can find out who buys what, when and how! In other words, to know much more about individuals than the BATX, the Chinese counterpart of GAFAM.

d. *the bitcoin*

The U.S. pioneered crypto-currencies based on the blockchain³⁰.

Several "currencies" are being developed in parallel, along with a service industry designed to secure them and convert them into other "currencies". These currencies are managed by private companies. They all benefit from a dynamic communication campaign aimed at attracting a growing number of users worldwide, in order to give power to this form of currency.

As was the case in earlier phases of the Internet's development, at some point, the finance that makes this technological and commercial effervescence possible will consolidate so that only one or two leaders emerge, who should then capture all monetary traffic and establish themselves as the one or two essential players.

The stakes are the same as in China, in terms of relaying the knowledge of each user, but also of restricting the scope of authority of States, since their respective currencies will be weakened as a result.

²⁸ Currencies issued by states recognized in the diplomatic community.

²⁹ Federal Reserve System (often shortened to Federal Reserve or Fed)

³⁰ For the record, the first crypto-currencies were modeled in France as part of the CP8 (smart card) experiments, with the idea of using the card as an electronic wallet.

e. The e-euro

Europe is also preparing its e-Euro to counter these threats.

However, this currency poses functional and legal problems. For example, it would logically have to be distributed from the central bank to all European citizens, which would require the central bank to maintain an account for each of them.

V. Criticism of these currencies

Unless governments take special measures, the public will choose its e-currencies on the basis of the conveniences associated with them. In particular, access to goods and services online, as well as their convertibility and the ergonomics of the applications used to manipulate them, is giving rise to a lively commercial battle.

Be that as it may, these currencies are part of 20th-century logics :

- They are designed to be supranational. To achieve this, they are backed by a strategy focused on capturing markets around the world by controlling producers, logisticians, influencers and, finally, consumers.
- They provide no answers as to how to take account of the societal changes mentioned above (see § 3 - page 15). They even tend to accentuate problems.

W. The European opportunity

Another approach is therefore socially necessary, environmentally desirable and, last but not least, technologically possible. It represents an opportunity for Europe, which does not recognize itself in the **utilitarian thinking**³¹ nor in American thinking **confucian**³² chinese. Europeans are **humanists**³³ **stoics**³⁴ attached to their rights and duties, but keen to consider that more freedom requires more personal commitment.

³¹ The supposed standardization of consumers worldwide. So, to dominate the world, all you have to do is organize yourself to be the leader in the most common goods and services.

³² Community interests take precedence over those of individuals. Individuals are not necessarily aware of the community's interests. They are therefore imposed on them through [supposedly] coherent rules. .

³³ Committed to people development.

³⁴ Committed to virtuous behavior: everyone has rights but also duties.

So, as long as we're rethinking currency and its mechanisms, wouldn't it be a good idea to try and solve the problems of the 21st century, while satisfying the expectations of current and future generations of Europeans?

Europe, the cradle of crypto-currencies, Open Source and Per to Per, is in pole position to take up this challenge, which requires a concentration of the grey matter at its disposal and modular material investments. The European Union is therefore capable of making the following gradual investments.

Money & prosperity ?

*« Give me control over a nation's currency,
and I won't have to worry about who makes its laws. »*
Mayer Amshel Rothschild (1743-1812)

D. From wealth to prosperity

History gives us hope that the progress our contemporaries and future generations aspire to will shape a more mature world.

More mature can mean a world that is no longer focused on the infinite quest for the **wealth**³⁵, but on **prosperity**³⁶. Why is that? Because wealth is captured, prosperity is shared. And the ability to share is the key to human survival

It is the last of the mammals to appear on this planet. It has no claws or fangs, and does not breathe fire to defend itself.

It has a language faculty and creative abilities superior to those of other living beings. But above all, it has collective intelligence. Forgotten during the industrial age, it's now being rediscovered.

We can hope so, because we can see that regalian missions are expanding to include the protection of the **human capital**³⁷ and not just the protection and expansion of the territory and the economy.

Human capital is becoming a nation's most precious resource. Nevertheless, protecting the territory and the economy remains the *raison d'être* for protecting human capital.

What remains to be done is to formalize this evolution in the tools of governance.

³⁵ All the assets accumulated by an individual or a community.

³⁶ A period during which a community cooperates to enable its citizens to create progress and value, and to share the benefits..

³⁷ The ability to grow knowledge assets and rationalize the way they are used.

E. The currency we need

9. The minimum

X. Regulating the headlong rush of the global economy

The institutions that make a civilization strong sooner or later become its handicaps. In this case, today's monetary institutions see no reason to question this mechanism of headlong rush, while the notion of "ever more" is perceived by citizens as an infernal machine that is pushing humanity to its doom.

We can chain together COPxx and other injunctions to ensure respect for the planet, even if the people demand it, but without an adapted system, nothing will be possible.

The reason for this headlong rush is that there are no **complementary opposite**³⁸ to the "productive" monetary power (the only one we take into consideration)!

Today's economy is only interested in "healthy bodies". It neglects what works for "healthy minds". And healthy minds are increasingly needed for progress, because progress is the new source of prosperity.

Y. From pyramid to network

In nature, everything operates in network mode. It's only with (multi-directional) data networks that mankind has begun to master this concept. Today, the notion of the network permeates the emerging reconfiguration of civilization.

Indeed, mankind takes into account the complexity of the living world around it, and recognizes that governance takes place from the local to the global level. Consequences : les **organisations hiérarchiques**³⁹ are gradually being replaced by **organiques**⁴⁰.

Z. Promoting societal evolution through democracy

The living world, of which we are a part and which we call Gaia, is constantly evolving. Each of its constituent organs evolves in a trial-and-error mode. Competition is necessary to stimulate

³⁸ In nature, an organ is, in principle, regulated. The simplest mechanism is the complementary opposite. For example, to control the way we bend and unfold our forearm, two muscles regulate each other: the biceps and the triceps..

³⁹ This mode is a hindrance to the creativity and responsiveness demanded of companies in which expertise is a central source of wealth..

⁴⁰ Our body functions in "organic" mode: each organ fulfils a function, none of them directs the others, but regulators enable them to work in synergy..

evolutionary processes. Uniformity is deadly. Dictators perish because sooner or later, deprived of the power of their people's collective intelligence, they accumulate errors and drag their fellow citizens down with them.

Today's democracies are embryonic. Digital technology enables us to make them evolve, but above all, the rising cultural level of our fellow citizens means that they want to become freer beings, but also, in return, more engaged.

Digital technology makes it possible to aggregate decisions from the local to the global level.

AA. Certifying trust

Every human being is unique, but alone they can do nothing, and the model of society that has cultivated consumerist individualism only weakens them.

In fact, a community of people who respect and trust each other represents a powerful pool of talent and physical, intellectual, artistic and spiritual abilities.

The power of a community is therefore based on trust and respect, as well as a willingness to share values.

The circulation of money must reflect this mechanism. Today's currency, minted by authorities approved by peoples and other nations, protects citizens in the proper performance of their pecuniary transactions through justice.

Monetary mechanisms must therefore result from democratic choices and be operated via state infrastructures.

10. New priorities

BB. Synergize the productive and contributive economies

As the Romans thought, the creation of value of which Men are capable is of 2 complementary natures:

1. **A healthy body:** needs to satisfy the primary needs of individuals, which are symbolized in the lower layers of Maslow's pyramid,
2. **A healthy mind:** to develop the immaterial common good, including the family, knowledge/innovation, democracy and spirituality.

The productive economy (dedicated to the "healthy body"): we have mastered this sufficiently well for us to concentrate on the contributive economy (dedicated to the "healthy mind"):

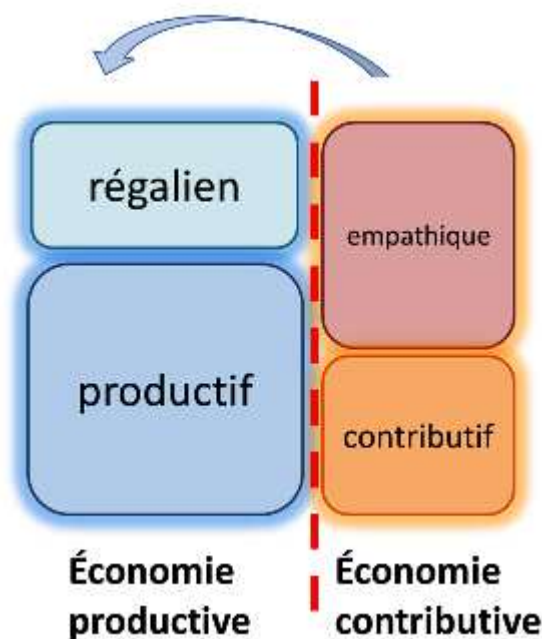


Figure 11 - Économie productive, économie contributive : oppositions et compléments

f. Contours of the productive economy

It concerns the creation of value in connection with matter and contributes to ensuring a healthy body for every citizen:

- **Regalian activities**, which manage the territory and its borders, its infrastructures, its presence in space... etc.
- **Productive activities** to satisfy people's primary needs.

g. Contours of the contributive economy

It concerns the creation of intangible value that contributes to ensuring a healthy mindset for every citizen. Two types of activity:

- **Contributory activities** are designed to bring together all the talents and ethical values that make up the region's rich human heritage. This concerns the time allocated to :
 - o Family,
 - o Knowledge, culture, innovation...
 - o Democracy, organized in such a way as to enable citizens to be informed, trained, take part in decisions, implement them and ensure their follow-up,
 - o Spirituality, because there is no civilization that is not backed by a spiritual approach to give cohesion to the community (shared values).

- **Empathic activities** concern the resolution of health, legal and environmental conflicts. These activities are currently devolved to the state, which finances them with taxes, but also relies on volunteers to supplement its growing resources. But volunteering is not enough to build robust organizations.

So, if these activities really do become strategic, they need to be factored into the economic equation of the social pact.

CC. **Consideration of the "better with less" priority**

At present, money is introduced into the system via projects that advance production capacity, infrastructure, housing and household equipment.

This logic is based on the idea that expansion (throughout the world) is infinite. It is now being undermined by...:

1. Demographics, which are beginning to decline, particularly in developed economies,
2. Over-consumption, which is beginning to decline as a result of the rationalization sought by citizens in developed economies,
3. Inflation, now considered unstoppable!

This no longer corresponds to the current reality in the West, but also in other geopolitical zones which will in turn enter the rationalization phase.

Wealth creation now depends on a nation's ability to nurture its talents and root its knowledge in its territory: this is the core *raison d'être* of the contributive economy. It therefore seems logical that this economy should be irrigated, and that it should in turn irrigate the productive economy.

Ultimately, these two economies are interdependent:

The productive economy depends on the contributive economy, in that it requires healthy people who trust each other and have maximum mastery of the state of knowledge.

The contributory economy is contained by the state of the infrastructure and wealth available on the territory, either because it has been produced locally, or because it has been acquired through exchanges with other geopolitical zones.

DD. **The virtues of monetary biodiversity**

The balance between the two areas of value creation must be struck by combining two types of currency. Indeed, value creation in these two economies behaves in opposite ways:

- **In the productive economy**, value creation is quantifiable because everything has a metric (duration, weight, length and even level of quality...). The value created depreciates with use and over time.
- **In the contributive economy**, there are no possible metrics (how long it takes to come up with an idea, make a decision, share information, console a child...). On the other hand, value creation tends to improve over time.

F. Priority functions

11. Foster reciprocity, efficiency & trust

EE. Via symbiotic governance

This form of governance is based on the idea that if I'm doing well, those around me will benefit. Therefore, if I make sure that those around me do well, I will benefit.

In this form of economy, it's no longer supply and demand that drives the movement, but the search for well-understood mutual interests, based not only on financial criteria, but also on the environment, in the short, medium and long term.

This process is already underway in the frameworks being prepared by the EU, albeit often to the sarcasm of its partners. Profit is no longer the only criterion for success. Reputation counts at least as much.

FF. Thanks to common data

This way of governing requires confidence in the quality of the information exchanged. This requires the implementation of **commons data**⁴¹ democratically secured. For it is through them that players in social, economic, political and spiritual life share the data needed for effective, enlightened governance.

This governance trusts its citizens and encourages them to reward each other for their commitment. It must have the means to enforce the pact that binds those subject to it.

⁴¹ This term designates the infrastructures, software and data that a nation develops and protects to enable high-level democratic governance. Infrastructures are managed by the State, software by democratic bodies and data by the players themselves, with rigor to protect the mutual trust without which nothing is possible.

However, the boundary between mature governance and liberticidal governance is becoming a major concern. This presupposes, for example, that the population is prepared to guard against smooth talkers and perverts, and that democratic mechanisms function properly, with notions of power and counter-power.

12. Daring to create a new social pact

If the social pact of the industrial era in Europe made people accept sacrifices under the slogan "a better life thanks to technological progress", rising generations are still passionate about technological progress, but they also aspire to a more fulfilling social pact, enabling them to engage more explicitly in "city life".

The cultural elevator becomes a preoccupation instead of the social elevator: the son of a cleaning lady can become a minister without being ostracized. On the other hand, if that minister proves to be too uneducated, he'll quickly be ostracized.

The aim is to make people's day-to-day lives more fluid, enabling them to undertake and give their best at every stage of their **life course**⁴².

Because the goods and services we produce are increasingly complex and evolving, we need an entrepreneurial fabric that is creative, responsive and supportive, and not just a few large companies committed to their long-term survival.

Our social pact is no longer based on job blackmail, but on supporting the project leaders who will work to make this creative, responsive business fabric more dynamic. So: entrepreneurship and democratic means of governance take priority. Self-interest in high places is fading in the face of this necessity.

13. Protecting human heritage

Until the end of the 18th century, governance and the monetary system were geared towards land protection and eventual expansion. From the 19th and throughout the 20th century, the development of industry enabled households and businesses to equip themselves.

Today, it's the environment and quality of life that are at stake. Quality of life is everyone's business. Everyone must care, and everyone must have the means to do so: time, knowledge, recognition and access to decision-making networks.

⁴² Each individual is a link in his or her lineage. His or her life's journey comprises 6 stages: 1/ I'm born, 2/ I learn, 3/ I produce, 4/ I innovate, 5/ I pass on, 6/ I play my role in revealing DNA to the next generation. During stages 3 to 6, people play an essential role in social, economic and family life. The current system only focuses on stage 3, whereas all stages are important in the development of a lineage and its communities..

14. Protecting the common good from outside interests

GG. The end of the dollar disguised as a bancor

This is becoming intolerable for developing economies, including the BRICS, but also for Europeans, who need to switch to another monetary mechanism that moves away from American thinking.

The system needs to evolve in such a way that the quality of life together is the citizens' business, and the fruits are for their benefit. This can be achieved by raising education levels, improving the quality of information and freeing up time for civic engagement.

Europeans need to get out of the comfort zone provided by the delegation of power, officially to elected representatives, but in reality to Anglo-Saxon-dominated high finance. This evolution does not require a revolution. It's just an evolution that is already taking place as digital technology inexorably penetrates our lives.

The productive economy must remain linked to the rest of the world's economies, but not the contributive economy, because the resulting creation of value is carried out by and for citizens, and must remain so. Productive money must interact with the future

Translated with www.DeepL.com/Translator (free version) « **bancor**⁴³ » which should sooner or later replace the dollar as the medium of international exchange.

HH. The end of puppet globalization - the return of reciprocity

The idea that people stop waging war on each other as soon as they start doing business is unproven.

The globalization of the 20th century is based on social imbalances, generates environmental absurdities and feeds hybrid wars: each seeks to exploit the other!

World trade seems to have been as old as the development of mankind. Exchanges were commercial: they were about surplus and excellence. Large metropolises also managed to be places for the exchange of knowledge. They developed their attractiveness, which was indirectly monetized.

The monetary system must once again become as simple as it was at the outset: based on relations between well-understood reciprocal interests, and not on extravagant extraterritorial provisions.

⁴³ Monnaie d'échange internationale proposée par le britannique John Maynard Keynes en 1941, mais remplacé par le dollar des USA, en dépit des protestations dues au fait qu'une monnaie nationale ne pourra pas assurer cette fonction sans créer des crises graves.

Let's imagine this currency

"You can't base the prosperity of some on the misery of others »

Vincent Auriol (1884 - 1966).

G. What if we reversed the monetary logic?

15. Universal income & helicopter money

II. Intuitive yet discarded concepts

All think tanks working on issues of finance and the social pact sooner or later address these two notions, which are excluded from the hypotheses envisaged by the economists of the current system:

- **Universal income**, also known as basic income. A concept as old as the work of Thomas Pain (1737 - 1809), it involves paying everyone a subsistence income.

- **Helicopter money** (also known as social credit) was popularized by Milton Friedman in 1969. This idea consists of injecting money not via the investment projects of entrepreneurs, communities and households, but directly via households.

The fact that all think tanks explore these two notions suggests that a way forward is possible by combining them.

Indeed, the idea is to inject money via human assets rather than via their projects. This is logical, since for people to have projects, they need to have the physical, cultural and mental availability to do so.

However, if the community gives them the opportunity to embark on projects, they must do so for the benefit of the community and not with the sole prospect of enriching themselves individually.

Economists and some philosophers dismiss the concepts of basic income and helicopter money, because for a European:

- **Income is the reward for work.** Income paid out without the counterpart of [productive] work is seen as an obolus given to the needy. This gives the giver a clear conscience, but does not solve the problem of the recipient. His dignity is offended.

- **Money is made by the "king".** Its management seems to be very complicated, so it doesn't seem conceivable to change its circuit or its nature: exchanges [of goods and services] made with the "king's" money are protected by his justice, not democracy. The very fact of daring to discuss it is perceived as an attempt to challenge the established order.

JJ. Return to sovereign currency where necessary

Why not combine these two concepts by adopting the following principles:

- **The universal income** is paid to citizens because we assume that they are keen to get involved in the life of the city, and that it is appropriate to relieve them of the uncertainties involved in satisfying their primary needs.
- **Money is made by the people**, who create their own prosperity through tasks as humble as they are complex. It is through commitment to one's own community that everyone contributes to setting the level of prosperity that benefits all. Starting with a high-quality common good, everyone is able to produce efficiently. Companies and institutions alike benefit from this.

The economy is a fractal mechanism: groups of individuals interact with their neighbors, from one to the next, right up to humanity as a whole. Ideally, we'd like to see a fractal currency. For the time being, this seems difficult to conceive.

An intermediate approach is to consider, for example, for us in Europe :

1. A currency dedicated to the development of human wealth (contributory currency), managed in the form of a smart currency. Smart currencies enable everyone to track their progress towards prosperity in a transparent way, which is stimulating!

This currency is sovereign. It is the democratic state that issues and destroys it, without going through the banking mechanism. It creates the quantity of money it needs to ensure the maximum efficiency of its human assets. In return, it expects the creation of value that will enable it to pursue the development of prosperity.

2. An exchange currency (productive currency) dedicated to exchanges in the local commercial sector, between euro zone countries and internationally. This currency retains its current form and operating mechanisms, since it is exposed to the rest of the world.

The first is placed under national democratic supervision, the second under EU democratic supervision, but the two are intimately linked, as they are at the service of prosperity and therefore collective efficiency. If one of them fails, the standard of living of our fellow citizens fails. If both progress, their standard of living improves, and citizens can rise culturally and morally.

16. Assumptions

KK. Building another social pact?

h. Dignity for all, via a contributory income

Instead of offering social protection in exchange for working time, the pact, posited here as a hypothesis, consists of paying citizens a universal income in exchange for a commitment to the prosperity of the immaterial commons.

This income is paid out in MNBC-type helicopter money, but its operation is democratically channeled through a "cogwheel" process (see § j page 50).

From then on, the monetary injection mechanism is reversed: it is households who, through their consumption, enable companies (via their sales) and institutions (via taxes) to function.

This income, known as a contributory income, is earmarked for the minimum compulsory expenditure of citizens, so as to guarantee that everyone can give a minimum amount of time to contributory activities in return (see § g page 36).

The money supply injected each month is determined by the amount of constrained expenditure corresponding to a decent income for each citizen, calculated over a sliding year and calibrated to the observed capacity to create productive wealth.

Évolution du poids des dépenses pré-engagées dans la dépense totale des ménages entre 2001 et 2017

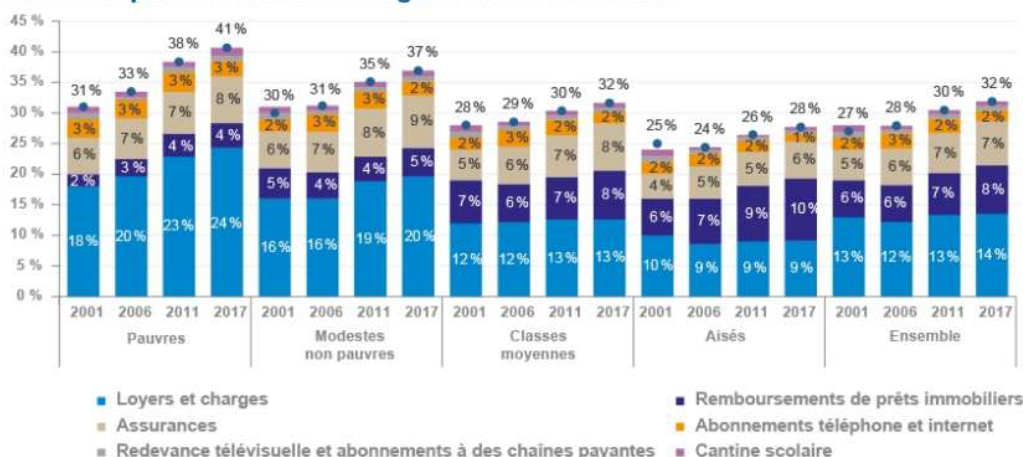


Figure 12 - Household budgets by income category - source France Stratégie

Citizens are encouraged to supplement this income either by investing in productive tasks, or by becoming fully involved in contributory tasks in order to receive rewards.

i. Rewarding commitment to the community

Les tâches contributives donnent matière à récompense et d'ailleurs, le revenu contributif prévoit une enveloppe « dons » qui lui est dédiée (page **Erreur ! Signet non défini. Erreur ! Source du renvoi introuvable.**). Cette enveloppe permet aux citoyens de marquer leur gratitude à ceux qui s'engagent avec cœur et efficacité dans le développement du bien commun immatériel⁴⁴.

Ce mécanisme de récompense est inspiré des plateformes collaboratives. Mais il est toutefois surveillé par de l'IA et de la démocratie pour endiguer les éventuelles postures de clientélisme. Ceci répond au constat que les récompenses sont nécessaires mais qu'il n'est pas possible de mesurer une création de valeur immatérielle. La récompense n'est donc pas contractuelle (comme dans l'espace productif), mais qualitative, laissée à la juste appréciation des citoyens entre eux.

II. LL. Making contributive democracy possible

The notion of democracy is thought to have originated in the Middle East, where cities began to take shape around large-scale architectural projects and the exploitation of local resources such as mines or sought-after agricultural products like oil. It has preoccupied human beings ever since they became sedentary, living in communities that far exceed the size of efficient collaborative groups.

⁴⁴ This reward mechanism is similar to the star system used on circular economy sites, where suppliers and customers rate each other. This mechanism must be handled with care, so as not to let the bitter and indifferent deviate from the system..

We now know that collective intelligence is that which enables rationalized decisions to be made between the past and the future (of experience AND ideas), but also between the local and the higher interest.

A new approach to democracy therefore consists in empowering and encouraging citizens to get involved in the life of the city, starting "around their home" AND/OR "in their field", then moving up to higher levels geographically.

This presupposes that the time and commitment devoted to democratic activities are rewarded (see § PP - page 49).

In this way, involvement in a democratic project is no longer motivated by the hope of seizing power, but by a commitment to serving the chosen subject and the citizens concerned.

This changes the economic logic: profit is no longer the only criterion. Nor is job blackmail. Citizens are looking out for their own interests, but at least as much for those of their children. They are committed to ensuring that they live in a more fulfilling world, where they can unleash their talents and grow the community's knowledge base. In so doing, they nurture their reputations, which in turn regulates appetites for power.

Environmental considerations (both social and ecological) are therefore quite naturally taken into account in decision-making, albeit with a spirit of geographic and sectoral emulation. The exchange of ideas and feedback becomes the basis of the decision-making process.

JJ. Balancing contributory income and generated wealth

At present, the State's budget is drawn up without taking into account the cost of its human assets, which are becoming the core of its wealth-creation potential.

From now on, the State must build its budget around this requirement, and the monetary system must make it possible to regulate the standard of living of the nation and its citizens in relation to the creation of wealth produced.

This approach will help stem the recurring crises between the two complementary opposites of the contributive and productive economies.

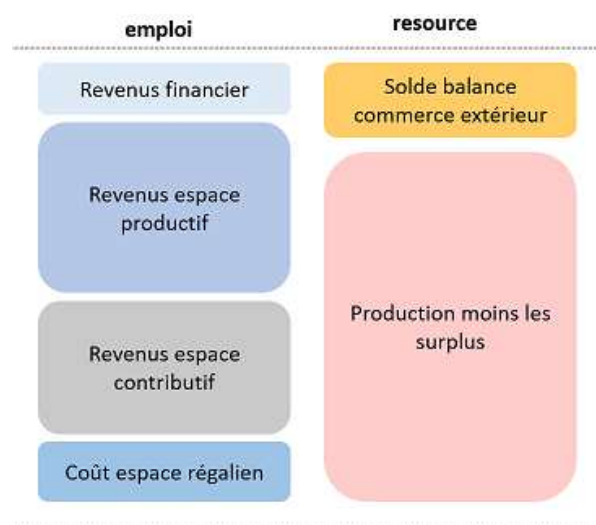


Figure 13 - Income/wealth balance

Money is injected primarily via contributory income, rather than investment projects.

This requires effective management of:

- **The entrepreneurial dynamic:** producing the right quantity at the right time, in the right place, and for the right targets, while being state-of-the-art and efficient in terms of energy, extractive and human resources.
- **The financial dynamic:** directing citizens' savings in a user-friendly way towards investment in infrastructure and public facilities, businesses, housing, research and culture... etc.
- **The contributory dynamic:** encouraging citizens' involvement in the development of the intangible commons, and developing mediation to effectively manage health, legal and environmental conflicts.

In such a context, a manager is still the one who sets and constantly adjusts the course, but he becomes at least as much the facilitator who enables the experts to realize the projects accepted by all.

This evolution is currently underway in companies, but is spreading to all our institutions. In the hypothesis we have outlined here, our institutions will have to evolve to become facilitators for the implementation of decisions taken democratically and carried out as far as possible by the citizens themselves, through empathetic and contributory tasks (see § g page 36).

The aim is for citizens to be proactive rather than passive and critical. Conversely, administrations no longer manage subjugated people, but committed contributors. It's a simple principle, but one that will take a few generations to put into practice:

The transition from France Télécoms to Orange involved transforming subscribers into customers. A subscriber makes do with what is provided and under the conditions imposed. A customer expresses needs and must be satisfied as far as possible. This transformation has taken almost 20 years.

The change we're talking about here goes in the opposite direction: the citizen becomes proactive, rather than a "critical consumer" of government services.

This historical experience gives us an idea of how difficult it is to bring about this kind of evolution at national level!

In the proposal made here, this point will certainly be the slowest to implement: let's count on about 3 generations, or a century!

KK. Un capitalisme basé sur l'épargne réelle

Capitalism, as handed down to us by our elders, leads inexorably to a concentration of wealth.

It is no longer suited to the diversification of wealth creation that we now need. For the value creation that produces wealth depends increasingly on the sum of individual citizens' commitments to the community: their energy, their knowledge, their expertise, their talents, their availability...

Citizens need to trust each other, rather than a limited number of individuals who navigate in their own best interests and those of their entourage. These decision-makers end up behaving in an opaque way, creating tension and wasting energy.

In today's digital age, this is no longer possible, because if everything ends up being known, with digital technology, everything also ends up being known, but quickly and precisely, and reactions can be sudden and difficult to anticipate.

As a result, the wealth surpluses accumulated by citizens and companies themselves must be reinvested in the productive and regal economy, as well as in household equipment, in order to reduce borrowing requirements and encourage the appropriation of assets.

OO. A new form of currency to meet new needs

The currency we use is becoming digital, but it is still marked by the rigidities of the system from which it originated. The link with precious metals is still present in people's minds. Today's money is universal: for a trader, it doesn't matter how it was acquired, as long as it is recognized by a state. This means, for example, that dirty money knows no borders.

Blockchain technology makes it possible to put arrow currencies into circulation whose circuit can be controlled: who spends what, where and when?

The difficulty lies in channelling this potential for control: citizens are potentially no longer simply profiled, as GAFAM and BATX are currently doing, but described with unprecedented behavioral precision.

This type of currency can only be issued and controlled by high-level democratic bodies, and users must be able to monitor the operation of the system in its entirety, as well as for what concerns them in particular. Without this control, there can be no trust. Without trust, there can be no viable way of living together.

In Europe, the infrastructures that make this form of currency possible should not be entrusted to private companies, as the USA seems to want to do, nor to any particular political party, but to a democratically-controlled institution.

17. Draft implementation

PP. Main idea

It's a question of injecting money not exclusively through productive investment projects, but essentially through citizens' commitment to creating value in the contributive space.

The aim is to meet the aspirations of the next generation, i.e. to encourage citizens to produce and consume rationally, so that they can devote the best of their time to activities that enable them to grow culturally and spiritually.

According to studies carried out by anthropologists, in nomadic tribes and those still living, people devote 25% of their time to primary needs, 25% to tribal cohesion (spirituality and democracy) and 50% to conviviality.

Bercy estimates that over 46% of value is created by volunteering, voluntary work and services within families and communities.

In the present proposal, productive investments are made primarily via the savings of citizens and practically no longer via a financial industry whose arbitrations differ from those of citizens. In this way, citizens become involved in the functioning of the economy in "collective intelligence" mode.

There are therefore two forms of currency, which are synchronized: the one that is "contributory" when issued becomes "productive" when the citizen becomes a consumer.

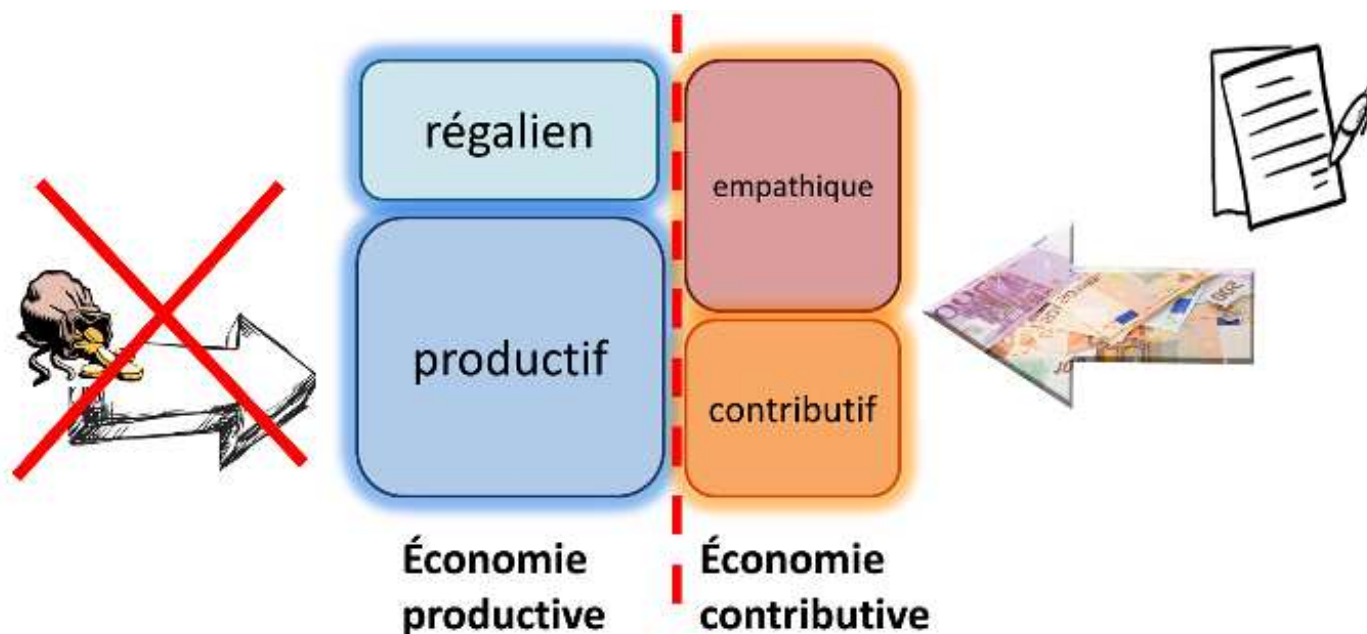


Figure 14 - Money injected via human capital

LL. QQ. How contributory currency works

j. Issue

Contributory currency is in fact a composition of currencies dedicated to specific expenditures, as is currently the case with government-issued **arrow currencies**⁴⁵.

⁴⁵ These include vacation vouchers and energy vouchers issued by the government to indigent households.

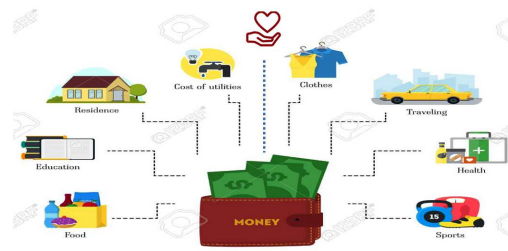


Figure 15 - The portfolio of contributing currencies

These are envelopes dedicated to restricted expenses and the bare minimum. These envelopes are collected in a portfolio. All those entitled to them receive a monthly allowance.

Entitled citizens are those who have reached the age of majority. The amounts paid take into account a number of parameters, including age, family responsibilities, place of residence, etc.

The amount of money injected, distributed among those entitled, depends on the wealth created by the nation during the previous year (see Figure 13, page 47).

This money supply is distributed like clockwork.

The large wheel turns slowly but acts on the whole. Smaller wheels turn faster, but act locally.

In this case, the mass is defined at national level and distributed among the regions according to democratically defined criteria. The final distribution is made locally.

Individual criteria are assessed locally by democratic bodies.

k. Use

Households manage their spending constraints by respecting the proportions induced by the envelope breakdown.

Some envelopes are managed on a case-by-case basis, with specific constraints: for example, it is not possible to spend your food envelope on alcohol alone.

The aim is not to feed a social rating system, but simply to reduce certain abuses that are harmful to health, the environment or the community. By the way, the details of sales receipts are not stored in the blockchain. It is the rules applied at the time of payment execution at the cash register that may eventually refuse to execute a payment.

This is possible because of the level of maturity of our tools, commonly used in shops, businesses and institutions.

Most retailers are now equipped with cash registers and connected payment terminals. Other businesses are strongly encouraged to digitize their invoicing and the payment methods they accept.

l. Fungibility and reward mechanism for contributing tasks

This contributory currency is melting. It disappears from the wallet at the end of each month. Households are not encouraged to over-consume, as the reference budget is virtually equivalent to a physical, health, safety and social survival budget.

Amounts not used by the end of the month are transferred to the "donations" envelope.

The purpose of this envelope, which is also topped up each month, is to enable citizens to reward those in their environment who have earned a reward.

Citizens who don't manage this distribution of donations themselves rely on democratic bodies to do it for them, by distributing the sums collected between each institution running contributory activities. The distribution is based on geographical criteria (first local, then regional, then national, and finally federal), as well as a number of other criteria, including one-off encouragement of excellence or, on the contrary, facilitation in at-risk areas.

These sums enable these institutions to finance their equipment and training, and supplement the incomes of their contributors.

m. Conversion to productive currency

The sums spent with players in the productive economy behave like the institutional currency (the € for Europeans), but retain their identity as a contributory currency for tax reasons (see page p § 53).

Recipients of donations can save or invest in the productive economy.

This highly digitized form of finance needs to be as fluid as possible, so as not to confine "small shareholders", but rather listen to their collective intelligence: "good capital" needs to be balanced between large and small shareholders.

p. Taxation

Companies and citizens are taxed in order to finance :

- The functioning of the State, as we know it today in Europe, even if its burden is considerably lightened by the tax-paying economy,
- Infrastructure and the army,
- Regulation of the money supply.

Taxes and levies must be paid in contributive currency as a priority, in order to remove from circulation that which has already been issued.

Assuming that the wealth produced is equitably distributed in terms of time available (citizens over 18 and under 80), the money supply of contributory money in circulation must represent 50% of the total supply.

Taxation must therefore be 50%, which may seem enormous, but is in fact realistic, given that citizens cover more than 50% of the tasks currently carried out by the State and services improperly left to the commercial sphere (personal services, the whole of the current associative space, but also in the long term: management of equipment fleets in the economy of functionality...).

Recovering the money supply is essential if we are not to let prices rise and borrowers get rich without creating new value. For, contrary to popular belief, allowing the money supply to swell encourages unjust excesses.

Consent to taxation must be obtained by preferring this economic model to the current one, which treats the creation of contributory value as an expense that must be reduced as much as possible.

q. Economic democracy

Local authorities, regions, states and Europe propose entrepreneurial strategies based on the aspirations of citizens themselves. In turn, citizens support these strategies with their savings. This corresponds to a kind of generalized **crowdfunding**, where banks only provide matching funds in the form of repayable financing.

In this way, Barac Obama's wish from the 2010s becomes reality: "direct real savings towards the real economy"! But for this to happen, entrepreneurship needs to be made more reliable.

In show business at the end of the last century, the music majors supported around a hundred artists. They knew perfectly well that less than 30% would cover their launch costs, and that only 5% would finance the whole thing and even more.

In the world of start-ups, the success rate is comparable. However, it can be improved with the "débutance" system (see § Q page 24).

Incentivized to commit their savings to value-creating initiatives, citizens contribute to the development of their region and/or corporation, which they know and can work alongside. The result is relatively robust savings governance, if we consider that "a motivated crowd is more expert than a small committee of experts".

Of course, failures penalize "citizen investors", but they are protected by their contributory income.

Nevertheless, the banking system and fund managers need to help them spread their risks.

From a macroeconomic point of view, failures are losses that help to regulate the money supply.

r. Developments in the banking and finance professions

For the time being, central bank digital currencies (CBDCs) pose rather complicated functional and legal problems. This will remain the case for as long as the approach is to transpose the logic of current debt currencies into digital form.

In the present proposal, the role of retail banks, and therefore their revenues, appears to be reduced, since transactions take place without passing through the clearing mechanisms that are captured in the blockchain. But cost reduction makes this switch inevitable. If Europe fails to make the switch, it will lose its monetary sovereignty.

Managing blockchain and securing smart contracts (infrastructure, software and data) are creating new needs requiring high-level, highly scalable know-how, but in modest proportions in relation to the number of jobs threatened in the banking sector.

They are destroying jobs in money-related professions, but they are enabling us to move towards a civilization that grants citizens greater freedom in return for greater commitment.

As economic democracy develops, bank account managers will be called upon to help citizens manage their savings. In this way, the banking and finance professions will regain the original nobility of their *raison d'être*: bringing together investors and project leaders. Money becomes the link

h. Link to €

The productive currency is actually the € in its current form. The member states intend to have stable and prosperous economies. There is no need for stability to be governed uniformly within the € zone.

In fact, individual countries are autonomous when it comes to taxation. The present proposal is a way of practicing taxation, the aim of which is to rationalize social peace by encouraging the development of talent and knowledge, while ensuring the protection of the social and ecological environment. In the present proposal, the adjustment at the level of each country/region is made via the calibration of the contributory currency injected.

i. Link with MNBC in preparation

If China and the USA try to dominate world trade by implicitly imposing their MNBC, Europeans will have a tool for resistance, on the one hand by preserving their prosperity, and on the other by at least blocking their forced spending in citizen money and more out of voluntary patriotism.

The qualitative theory of money

"A man's worth is not measured by his money, status or possessions. A man's value lies in his personality, wisdom, creativity, courage, independence and maturity"

Mark W. B. Brinton

G. Its premise

Google seizes the data of citizens across the planet, not by asking for it or plundering it, but simply by providing a service to its users.

The qualitative theory of money achieves a sustainable prosperity mechanism by engaging citizens. In other words, by responding to the aspirations of rising generations: they demand more and more freedom on the surface, but in reality more and more opportunities for engagement.

The answer lies in trusting citizens with the minimum means to assume physical and social responsibility, so that they can develop an economy that harmoniously meets the needs of body and mind.

H. The resulting democratic capitalism

This mechanism ensures that :

- The democratic system does not delegate to private capitalism the obligation to create jobs for all, or to develop industrial and environmental strategies on its behalf.
- Citizens are responsible for their environment, and have the means to assume their responsibilities.
- Digital technology is placed under strict democratic control, and not in the hands of an outside party or financial coalition.

I. The resulting sovereignty

European citizens are entering the 21st century with a level of material and intellectual maturity that makes this trust possible, and the necessary technologies have been mastered by Europeans.

We urgently need to develop a project like this before we are swamped by external monetary solutions that are predatory on our data.

Because, to achieve the rationalization we need, data is becoming more important than data.

J. Prerequisites

Efforts and risk-taking to get out of the current system, before it collapses, are now to be envisaged through more in-depth validation and modeling of hypotheses such as this one. The aim is to verify:

- **The technological conditions** to be met in terms of the state of the art and the installed base of players (banks, retailers, companies, citizens, etc.),
- **Study the migration of ways of thinking**: from citizen voter to citizen contributor,
- **Model the money mechanics** to start laying down the first rules for distributing contributory money and checking the control of the productive money supply in circulation.

Calling on collective intelligence to take this step is already a way of entering this system, which aims to enable us to reach a new stage in our evolution as Sapiens in search of maturity.

K. Conditions for success

Europe has seen many periods of success, slackening and then rebirth. This has generally been accompanied by the violence and naivety of over-sold ideas: agitators pushing change-resistant people around, anxious to defend their interests with arguments that don't hold water.

The cultural upheaval at stake calls for boldness to be mastered through collective intelligence. This time, we have the feedback and the power of our information systems to impose common sense and the sense of history.

In particular, we have to fight against the **Solzhenitsyn syndrome**, which consists in drowning in the construction, then the enforcement of rules and laws that end up reversing the logic of power.

Digital technology and empathetic activities provide another response to our own need to make everyone's rights and duties heard. That's why we need to explore the dual economy: productive/contributive, because it enables us to move from wealth to the pursuit of prosperity: -

Wealth is captured, - Prosperity is shared!

Detailed table of contents and references

TO REMEMBER	3
ABOUT THIS PUBLICATION	6
MONEY, DIGITAL & CIVILIZATION	9
A. Current situation	9
1. More than a change in civilization !	9
2. Les facteurs de rupture	9
A. Via climate change	10
B. Via the desire to go local	10
C. Via anthropological reality	11
D. Via digital technology	11
E. Via geopolitics	12
F. Fear of the Great Replacement	12
G. Via the economy	13
H. Via monetary mechanisms	14
B. New needs in Europe	15
3. New constraints	15
I. What marketing tells us	15
J. Exchanges between geopolitical blocs	15
K. The common good, a major source of competitiveness	16
L. Human heritage	16
a. Talent and knowledge.....	16
b. Life stages	17
4. Visible changes	19
M. Climate change.....	19
N. Depatrimonization of the population.....	19
O. Collapse of the middle class	19
P. Obsolescence de notre pacte social	20
Q. Towards a sovereignty that is more industrial and digital than military	21
R. Avoidance budgets	21
S. Social peace & "religions of the book"	23
C. Money in the industrial age	24
5. Principle	24
6. Eternal growth ?	24
7. Concentration of capital	25
8. The advent of programmable currencies	26
T. Smart contracts	26
U. Institutionnal currencies go digital.....	27

c.	<i>The e-Yuan</i>	27
d.	<i>the bitcoin</i>	27
e.	<i>The e-euro</i>	28
V.	Criticism of these currencies	28
W.	The European opportunity	28

MONEY & PROSPERITY ? 30

D. From wealth to prosperity 30

E. The currency we need 31

9. The minimum 31

X.	Regulating the headlong rush of the global economy.....	31
Y.	From pyramid to network	31
Z.	Promoting societal evolution through democracy.....	31
AA.	Certifying trust	32

10. New priorities..... 32

BB.	Synergize the productive and contributive economies	32
f.	<i>Contours of the productive economy</i>	33
g.	<i>Contours of the contributive economy</i>	33
CC.	Consideration of the "better with less" priority.....	34
DD.	The virtues of monetary biodiversity	34

F. Priority functions..... 35

11. Foster reciprocity, efficiency & trust..... 35

EE.	Via symbiotic governance	35
FF.	Thanks to common data.....	35

12. Daring to create a new social pact 36

13. Protecting human heritage 36

14. Protecting the common good from outside interests 37

GG.	The end of the dollar disguised as a bancor	37
HH.	The end of puppet globalization - the return of reciprocity.....	37
II.	LL. Making contributive democracy possible	41
JJ.	Balancing contributory income and generated wealth.....	43
KK.	Un capitalisme basé sur l'épargne réelle.....	44
LL.	QQ. How contributory currency works	46
h.	<i>Link to €</i>	51
i.	<i>Link with MNBC in preparation</i>	52

THE QUALITATIVE THEORY OF MONEY 53

G. Its premise 53

H. The resulting democratic capitalism..... 53

I. The resulting sovereignty..... 54

J. Prerequisites 54

K. Conditions for success 54

SOMMAIRE DETAILLE ET REFERENCES **ERREUR ! SIGNET NON DEFINI.**

Sommaire détaillé	57
L. Figures	60
M. Mots-clefs	Erreur ! Signet non défini.
N. Bibliographie.....	62

L. Figures

Figure 1 - spirale dynamique de Clare Grave	Erreur ! Signet non défini.
Figure 2 - évolution du PIB du G7 et des BRICS	Erreur ! Signet non défini.
Figure 3 - pyramide de Maslow.....	Erreur ! Signet non défini.
Figure 4 – les temps de la vie	Erreur ! Signet non défini.
Figure 5 - courbe Oxford 2013	Erreur ! Signet non défini.
Figure 6- évolution de la dette de l'Etat Français.....	Erreur ! Signet non défini.
Figure 7 - qui détient la dette de l'Etat français	Erreur ! Signet non défini.
Figure 8 - fonctionnement actuel de la monnaie (le Monde Diplomatique)	Erreur ! Signet non défini.
Figure 9 - évolution de la masse monétaire en Europe.....	24
Figure 10 - concentration des gestionnaires de fonds	Erreur ! Signet non défini.
Figure 11 - productive economy, contributive economy: opposites and complements	Erreur ! Signet non défini.

M. Mr. Keywords (français)

anthropocène, 10
arrow currencies, 45
ancor, 36
banques centrales, 24
bitcoin, 26
blockchain, 26
BRICS, 14
 budgets d'évitement, 21
capital humain, 29
confucéenne, 28
connaissances, savoirs et savoirs faire, 15
coûts d'évitement, 22
crowdfunding, 49
curatif / répressif, 12
économie circulaire, 19
 économie contributive, 32
 économie de la demande, 13
économie de la fonctionnalité, 19
économie de la rationalisation, 13
 économie productive, 32
financiarisation de l'économie, 25
fractal democracy, 7
gestionnaires de fonds, 25
 gouvernance symbiotique, 34
humanistes, 28
jumeaux numériques, 12
 Les temps de la vie, 17
living together, 6
 monnaies institutionnelles, 26
notation sociale, 27
Occident, 13
Open Source, 7
opposé complémentaire, 30
organisations hiérarchiques, 30
organisations organiques, 30
pacte social, 20
 paix sociale, 23
parcours de vie, 35
pensée utilitariste, 28
Per to Per, 7
PIB, 14
prédictif, 12
 préventif, 12
prospérité, 29
 réciprocité, 36
retour au local, 11
richesse, 29
rouler la dette, 22
service de la dette, 22
smart contracts, 26
Solzhenitsyn syndrome, 54
stoïciens, 28
théorie du ruissellement, 25

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Dugain, M, Labbé, C	2017	La dictature invisible du numérique		Pocket, Paris
Faber, E	2011	Chemins de traverse	Albin Michel, Paris	
Federici, S	2014	Caliban et la sorcière	Éditions Entremonde, Paris	
Ferry, L	2019	Sagesses d'hier et d'aujourd'hui	Flammarion, Paris	
Frankopan, P	2019	Les routes de la soie	Flammarion, Paris	
Galant, A	1982	Candeur occitane et passion africaine		Librairie Alcyon, Montolieu
Girogini, P	2020	La crise de la joie	Bayard, Paris	
Graeber, D	2013	Dettes : 5 000 ans d'histoire	Les liens qui libèrent, Paris	
Gumbel, P	2013	Enquête sur la France malade de ses grandes écoles	Éditions Denoël, Paris	
Harari, Y	2015	Sapiens, une brève histoire de l'humanité	Albin Michel, Paris	
Heisbourg, F	2020	Le temps des prédateurs	Odile Jacob, Paris	
Ibbitson, Darrell Bricker	2022	Planète vide	Les Arenes, Paris	
Jacquemelle, G	2020	La malédiction des start-ups	Kawa, Annecy	
Jamet, Freyssinet, Dos Santos	2022	Data Démocratie	Diateino	
kaufmann, E	2022	La révolution démographique	Lattes, Paris	
Koenig, G	2019	La fin de l'individu	L'Observatoire, Paris	
Koestler, A	2008	La treizième tribu	Éditions Tallandier, Paris	
Koestler, A	2008	L'empire Khazar et son héritage	Éditions Tallandier, Paris	
Lachaize, P	2023	Révolution monnaie terre	TheBookEdition	
Laurent, É	2013	La conspiration Wao Yen	Flammarion, Paris	
Lietard, B	2013	Au coeur de la monnaie	Éditions Yves-Michel, Gap	
Lipton, B	2016	Biologie des croyances	Éditions Ariane, Paris	
London, F	2020	Le temps des prédateurs	Odile Jacob, Paris	
Luyckx Ghisi, M	2012	Surgissement d'un nouveau monde	L'Harmattan, Paris	
Maffesoli, M	2019	Le temps des tribus	Table ronde, Paris	
Marsant, C	2013	Entrer dans un monde de coopération	Chronique sociale, Lyon	
Massé, F	2017	Urgences et lenteur	Fauves Éditions, Paris	
Mcnamee, R	2019	Facebook, la catastrophe annoncée	Quanto, Lausanne	
Meda, D	2022	Le travail	Que sais-je Paris	
Meheust, B	2009	La politique de l'oximore	La Découverte, Paris	
Morin, E	2008	La complexité	Flammarion, Paris	
Noble, D	2007	La musique de la vie : la biologie au-delà du génome	Le Seuil, Paris	
Oliveau, F.X.	2005	Microcapitalisme	L'Observatoire, Paris	
Oliveau, F.X.	2021	La crise de l'abondance	L'Observatoire, Paris	

Perkins, J	2016	Confession d'un assassin économique	Éditions Ariane, Paris
Perron, S	2015	Manifeste d'une femme génération X	Kawa, Annecy
piketty, T	2021	Capital & idéologie	Points, Paris
Raworth, K	2018	La théorie du Donut	Plon, Paris
Richard, J, Rambaud, A	2020	Pour une entreprise écologique et sociale	Éditions de l'Atelier, Ivry-sur-Seine
Rifkin, J	2012	Une nouvelle conscience pour un monde en crise	Actes Sud, Arles
Rifkin, J	2013	La 3e révolution industrielle	Les liens qui libèrent, Paris
Rossello, R	2021	L'opportunité du Covid-19	Mareuil Éditions, Paris
Schrödinger, E	1993	Qu'est-ce que la vie ?	Le Seuil, Paris
Schwab, K, Malleret, T	2020	Covid-19, la grande réinitialisation	Forum Publishing, Cologny/Genève
Séné, B	2017	Ecosophia	Books on demand, Paris
Sérieyx, H	2011	Aux actes citoyens	Maxima, Paris
Serres, M	2012	Le mal propre	Éditions Le Pommier, Paris
Sharp, G	2009	De la dictature à la démocratie	L'Harmattan, Paris
Sibille, H	2011	La voie de l'innovation sociale	Rue de l'échiquier, Paris
Song, H	2013	La guerre des monnaies	Le retour aux sources, Paris
Staune, J	2018	Les clés du futur	Hachette, Paris
Stiegler, B	2019	Il faut s'adapter	Gallimard, Paris
Stiglitz, J	2013	Le triomphe de la cupidité	Actes Sud, Arles
tertrais, B	2019	Le choc démographique	Odile jacob, Paris
Tétreau, É	2015	Au-delà du mur de l'argent	Le Seuil, Paris
Vergé-Franceschi, M	2005	Colbert, la politique du bon sens	Payot, Paris
Weil, S	1990	L'enracinement	Gallimard, Paris
Zuboff, S	2020	L'âge du capitalisme de surveillance	Zulma, Paris