

The People-friendly Society

By Per Lundgren

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What is needed to build a society?

Some have it that if a society has sufficient liquid assets (read: money) then the rest is easy. But no! Money, in and of itself, does not solve problems. A pile of money in the middle of a wasteland is only a pile of money.

The entity that, in fact, builds a society is people – society’s citizens. Money is the lubrication that makes it easier for people to exchange goods and services with each other. What does this mean? It means that the magical key is to get people to do things. **ALL** the people shall – altogether and at the same time – have a surfeit of money in their wallets. Not just a portion as we have today, but **ALL** of us!

What happens if **ALL** are encouraged to do the things they thrive with in their lives and, at the same time, have computers that produce electronic money that is distributed to everyone? “Why then, “say those who think inside the box, “inflation arises!”

”No!” say I, whose thinking originates outside the box, and point to new rules for conveying money into society. When this takes place, it is realistically possible to do away with all joblessness, the entire tax system and the government’s debt, without incurring the least problem in financing a festive celebration. Yes, you read correctly. Moreover, every person can begin to live as economically independent people do today, thanks to their high incomes and accumulated wealth. And no, we are not talking here about instituting some form or variation of 19th/20th century communism. Those experiments are people-incompatible in my eyes. And it is a fundamentally compatible, People-Friendly Society that we shall be talking about here.

The magical key: 100 percent activation of Society’s inherent power.

*A 100 percent activation of inherent power exists when **ALL** people are working at things they, themselves, have chosen based on their genuine personal interest and joy of life while, at the same time, the state ensures that it is easy for people to exchange their favorite occupations and possessions with each other.*

What is money?

We start from the beginning – from the situation that existed before money was invented. Before money, primitive barter, i.e. direct exchange of goods and services, ruled the day. People met at a designated square or marketplace and arranged exchanges. Ideally, without having to face too great a “matching” problem, where, for example, person A wants to obtain a sheepskin belonging to person B, but has only fish and nuts to offer in exchange, whilst person B is solely focused on obtaining deer meat. Hence, there is no exchange. The goods to

be exchanged did not match. Money was introduced as an ingenious solution to such matching problems. Money, as a concept, is the invention of a universally accepted object of value (universal medium of exchange) that is always acceptable to both parties of an exchange of goods or services, here defined as a duly conducted and completed exchange of ownership where an equal-value exchange has taken place, eliminating the need of bringing debt into the transaction.

All **goods** (merchandise/items someone, or some production facility, has made) and **services** (specified tasks of some sort) thereby carry two fundamental characteristics: 1.) exchange value and/or payment value, and 2.) ownership. Money, within the scope of its original concept, is therefore only a simple commodity.

Leaders of Society who wish people, business owners, and society as a whole, well, ensure that people get to decide for themselves what they do for a living, so that both the opportunity and the chance of their work being a source of joy in life is all but guaranteed, while at the same time, said leaders also make certain that absolutely **ALL** people have more than “just enough” in their wallets. This is also the difference between activating a society’s inherent power 100 percent and activating only a paltry portion (perhaps 3-5 percent) of it, as we do today. Payments or exchanges of value, settled with “universal medium of exchange” money, are established and upheld by law, with such money thereby becoming legal instruments of value, so-called “legal tender”. A significantly different approach to simply establishing the value of money by lawful decree or legislation (legal tender) is to set the value of money with the help of a rare and highly valued commodity, as for example, gold. The thought here being that with money, as for example, bills, tied to a valuable concrete object, people would more readily equate and accept money as being intrinsically valuable in and of itself. But historically, and most particularly, recent history has shown that it is fully sufficient to establish a body of law that sanctions and regulates the value of money. The drawback with gold, and other precious commodities, is that as soon as a shortage of gold arises in some part of the world, that area also experiences a shortage of money. This does not occur if it has been decided from the very start that money is to be manufactured in a material not susceptible to shortage (electronic money), nor its value tied to a precious commodity but, instead, sanctioned and regulated in law as legal tender.

The devastating depression of the 1930s occurred, at least in part, because certain people consciously manipulated the world economy by cynically transferring large amounts of gold from the United States to Europe. Consequently, America’s banking system soon determined it did not have sufficient gold to continue its high volume of dollar disbursement. Banks were forced to stop lending money. And quite suddenly, on America’s stock and housing markets, one speculative bubble after the other began to collapse since the dollars feeding the wild speculation of the late 1920s – which had inflated prices to the point where these markets had become virtual pyramid games – were no longer available. In fact, there quickly developed such an acute shortage of money throughout American society in relationship to the enormous sums needed to retire margin calls, interest, and mortgages that one of the most devastating business slowdowns in the history of mankind – merciless and brutal – soon spread throughout the world. Nobel Prize recipient, Milton Friedman, has written insightfully about this most devastating withdrawal of gold, if you wish to learn more.

Now consider the other side of the coin. If, instead of a society hampered by devastatingly low business activity and a belt-tightening economic policy, we seek to establish a society that activates its inherent strength 100%: This means that people now get to choose what activity they wish to pursue, while at the same time society is provided with plenty of money (lubricating oil) for the exchange of goods and services. The conclusion is that today's capitalist, central bank economy chooses to focus on only a fraction of people's entire range of activities; selecting only those that relate to wages and/or other income. In short, only these activities relate to the nation's gross national product (GNP) and accordingly receive attention. The rest, in today's society, are categorized as non-remunerative (non-paying) or eleemosynary (charitable) activities and, as such, these many activities hinder the exchange of goods and services since they are not immediately rewarded with money, such as wages tucked away in a wallet or bank. Do see what I'm driving at? Money to these "additional" activities therefore has to be taken from the relatively few income-producing activities: which is to say, money that comes via the tiny GNP portion and the small portion of it designated as unemployment benefit funds so that those without income-producing work can at least pay for food and shelter – and in worst case situations, live at minimum existence levels.

A bucket need not be filled with more than it can hold

In the People-friendly Society, money acquires a new definition. Today, money is something that can be accumulated in a pile, and the same money/funds can be used more than once. New thought poses that universal-medium-of-exchange money only exists in the moment. Why is that? Here again, you need to think outside the box. The point is that, by assigning money this characteristic, inflation can never occur, not even as a theoretical possibility. You attain this immunity with astounding ease by allowing money to exist only in the moment as a bookkeeping entry in a computer, which keeps a sharp watch on exchanges of goods and/or services. In this way you obtain the desired bucket (100 percent activated inherent power) with no spillover – and thereby an additional feat of magic. *As leader of the nation, you must see to it that with respect to exchange transactions the amount of universal-medium-of-exchange money conveyed to people, at each and every exchange moment, exactly meets the money needed for each exchange, and nothing else.* Thus, money in a People-friendly Society has no other function than facilitating exchanges, while speculation, at the same time, is totally forbidden since it creates "bubbles" (various types of pyramid games) discovered and demonstrated by mathematical analysis. As the reader has very probably already discerned, great art is required to build a stabile society where all citizens are guaranteed a good life, and not just a few at cost to the remaining many, via various types of speculation as goes on today.

It is you, and you alone, who has control over your life. Specially planned courses, designed to teach people how to reap the full benefit of economic independence (never an empty wallet, or a tapped-out bank account), must be drawn up and made available to all. Today, when someone has a sudden windfall, as for example, the proceeds of a multi-million dollar lottery ticket, it is not uncommon to later learn this "lucky" individual's life has gone into a tailspin because he or she had never even considered the *possibility* of a connection between seriously debilitating emotional/psychological stress and sudden wealth, much less sought professional help to avoid it. Those who choose to make barter exchanges, leaving money entirely out of the question, choose to do so and there is nothing more to be said about it. It is rightfully their decision to make and they made it. Efforts to record and follow the course of every detail affecting a large-scale national economy are also pointless. It is the big picture, in its comprehensive entirety, that is vital for society's super-computers to keep track of; a task made feasible by processing data within the framework of three primary societal rivers: 1)

What you and all other people will contribute. 2) What each and every person needs and/or wants to see accomplished (each and everyone's needs). 3) What raw materials are readily available, from moment to moment, so that the wishes/needs of all the people can be quickly addressed and, when necessary, justly divided. The point is that it is not necessary for there to be more money in society than what the precise need of money is – at a given moment – for transacting various exchanges. In this way, a feeling of togetherness builds up to the point that virtually everyone comes to understand that it is through co-operation – precisely as people today have learned to separate their trash for the benefit of everyone's health and environment – that meaningful improvements, enhancing the quality of life for all the nation's citizens, are most effectively achieved. And importantly, this insight facilitates the task of keeping the buckets of all citizens always filled to the level they have individually chosen; meaning that all citizens, at any given moment, have exactly as much money in their wallets as is required to meet their respective needs in real-time, minute after minute, hour after hour, 24-7-365, without even a theoretical possibility of inflation occurring. Everyone becomes a winner, apart from those totally focused on becoming winners no matter the cost to others. During the initial start-up stage, it may become apparent that an immediate withdrawal of all cash from society is not feasible. Should this prove to be the case, there is no cause for alarm. In part II of the *Trilogy* I go through how incredibly simple it is to create exceptionally effective protection against both inflation and economic warfare, until such time as cash (paper money and coin) can be totally withdrawn from society with an absolute minimum of dislocation or discontent.

OK, financing!

How is society going to pay for all this? Yet again, we are called upon to step outside the box of common wisdom. The financing is obtained by means of answering three questions in a special way. In my trilogy, which you can download from www.nyaekonomiskasystemet.se, these questions are referred to as: the three determining questions of society; **I**, **II** and **III**. And they are indisputably sensitive and revolutionary. Little wonder then that our lawful authorities (the Swedish State) have for centuries elected to let the first two remain hidden under the rug. In this way, ordinary citizens haven't had a chance to gain fundamental insight into the economic development and growth of our society. Now the time has come to rectify that situation.

I. Who or what body of people shall control the money-making machines in every sovereign nation? Those who control the money-making machinery control the nation's money. Can you see that? Today, it is a relatively small group of private individuals (the respective owners of banks and central banks), who, without the knowledge – much less the approval – of the nation's citizenry, have taken that power unto themselves. Today, money-making machines are plentiful and varied: They stamp coin, press legal tender, as well as various obligations, government bonds, stock certificates, financial derivatives, etc., and create electronic money by entering credit balances on appropriate computer ledges. All of which are money, only in different forms. In a People-friendly Society only electronic money will be created. The often heard expression, creating money "out of thin air", once meant to indicate the same sort of "dream money" that "grows on trees", now means the actual creation of *real* money that an instant earlier did not exist. It is hardly a physically taxing task: All that is required is pressing the tip of one's finger on the "enter" button.

II. Who or what body of people in a society shall own the money-making machines that create money out of thin air? Shall it be the society's citizens, its folk, who will come to be

invested with this sensitive right of ownership? Or shall it be a small and secret group of private citizens?

III. In accord with what rules shall money – created out of thin air – be dispersed throughout the society? Who or what body of people shall determine these rules? Shall that responsibility be carried out by the members of society – the people of the respective nations – who by means of a national referendum can veto or affirm their government’s proposals, ideally based on the suggestions of a nationwide, independent academic study? Or shall these rules be decided as they are today, which is to say; by a non-elected, small and secret group of private individuals? Dependent upon – and please read this carefully – how these three questions are answered, and where these answers come from, the resulting restructuring of society will manifest itself quite differently. **Posed more directly:** Dependent on these answers, completely different types of societal systems will come to be formed. Can you also see this? Everything from a harmonic, prosperous, and people-friendly welfare society, to an impoverished, people-incompatible and hard-censored dictatorship, such as those we read about in history. Knowledge about harmonic societies of the past is all but totally concealed in today’s new-beginner textbooks on the subject. Once again, it is the State that has chosen to sweep such information under the rug, as I demonstrate in my trilogy. The following three answers reflect the view of the People-friendly Society:

I. It is the nation’s government (the people’s extended arm) that shall be duly empowered to exercise *control over the machines that make/create society’s money*. Moreover, a national government, and this is vitally important, composed of rigorously vetted people, whose suitability to act as an extended arm of the people, as opposed to today, is **GUARANTEED**. Why is this vital? The answer is that we must be certain that the nation will continue to be led and administrated by individuals whose actions and thinking are manifestly rooted in a humanistic and empathetic value system, and hence, have a fundamental commitment to loyalty and trust that precludes an inclination to bribery or corruption. This entails recognizing that the nation’s elected representatives and highly appointed officials, in addition to having an intelligence capacity that is suitably high, or unusually high for that matter, must also be able to think with their hearts, and possess a strong moral/ethical commitment to integrity, or honesty as it is more commonly referred to outside the political arena. With possession of these characteristics verified, a candidate is accordingly verified as suitable for exercising the power and trust granted those in political office, without this power and trust being abused. Today’s political system, at least in part, is a rat’s nest where, for example, appointments are frequently made with the ”aid” of nepotism in one form or another, along with sundry other indications of a degenerating society (see: an in depth analysis in the *Trilogy*). Empathy is the ability to understand and be genuinely moved by the unfortunate circumstances and/or sorrow of others. The ability to think with one’s heart is a decisive requisite to making decisions that always respect the overall very best interests of the nation and its citizens. Key people within the new state are to be screened with the help of special tests referred to as *Special Psychological Profile Tests* in the *Trilogy*, which discusses this area in significantly deeper depth. Here it is both sufficient and appropriate to point out that there already exists a long list of government officials, both men and women, within the Swedish nation who are no doubt suitable executors of the governmental tasks for which they are responsible. But there are also rotten eggs. And these officials need to be identified now.

II. *The question asking who shall be the first owners of money that is created by machines out of thin air* is answered by the following: It is the nation’s people who shall be the very first owners, in common, Which is to say, the people’s common ownership of “air-money” will

take place in the instant society's universal-commercial/business-exchange money (electronic money) is solely generated by machines. At which time, the People-friendly Society's universal-medium-of-exchange money will be clearly and definitively defined as to its 1) *payment value and/or exchange value*, and 2) ownership, and at the same time, an explicit guarantee will be made that a shortage of money will never occur. Simultaneously, society's bucket will always be filled to the brim since money is only a momentary bookkeeping entry in a super-computer, meaning that, with aid of super-computers, the precise amount of money required to activate 100% of society's inherent strength or productivity, is always available – no more/no less – and inflation thus becomes a phenomenon confined to the past.

III. *In accord with what rules shall money – created out of thin air – be dispersed throughout the society?* The basic principle here is that the people in the society give themselves money drawn from money the people own in common, in accord with the following four suggested regulations that have time and again appeared in connection with the development of harmonic societies in documented economic history.

The first regulation/method is that the government pays fair wages to all citizens, who – on the nation's behalf (i.e. the decided best interests of all) – perform work of any and all description, *regardless the nature of the work itself, as long as the work contributes to the nation's development and manifest benefit* – and without it costing either the nation's people or government (the people's extended arm) anything at all. This can apply, for example, to small so-called quality-of-life projects, such as pocket-parks/gardens, neighborhood (outdoor) swimming pools, theaters, outdoor concerts, museums and imaginative work-out/obstacle parks for children and adults alike, as well as far more complicated and conventional projects like the building of bridges, roads, water supply and sewer systems, railroads, tele-communication networks, canals, dams, soil and forest preservation, etc, etc. – in short, work that can be characterized as benefiting everyone. Taken altogether, the scope of such projects represents an *extraordinarily comprehensive* investment in the welfare and development of the nation and its citizens, as opposed to today, where government funds are grudgingly made available to minimally maintain the so-called essential mainstays of a nation's infrastructure, while approved new projects are time and time again variously delayed, postponed, cut back or cancelled for want of money (the state of Sweden's railroad system (SJ) is a case in point). In the new People-friendly Society, want of money is not a factor and new housing, bridges, parks, highways, schools etc. – all incorporating the highest quality, with ample margins built in with respect to safety, upkeep and capacity, both ongoing and in the future – are undertaken from the very beginning. The unquestionably enormous financing this requires is provided with remarkable ease, and without costing either the nation or its citizens a single dime, because the people's extended arm, the nation's government, plain and simply produces all the new money needed for the collective sum total of investments, where even the production/creation of the money finances itself. Do you now begin to see the monumental difference that exists? That it is the people, and not a small group of private individuals, that have the power – which is to say, have control over the production of the society's money, and of how it is dispersed into the society? It is these facts that have been hidden, swept under the rug.

The second regulation/method governing the dispersement of money is that the people's extended arm, the nation's government, shall pay for *the material* required to carry out those comprehensive projects (deemed to be of benefit to the society and/or further its development) whose *labor costs*, in accord with *first regulation* stipulations, are thereby to be fully and fairly met by the nation's government. And again, precisely as with the *first*

regulation, so too with the *second*, both are implemented without cost to the people or their nation.

The third regulation/method deals with helping those many people in the society who are by nature notably energetic and/or restless, as for example, entrepreneurs and adventurers – people, so to say, who have a desire or longing to run their own business or realize their own private aspirations or challenges of every sort – with material assistance, i.e. money, for the sake of those longings. It can be a question of building a dream-house, running one’s own farm, having enough money to buy a boat, and so on. People are different. Some have a large need of money (materials and services they can then exchange for) because the things they most favor getting actively involved with are large-scale and/or hideously comprehensive projects, while other people – of their own free will and intrinsic nature – will come to choose a simpler way of life that costs far less. In other words, the amounts of money provided are up to each and every individual. Deeper insight into how this works is provided in Part III of the *Trilogy*.

The fourth regulation/method governing the dispersement of money into a People-friendly Society stipulates the need to convey money to the “traditionally” needy in society in the form of a direct grant, or gift, so that these people – who for one-or-another reason or circumstance are, at least temporarily, so troubled in their lives that it is impossible for them to apply whatever strength and ability they may have to seeking or resuming a favorite occupation – get a reasonably stress-free chance to recover and, with appropriate help, assume a normal life. This grant, or gift, also applies to people who are mentally, physically and/or psychologically handicapped, and people struggling to free themselves from heavy drug or alcohol dependency. People who have been subjected to brutal punishment and/or psychological trauma, and in consequent need of loving care and especially comprehensive therapy teams, are also granted financial security. And naturally, implementation of this fourth regulation is also carried out without cost to the nation or its citizens. It should also be noted here that the list of variously distressed and downtrodden people receiving material support is not limited to those cited above.

Why the nation’s tax system can be easily retired

You have already been given this explanation, but OK, here it comes again. When it is the people in a society who have control over the production/creation of money – and, at the same time, own the society’s money in common – then when they elect to convey the money they own in common into society, in accord with the above-cited four regulations, said money (quite obviously) is no longer required to take a costly, roundabout detour via a tax system before it is available for financing the nation’s need of money. Instead, the nation – which is to say, the people through their representatives in the nation’s government – provides the needed financing to society directly, via its creation of money out of thin air. The logical conclusion to be drawn here is that today’s tax systems are completely unnecessary. That they have existed for several hundred years is due to the fact that those relatively few privileged individuals – who have anonymously met for centuries within the privacy of shielded chambers to determine how our society is to economically function and develop – have not been people-friendly individuals. They have egotistically forwarded their own interests under the guise of protecting and promoting the economic welfare of the people, the business community, and the nation. This assertion, and the truth it reveals, is naturally a very sensitive area of discussion. Nevertheless, it needs to be debated openly, beginning now. In the *Trilogy*, I present a comprehensive analysis of this type of egotism, and the dreadful, society-distorting consequences such egotism leads to. In my view, these are the sort of people who love power

and property for their own sake; the more the better, and nothing else – people with sharp elbows who do not hesitate to use them to create advantages for themselves at the cost of others, and hold dear, as a self-evident fundamental truth and the true measure of a person's life, the following insight: *If you are not strong, you are weak, and then you have nothing to blame but yourself*, or words to that effect: Words that mount to nothing more than the *Law of the Jungle*. In the People-friendly Society this sort of perception as to how a *human* society functions is this time exchanged for fundamental precepts that work in the very best way to promote all the best for the comprehensive whole, meaning: all peoples, all businesses, and all nations.

Why the nation's debt can be easily retired

When the appropriate governmental department, or other-named authority, of a people-friendly nation – acting as an extended arm of the people (i.e. acting in accord with the express will and consent of the nation's citizens) - produces/creates money, which the people own the very instant it's created, it is akin to taking money out of your cookie jar and putting it into your pocket. By the same token, i.e. with the creation and ownership of a nation's money turned over to the nation's citizens, so too can that nation's so-called national debt be expediently retired. In fact, as a means of ending financial woes tied to national debt, it is an alternative that Greece, for example, might want to examine more closely. But we in Sweden also have a national debt, which within the space of only a few hours could easily be eradicated, and without it costing Sweden and its people anything more than a nominal sum to be spent celebrating the start of creating money in accord with the new rules discussed above.

Suppression today

The ability of nations to simply and quickly do away with both their tax system and debt is today being suppressed, swept under the carpet by certain, let us say, all-powerful “deciders” with telling influence within the respective nation's government and banking systems. In order to clearly see this, mildly put, sensitive factor revealed in economic history, one has to become knowledgeable in the subject by carefully going through documented historical writings that stretch back at least 1,000 years towards the turn of the first millennium AD. There, you can see how today's large-scale economic and political deception began with a relative handful of money lenders who, having worn out their welcome in the lands of North African, managed a successful end to their flight into exile by bribing the Roman Catholic Church of that day into looking between its fingers with respect to what was then condemned as the sin of usury (the loaning of money against interest). And although both the Bible and Koran namely warn against creating a society that allows this sinful practice, neither book gives an analytic explanation for their joint admonishment. Rather surprisingly, the first such analysis did not appear until modern times (see: section II in the *Trilogy*). The explanation for the warning, it turns out, is that loaning money against interest leads to the creation of financial bubbles (pyramid games). Facts that would – if brought to the attention of the general public – make it extremely difficult, if not outright impossible, for today's largely anonymous, all-powerful “deciders” to retain their power and vast holdings of property, business enterprises, *et al* solely for the sake of having them. A catastrophic scenario they are well aware of, and have therefore left no stone unturned in their attempts to keep these sensitive facts from becoming common knowledge. But as of now, the cat, as they say, is out of the bag and on its way to becoming widely known. You can also research for yourself the details in economic history cited here, as well as the warnings against usury that appear in the Bible and Koran. Before moving on, one last item, or detail, of relevant history: The American Revolution to a considerable degree took place because there were politicians (e.g. Benjamin Franklin, the statesman, inventor, politician, publisher and ambassador whose

picture appears on a \$100 bill) who saw that it was entirely possible to do away with taxes, a tax system to process them, governmental debt and unemployment as well. I tell about this little known aspect of the American Revolution in the last chapter (17) of Part II in the *Trilogy*. It is a splendid story wherein the reader learns that the revolution actually started out as a fight over fundamental economical issues, and that – contrary to all the textbooks, speeches, movies, literature, songs and celebrations affirming its success – the revolution, with respect to these contested fundamental economical issues, failed.

Is the People-friendly Society a variant of the communism found during the 20th century and still with us today in the 21st?

Inasmuch as this question will be posed, guaranteed, in coming national debate forums, it's just as well that a little information be imparted here and now. From a historical perspective we have witnessed how the dictatorial leaders of communist nations have chosen to activate only a small percent of their respective society's inherent strength. Moreover, with the predictable exception of a relative few, the people in these societies have not gotten to work in the job areas, much less at the particular jobs, they would have chosen for themselves had they been given the chance. Instead, the state has allocated jobs to people from a relatively few, and often state prioritized, wage-based occupational areas. In the long run, this has created notably disastrous economies crippled by an overall unimaginative, cheerless, and indolent national work force, made up of largely misplaced, disillusioned workers, who, in the worst cases, actually loath their jobs (North Korea is a prime example of this phenomenon). Here then is a crystal clear, irrefutable difference between the two societies. In a People-friendly Society, the nation's inherent power is activated 100% and the people themselves choose their income producing occupation, whereas the so-called 20th century, or 1950s-style communist society typically activates only a small percent of its inherent strength, and jobs are largely allocated according to a planned and prioritized national economy. Implementation of the latter concept, in practicality, requires that district politicians and/or politically correct employers see to it that either they, or a sufficient staff of loyal "supervisors" are in place to tell the common workers, often with a variety of state-authorized sticks and authentic threats in hand, what occupation they must work at in order to earn money (not seldom, at low or very low wages) within the framework of a limited GNP. Typically, only a small minority of the society's population earn a so-called decent wage, while the rest eke out a living on wages so low they have nothing left over to attempt making their dreams, or their pursuit of passions and interests apart from the necessity of earning a living, a reality. In my view, the economic policy of these communist countries – with respect to their weak performance in activating a society's inherent power – is nothing more than a variant of the economic policy implemented by market economy/capitalistic nations. Moreover, both market economy/capitalistic countries and communist countries also are burdened with totally unnecessary national debt. This, despite the fact that the leadership of both communist and capitalistic countries proudly beat their chests proclaiming how humbled and honored they are to faithfully represent the will of their fellow citizens and how they incessantly strive to put a chicken in everybody's pot. And, still following in the footsteps of capitalistic nations, communist countries quite often, though not in every instance, levy direct taxes: Not to mention that they nearly always have a comprehensive spectrum of indirect taxes, combined with an income tax on private businesses where such enterprises are permitted. And perhaps most significantly, unemployment – the historic Achilles' heel of a capitalistic society – is no stranger to modern communist countries, despite an ideology that strongly argues against the necessity of unemployment in society. Which is not to dismiss or overlook important differences between the two societies: In communist countries people who make known their non-conforming

political beliefs are habitually put in penitentiaries and prison camps. And human rights, such as freedom of the press, freedom of speech, and the right to assembly are forbidden or arbitrarily restricted/withdrawn, and woe to those who cross the line. North Korea, once again, is a prime example. But it is far from alone. Internet in communist countries is either so slow and under-developed that it falls short of fulfilling a practical function, and/or it is so heavily censored that surfing in hopes of gaining access to international information and perspectives is, more often than not, a futile task.

OK, what then distinguishes a People-friendly Society from other societal systems? My answer is provided in the information imparted in this little booklet and in my trilogy. Essentially, the difference is rooted, as I make clear at great length in the *Trilogy*, in the fundamental/constitutional establishment of 22 special keys to society: Keys to society that deal with humanism, respect for basic human rights, and the stimulation of joy and satisfaction with life for ALL the people in a society.

Scientific references (economic history) ...

reveal that the People-friendly Society's economic system (in the *Trilogy* referred to as The New Economic System, or the people-friendly monetarily financed economy) was and remains a pearl in the oyster-bed of economic experiments, exemplified in at least eight economic systems as documented in economic history: 1) King Henry I of England in the 12th century, who initiated the English so-called "split tally stick" as a substitute to coin for recording/executing exchange transactions. 2) The economic experiment in society that took place in the then Colony of Massachusetts, year 1690. 3) The paper-money financing system – introduced thanks to the persuasive influence and insistent urging of Benjamin Franklin – that successfully financed the Province of Pennsylvania's economy during the so-called "good years" (circa 1723-50). 4) The economic system used by the founding 13 States of America during the first nine months (at least) of their revolutionary war against England, beginning December 1773. 5) King Gustav III's *riksgäldssedlar* (lit. national debt notes = paper money) in Sweden and Finland during the 1790s. 6) The economic system implemented by local community politicians that periodically prevailed on the Ile of Guernsey between (at the very least) 1816 and 1958. 7) The national economy of the United States under the leadership of Abraham Lincoln, with specific regard to the way he was able to finance the budget and costs of the so-called Union (northern states) throughout the nation's Civil War years (1861– 1865), without having to loan a single of his "greenback" dollars from the otherwise almighty domestic and international banking centers. 8) The German economic minister Hjalmar Schacht's organization of the extraordinarily powerful German national economy during the years 1934-1936, under his direct supervision. In addition to these economic pearls, a bit of my own creative thinking has been ushered in – my own suggestions as to what people must seriously think over when seeking to build an essentially People-friendly Society.

Economic history tells of the embryos leading to the People-friendly Society: For example, Benjamin Franklin, arguably one of the most remarkable man of the American colonial era, came a long way – particularly given that day's limited measure of economic knowledge – towards building a people-friendly society ("the good years" circa 1723-1750) at least in the Province of Pennsylvania. Among other notable achievements, Pennsylvania, having adopted Franklin's socio-economic insights, was able to successfully absorb ever increasing numbers of immigrants without encountering the serious friction that has become so common, for example, with the onset of mass immigration into the nations of modern day Europe, including Sweden. And sadly, it must be said that Franklin's policies, both from an economic and social perspective, were far more developed to create a satisfactory outcome than the

measures our Swedish politicians have taken to handle today's increased immigration to Sweden.

The trick to Franklin's immigration policies was to immediately "activate" newly landed immigrants on arrival. They were given economic support, a bit of land, and then left free to choose for themselves what they wanted to do for a living. In other words, they were not guarded in any way, nor were they more-or-less quarantined, perhaps for months, idle and apart from society in the main. But Franklin, who firmly believed there were practical, earthly rewards in adhering to a high standard of morality, as well as rewards to one's immortal soul, did let them know that causing harm to others was forbidden. The immigrants started up farms, raised animals, set up handcraft businesses and so on. Money (financing) was not a problem, since Franklin – who was both the designer and sole authorized printer of the Province's paper money – saw to it that the money the Province required to fill the outstretched hands of immigrant families (from, among other areas, Europe) was forthcoming. In passing, it's interesting to note that Franklin's paper-money press was a converted standard printing press fitted with Franklin-designed, "anti-forgery" copper plates and paper. The immigrants never posed cutthroat competition to those who already lived in Pennsylvania. It is also worth repeating that unemployment never reared its dreaded head, and Pennsylvania never needed a tax nor bore a government debt. And lastly, economic history also records that there was no inflation to speak of during these good years. Today's Swedish social-democracy is not even close to the Pennsylvania society that Benjamin Franklin's intellectual contributions and guidance, combined with his political stature and popularity, made possible – this, despite the fact that the Swedish social-democracy's think tank is literate and the subject economic history is available for research. I see socialism and social-democracy as a "kind" variant of communism. A society is formed with the ostensible intent of its being a society for the people, but, in actuality, the responsible formers work in secret, behind the people's back: The interests of a small group of financial elite are served by ruthlessly designing the society to become a – consciously chosen – minuscule utilizer of its inherent strength, under the guise that a government, famed for its commitment to the principles of socialism/social-democracy, necessarily promotes the welfare and well-being of the Swedish folk, Swedish business owners, and the Swedish nation. Needless to say, the facts relevant to this assertion, which I analyze in the *Trilogy*, are sensitive. In today's Sweden, the Swedish Democratic Party is further polarizing the immigration issue with either reasons or reasoning that carry undertones of ill-hidden racism, instead of relating how the first half of the 18th century witnessed Benjamin Franklin solve the immigration issue in the Province of Pennsylvania by implementing a well-developed and humanitarian economic concept that did not result in the loss of employment or other sources of livelihood to the people already living there. I see that the rest of the political parties represented in Sweden's Parliament are also meeting the interests of a small financial elite, instead of furthering the interests of the Swedish people and Swedish business owners. The political parties seated in the Swedish Parliament today piece together and promote political platforms so alike that only marginal improvements can be made by the party or party coalition that comes to power. None take up the first two society-determining questions, **I** and **II**. All join in playing a game, an age-old game where no one tells the nation's citizens how the nature and course of our society is, in actuality, being economically determined by a small, non-democratically chosen, body of elite bankers/financiers whose shielded identity and power allow them to make far reaching decisions in secrecy at cost to the general public. This writing tells, in straight forward and clear text, about the realistic possibility of introducing gigantic improvements into society without entailing any cost other than a new "playing-field" where **ALL** the people are given the right to begin choosing their respective favorite occupations in life. At the same time, all

unemployment, taxes, and national debt are done away with, by reason of economic independence having been given to **ALL** the people as a *gift* from **ALL** the people. Clearly, we are no longer talking about marginal improvements, but about gigantic improvements in the welfare of society, both for the individual citizen, as well as the nation/national treasury/national budget – and all this taking place within a short time frame, when the people, via a national referendum, make abundantly clear their response to these questions.

In this way, today's unemployment can be done way with

At risk of boring the reader to death: A fundamental law is introduced that gives every citizen the right to receive remuneration (read: money), available 24 hrs. a day, for all the occupations he or she comes to choose in life. Passage and enactment of this fundamental law shall be directly voted on by the people, so that the outcome of the vote is **GUARANTEED** to reflect the people's will with respect to the law's acceptance or rejection. In other words, approval or denial of this law cannot be decided by a government or legislative body, period. With passage, every favorite occupation, including: sleep, relaxation, amusement, hobbies, get-togethers with family, friends, or acquaintances, and so on, would be properly remunerated in accord with how the three deciding questions of a society (questions **I**, **II**, and **III**) are answered in a *people-friendly* society. Needless to say, with such a wide range of qualified occupations, the age of unemployment would soon join that of the dinosaurs. By all means, read the book *MONETARY DEMOCRACY – a new world order for humanity* by Anders Silverfall and the little booklet *Sweden 2025* by Thomas Magnusson. Both texts present an inspiring, easily understood explanatory description of how it is fully possible to build/create a people-friendly society.

The profit principle's limited ability to achieve economic independence for ALL the people in a nation

In today's central bank/ capitalistic /market economies, numbering at least 173 countries, people strive for economic independence with the aid of the profit principle (essentially, lending money against interest – speculation bubbles). In the People-friendly Society, all the people – as stipulated in fundamental/constitutional law – are **GUARANTEED** economic independence throughout their lives from the day they are born, made possible by reason of the bucket (society's inherent strength) always being kept full to the brim – a situation that speaks for itself: **ALL** the people become winners in such a society, and the profit principle – as a direct logical follow – becomes superfluous. The profit principle is extraordinarily ineffective and creates a winner-loser situation. This statement is born out in accredited economic histories of Europe starting around the year 950 AD, Read them for yourself! The profit principle is also another name for the so-called "American dream", which is a lie because the pursuit of profit does not create remarkable wealth for **ALL**. In the *Trilogy*, I present a very detailed analysis of the American dream and its false, society-wrecking message.

How the price of goods and services is set in a People-friendly Society

Today the worth of an item or service, i.e. its cost/payment or exchange value, is determined by the market: The market being the sum total of buyers and sellers of goods and services within a given area and/or product, as for example: the World grain market, European book market, or the so-called co-operative (co-op) or condominium apartment market in a city, etc. The market's profit-principle (the fundamental core of the speculation or bubble economies of central bank/capitalistic societies) is the exchange-game that decides the seller and buyer's

respective abilities to – in an instant – maximize the one or the other party’s profit at cost to the less adept (read: weaker) party in the transaction, the so-called loser. It is in such exchange transactions that the expression: *If you’re not strong, you are weak and have no one to blame but yourself*, gets to be demonstrated in a very clear-cut way that reveals the hard, often referred to as “dog-eat-dog”, consequences of a winner-loser society, as opposed to the People-friendly Society where all are winners. History reveals that prices rise and fall, cycle after cycle, in a profit-principle society – and that sudden psychological swings, irrationality, and greed characteristically mark the central bank/capitalistic regulated economy.

The fourth outside-the-box thought in this little text is a logical mechanism that makes it possible to break away from today’s unnecessarily complicated pricing and the invariable creation of nerve-wracking uncertainty over whether or not the proposed price for an item or service is “right” – which is to say, both competitive and profitable. An astoundingly simple solution presents itself! Briefly, the solution calls for understanding that since the citizens of a People-friendly Society are economically independent throughout their lives, money is no longer, how shall we say, a big deal – so too with price tags. This night-follows-day relationship is a factor that already prevails with the “economically independent” today, in the very society we live in. The wealthy, as it happens, are not especially concerned with price: If the service or item is what they’re looking for, or tickles their fancy, they simply pay what it costs and that’s the end of it. Naturally, there are exceptions, but it is the principle I am talking about here. In the People-friendly Society it is vital to make certain that the material and services, necessary to doing that which the people in the society want done, are always available – a vital task made possible by continuous interactive control of the society’s three primary rivers, which, with the help of super-computers, functions in real-time 24 hours a day, 365 days a year. *The solution is therefore so simple as accepting that any and all goods and services can be valued at whatever price the particular circumstances of a given transaction determine.* Can you see this? If so, then why not choose the simplest pricing method of them all? The simplest way is to introduce a new unit of value that is as basic as possible. “Time” is just such a choice. With time established as the society’s unit of value, an item or a service’s cost or exchange value is the time it takes for the item or service to make/present/produce/deliver. When this method is applied, three fundamental conditions in society are simultaneously achieved: 1- the particular object of value the society’s money will represent; 2 - the determined “fair” price of a given goods and service exchange-transaction in the society; and 3 - a standard “comparison-measurement” for the super-computers enabling them to compare goods and services with respect to accessibility/usage/and renewal. More specifically, since people are different and have different skills and talent, a hairdresser/barber, for example, will require different lengths of time to cut the hair of different people. Looking a little further into this example, it is fair to note that when people are financially well off, the prospect of having to pay as much as three hours for having their hair cut by *their* hairdresser generally doesn’t bother or deter them in the least because, as a rule, this particular hairdresser is not only highly skilled but celebrated for his or her cutting-edge presentations of the very latest hair styles. But if all they require is a trim, or a bit of touching up, why then booking an appointment with the very competent barber/hairdresser conveniently located just across the street (who can handle such tasks within 15 minutes to a half-hour at most) becomes the preferred option. With this example in mind, you can see for yourself that money, in and of itself, is not a deciding factor of exchange-transactions in a People-friendly Society. Instead, it is the product – the actual item or service, itself, that moves center stage, with the spotlight focused on its tangible and intangible assets and/or drawbacks, as the case may be. An insistence on quality, however, is never compromised. Today, there already exists an amazingly comprehensive “luxury” industry, where goods and

services of extraordinary quality are sold to the extraordinarily rich. People of average means generally have to make do with products of lesser quality and design, where such profit margin enhancing concepts as “planned obsolescence” are incorporated into their manufacture. As a result of such measures, the overwhelming majority of consumers – much to the benefit and delight of stockholders in central bank/capitalistic economies – are compelled to buy new. This, or so advocates of a profit motivated economy would have it, meaningfully contributes to production increases that, in turn, directly work to raise a society’s Gross National Product (GNP), which is critically essential to the economic welfare of its citizens. In other words, by consciously designing inferior quality products for the uninformed, and therefore easily swayed, general public (mass consumption market), economic growth is obtained, with – or more precisely stated – despite perpetually weak utilization of society’s inherent strength. A nation’s bucket (filled with its utilized inherent strength) in this type of society contains nothing more than a few splashes of stale water - barely enough to cover its bottom. In a similarly blunt and unadorned factual manner, the *Trilogy* presents a thorough summation of a central bank/ capitalistic economy. Here, it suffices to characterize it as an incredibly underdeveloped economic system that, moreover, unleashes cynically heartless and totally unnecessary recessive business cycles that have variously caused serious or even disastrous harm to the economies, social structures and businesses of nations, continents, hemispheres, and even to the entire known civilized world itself. In the People-friendly Society, on the other hand, ALL the people – and not just a relative few – can regularly make exchange transactions on the basis of quality and genuine personal preference rather than price. Thus, on any given day, at any given time of the year, ALL those who wish to enjoy the culinary delights and flawless service presented in the understated, almost off-hand elegance typical of a five-star restaurant, can do so. Gone, alas, are the “good old days” for the relative few. The following day, many if not most our five-star restaurant’s customers will likely chose another way to enjoy dinner – perhaps with family and friends, celebrating sundown on a small island by an open fire. In such moments, money as such is transformed into a simple bookkeeping entry in a super-computer. Super-computers, in turn, need a method of calculation that is as simple as possible in order to carry out continuous processing of mathematical data. Time is an example of a simple calculation reference measure. Time, in addition, is something basic and easy for everyone working in the goods and service areas to understand and apply. In essence, all that’s needed is a time clock and, “presto”, you have the determined prices of your goods or services. Not that determined prices actually carry any meaning in the traditional sense of that word, since you, and ALL your fellow citizens, have been notably affluent since birth. But, and this bears repeating, it is only for the super-computers’ sake – and the balance between the three rivers in society – that a price based on time is calculated. When people wish to be completely private the goods and service become a gift and you are not connected to supercomputers. One will discover that such a society increasingly moves towards a “gift-giving” society because it is a satisfaction and joy to give and get yourself gifts which is made possible by the economic independence and extraordinary freedom in the lives of ALL the people in a People-friendly Society. Rich people give each other already today, not so much the pure money because it is money they already have, but the more wonderful experiences and creations of stunning and lavish quality as a gift and gesture to those one appreciate and enjoy.

Now, to close out this text: Just now, two extremely sensitive lies are in effect in society, at least in Sweden. And as the following text makes clear, the debilitating affect of these two long-standing lies in society now makes it imperative that we bring a just and definitive end to the financial deceit and corruption these extremely sensitive lies have made possible. If we

are not successful in this, the individuals who have kept this corrupt system in place, thereby lining their own pockets at cost to the people, the businesses and the nation of Sweden, will continue to do so. This would seriously harm our society and welfare development. Therefore, simultaneous with embarking on the creation of a People-friendly Society, the root of this clear threat of serious sabotage to society – that is to say, the lies themselves – must be expunged, no matter the embedded power and influence of their purveyors.

The 1st lie in society:

There is no Swedish law that grants bankers the right to produce/create electronic money. Nevertheless, Swedish banks (including at least: Nordea, Swebank, Handelsbanken, Skandinaviska Enskilda Banken, and so on) produce at least parts (meaning their respective shares) of the vast amounts of loan-money electronically created the moment they grant loans. Many believe that the money banks' loan out is primarily financed by the savings and sundry other bank-held cash left on deposit by the private sector (in checking accounts, investment accounts, tax accounts, payroll accounts, etc.). And if this money is not sufficient to cover the public's demand for loans, then the banks turn to the central banks for further funds. Some people also point to the money raised by the sale of government obligations. Surely, they reason, at least a part of this money is made available to the banks when needed, but in the age of strictly controlling the national debt such funding is controversial and hard to come by. The truth of the matter is that with regard to at least the first two methods of getting sufficient money in hand to finance loans, these sources only represent a comparably small portion or percentage of the mountainous total sum of paid-out bank loans. In other words, only a small percentage of the money loaned by banks is matched by money they hold, meaning that nearly all the money loaned out by banks is created electronically – out of the thin air – in virtually the same instant the loans are paid out. This amazing fact is confirmed by an unimpeachable authority within the international banking establishment itself, namely: the Federal Reserve Bank of Chicago in its booklet entitled *Modern Money Mechanics*, originally published in 1961 and re-released in 2011. The conclusion to be drawn is that to a great extent bank loans to the public at large are carried out with the aid of counterfeiting money on a large-scale level throughout society. Yes, you have read correctly! What, in all seriousness, do you believe would happen if Herr and Fru Karlsson were to set up a paper money press in their basement and begin stamping out \$100 bills at the same instant they had determined an urgent need of a little extra money – and in keeping with this urgent need, entirely set aside even the thought of equating money with work, other than the effort required to push the big fat PRINT button? Its similarity to the banks' method, however, is not acknowledged in a Swedish court of law. For while common citizens are, with commendable consistency, sentenced to prison for counterfeiting the nation's coin, the government and the banks are not even called to account. Just now, these very troublesome facts – to the government and banks of Sweden – are being suppressed. Worldwide, indications point to at least 172 additional nations where this government-bank money counterfeiting is also taking place. Here, I ask that you take special note, and this is vital to understand, in the People-friendly Society there will be a fundamental law, based on the people's ownership of all money created in the society, that gives people the right – via their duly elected extended arm in the genuinely People-friendly Society – to create money out of thin air. Under these circumstances, it is no longer a matter of counterfeiting money since there will exist a fundamental law approving such a printing press.

The 2nd lie in society:

There is no Swedish law that gives banks permission to call the electronic loan-money they create their very **OWN**. In plain language – and please read this slowly – *the banks, in actuality, cannot loan out the money they have electronically created!* The nation's duly enacted body of law makes it abundantly clear that only that which is owned can be loaned out, accompanied by a legally enforceable requirement of return. But the banks' ownership of this money has nowhere been established, either in law or by legislation. But the banks have overridden this detail as well, and the Swedish government and justice system go on pretending they don't see a problem and everything is precisely as it should be. But – and this not all – the truth of the situation is this: *The banks have for centuries taken it upon themselves to require the return of money that, in actuality, could not, and cannot today, be legally loaned out from the very start. The continuing practice of requiring, with the full power and to the fullest extent of the law, the return of money that actually cannot be loaned out in the first place, is described by the bankers and the Swedish government as their manifest responsibility to see that the ordinary citizen's duty to honestly and faithfully retire their legally contracted debts – is rigorously enforced, while they, themselves, and just as rigorously, continue to lie.* The banks continue to engage in something referred to in legal circles as a judicial breach of contract and they have done so on a large-scale level throughout society for centuries, manifest in the millions of formal debt instruments (mortgage contracts, personal loan contracts, etc.) that have been drawn up and undersigned since the 17th century, when introduction of the banking establishment in Sweden first began. As it stands today, debt instruments formulated and held by banks tacitly make it plain – and I repeat, this is vital – that it is the bank's OWN money that is being loaned out, since all these debt instruments require that the money loaned must be repaid as specified in the loan contract, or legally enforceable measures will be taken to recover it – measures that can only be legally enforced if the money in question is owned. The logic here is clear. Judicial breach of contract (essentially: a contract document that violates contract law) is considered a serious offence in the legal establishment and in society. If one of the parties to a contract asserts something in the written contract agreement that is actually something significantly different, that party has committed a judicial breach of contract. A lie is put into play and a truth omitted or suppressed. How do you think ordinary people are likely to react, if it were to become clear to them that their loans with the bank are invalid and have been so for centuries? My guess is that they would be somewhere between indignant and damn furious. They would certainly feel they had been taken – big time. At the same time, and in the same vein, the entire unemployment situation, tax system, and national debt are entirely unnecessary. It is for this reason, and here I am being factual, that all these banes to society are, mildly stated, a festering infection.

My question; Why have the banks and the government, within the framework of their intimate co-operation with each other, chosen to set people and businesses in debt? The answer: *Those who are saddled with worrisome debt are forced to spend considerably more time working to support themselves (plus any dependents) than what they really should need to – for the sole purpose of repaying debt!* People are no longer free when they are set in debt. With the help of debt and a coerced workload, it is possible to bind up people's time under the guise of a higher cause, for example; letting the people know that thanks to their hard work and enterprise, the nation's debt has been significantly reduced and that prospects for the future have never been so promising. Debt, both private and public, does not exist, but through threat and constant mention in diverse media, debt – and its devastating consequences – appears to be very real, indeed. It is a similar carrot and stick trap that fools and fastens vulnerable young women into the world of society's so-called criminal element, with

promises, praise, parties, and drugs until they can no longer think clearly, all the while grooming them for a life of debt, dependency and ... prostitution, not seldom as disposable pawns in international trafficking rings. Today, several million Swedes are similarly trapped – but in this instance – we are talking about elite, high-level criminality that insists you owe them money when, in fact, you have no debt to them. These high-level criminals are time-thieves, who steal time from people every day of their lives, including weekends. They perpetrate this crime by means of totally unnecessary direct and indirect taxes, national debt, and the retirement of contracted debt plus interest – all of which must be paid off by duly performed labor.

OK, dear reader: The ball is in your hands! What will you choose? Will you choose to join with those content to jam tight-fisted hands into the deepest reaches of their trouser pockets, careful to mutter their outrage and discontent only to themselves? Go to your job as usual and bury yourself in routine details to bring home the bread – to secure your livelihood, as best you can, despite knowing that you’re being taken? Will you really choose to be “domesticated” – to be herded and used like cattle and sheep? Or will you, like the angry patriarch of a lion pride, finally rise with a **MIGHTY ROAR! THAT’S IT! ENOUGH IS ENOUGH!** And jointly, *in that instant take the bull by the horns: STOP! YOU’VE GONE THIS FAR BUT NOT ONE STEP FURTHER!* Sometimes, a man has to dare to hope. Have you such courage?

More and more people in society are now beginning to hope. When approximately 13 percent of a society’s population gather such courage, a critical mass forms that becomes the drop that causes the dam to burst. Certain individuals within the nation’s leadership hierarchy dread this “sudden” democratic instance of public opinion’s fantastic might, because they know they are going to be confronted with damning questions and extremely damning questions. Today, Sweden has a long list of decision-makers (though by no means all decision-makers) who falsely assert that their lives are devoted to making decisions that work to promote the very best for the people, the businesses, and the nation of Sweden, while at the same time responding to the three society determining questions with answers that favor a relative few, at heavy cost to the Swedish nation, its businesses – and heaviest of all – to its people. I underline and re-emphasize: It is fully and realistically possible to begin building the People-friendly Society as soon as a national referendum gives the green light! What kind of society do you want? What kind of society do you want to leave for your children and all the generations to follow? I, myself, choose to create a society that breathes human kindness and exceptional well-being for **ALL** people; a society where **ALL** people are winners and work together, instead of competing with sharp elbows at the ready. A win-win society.



The People-friendly Society

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