### Whitepaper

# The Power of Individuals in Monetary Systems

Money is not just a physical or digital representation of value, but a reflection of the collective agreement of its users. In this whitepaper, we explore the crucial role that individuals play in the strength and value of any currency. By highlighting the power of users, we introduce an innovative, participatory monetary system that values unity, abundance, and freedom. This system enables every user to contribute to its growth, liquidity, and value, creating a new era of monetary systems that empowers individuals and creates a more equitable and just world. Join us on this journey to discover the potential of individuals in reshaping the global economy.

The value of any monetary system is derived from its users. The more a currency is utilized, the more use cases it develops, the more stable and liquid it becomes, and the more its value grows against other monetary equivalents. This principle is simple yet profound: 1 EUR is worth 1 EUR, and 1 BTC equals 1 BTC, because we, the users, agree on it. This consensus is the lifeblood of a currency's value.

Our proposed monetary system strives to empower users with a unique and innovative system that encourages widespread adoption, strengthens the system's stability, and ultimately increases its value. Our system is designed to encourage every individual to claim a share of the currency, thereby increasing its circulation and promoting its liquidity.

#### The Power of Participation

Our proposed monetary system underlines the principle of user empowerment, where every individual has the opportunity to claim a share of the currency. In this system, each user can claim 420,069 units per day, up to a total of one billion units per user. This method encourages widespread adoption, strengthening the system's stability, liquidity, and value. In addition, users can also contribute to the system's stability by promoting its use and encouraging others to participate.

#### Values of Unity, Abundance, and Freedom

Our monetary system is deeply rooted in the values of unity, abundance, and freedom. Unity emphasizes the collective consensus of users validating the value of money, while abundance highlights the system's capacity to distribute wealth equitably. Freedom, on the other hand, underscores the system's commitment to providing every user the opportunity to participate.

The value of unity prompts us to foster a sense of oneness among all users, recognizing that our collective agreement is the cornerstone of our currency's value. Abundance is reflected in the generous daily allocation of units to each user, reinforcing the idea that wealth can be equitably distributed. Finally, the value of freedom is echoed in our commitment to provide every individual the opportunity to participate in our monetary system, fostering a truly democratic and inclusive economic landscape.

#### A System of Inclusivity and Participation

Our monetary system is predicated on principles of inclusivity and participation, eliminating traditional barriers to entry found in other systems. In most monetary systems, participation requires either existing wealth or substantial computing power. Cryptocurrency mining, for instance, requires expensive hardware and high electricity costs. Furthermore, the concept of staking often disproportionately benefits existing holders, leading to a hoarding mentality and an unbalanced distribution of wealth.

Our system, however, is uniquely designed to be inclusive. To claim your share, you don't need to sacrifice any existing currency or possess high-end computing power. All you need is your time and attention. By sharing this opportunity as far and wide as possible, you contribute to the growth and stability of our monetary system.

## **Preventing Hoarding and Ensuring Equitable Distribution**

We've implemented mechanisms to prevent hoarding and ensure the equitable distribution of our currency. Each user can claim 420,069 units per day, up to a total of one billion units. Once 20% of the total supply of one trillion units has been distributed, the daily claimable allowance will be adjusted to 42,069 units per user. This mechanism ensures that more people can participate over a longer period, thereby promoting a widespread and equitable distribution of wealth.

We strongly discourage any attempt to cheat the system by using multiple addresses. Any user caught cheating will be banned and excluded, ensuring the integrity and fairness of our system.

#### The 80/20 Universal Power Law

The 80/20 rule, also known as the Pareto Principle, states that roughly 80% of effects come from 20% of causes. In the context of our system, it implies that about 20% of users may eventually end up owning 80% of the total supply. This universal law tends to occur naturally in many systems, including economics.

However, our goal is to create a strong and vibrant middle class that owns around 30% of the total monetary supply. This can only be achieved through your honesty, commitment, and active participation in our system and in spreading the word about this opportunity. By doing so, we can ensure a more balanced and equitable distribution of wealth, fostering a healthier and more resilient economic landscape.

#### **Future Roadmap**

We anticipate launching this inclusive monetary system in Q2 of 2023, with development and enhancements continuing throughout the year. Our ultimate goal is to have our currency listed on major cryptocurrency exchanges and become integrated with cryptocurrency payment card providers, thus enhancing its accessibility and usability. We believe that this will help to increase its circulation and promote its use, thereby strengthening its stability, liquidity, and value.

#### **Understanding the Scale**

Our system has a total maximum supply capped at one trillion units, symbolizing the vast potential of this system. To illustrate, one million seconds is approximately 11.5 days, while one trillion seconds is roughly 31,710 years. This comparison underscores the system's immense potential.

The one billion cap per user is designed to prevent hoarding and ensure an equitable distribution of wealth. We aim to encourage as many people as possible to participate in our initial distribution phase, thereby fostering a broad-based consensus and enhancing the system's stability and value.

#### A New Paradigm in the World Economy

As we step into this new monetary era, we must be prepared for a revaluation of our global economy, currently estimated at 100 trillion. Assets, goods, and services will need to find their place within this new paradigm. This transition provides us with a once-in-a-lifetime opportunity to incentivize a cleaner, more sustainable ecosystem.

Our system isn't about overconsumption or mindless exploitation of resources. It is about being bioconscious, about voting with our money, and about choosing sustainable alternatives. Our focus isn't on greenwashing narratives or vilifying CO2 in a narrow sense; rather, it's on facing reality with clear eyes and concrete actions. By participating in our monetary system, you are contributing to a healthier and more sustainable economic landscape. Fix The Money, Fix The World

#### **Resisting the Encroachment on Freedom**

Central Bank Digital Currencies (CBDCs) pose a significant threat to personal freedom, offering governments unprecedented control over individual financial transactions. Central banks operate on principles starkly opposite to ours - scarcity, individualism, and oppression. We must resist this intrusion into our lives and reaffirm our commitment to the values of abundance, unity, and freedom. By participating in our monetary system, you are contributing to a more democratic and inclusive economic environment.

#### **An Invitation to Unity**

Now is the time to cast off the shackles of the old and step into a new monetary paradigm. In our system, everyone is welcome, and no one will be left behind. We operate under the golden rule - do unto others as you would have them do unto you. We are all part of the human race, sharing this earth as our home. It's time for us to unite.

As Charlie Chaplin once said, "As I said before, let us all unite! Let us fight for a new world, a decent world that will give men a chance to work, that will give youth a future and old age a security. By the promise of these things, brutes have risen to power. But they lie! They do not fulfill that promise. They never will!" - Let's harness that power and use it to create a monetary system that serves us all, values our collective agreement, and that reflects the world we want to see.

Together, we can redefine the concept of money and reshape the world economy into a more equitable and sustainable future.

For centuries, central banks have been the gatekeepers of national economies, wielding the power to control monetary policy, set interest rates, and determine the money supply. However, this system has often led to adverse effects on the very people it purports to serve.

Central banks create money through a process known as fractional-reserve banking. This involves lending out more money than the bank actually holds in reserve. The interest charged on these loans is a source of profit for the banks but becomes a burden for the borrowers, who must repay more than they initially borrowed.

Furthermore, this system inherently creates debt that can never be fully repaid. When new money is created to cover the interest, it merely increases the overall debt, setting up an unsustainable cycle of debt creation and interest accrual. This system can lead to economic instability and exacerbate wealth inequality.

Inflation, another byproduct of central banking policies, is often portrayed as a necessary evil for economic growth. However, inflation erodes the purchasing power of money, making us poorer over time. Those on fixed incomes or with savings are particularly hard hit, as the value of their money decreases in real terms.

Central banks also play a significant role in funding wars. By increasing the money supply, they enable governments to finance military operations, often leading to devastating human costs and economic consequences.

Lastly, the practice of usury, or charging exorbitant interest on loans, is a persistent issue in our current financial system. This practice can trap individuals in cycles of debt and contribute to the widening gap between the rich and the poor.

#### **Redefining Monetary Systems**

It is time to question these established practices and seek alternatives that better serve the collective interests of society. Our proposed monetary system challenges these entrenched norms and puts people before profits.

By emphasizing values of unity, abundance, and freedom, we aim to create a system that enables fair and equitable wealth distribution, curbs inflation, reduces reliance on debt, and discourages practices like usury.

In this new paradigm, we can move away from a system that perpetuates inequality and conflict, and instead, foster a monetary system that truly serves its users, promotes sustainable growth, and contributes to a more peaceful and equitable world.

#### Conclusion

Money is more than just a medium of exchange or a measure of value; it is a social contract reflecting the collective agreement of its users. By recognizing and harnessing this power, we can create a robust, resilient, and inclusive monetary system that resonates with the values of unity, abundance, and freedom. Our proposed system empowers every individual, enhances currency stability and liquidity, and ultimately increases its value against other monetary equivalents. Together, we can redefine the concept of money and reshape the world economy into a more equitable and sustainable future.

Our proposed monetary system can be a game-changer for the global economy. It can provide a more equitable and sustainable alternative that is based on the principles of inclusivity, participation, and fairness. The system's values of unity, abundance, and freedom can help to create a more democratic and inclusive economic landscape that benefits everyone, not just a select few. By participating in our monetary system, you are contributing to this vision and helping to create a better world for future generations.