

Where Money, Currency & Credit are headed…

Money represents an agreement between people for an exchange of value. Currency is when money goes live in a market. The agreement should cost you nothing to generate & the currency you use should make you a profit based on the productivity of the agreement. In order to do this, you + your peers should be verified as real people & your agreed upon transactions for said value should be monitored between you such that your economic activity can be measured for its value + efficacy. In the world we live in today, <u>none of this is the case</u>. In fact, the agreements & transactions we think we are making are actually illegitimate, whether we use fiat money, cryptocurrency or myriad forms of credit based on debt interest.

MONEY BECOMES REAL CURRENCY WHEN BACKED BY THE REAL YOU

Money: a real contract



The contract costs you nothing because you own it!

Currency: an actual use in the real world



The currency makes you a profit based on its productivity!

Money, currency & credit have an opportunity to be <u>mutualized</u>. This means that in any desired economic activity - be it for trade, for barter or the direct purchase of goods & services - you would have the option of owning the creation as well as the use of money. This would transition society from a WIN-LOSS scenario in which institutions devalue your economic activity from the onset, to a WIN-WIN scenario in which people value their own economic activity from the onset. All money which is used therefore would have an actual real-world purpose (a utility) that can be valued against present + future performance based on your distinct economic participation. Several U.S. states, select countries & corporations are prototyping this model as we speak!

HOW MONEY CURRENTLY WORKS & HOW IT SHOULDWORK



A double-entry book accounting function owned by an institution that values a current asset to include labor (activa) against past performance (passiva). This is always a WIN-LOSS scenario because you can never sustain the value of your labor or the asset yourself.

Money in the Near Future



A triple-entry book accounting function owned by entities owned by people that values a current asset to include labor towards future performance (activa). This is <u>always</u> a WIN-WIN scenario because you & the entities you work with can always sustain the value of your labor & the asset yourselves since you are always providing a real world utility (you are fulfilling on a need).