



Creditism: an economic evolution

"We do not inherit the earth from our ancestors. We borrow it from our children."
Now we're giving them credit, too.

(This is a work in progress, email Remzi for questions or to help: remzib@gmail.com)

The Goal: An economic system that accords with reality, reason, and life empowering human potential on a regenerating planet.

Not Debt. Credit!

Creditism is an evolutionary economic protocol for a just social system constituting maximally distributed access to capital and credit.

The current debt-based, growth-dependent economic paradigm is inherently finite and self-destructive. Creditism represents a change from circulating debt money into flowing credit currency, breaking free from scarcity and perpetual debt constraints.

Currency (credit) is a useful human tool that enables access to resources (capital) and facilitates exchange. However, in the capitalist system, credit is issued as debt money transcending its primary role, becoming an instrument of power that controls resource allocation and people solely for profit maximization.

Creditism challenges this power by decentralizing the control over capital and credit, thereby empowering individuals and communities to participate in economic decision-making. This fundamental transformation lays the foundation for a more engaging society, where economic opportunities are accessible to all.

By distributing Credit currency to everyone directly, Creditism helps us move past the challenges of capitalism, putting an end to inequality, homelessness, and war. This improvement in currency unit flows renders banks, debt, stocks, bonds, insurance, and taxes obsolete. It is a visionary pathway toward a future where economic fairness, social cohesion, and democratic participation thrive.

Capitalism vs Creditism: A Comparison

Capitalism and Creditism are different economic systems with different aims and values. Capitalism is the legacy system rooted in the historical evolution of organized *legal* capture of all global resources and labor onto private ledgers for private gain. Creditism is a new system designed to enhance the collective human potential for ecological balance and overall group and

individual prosperity unleashing our unique creative potentials. The following comparison highlights the key features and structural reforms proposed, presenting a transformative shift toward a regenerative and participatory economic system.

Capitalism: A system in which centralized capital and credit control are used to command social labor production for private market consumption.

Creditism: A system in which decentralized capital and credit access are used to empower social labor production for free market consumption.

Humans are driven to survive and explore. The acquisition and transformation of resources (capital) are essential to the meeting of those needs. Thus, the distribution of capital is not only essential to economics, but to life.

Our behavior is driven by a blend of biological, social, and financial motives, and is shaped by the collective affordances and reinforcements of those spheres in aggregate. Charlie Munger's famous saying, "Show me the incentive and I'll show you the outcome," highlights how incentives profoundly impact human actions.

Economic rules determine access to capital and credit, with outcomes ranging from equitable distribution to massively unequal access. Economics conditions our natures by imposing conditions of interaction upon us, thus shaping the social sphere as well. We can alter the economic conditions to accord with our natures, and align economic incentives with intrinsic values and prosocial motivations. It's just a straightforward matter of admitting *real* values into those conditions, and then it is basic math.

Property rights form the basis of economic systems, as well as the legal framework that determines who owns what capital. All living beings need to take resources from the global "Common pool". So what is the legal basis that enables that exchange, which also essentially defines those economics? The first act of transfer begins with the legal rule "possession is nine-tenths of the law." This means whoever is the first to take a resource owns it. Capitalism operates on the premise that shared resources are unowned and free for the taking. It is banditry that has resulted in an unfair pre-distribution of capital.

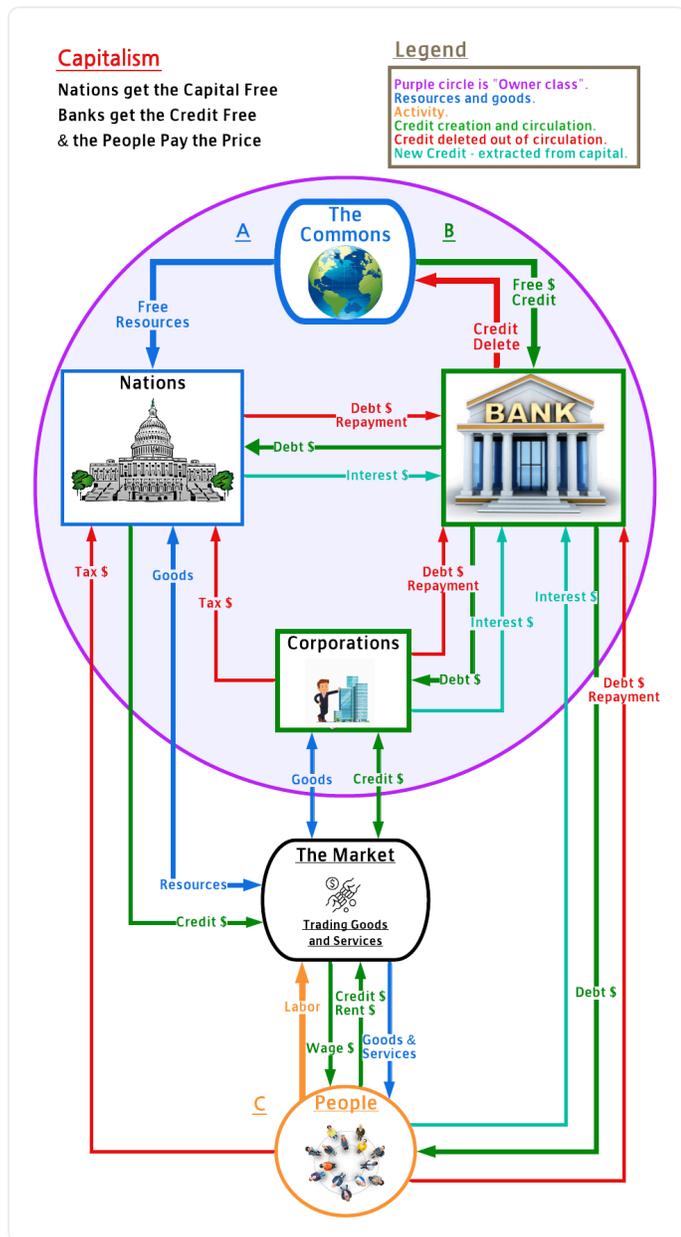
That first act ignores the fact that shared capital, the "Commons", is a birthright of all living beings. **We** are the rightful owners. The Commons is the shared ledger of all of life's capital, gifted to us by our ancestors, our nurturing Earth, the expansive Universe, or what many call God.

Capital is the embodiment of life itself. Like squabbling children, we find ourselves trapped in the finders keepers, losers weepers primitive stage of economics, or "Game A," where we fight and even kill each other over our family wealth. Now, it's time we realize this wealth actually belongs to us all and grow past this and move into a cooperative phase where we work together to manage and enhance our collective wealth instead.

Modern Capitalism: A Continuation of the First Act

A. **Nations get the Capital for free.** Nations claim ownership over all common capital on their private balance sheets. They rent and trade that stolen capital daily, collecting money for the theft. People then must create fictional entities to compete to expand their capital ownership and consolidate their power. That original and ongoing appropriation is upheld by force and coercion, trapping us all in a race to the bottom where we exchange genuine cultural and ecological diversity, liberty, and creative self-determination for homogeneity, products, entertainment, and plutocracy, and tell ourselves it constitutes the only meaning of 'progress'. That's Game A.
cause of all societal problems:

B) **Banks get the Credit for free.** Money isn't a real "thing", it's just credit units or numbers on ledgers. Nations create credit by fiat, spending it directly into existence. Commercial banks borrow credit into existence then "lend" it out with interest. As borrowers repay loans, the corresponding debt is deleted,



but new loans (and thus new debts) are typically created faster than old ones are deleted. This constant churn expands the supply of credit and debt in circulation. Since numbers are infinite, there's no natural limit to credit creation, only political or institutional limits.

By transforming everything — capital, labor, even credit itself — into numbers, capitalism turns social life into a competitive game of accumulation. Credit, in this system, is less a neutral medium and more a mathematical tool of power.

C. **People Pay with Labor & Life.** People who own nothing of value but themselves must trade their lives to others for credit and their futures to banks for debt with interest. With credit for labor, people get entry into the exclusive market controlled by Nations and corporations. With every exchange, credit value circulates between private ledgers, credits (plus) or debit (minus), and with profits (pluses) flowing ultimately to Nations, corporations, and banks, who do little for it.

Everyone recognizes that exponential tech advancement will soon make people worthless as machines and AI rise to replace human labor. The credit flows to those people will stop, leaving them locked out of the *free* market. The only solution possible within capitalism is some form of credit redistribution scheme using UBI & taxes.

“When plunder becomes a way of life for a group of men in a society, over the course of time they create for themselves a legal system that authorizes it and a moral code that glorifies it.” -Bastiat 1848.

The Problem: Rivalry and Exploitation

These primitive capitalist incentives that drive the relentless pursuit of profit and capital accumulation have trapped us in a ‘prisoner’s dilemma’ resulting in our concurrent ‘race to the bottom’, which is *the* source of economic externality and “The Tragedy of the (Unmanaged) Commons” writ large. It is our wholesale destruction of our very real Gaia in pursuit of fictional nominal credit tokens. Therefore, all *private claims* on our global Commons are clearly illegitimate!

The Solution: Cooperation and Fairness

Creditism eliminates economic externalities by reclaiming and representing all global capital and credit on various local, regional, and global ledgers, while returning the ownership of the planet back to herself on a Ledger of Life, the Commons-family ledger. Here, the continuous bottom-up flow of Credit encodes individual and communal self-direction, and incentivizes

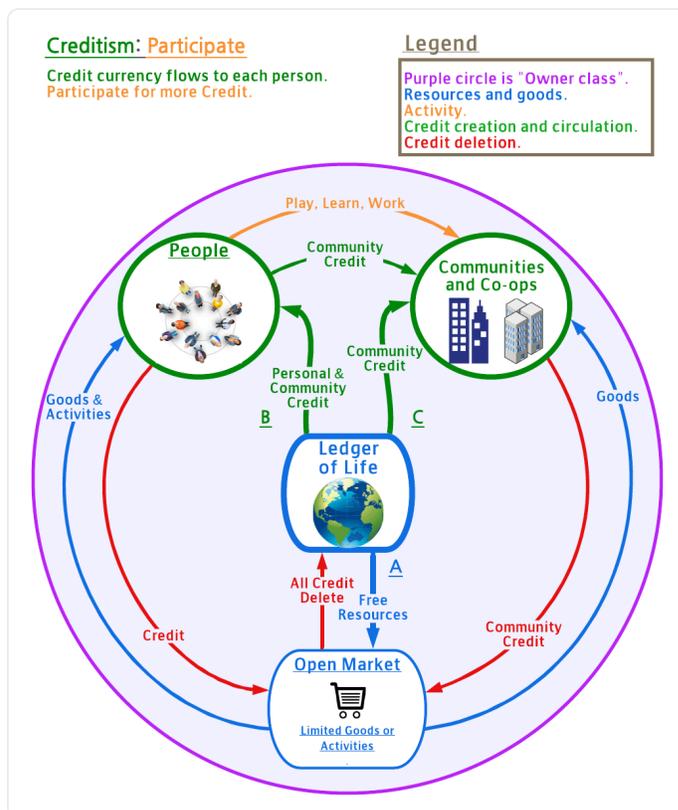
and rewards individual and group collaboration and production, rather than crude value (in the form of profit) via trade. Transition from a capital (commodity) centered value regime to a contributory value system. By shifting the focus from profit by trade and accumulation to cooperation and participation, Creditism creates a more just and sustainable economic system that benefits all.

Creditism: The Beginning of Infinity

A. Common Capital. All shared natural resources and land are listed on The Commons' ledger (The Ledger of Life), while all human-created capital such as equipment, infrastructure, utilities, and buildings, are ultimately transferred to community ledgers managed by human members at the global, regional, and local levels. Each of those assets are collectively produced by humans, while natural resources and land collectively emerge from the planet and life, so their ownership should never have been vested solely in individuals from the outset.

B. Personal Credit. PC flows from the Commons pool directly to every individuals' personal private ledger in 3 ways: 1. As a monthly basic income, 2. For participation, and 3. As Bonus for exceptional results. Personal Credit deletes when it is spent in the open market on unowned scarce goods or services. PC also enables people to exchange their personal property, but only at the lower of market value or purchase price, which eliminates profit-seeking from trade. These features ensure Credit **cannot** be lost, stolen, or used to coerce or control others.

C. Community Credit. Corporations and governments convert their operations into member-run councils, clubs, and co-ops with free leases for their equipment and properties. Shared resources are maintained by a community or group of stakeholders according to their own rules of governance. Unused resources can be leased out for free to other groups in the city, similar to a library, allowing citizens to form new clubs or co-ops. Community Credit (CC) flows for free directly to all community ledgers as a monthly basic income times population, making taxes unnecessary. Every person also gets a monthly flow of CC to support their favorite groups or to start groups of their own. When community groups spend CC to acquire goods from the open market, their CC deletes. The goods are then recorded in their private group ledgers for exclusive use within their communities. Groups do not use their CC to cover production input costs. Instead, these costs are accounted for and influence final market pricing, but the co-op does not incur them. The input costs are passed on to the ultimate purchaser of the finished goods, like individuals, towns, cities, regions, or the global.



"It seems to me that this is theoretically right, for whatever the question under discussion — whether religious, philosophical, political, or economic; whether it concerns prosperity, morality, equality, right, justice, progress, responsibility, cooperation, property, labor, trade, capital, wages, taxes, population, finance, or government — at whatever point on the scientific horizon I begin my researches, I invariably reach this one conclusion: The solution to the problems of human relationships is to be found in liberty." - Bastiat 1850.

From Money to Credit: A Paradigm Shift in Value Creation

Money represents power and empowerment since it is primarily a claim on capital. Capitalism is based on the idea that value is objective and depends on the cost of labor and resources that go into producing goods and services. In this system, the unit of value is a fixed and objective measure, such as money or gold, that can be exchanged for any other good or service in the market. The more money or gold you accumulate, the more units of value you have. The main benefit of accumulating more units of value is that you can use them to command or exploit (profit from) labor and resources, as well as to acquire more personal possessions or access to more exclusive experiences. The mechanics of money and capture in Capitalism unavoidably **pool and concentrate wealth, capital, and power auto-plutocratically**, producing a perpetual power pyramid.

In contrast, Creditism empowers everyone with Credit as it flows to them automatically and more flows for positive participation in society. The more Credit you receive, the more units of **purchase** value you accumulate. The only real benefit of accumulating more units of **purchase** value is that you can use them to acquire more personal possessions or access to more exclusive experiences, such as travel or entertainment. However, you cannot use them to command or exploit the labor and resources of other humans, as in capitalism, feudalism, or socialist state capitalism. **system**. The mechanics of credit and access in Creditism intentionally **flow and spread wealth, capital, and power** automatically, meritocratically, and democratically... pulverizing the power pyramid.

The difference between these two systems is that the former is based on a materialistic and rivalrous approach to value extraction, while the latter is based on a human **and more-than-human world** centered cooperative and meritable approach to value creation. The former emphasizes the quantity and uniformity of human consumption **and capture**, while the latter emphasizes the quality and diversity of human experience **and participation**. The former generates social and environmental conflict, while the latter fosters social and environmental harmony. As Buckminster Fuller wrote, will it be Utopia or Oblivion?

From the AORS's below:

Creditism is just Socialism repackaged!

Actually, Creditism is an anarcho-libertarian-syndicalist-republican-meritocratic-confederated-representative-decentralized-economic-direct-democratic-subsidiarity if you want to be fussy about it. It appears to be a 2.0 version, or a technological reflection, of something primeval...

In Capitalism, the credit has us. In Creditism, we have the credit.

There is a little notion that reveals itself to some of us from time to time as we all evolve into the future, playing, crying, and falling in love. It tugs at our sleeves to gain our attention and support. Sometimes the notion is understood in a way that captures us; spreading amongst us with the pace of a wild fire, then slowly burning out again as it starves for fuel. The notion is the simple fact that people have always depended on their economies for their existence. The Haudenosaunee and Inuit. The Mongols and Polynesians. Egyptians, Vikings, the Ainu, and the People of the Han Dynasty. The tribalists, statist, and anarchists. Emperors, slaves, and H. sapiens neanderthalensis have always depended on their economies for their existence.

What an economy is is simply individuals in communities, interacting with each other and the world, under rules that determine how they are able to meet their desires and needs. That's not the only way to talk about economies of course, but it is a straightforward and valid one. When we don't understand like that we make a lot of mistakes and others make a lot of mistakes on our behalf. The reason that notion keeps tugging our sleeve is there's a jewel at the center that wants to be noticed. It wants us to pick it up and polish it, and display it to each other, and tell ourselves that the jewel belongs to each of us. It likes it when we shimmer. The jewel is the fact that an economy defines and determines the value of existence to us. It has to do that, so it always does. Its definition of value determines much of the shape of our lives, the state of the world, and even much of how we treat each other, think, and feel on a day to day basis. An economy is not alone in its raw power to determine those things. Every context we depend on does that too, either more or less. But because an economy is dealing with existence, with matters of life and death, its power to shape and condition is serious. When an economy places or doesn't place a value on existence it defines and determines the value of existence to us.

An economy thinks. It says, "This is what I think of existence. I think I will treat it like so, and do these things with it, rather than those things." Then all of us proceed to do what it says. That is no mere analogy. Rather, all bodies of thought, life, ecosystems, land masses, behaviors, eruptions, species, and ethics, are one. Affecting and affected by one another. Every time a breeze touches your face, gives you a thought and a feeling, and you decide to call someone and ask them to go do something with you that is the field of affection happening. Every event is like that in its own way.

When we show ourselves in just what way a collection of many things relating transforms them into one phenomenon in our minds, that is called understanding. We are fortunate now to notice that we've misunderstood. When an economy defines existence as being without value it cannot help but operate in a manner that treats existence more poorly than it deserves. We try to help, but the trouble is an economy has more to say on matters of life and death and meaning than we do, or that quite we know, and it shouts its opinion with all of our voices and whispers its thoughts in our ears. It tells us that it is no good deed to pay people to exist. Sometimes it tells us we are lazy. At others it says we can't be afforded. We are told of the impossibility and danger of putting a price on life, and it tells us right now that that thought is our thought. It isn't. Each saying misnames this certain truth: that all value comes from existence. It always has. Public credit is the symbolic representation of existential value and it always has been. So no, the truth is rather that our current economy cannot afford us, but we've always afforded ourselves such as things were! We've sweated, and bled, and struggled for each other, and built all of the things we have together. We've done so despite a droning insistence that we are worthless and the world is worthless. No.

When an economy cannot value people for the people, trees for the trees, clean water for its own sake and ours and everything else, and a breath of fresh air we cannot afford it! Credit money recognizes value. Debt money recognizes the capture of value, because it states that existence has no value in itself. An economy of ourselves in communities, interacting with each other and the world, *under rules that value existence*, determining how we are able to meet our desires and needs is an economy we can afford, and desperately need! The Goliath now we call our economy as we sit and discuss these matters together sometimes pretends it's an ecosystem. It isn't. Ecosystems value existence as such. The realization that an economy must value existence enables us to create and discover what we have named Creditism. It values existence because it can, we can, it must, and we *ought* to.

It is surprising to discover such deep unities between economics, ethics, psyches, and physical systems, but then everything is one like we noted of ourselves and the wind. That means we'll be waking to notions of understanding for as long as we're here. We'd like to be here in some lovely and changing form forever governed naturally by lawful principles of that evolving understanding of ours, because when life isn't governed that way everything loses.

It has taken a great deal of time, effort, and some infuriatingly obscure language to drive the notion that money is credit people create for each other amongst themselves right out of our overwhelmed and addled minds. Money is credit. We just don't think so. Because we don't think so we pay relatively few people quite handsomely, in credit you'll note, to rent us the use of our money as debt. Attend.

When an individual, let's make him a Russian Oligarch named Nikolai Demitry Valentine Adamovich for some reason, once Mr. Adamovich acquires enough money to invest in such a way that his money makes money, and always makes money, that's credit. It's even credit if it's debt. It's credit because he's receiving credit in that other sense of the word, which is what the word means really. See the numbers go up? Ding ding ding ding ding! "Brava, Mr. Adamovich sir! Well done, I say! Bra... ..va!" Ding ding ding. Clap clap.

Where did that credit come from? Who is giving him that credit? We are. It came from us and it came from the world. It came from us interacting with each other in the world. That it *can* come from us interacting with each other in the world means my existence has value, your existence has value, our existence has value, our interactions have value, and the world has value. We just don't think so.

Look. When it takes millions of people, say, for there to be such a thing as a Russian Oligarch, then Mr. Adamovich exists as that thing for two reasons. First, we gave him our credit to become that thing by taking on debt. Second, we have tacitly agreed that food, water, shelter, people, and public resources are privately owned tradable commodities and enshrined that agreement in our institutions, so we take on a privately mediated work obligation. Conversely, when food, water, shelter, people, and both public *and* private resources are considered to be the valuable basis of all additional value creation, rather than being saddled with that work obligation we're instead encouraged with 'mutually desirable work opportunities'.

See, our lack of accounting for the value of ourselves in the world means we can't act accountably to the world. We can't be 'taken into account.' It means we're not accountable. It means we ARE accountable. We just don't think so, and because we don't think so we're breaking our backs to break the world. We're not just playing with words here. The words have been tampered with already. The meanings have been tampered with. We've tampered with ourselves, and tampered with others. Let's fix the words; put 'em back the way they were before, since that's the way they are. They always have been. We just don't think so.

People, food, water, shelter, and public resources are the basis of value, they're not commodities, and it is a cognitive error to believe otherwise. What's that you say, "**Capitalism adds value to the market! Who do you think builds the houses, grows the food, and directs the people to work? Capitalists!**" Do you mean to say that in Capitalism there is Capitalism?

Let's travel back in time a moment. 15,000 years. We come upon a lovely peaceful village scene. People going about their normal lives, doing stuff and providing for their needs and desires. They have food, water, shelter, music, dance, and culture. Listen to them for a moment... Can you see them? Do you hear them? Those aren't Capitalists. We are Capitalists, and we don't have to be. We have Capitalism now, and Capitalism most certainly has us. We can have Creditism, and it can support us. Then we'll just be people again, in all our uniqueness and splendor... The People.

But, since we've left a cacophonous gaslight shining in everybody's eyes, let's look at the bank facet (oh god)... It's the same situation really, albeit from a different angle, as it was with our friend Mr. Adamovich. When a bank, let us dub it 'Charter and Charter', 'lends money' to you as debt, what in fact is happening is good 'ole Charter and Charter is creating that debt out of your creditable and sound 'business plan' that you and your community decided would add value for yourselves... "Bravo! We do say in fact! Excellent! Just excellent! Well done you!" Legitimate clap, clap, clap! ...and then they are renting that credit back to you as a debt that you and your community will have to pay back to them, while telling you and your community that they've done you a favor. Oh, how the gaslight table has turned...

It's like this. Your community has a building, say, it's just sitting there empty gathering dust and mold. You've seen them... So you want to take up stewardship of one of those buildings you've seen, let's say, and create a performance poetry troupe with community members, fill the building with plants of all kinds, purple orchid lighting, and a stream running through it, and exclusively serve authentic absinthe drinks and mini-bagel Hors d'oeuvres with various artisanal toppings. You tell your friends and community about it, y'all have the time, skills, and desires, and y'all are *stoked!* That is your community and you, interacting with each other and the world, under rules that value existence, determining how y'all are able to meet your desires and needs, creating credit amongst yourselves...

Then, you go ask Charter and Charter if you and your community may please have that thing, and they say, "Sure! But it'll cost ya!"

What Creditism is saying is simply that the community is the bank, is the people, is the buildings, resources, desires, needs, ideas, enthusiasms, time, skills, and work, and we don't need to rent those things from ourselves or anyone else, because we already have them. We just don't think so.

The fact of the matter is this: when we only account for the **exchange** value of everything we are Capitalists. When we account for and admit the **real** value of everything we are Creditists. Then we're just people again... The People.

The aims of Creditism can be well summed by responding to Buckminster Fuller when he said:

"You do not belong to you. You belong to the universe. The significance of you will remain forever obscure to you, but you may assume you are fulfilling your significance if you apply yourself to converting all you experience to highest advantage to others. Make the world work, for 100% of humanity, in the shortest possible time, through spontaneous cooperation, without ecological offense or the disadvantage of anyone."

It is obvious that an economic system either helps us or hinders us from engaging that notion. If we understand the fact that when we account for ourselves, for our needs and our value, and account for ecologies on which we depend, by recognizing and respecting the harmonies of distinct and interdependent spheres of value, we create an economics that naturally approaches Mr. Fuller's Ideal. That's Creditism. It's what it is born for.

The field of Creditism enables me as an individual to *find out* that I belong to the universe, and to explore that 'significant obscurity' Mr. Fuller suggests of me. It enables me and all of us because it states, *economically and unequivocally*, that the

world belongs to herself and to every creature thriving or suffering upon her. Here, Creditism is direct. There is a world. The world preexists. The value of the world preexists since we and every other creature exist. If just one of us owned the world, if it was FOR just one of us, we wouldn't all be here to argue over ownership. We think that means that 'ownership' and 'property', as currently codified, are ontologically false. That such falsity breeds distortions and disintegrations between spheres of life that ought to be respected. And that self-determined 'stewardship', 'collective ownership' and 'private ownership', as Creditism begins to codify and refine, are the obvious, sound, and ontologically robust replacements.

Creditism is being born. Like ourselves, she shouts at the sky already, "I exist!" She's ours to care for and encourage. We will revisit Mr. Fullers' Ideal many times while we nurture her ... "to make the world work, for 100% of humanity, in the shortest possible time, through spontaneous cooperation, without ecological offense or the disadvantage of anyone." And reflecting on that, someday not too long from now, we may come to nod our heads together and realize that an economics, which accords with ourselves and the physical universe is just as whole and as natural as everything is.

"Money must be seen as the means of mastery of all economic and political problems. Until we have mastered money we shall not master any of our problems." E.C. Riegel

Creditism: Structure and Strategy

The Reason: Governance has always emerged from Economy. An economy can either be physically and ontologically lawful or not. When it isn't the axioms of Game Theory and Ecosystemics force lawful accord by means of natural selection for war (tribalism), famine (niche-species disparity), disease (depopulation pressure) etc, because all existence is related. When we don't act like it the Universe acts like it for us. We have mistaken a 'global economy' as a new phenomenon, but it isn't. The Earth-qua-ecosystem in the physical Universe is already the global economy. The 'two' are inseparable. The current global economy as we practice it today is a precocious and arrogant punk that can't admit when it's mistaken. It thinks it's better than the Universe because it gave us steam engines and smartphones. It did, and we like them, and the Universe may be better yet with them. But we want updatable repairable durable smartphones that don't go out of date so quickly while requiring 8 year old children to go into pits in the Earth to carry up buckets of rare earth minerals to build them. 'Capitalism' (as if it's one 'thing'...), mediating 'Nation States', obviously doesn't know how to do that. Creditism does for no other reason than that humans do. Allow people to choose for ourselves through agreement what we wish to do that we find valuable, and kids in pits isn't gonna be one of those things. If we don't create a bottom-up global economy together for existentially valuable reasons 'someone else' (still us) will build a top-down global economy for other reasons. An economy of valuing-humans-in-the-world is all... "Creditism! No kids in pits!"

The Basis: Program a distributed, global, unhackable, backupable, private-public, decentralized Holochain network database (The Structure), write it with algorithms for the allocation of Credit (currency) that value existence and spontaneous cooperative self-determination (Ontological Governance), encourage people, communities, organizations, and cities to create their accounts (The Changing), crowdsource populating the ledger through gamification with a record of all global production, capital, and resources (The Play For The Commons), use the Credit we've always created amongst ourselves to interact with one another and the world under rules that value existence and mutually assured evolution (The Economy).

The Conditions: Our current economics is ugly. Up until now our tools have been ugly too. They've been woefully inadequate to the task of accounting and valuing human relations-in-the-world in a sound and beautiful manner, and when things are ugly we're less happy because we like it when things are pretty. What we like even better is when we *feel* pretty. What we like most though is when we feel the world is a beautiful expression of the *meaning* in our lives. Then we feel *sexy!* Holochain technology is an elegant tool for a distributed digital network and records (ledgers) of our shared planetary resources, and Creditism is the necessary and sufficient protocol to deploy that tool to evolutionary advantage. That marriage allows us to acquire the use of capital from our community ledgers and resources from The Ledger of Life, the Commons, in order to contribute to our communities in whatever ways we see fit, and relate with one

another where we wish, through the use of credit for limited experiences or products. In an economy for each of us, valuing each other and our unique characters, we begin to reclaim meaning for ourselves. In Creditism we begin to unite the Good, the Beautiful, and the True, and that's obviously sexy!

The Axioms: Any and all systems have a logic internal to them, be they systems of philosophy, the dynamics of the dew point, or speciation in ecosystems. If that were not true we would never be able to figure anything out. Even a roiling chaos has its logic. After all, It exists (if, in fact, it does). The logic of every system is based on axioms that hang together in their purpose to express or reflect truths of nature; the nature of ourselves, the nature of ethics, the nature of the electromagnetic field as it exists... When the axioms of a system play well together the scope of their truths runs far, and our understanding rides merrily along with them. But crashes happen from time to time. We're riding along, perhaps rather pleased with ourselves, or just enjoying the wind when BOOM! We've crashed into a wall and our axioms are smashed. Catastrophe! Why has that happened? It has happened because there is something wrong with our axioms obviously, but the nature of that 'wrong' can be of two kinds. The first kind is that there is an internal logical error between axioms so you get wear in the bearings which generates heat due to friction. When we drive too far without noticing the error a wheel locks up... We flip. Wall. Crash! The second kind happens when our axioms should've told us about an up and coming wall, because they've supposedly got a rad GPS for such things, but the kind of wall that's coming up rapidly is invisible for some reason... Head on collision! Smash! That second kind of crash happens when the axioms we're navigating with do not reflect or align with the axioms of that very real wall. Our current economy is crashing into the four axioms of a wall, and it has been for some time. That wall is Life, and it is telling us what its axioms are:

- There's a planet in a Universe with life on it: Planet=Universe=All Life
- The real value of ourselves is the real value of all life: The People=All Life
- Creativity, collaboration, and recognition of ourselves determines how we treat Life: Living Life=Treating Life
- The planet is owned already by all life. We must own it together in order to live: Collective=Capital=Life

When the economic axioms (The Algorithms) we practice together reflect The Axioms of Life we evolve together with Life. We thrive, and our communities and groups speciate and diversify as our unique reflection of Ecosystemics. But when our practices fail to reflect that parity, we create externalities within ourselves, and the rest of our systems, we homogenize, and eventually parish as we take life and diversity with us down to our graves. Let's not do that. Simple. Good. Beautiful. True. "Creditism! Just the facts!"

The Algorithms: Credit has always been created and allocated by rules, of course. Sometimes those rules have evolved amongst ourselves, at others they've been imposed by various kinds of authoritative decree, and there've been many admixtures besides. Some rules have engendered division and conflict in the world. Others are excellent at encouraging cooperative creation. Some are good for the growth of tech, or respecting nature. Others for exploring the human spirit. Credit is quite literally a symbol of the cooperative human spirit, and while it has been recognized and deployed in that spirit before under many different sets of rules, no set of rules has yet achieved a workable scalable synthesis without externality. Creditism recognizes the nature of credit and achieves a lovely updatable, infinitely diversifiable, evolutionary synthesis, without externality, bringing together many of the wonderful games our ancestors have practiced together. It is able to do so simply because The Algorithms reflect The Axioms of Life :

- The shared accounting of collective capital and resources on our distributed network database is the acknowledgement that we, life, our ancestors and children are in this together and always have been. Planet=Universe=All Life
- The Allocation of free personal credit (PC) to each of us for living and free and open access to available housing is respect for each life. The People=All Life
- Personal credit for self-determined creative engagement through access to that ledger means that each of us can be an entrepreneur, and means our society believes in us as unique individuals capable of enriching us all, and believes in the value of freely joining together in diverse and dynamic groups. Living Life=Treating Life

- The ongoing flow and circulation of community credit (CC) to individuals and communities for the facilitation, and completion of communally desirable enterprises and projects is an expression that each of us has an individual voice and a voice as a part of community, and each of those aspects of our voice counts on matters that affect us all; we have a right to democratic agreements about the use of shared resources for the projects and enterprises we decide together are valuable. Collective=Capital=Life

Let's play. The implications are wild, and quite beautiful. Do you see it?

Creditism: A New Economic and Governance Model

“Meta-Relationality is the capacity to be in right relationship with the whole-shebang— everything, everywhere, everywhen, all at once, all of the time.” — Vanessa Machado

Creditism mathematically democratizes both political and economic decisions and ensures participation and fairness. Economic management is based on subsidiarity using open collaborative **environments ecosystems**. The principle behind this approach to economy and governance supports a core belief in the advantage of cooperation over conflict. This cooperation is made more possible by enabling the smooth flow of people, ideas, credit, and goods across diverse communities. This means moving away from isolated and competing entities towards participation in open **environments** that integrate the impacts and contributions of all participants. It acknowledges that individuals and collective entities can freely join and contribute to these **environments** without needing permission. The outcome is individuals living freely in a local-global network where resources are shared and contributions are valued.

Citizenship in Creditism: Local, Regional, and Global Communities

Every individual essentially belongs to three communities: Local, Regional, and Global. As sovereign planetary citizens, we have the privilege to actively participate and vote in our various communities- be it clubs, co-ops, or councils within the local, regional, or global community. Our Local community is essentially where we live, while the Region encompasses the locality in which we reside. All these regions collectively constitute the Global community. Each Local community is autonomous and self-governing. Autonomy empowers citizens to chart their own course and govern their society, fostering diversity through experimentation. The existing city and country borders can initially demarcate Local and Regional communities respectively, although the flexibility to change these classifications remains with the populace. An equitable and fair balance of Community Credit is maintained through simple math based on population numbers.

Personal Credit System

The first step in implementing Creditism is to create a digital, global Credit currency account for every person on the planet starting with a fair initial allocation based on age. Allow people to convert (virtually) their net worth into more Personal Credit: all their existing currencies and assets onto their ledgers while eliminating all debts. Then, an equal amount (UBI) flows to all accounts monthly. No strings attached, no gatekeepers to appease. Completely decentralized. Just a natural ebb and flow of financial self-determination, empowering every global citizen as their own sovereign. More Credit flows to incentivize participation in councils, clubs, and co-ops. More Credit also flows as Bonus to individuals and groups for extraordinary results and new purpose-driven profit metrics like reducing use of energy, labor, and resources while increasing quality, renewability, and longevity.

Credit currency is deleted when used to acquire unowned goods or services from the open market. Credit circulates only during an exchange of privately owned goods for the lesser of its actual value or purchase price, removing any profit motive. These traits guarantee that Credit cannot be lost, stolen, or exploited to manipulate or control others.

Eliminating Financialization:

Under a Credit currency flow system, all existing debts, rent, taxes, banks, stocks, and insurance **for profit** would be eliminated. Housing becomes a guaranteed right, with individuals free to choose and move to similar quality houses anywhere on the planet. Essential services like electricity, water, and internet would be mostly free.

Community Credit System

Each local community's ledger consists of existing assets and a Community Credit (CC) account. This account gets a monthly infusion of 50 CCs per citizen, like a UBI for communities, which renders traditional taxes redundant. The citizens determine how to allocate their CC to the various local needs and groups. Regional communities receive a lower amount of 10 CCs per citizen monthly due to their larger population size. Usage of these funds, once again, is decided by the regional citizens. The Global community receives an even smaller sum - say 3 CCs per citizen monthly, to ensure fairness and resource allocation for global benefit. Community Credit can only be spent in the market by communities or groups, not by people. This fair global Credit distribution method enables democratic and community-owned resource allocation. 1 PC is equivalent to 1 CC in the market.

Personal Community Credit Allocation

Every person also gets an account with Community Credit, initially funded with 1,000 CCs times their age and an accruing monthly income of 100 CCs. This personal CC is used to contribute to projects and initiatives of individual preference on a global crowdfunding model. People can give their CC units to any group or person they wish. It can even be used for personal betting or gambling since it eventually flows to a community ledger where it is spent.

Transitioning to Creditism:

The transition to Creditism would involve a peaceful evolution, with people opting into a free digital social-economic network when they are ready, instead of relying on the difficult and slow process of political transformation. Credit issuance costs nothing because it is not transferable outside the network. It is not a security. Incentives for early adopters will drive membership and produce the "ratchet effect". It can facilitate member exchange within the network and pegged 1:1 to the US\$. A global declaration of independence and constitution would guide the transition, ensuring voluntary work, free access to the market, and the absorption of state power by society.

The Result: Maximally Distributed Access

Creditism ensures a continuous equitable flow of Credit to all people and all communities. Access to limited resources becomes fair and labor becomes an opportunity to earn Credit rather than an expense; no one pays for labor, it is earned. Debt, rent, taxes, and insurance become a thing of the past. Individuals get to choose for themselves when, where, and how much to participate and consume. And members run their own cities and productive activities. Creditism is a real-life choose-your-own-adventure and Sim City.

"Creditism is emergent fractal enaction of self-directed and co-created Liberty reflecting the nature of selection in ecosystemics for ourselves, our groups, and planet at local, regional, global, and Gaiaic scale." - Life 4.2 Ga - ?

Key Features of Capitalism:

1. Private ownership of global resources.
2. Private market-driven allocation of resources.
3. Profit motive as the primary economic driver.
4. Competition for market share and profits.
5. Accumulation of wealth by a small elite class.

Consequences of Capitalism:

- Inequality and poverty.
- Environmental degradation.
- Economic cycles of boom and bust.
- Social unrest and conflict.

Key Features of Creditism:

1. Global resources managed holonically
2. Decentralized control over money and resources.
3. Fair distribution and access to resources.
4. Cooperation and collaboration.
5. Focus on human well-being and sustainability.

Benefits of Creditism:

- Elimination of poverty and inequality.
- Sustainable use of resources.
- Stable and prosperous economy.
- Empowered and engaged citizenry.

This is a good spot to insert graphs showing the flow of PC/CC and resources between the clubs/co-ops in city and the regional, global.

The Algorithms and The Output

Hello there! Good to see your smiling face. Let's chat about The Algorithms again. Don't furrow your brow!

After all of our talk you may still wonder what the point of all this is, or feel entirely cynical that any such thing could happen. Contrarily, you may still have the impression that Creditism is some kind of "ism." A creed imposed by the force of a Sky Net like Holochain of Algorithms and "Creditism" is the name upon which it has self-emerged. And... It... Awakens!... But it isn't like that at all. Creditism is an infinite game, kinda like James Carse meant (fist bump dude!)... Screeeech! Hold up I can't 'Carse' this thing after all (sorry bro), I gotta 'Hofstadter' it probably (pew, pew!). Games aren't games unless they have rules. Even infinite games have rules. A game IS its rules. What your possible moves are, and all the potential strategies you might employ, all emerge from, or are baked into those rules. Part of what Carse meant by an "infinite game" is that it's rules can be playfully changed, we agree, but he might'a missed the fact that the way **those** 'rules' change is by evolving due to various 'algorithms', which are also rules, and that this 'rules-evolving-rules-evolving rules' thing is how all the openness of *real* infinity all hangs together. So you can't just change things willy-nilly. You gotta be specific. You gotta understand.

Every kind of environment has selection pressures which are like sorting functions which are algorithms. An algorithm is defined like this: rules for creating an output given some input. Input children (which is probably the creepiest thing I've ever written), into the rules of a broken home, output varying levels of neurotic adult. That's selection pressure. Input cold blooded dinosaurs, into the rules of the fall-out of a giant comet slamming in to the Gulf of Mexico 66 mil. ago, output no dinosaurs, or 'birds,' if you wanna be a nerd about it. Selection. Input all human language, into the rules of various LLMs, output various Sky Net like egregores (probably) at war with each other (already) telling us what to think (definitely), creating The Culture Wars (absolutely). Selection pressure. "But some children blah blah blah... actualize and become blah blah... when they engage with blah blah." Yes, I know. That happens 'cause of the other algorithms of the other environments putting other selection pressures on a kid, or The Artist Formerly Known As A Kid (TAFKAAK). There is always 'selection.' An algorithm is simply the rules of an environment selecting for outcomes. Humanity's environment is first and foremost this: interacting with nature and each other on a planet.

We are all children of the Earth, but we are children of Global Capitalism as well. Our parents have been fighting for as long as we can remember. We grew up in a broken home. Who's side should we take? Part of us feels there's something wrong about having to choose sides, and we're right; we're just kids. They're always harping on us. Capitalism yelled at me just the other day, "You better clean your room if you want to keep your video games!" I wish he'd get off my case about it. Then Mom's all, "Your father never cleans up after himself, come look, beer cans all over the bathroom!" I wish she'd stop putting it on me. What am I supposed to do about it? F*#%k! I'm caught smack dab in the middle, so I put my headphones on and just tune out...

The thing of it is though there are points all around, so let's score the game as played, and see what we get. Capitalism gave us video games: point to Capitalism... Having a clean room has value: Capitalism 2... Capitalism can take our video games away? Nope! $-1+2=1$. Does Capitalism clean *its* room? Most definitely... negatory: $1-1=0$... That's the breaks Capitalism. Now for me... My room *is* messy, actually: -1 . My life belongs to me not to Capitalism and I'll live it as I see fit: $-1+1=0$. Capitalism *is on* my case about my life: $0+1=1$. He shoots... He Scores! Now for Mom... There *are* beer cans all over the bathroom: $+1$. Capitalism put them there: $1+1=2$. It *isn't* my personal fault that there are beer cans every where: $2-1=1$. That point goes to me. Then mom says, "But honey, I can't clean up these beer cans, only you and your people can clean them up together, we're leaving your father, you're coming with me, then it'll be easier for us:" and $1+1=2$ as she lovingly takes a point back. Strangely i feel rather good about it... She and I leave together and we each get an extra point for changing the rules in a way that values us both. Earth: 3. Me: 2. Capitalism: 0.

One way or another we will be leaving the algorithms of Capitalism behind. So we're gonna need new ones 'cause economics always has 'em. The cool thing is Mom's been cooking up a wompingly 'ongerful stew of evolving algorithms for like 4.5 billion

years, and her stew has fed all life already. It looks like she's got four ingredients:

1. There is a planet in a universe with life on it.
2. The real value of ourselves is the real value of all life.
3. Our creativity, collaboration, and understanding of ourselves in the world determines how we treat Life.
4. The planet is owned already by all Life because we're all here, so we must own it together to live.

Those ingredients cannot be removed. They're already boiled into the primordial stew, and they always have been. That being the case, some economic reflection of those foundational Axioms of life are necessary if we're to thrive in antifragile diversity without bringing the thing crashing down 'round our ears. The Algorithms of Creditism are that. They technologically riff those primeval truths.

Creditism is an environment, an economy, a game. It *selects* for life, diversity, self-determination, merit, admirable behavior, spontaneity, playfulness, innovation, and genuine democracy as its output. And that sounds like a good game to us.

Ideology or Environment

The culture wars today make us grapple with the notions of competing ideologies. It is demanded of us almost weekly that we take a position for or against some complex topic we only just encountered. The tone of demand, for me, often simply stops my brain from working properly. There are reasons for that.

From a neurophysiological perspective it would be correct to say something about my amygdala and sympathetic nervous system being activated since the demand is perceived correctly as a threat of violence due to a long evolutionary history. From a psychological perspective we could talk about my early developmental environment tending to select for reaction patterns, rather than easygoing and confident emotional self-regulation, healthy boundaries, or simply not taking things personally. From an interior view i can observe the arising of fear and the stopping of my brain in the context of demand as an identification with and a 'pushing against' my own habit of interpretation in similar situations. Sociologically speaking it might be argued that my brain stopping is a signal to conform to a group's beliefs, norms, and customs. Or we could talk about 'cognitive dissonance' if we wanted to put on a cognitive neuroscience top-hat etc.

Each of those perspectives are useful for various purposes, and each of their particular truths, facts, and explanations are related to the truths, facts, and explanations of the other perspectives. There's a natural consilience between them consisting of a principle we might call 'adaptation by contextual selection' (performation (?) we act and are made in the images of what we depend on) with a tip of the hat to Darwin, and wink to E.O Wilson. True perspectives cohere with one another. Ideologies however do not.

I think of ideology as a collection of beliefs, ideas, explanations of phenomena in the world, justifications, and reward and punishment mechanisms of and for behavior. It results from subjects attempting to make sense of the world as given, and also importantly as represented to them. When there are conflicts between our selves, our perceptions of the world as given, and how the world is presented, and represented to us, we are apt to create a series of meanings to explain and encompass our feelings of conflict. If we remain open to the ongoing transformation of those meanings and feelings, as we encounter and navigate the world, they form the basis of authentically relating with the world, and they give rise to various useful, relative, true, and coherent perspectives for understanding whatever we're curious about. Thereby, we creatively participate in the continued emergence of coherent diversities of thought, word, and deed bringing our singular creations into the world, and enriching us all in the process.

But when those same meanings and feelings are held to be fixed, whether through unconsciousness, adamancy, assumption, suppression, or ire and the like they form the groundwork on which a fortress of ideology is subsequently built as a collection of conscious explanations, beliefs, behaviors, and strategies that serve as attack dogs and door guards for those meanings and feelings preventing their continued transformation. And we become *stunted* in arrested psychological development.

In that sense we could say that ones self-image or ego is the little ideology of ones self, and conversely that shared ideologies are the collective ego or self-image of a group. The environments within which ideologies emerge as 'species' are environments of social, economic, institutional, psychological, cultural, familial, and structural *fixation*. Whenever the conditions of any of those environments fail to address a person or a peoples concerns, fail to provide for their genuine needs and desires, or fail to

allow people to do so for themselves (in a self-directed and dignified manner) ideologies will arise. They are created under conditions of control that are experienced as arbitrary. I think that's because we're organisms and, having evolved in ecosystems which don't have that property, we detect it as artificial, and know it's bullshit.

In any ecosystem, when an organism or group of organisms shows up with some new strategy or trait, the ecosystem as a whole *accommodates* that, even though other organisms may not. That's the new organisms gamble: will this strategy work? The organism has liberty to play, discover, and innovate the way that it makes its living, and *its* adaptation is also the entire *ecosystem's* adaptation to it, albeit a small, and sometimes a short-lived one. That is in fact the main characteristic of an ecosystem: it allows and selects for phenomena in a *decentralized* fashion. There is no *imperious* control.

'Environment' however, as a related but broader concept, allows and selects for phenomena by whatever mechanics it happens to have. Think for example of the family you grew up in as an 'environment'. How did it allow, prevent, and select for your behavior growing up? Might've been arbitrary and chaotic so you couldn't make sense of it, or perhaps been sensible to your understanding in age appropriate ways giving you a sense of easygoing self-possession, or could have been *over-structured* so you couldn't effectively explore and make sense of yourself, and various combinations and additions.

A family obviously selects for meanings, beliefs, and ways of relating, feeling, and behaving. But it doesn't *choose* what it selects *for*, because it simply didn't invent the human organism. Rather, the child *emerges* from the family, from sex, from evolution, from the society, monetary system, economics, the system of schooling, ecosystems, and the nature of planet. There is no child without those contexts, and they all condition the child's development.

When there are unjust, irregular, heavy handed, dramatic, chaotic, contradictory, or traumatic behaviors, rule sets, enforcements, and reinforcements in opposition to her unique enthusiasms and genuine needs the various meanings of the world to a child are disjointed and unintelligible. So, under those conditions and the impetus of need for the world to make a *unified* sense to her, she generates additional meanings, feelings, beliefs, and behaviors that may initially protect her, but are ultimately inimical to her healthy development, personality and character formation, individuation, and later self-actualization and transcendence. Fixated self-images, egos, and ideologies grow from that mire parasitizing and stifling her psyche.

Somewhat like environments and ecosystems, 'ideologies' allow and select for phenomena also, but they do so for *only* the beliefs, ideas, behaviors, feelings, rules, strategies, and justifications that propagate and maintain them, and their immediately underlying environments of fixated meanings, feelings, and beliefs. One odd and predictable property of ideology is that it tends to create and become what it claims to be against. We see that when people realize that they've "become their mothers", when the ousting of monarchs becomes "The Reign of Terror", and when, in the ideological practice of identity politics, the rage against racism and sexism defines some people as racist and sexist based on the color of their skin and their sex, lifts prejudice toward that skin and sex to the status of a virtue, and bullies it as an out-group increasing the likelihood of anger, resentment, hatred, racism, and sexism in some members of that out-group. In the throes of enantiodromia (shout out to my friend Tony and Carl Jung!), which is the tendency of a thing to turn into its opposite, ideology becomes and creates the things that it hates. We cannot 'other' each other to harmony, because that isn't where harmony lives.

So while The Artist Formerly Known As A Kid (Tafkaak) can heal and actualize her psyche still, and indeed her dis-ease may give her great impetus, she will need to unmake each fixity and meet each hurt, and reclaim thereby the flexibility and wonder of her youth. An ideology cannot do that for her, nor can it for a People. For that we must gain perspective.

The ideologies which grow within the collective psyche of humanity are rooted in the tangled mass of contradictions within and between the many contexts we depend on, inhabit, and develop within. There is today no unifying *significance* between them only a totalizing and standardizing *supposition*, which sounds so fucking banal we fail to actually hear it: private profits must increase. It just falls totally flat with a muffled, "bong." Then we hear the party balloons slowly deflating, "Vrff..wueeeen...fft..." It's depressing, but that's one of the main points. That's virulence.

A virus just goes, "I know! Let's just replicate endlessly in this here lung tissue!" And the other bits of virus go, "Brilliant, dude!" So for us, with *our* particular viral premise, the fundamental purpose of everything including you, the Mississippi, that 4 year old girl and 9 year old boy, and that thousand year old Redwood is to increase private profits. And our task as 'entirely rational autonomous actors' is to find any way at all to contribute to that. When you do it really really well, well then you're important, and you get to exist more nicely, but if you stop or never succeed in doing it, then you get to be various degrees and types of ruined. The over-bearing state of affairs of the current economy is the overarching existential environment in which our many important values are set at odds with one another explaining many of the odd phenomena we notice: paying strangers to

watch children and old people not primarily for care or credit or community, but for *profit*, fast food and TV dinners vs cooking with each other, bail outs for banks but not for the many middle and lower class parents losing their homes, and the Great Oceanic Garbage Patches as well.

A few days ago, my attention was drawn to this maxim of systems thinking (Thanks, Remzi!):

| "The purpose of a system is what it does. (POSIWID)".

That maxim is deployed by systems theorists as an antidote to analyzing a system through the ideological lens of what the system is *supposed* to do or *claims* to be doing. It thus, allows for straightforward *descriptions* of the causes, effects, conditions, and errors inherent to our systems gaining us *perspective*. Our current economic environment *does* tech and children, houses and Uzi's, narcissism, food, fidelity, schizophrenia, parents, and school shooters *for* the increase of private profit. Situated in context the premise doesn't sound so trite.

Confronted with the damning contradictions within and between ourselves, our developmental contexts, our stations and standings, and our sorry state of affairs we are confronted with this choice: to make and take up *interrelated perspectives* that illumine our predicaments, or to grasp for *disparate ideologies* that pillage us further. Put simply, an ideology is a group of people acting as if their meanings, beliefs, and premises are absolute truths, and it's chief feature is that it does not, and cannot, cohere with other ideologies, perspectives, or deeper underlying environments. They cannot achieve consilience, and thus achieve no reconciliation.

Ideology is always at war, because it's simply untenable that a verbal statement, or any symbolic statement, can be an absolute. Symbols are relative both to one another and to whatever it is they symbolize. Moreover, certainty, belief, and all knowledge are relative rather than absolute. Relativity, broadly speaking, is a feature of reality at all levels, so as soon as one feature of a system changes the entire system changes as well. A psyche or group caught in the untenable position of absolutist fixation must expend energy in order to avoid discovering its errors, and that expense is already a conflict.

The postmodern mistake, which identity politics takes up, is in assuming that Universal Relativity is that of a *closed* system. That the truths, facts, meanings, and practices of a group depend solely on that group and only have a truth value within that group, so truth and fact become either *merely* subjective, or only *contingently* intersubjective. It is an *ideological* stance because it holds those three symbolic statements as absolutes. Since its position is untenable, postmodernism creates conflict in order to avoid reckoning its error. Yet all meaning, truth, fact, and practice are nested within the contexts on which they depend and arise, and their contexts in turn are nested in other contexts. From psyche through to personality, character, ego, self-image, ideology, family, schooling, perspective, theory, discipline, culture, society, government, economy, monetary system, ecosystem, planet, solar system, galaxy, and Universe. That is interconnection. Closedness and openness, affecting and affected, and a part of the true meaning of Relativity in a broad and colloquial sense.

Though some of the above may make it sound as if there is some sharp distinction between 'ideology' and 'perspective', recall that the 'nature' of each is mostly a matter of how we relate. When we *fixate* ideas, feelings, beliefs, and means we hold and *cling* to them as *absolutes*, and get drunk on domination. But, like a bottle of fine wine, if we let *them* breathe, we pour and serve our Truth, our Goodness, and Beauty for one another to imbibe.

Our Truth is like this... *Because* our concurring economy and monetary system runs sole on the premise that private profits must increase *it extincts and distorts*. *Because* we depend on that economy and monetary system running sole on that premise *we believe it*. *Because* we believe it *we act like it*. *Because* we act like it we're *alienated* from ourselves, each other, our *value*, and the whole of the more-than-human-world of which we're a part. *Because* we're so alienated the development of our psyches is stunted, and we're conditioned to conflict, distract, addict, and form mental illness and ideology. That *being* so alienated is the *practice* of everything else we intrinsically value as *secondary*, while the *sale* of many of those existential *values* is primary. We are, *by those ways*, continually confronted with the matter of *what* we care about, and through *what means* and contexts we literally and *definitively* either *enact* that care, or *fail* to do so.

So our Goodness is thus... Having *evaluated* our state of affairs, we must buy our humanity as valuable again and buy, as David Abram and others have made us aware, the "more-than-human-world" on this "Animate Earth". The mechanics and ideologies of Capitalism can't do that for us. For that we've need to enact perspective.

Our Beauty, therefore, is in *embodying* the *perspective* we've gained, and in comporting ourselves-in-the-world as *The People* again. The mechanics, dynamics, and practices of Creditism are *ways and means* of doing just that. If we don't do something

very much like it we'll continue in selling it all.

Creditism, therefore, is not an ideology. It's a restorative developmental environment, and a play for all life. The new game of life won't tell you how to live or what you must do, but rather ensure that you can live, learn, play, and work. The how and the what is whatever you want it to be.

As it should be: "You are under no obligation to remain the same person you were a year ago, a month ago, or even a day ago," said Richard Feynman, "You are here to create yourself, continuously." As are we, The People.

The concept of Creditism offers us new (and ancient) perspective. It recognizes that our interconnectedness with nature and each other requires a shift in our economic mindset. Instead of focusing solely on trade and accumulation, the infinite game emphasizes cooperation, collaboration, and the common good.

To summarize, Creditism is an economic evolution that shifts our focus from finite growth to infinite possibilities. It recognizes the role of imagination, shared beliefs, open collaboration, the common good, steady-state temporality, and relationality in shaping our economic environments, and creating and advancing us in mutually coherent, interdependent, and beneficial societies and cultures. It is a paradigm shift that challenges the existing notions of Capitalism and paves the way for a more balanced, antifragile, diverse, distributed, and inclusive future.

To take a page from the book of David Khari Webber Chappelle, "You can't do comparative suffering. I suffer. You suffer." It's time for something else. It's time we recognize the real value of each other within and upon this Animate Earth.

(Mic drop...) "Thunk!"

"We have to plan what can be planned, according to our common decision. But the emphasis of the idea of culture is right when it reminds us that a culture, essentially, is unplannable. We have to ensure the means of life, and the means of community. But what will then, by these means, be lived, we cannot know or say." Raymond Williams "Culture & Society 1780-1950"

- **Decentralize the control over capital.** This will be done by moving all global common property, including natural resources, land, equipment, and buildings, onto member-run global, regional, and local ledgers.
- **Decentralize the control over credit.**
 - **Create a system of Personal Credit that flows to all people for free.** This will be done by providing a monthly basic income, rewarding participation, and giving bonuses for exceptional outcomes.
 - Create a system of Community Credit that flows to all cities and individuals for free. This will be done by providing a monthly basic income of CC to all individuals and to their cities times population.
- **Eliminate profit-seeking via trade.** This will be done by having credit flow back to the Commons when it is used in the open market for scarce goods or services.
- **Promote cooperation and sustainability.** This will be done by creating incentives for individuals and groups to work together and by shifting the focus from profit to sustainability.
- **Out-compete Capitalism.** This will be done by gamifying adoption and use, conferring superior and obvious real world benefits to individuals and groups interacting through the network.

This might be good spot to insert the Comparison Table, which is akin to a FAQ

Resource Allocation	Private ownership and market-driven	Decentralized control, fair distribution
Economic Drivers	Profit motive, competition	Cooperation, collaboration, human well-being

Currency System	Debt-based money created by banks	Non-debt based credit currency
Wealth Distribution	Concentration of wealth, inequality	Maximally distributed access to capital and credit
Environmental Impact	Often leads to degradation	Emphasizes sustainability and ecological balance
Social Outcomes	Potential for unrest and conflict	Aims for empowered and engaged citizenry
Economic Cycles	Prone to boom and bust	Designed for stable economic flow
Governance	Often leads to plutocracy	Promotes decentralized, democratic decision-making
Innovation	Driven by profit potential	Encourages diverse innovation through resource access
Basic Needs	Dependent on individual wealth/income	Aims to guarantee as rights
Ownership of Resources	Private ownership of global resources	Global resources managed holonically
Market Dynamics	Competition for market share and profits	Focus on cooperation and collaboration
Economic Stability	Economic cycles of boom and bust	Stable and prosperous economy
Social Equality	Inequality and poverty	Elimination of poverty and inequality
Resource Use	Often unsustainable	Sustainable use of resources
Citizen Engagement	Varied, often based on wealth	Empowered and engaged citizenry

a

AORS's

(Arguments, Objections, and Riffing the Snarl)

You're trying to put numbers on qualitative values. Quantification of qualities distorts those qualities. You can't pay people to exist!

We actually already have those quality distortions you're referring to from quantification in our current economic system. When your wage as a worker, or your profit as an owner, sets and determines the quality of your material life, rather than that quality being set and determined by your unique creative potentials, intrinsic motivations, and enthusiastic participation, you get distortions in psychological qualities leading to discontent and even mental illness, and you get distortions in social values which cause differences that would, under other conditions, be valuable to turn into conflicts of a disintegrative nature leading ultimately to hate and violence. So it's the other way 'round really. By giving credit to people simply for existing you haven't quantified their existence or their uniqueness. You have in fact requalified it as intrinsically valuable, and entirely impossible to quantify. You say, "We no longer will hold your life and livelihood over your head under threat of cold and starvation. We never had the right to do so in the first place. You get to exist just for being you. I wonder how you'll surprise us!" Thus we don't get those social and psychological distortions we're worried about.

People are lazy. They procrastinate. If you pay people to exist, because you give them a universal basic income (UBI), nobody will do any work!

Sure, but it depends on the context. We are also curious and creatively active. In a Nanny welfare state context, surrounded by a larger partially rigged merit based for some context, with an over arching and largely governing 'too big to fail' context, we get meanings and incentives that are contradictory and in conflict.

For example, because of the way the welfare system functions within the housing market many people would become poorer if they wanted to work and get off welfare since they'd lose their \$300 housing and have to rent \$1500 housing. That's an immediate 500% increase in expenses. It's an incentive NOT to work. In Creditism people are incentivized to work through receiving extra personal credit for that work, as well as through 'bonus'. A 'bonus' is a reward for useful, necessary, or beautiful things somebody does that their community wants them to do that they've excelled at over others with whom they compete in their field, whereas a 'wage', if you're living paycheck to paycheck like almost everybody in the world is, is not a reward. It's a necessity. It's your survival. Somebody is making a profit from your need to survive. Some version of, "Capitalists provide the things you need to survive. They add value." usually comes up at this point. So let me put that back to you... Are you saying that there wasn't food, water, and shelter before someone thought up the idea of a Capitalist?

There, Creditism is simply saying if someone CAN own food, water, and shelter then surely, in point of fact, everyone DOES own food, water, and shelter.

Or, if you're of a more academic nature there are several indications in the literature, here, here, and here for example showing that what you are calling laziness and procrastination are actually a result of a context dependent lack of meaning in peoples lives. Creditism causes the meaning of peoples lives to be reclaimed because it's a context that values people in an ontologically accurate manner.

Money is the root of all evil!

If money is the root of all evil then wouldn't the control of money by a very few policy makers and boards of banks, causing them to make money, then cause them to be eviler than they otherwise might be?

We're pretty sure that the PRIVATE and CENTRALIZED control of the CREATION of money is the root of quite a large portion of evil. And that the creation of money as *private debt rather than public credit* is the root of quite a good bit of the rest of the evil.

The context within which those evils function is the ignorant (an error) capture of a Commons, as if it was unowned to begin with, precipitating and ensuring the aforementioned evils, and explaining most of the remainder. (Like the Buddhists discuss).

Selection for certain psychopathologies to rise in power is driven by that state of affairs, and the *creation* of various other *disempowering* mental illnesses is driven by the conflict between our true natures, and their devaluation in our current economics, relating with other important developmental factors.

Creditism is just Socialism repackaged!

Actually, Creditism is an anarcho-libertarian-syndicalist-republican-meritocratic-confederated-representative-decentralized-economic-direct-democratic-subsidiarity if you want to be fussy about it. It appears to be a 2.0 version, or a technological reflection, of something primeval.

The anarchic element of Creditism has to do with replacing State bureaucracies managing property relations with people participating in dynamic self-determined stewardship mediated through a holochain network, thus causing those bureaucracies to become obsolete. A States' 'monopoly on violence' begins to evaporate due to the syndicalist element mediated by the democratic bit. Police forces and prisons begin to 'syndicate' due to communities making self-directed decisions about how they want to respond to any violence a member of their community perpetrates.

The republicanism is the 'rule of law' of the incorruptible digital holochain record of all the planetary stuff on the one hand, and the 'laws' that are the allocation rules, for credit and for stewardship and property, of the economic protocol on the other hand. Additionally, there is the unique 'democratic republicanism' of each community consisting of the body of decisions regarding any violence of their members. That's created from the direct democracy interacting with the syndicalism.

The syndicalist bit is the fact that because of the republican bit people can and do self-organize into autonomous collectives (syndicates) to perform tasks the community as a whole has determined to be necessary or desirable. There are many forms of those 'syndicates': councils, co-ops, schools, hospitals, stores, farms, clubs, distribution groups, manufacturers etc. Really, since we're all doing stuff already, and we will continue doing a lot of that stuff under Creditism, the republican-democratic accounting simply transforms the meaning of a thing like a 'company' into the meaning of a thing like a 'syndicate'.

The element of meritocracy is that there are allocation rules in the republican piece that award personal credit, and personal credit *bonuses* for work, and for improvements an individual makes to some object or resource they own or steward, since that is also work. Another meritocratic element comes in because the republican accounting of limited communal resources are allocated for productive use in a competitive libertarian market of 'charters' ultimately answerable to the democratic bit and the first meritocratic bit.

Creditism's libertarianism is that a State doesn't regulate free exchange in an open market. Instead, free individuals in a competitive open market of goods and services signal their preference, for a syndicate or individual producing a good or service, when they freely spend their personal credit, take stewardship and/or ownership of some object, like a house or car, rather than some other house or car, and through giving or utilizing their community credit, which functions to select an individual or syndicate over another individual or syndicate who are competing with each other for a charter to make use of a limited productive communal resource like a building, manufacturing facility, or a stand of trees etc. in Creditism's directly democratic and republican mediated libertarian charter market.

The decentralized economic aspect of Creditism is first an effect of the republican codification of the right to the credit on which individuals, families, and communities depend for their existence. It's further actualized by the republican codification of meritocracy in an anarcho-libertarian free market since individuals are enabled to interact as free economic citizens who signal their desire for economic activities through their working and spending habits, and their directly democratic use or donation of their community credit, along with their directly AND representationally democratic decision making regarding the allocation of CC, for larger communal projects, from the city, regional, and global ledgers. Then the anarcho-meritocratic-syndicalism enlivens decentralized economics further because of spontaneous self-organization for achieving extra personal credit, and personal credit bonuses, when working together for some desirable goal or product that a community and individuals signal as desirable through direct economic and political democracy, representational democracy, the libertarian free market of their purchasing habits, or all four.

Creditism's direct democracy facet is the result of the distinction between community credit (CC) and personal credit (PC). Since individuals are empowered with a monthly allocation of CC, which they cannot spend as individuals, they freely distribute their CC to syndicates that they either create, join, or simply encourage. Individuals, thus, have a direct mechanism to 'vote' on communal projects of social value, accomplished by their chosen syndicates, that have need of CC, in order to enact the will of the people in accomplishing communal projects deemed as collectively desirable, in a bottom-up manner.

Creditism's representational democracy piece, coming from the republicanism, is that CC is also allocated monthly to the local, regional, and global ledgers, on a descending scale on a per-capita basis. That allows us to empower directly elected wisdom elders and knowledge holders (representatives) to fund larger top-down communal projects, of communal significance, for common good, mediated as well through the will of The People.

It's subsidiarity is comprised of the representative piece mediated by direct political democracy at local, regional, and global levels interacting with every other aspect in recognition that any matter of governance is best conducted at both the level most suited to solve it AND the level most impacted by that governance. Creditism knows, for example, that nuclear depopulation cannot be solved by a local syndicate or council, and knows as well that local peoples are best suited to enact solutions in matters of local concern.

The confederation notion is that local, regional, and global groups united under the principles of Creditism that we inter-and-independently hold to be self-evident conduct ourselves in Liberty, by those principles, for all of our collective and self-determined Good.

Creditism is emergent fractal enactment of self-directed and co-created Liberty reflecting the nature of selection in ecosystemics for ourselves, our groups, and planet at local, regional, global, and Gaiatic scale.

... But I bet you already knew all that! Another way to answer your "Socialism" critique is just to say that no, Creditism is The Algorithms as a reflection of The Axioms of Life as described elsewhere.

The rediscovery of money as credit we create amongst ourselves interacting with each other and the world under rules that either value or don't value existence (The Algorithms), is allowing us to begin realizing that each diverse voice of political, social, and economic philosophy, highlighted above, in fact only hang as facets of a jewel together. They are all unworkable alone, causing theoretical errors that eek out as externalities in other areas. As has been noted (shout out, Bret Weinstein!):

Some individuals and groups are currently being "...rewarded for degrading what belongs to the rest of us." Delightfully, it appears, that is no longer necessary...

That's too complex!

Money is credit. Credit is created by individuals and communities interacting with each other and the world. It always has been. All of it has *real* value. Creditism is the accounting of real value. That's simple. The rest just falls out like dominoes.

Creditism is Utopian. Do you know how much death Utopianism has caused?!

Yes we do! Utopianism can be defined as: the practice of maximizing for a single, or limited set, of metrics of value. It can alternatively be defined as: practicing an ideal or value to the detriment of other necessary ideals or values.

Capitalism is maximization for the growth of private profit, measured by the growth of debt money as its metric, concentrating real resources (wealth), and achievement of creative autonomy into fewer and fewer hands. It's other metrics like median income ratios with GDP play second fiddle to that, as a pulse taking of how ornery people are becoming. Those other kinds of metrics are republican-representative-democracy attempting to constrain Capitalism's inherent definitional ruthlessness. Capitalism is Utopian created somewhat Dystopianism, especially at the edges.

Whereas Creditism is not an attempt to constrain all values to a single, or limited set of metrics. Rather, Creditism Is the crowdsourced accounting of the myriad different kinds of real values, since it recognizes existence itself as valuable and valued already. Capitalism can only recognize the value of laughter, play, a building, neighborliness, fellow-feeling, teaching, machines, motherhood, tools, barn-raising, and time itself if, and only if, those activities are profitable as measured in debt money units of *command* value. Creditism doesn't have that hangup.

You'll never be able to implement Creditism. There's too much vested interest in the current system. Creditism is a pipe dream!

Alone, no small group of people will implement Creditism. Together though, many small groups of people will hear of Creditism, begin to understand it, and begin to participate in its crowdsourced and playful emergence. That is what you and I are doing together now.

... A collective of people built the tech: a decentralized holochain network database to account for global capital that's unhackable in principle (The Structure), many individuals are receiving credit through creating personal accounts on that database (The Spread), while individuals and collectives of people are earning extra credit accounting for all global capital by populating that database (The Play For The Commons), collectives of people are credited exploring and expanding the academic field of Creditism (The Grokking), the social field of Creditism is ringing louder as more people add their voices to it (The Spread), and our Credit is beginning to be used amongst ourselves with one another widening our economic, social, and cultural opportunities (The Praxis)...

... And we're partially back from our imaginal state (The Fugue)... Or perhaps (The Glasses) bah, bah, bammmmm!?... What do you think?

Besides, never acting on a problem of dire concern is certain to contribute to the continuance of that concern, as well as increasing its direness. That's a positive feedback loop; a self-fulfilling prophecy if you will. A cognitive error. Wacky, you feel me? From V For Vendetta:

Evy: Can I ask about what you said on the telly? Did you mean it?

V: Every word.

Evy: You really think that blowing up Parliament's going to make this country a better place?

V: There's no certainty, only opportunity.

Evy: I think you can be pretty certain that if anyone does show up, Creedy'll black-bag every one of them.

V: People should not be afraid of their governments... Governments should be afraid of their people.

Evy: And you're going to make that happen by blowing up a building?

V: (pause) ...The building is a symbol, as is the act of destroying it. Symbols are given power by people. Alone, a symbol is meaningless, but with enough people... Blowing up a building can change the world.

Oow, scary!

But Creditism doesn't want to blow up any buildings, it just wants to account for them, account for you, and let you and that old moldy building dust yourselves off from fisticuffs with Capitalism and ten thousandish years of Game A, and let y'all and our ancestors put yourselves to good use for everyone and our children. But only if you feel like it.

It's also about to annihilate Capitalism with a megaton integrative purpose bomb... Next objection?

Your going to account for me, my family, society, every resource, building, car, and product? Creditism sounds like a hyper surveillance state with no privacy!

Not at all. You, your families, your communities, and mine, are going to account for ourselves, our participation, and every resource, building, car, and product by creating individual and group, private and public, unhackable, backupable, digital accounts on an incorruptible holochain network database when we feel like it because it's fun, and we each think that we want to and need to. We're already doing most of that already. We just happen to be doing rather a bad job of it while getting little credit for it, and destroying ourselves and the planet in the process.

Sounds like the Borg!

A tough cookie, eh? A real hard case, huh? A wise guy, is it? An iconoclast of the highest order! Difficult nut to crack, as it were. The veritable Megatroll of our times, I presume! And so on... Welcome! We're a mob of angry nerds as well. So strap in...

"Actually, (delivered in as nasally of tones as you care to imagine) the Borg are a centrally-determined hive mind, imposed, created, and held together by the will of a queen, acquiring additional wetware nodes by force, to use lifeforms as viruses to propagate them-self, and their programming.

(Takes off glasses.) "Whereas, Creditism is self-determined decentralization, intuited, created, and held together by the will of the people, reclaiming collective resources through agreement, to use the planet as the foundation for regaining ourselves as individuals in communities, probably contributing to the continued emergence of a collective spirit that exists already anyway... Creditism-qua-Borg? (Waves glasses...) ...(Put's glasses back on.)"

Creditisms' uber reliance on digital technology for accounting and payment defeats it before it gets off the ground! It just isn't going to launch! What happens every time there's a power outage? Not to mention a system destroying Carrington Event! And what, you want my grandma to become tech savvy all of a sudden? She can hardly work the remote control for the dvd player she's still using!

Oh! Things are more precarious than you know! If there was a Carrington event tomorrow our lives would be thrown into chaos because our infrastructures, institutions, and economics would be thrown into unmanageable chaos. Because those systems are centralized by design, and managed in a command and control fashion, the ability of people to respond to collective emergencies is severely hampered. But that's not the half of it!

Since our accounting for people, their skills, and the means with which to deploy their skills are centrally controlled, due to the centralized accounting of money as debt which is stored in *undistributed* privately controlled digital ledgers, a Carrington event would immediately halt any responsive necessary and productive creative activity that gets its marching orders from money as

debt circulations. And there's a whole lot of responsive necessary and productive creative activity that so get their marching orders. It's a lot more than you think, and there are similar precedents.

It's akin to what happened in The Great Depression, sans the digital aspect. It was a sort of economic 'Carrington event'. We all still existed. Our skills still existed. Our buildings, machines, and resources through which we deploy our skills still existed. Our desires to deploy our skills still existed. Yet, masses of people found themselves without food, water, shelter, or opportunities to work. In that situation what is the thing that was absent? Credit was absent. Money was absent. Somebody said, I can't remember who, that The Great Depression was a situation in which it was like if your boss called you one day, when you were getting ready to go and build some houses say, and instead he said to you, "Well, there's no work today. We've run out of inches." Circulating paper money, and accounting on centralized paper ledgers at the time were those inches.

In our current fragile, complicated, *regionally global*, and centralized economic system we find ourselves entirely hampered from addressing your concerns. We have the knowledge of Carrington events. We want to be prepared for them. We *know how* to be prepared. And we have the enthusiasm and stick-to-it-iv-ness to address that concern. What we don't have is the correct economically mediated political and social will to do so. In the antifragile, complex, globally *regional*, diverse-to-the-nines, *decentralized, distributed* system of Creditism your concern is heard and valued, and you are given the social, political, and economic capital to address your concern in a creative, innovative, and even playful fashion with your peers. You could create, for example, iterative distributed community supported Faraday cage shielded electronic ledger backup bunkers, powered alternately by shielded geothermal generators, with walls decked out in storm fallen hand crafted and finished walnut shelving, occupied with hand inked paper ledger backups of the digital records on handcrafted and bound local paper that hearken back to medieval illumination manuscripts, with the overall aesthetic effect of a shrine and sacred repository of knowledge to communal credit relationships that allows us all to out-wait any storm the Sun cares to express, while watching an astonishingly unprecedented Auroral display we'll all remember for a thousand years... Knock it out of the park, dude!

Or we can just print certified monthly personal and community credit statements and what not. Whatever's clever. External back up drives don't need power until you wanna look at 'em, and we can physically account for most capital items listed on private ledgers as well. In Creditism the resetting of Credit balances isn't the end of the world, just the continuation of game play from approximately where we left off.

Last, and most definitely not least, your Grandmama... When engaging with our economic system is as easy as playing Angry Birds on her smart phone while being valued for any personal, political, or economic voice she cares to exercise, and having no compulsion to do any of those things, while you and your community have access to the resources to care for her anyway, your lovely Granny will flourish more fully than ever before. As will we all.

Maximally distributed access to natural resources will be terrible! Far from being sustainable, Creditism will hasten environmental decline!

The Tragedy of the Commons, huh? Okey dokey.

At the moment we have minimally distributed public access to *collective* resources, and maximally distributed access to those same *privatized* resources, for the maximization of private profits ripping down ecosystems at break-neck pace, where the former Peoples stewarding those resources can acquire access to them if, and only if, they pay for them by agreeing to contribute to the breaking of necks at warp speed.

I'd like to simply ask here, "Were there more fishes in the sea before Capitalism (and its precursors) or less?" But that won't do the job! Though my current belligerent interlocutors are none other than my own shadows, and their access to the abysses of our collective unconscious, I temporarily tire of their inexorably hopeless cynicisms. Nevertheless, Structural Coupling! (w a collective, and quite salient, groan from [@Remzi Bajrami](#) et al ☺).

Speaking "ex cathedra from my belly button" (What up, Heinlein?!), and from the irrefutable oculus of my bowels, an organism is a *complex adaptive system* that is far from equilibrium with its environment. So to is an ecosystem entire.

Meanwhile, economy to date, in our modern parlance, is a mere *complicated reactive system* struggling for birth to the complex. Having not achieved that stature, it has remained a poor caricature destined to compete with the systems on which it relies, in a destructive tension of maladaptive stress (this turns out to be partially untrue as per below, but i like to preserve

thinking in real time). That is to say, it soils the bed it lays in reducing its 'feels' (@John Wilkins, indubitably. I steal, and probably mis-characterize!) to what it can quantify as growth in a couple of senses.

Yet, complexity's the thing to reach for, so what is it? As a layman I shall traverse limbs, and perhaps fall on my rear if ever I speak with @Jim Rutt or the like, complexity is that which lives in the median between one order and another.

A carton of creamer, and a mug full of my morning coffee (currently "Black as midnight on a moonless night." David Lynch and Mark Frost, props 🍵.) are both perfectly ordered. Similarly, since I do not take mine in the manner of Special Agent Dale Cooper, my creamed coffee can be described as perfectly ordered as well. The magic of complexity happens in transition when I pour the creamer into the coffee and structured galactic eddies and swirls emerge. It is an order, but an order that requires a greater density of information to describe. (Hm 🤔)

That swirling system is far from equilibrium. Its entropy is low. It lives, momentarily, in the moment of *centropy*, destined to decay. We might flash-freeze the system, and think thereby we've captured its eddies, captured its complexity, but then in doing so we've stunted its rate of change and thus reduced the density of information necessary to describe it. That isn't complexity. Or rather, complexity is relative, a 'second order' measure (is that, technically, right?), complexity is a measure of one system as contrasted with another?

But the salient question is are We, The People destined to decay? Given our current system, yes, we are. So, how do we keep the coffee from mixing with the creamer? We'll need to understand complexity in a second sense.

The first generation 4Runner I sold yesterday, for far less than I put into it, is not a complex adaptive system. It's a relatively *complicated* system. The main differences between that 4Runner and an ecosystem, I think, are three. First, it doesn't self-repair, and it isn't homeostatic (?). Second, it doesn't have redundancies, all of its connections to the other parts, which constitute it as a vehicle, are 1:1. When one little elbow pin (can't remember what it's called) on one piston breaks, it isn't a vehicle anymore, or will rather rapidly, become NOT a vehicle if I continue to drive it. Third, it does not and cannot adapt to its environment. It doesn't change as its environment changes. It isn't a dynamical system structurally coupled to its environment. An economy, I think, MUST be that.

From <https://www.fractalmodel.org/structural-coupling/>

"The idea of structural coupling introduced by Maturana and Varela is relatively simple; it suggests that a complex system adjusts its structure to the structure of the environment in which it operates. The adjustment comes from the constant interaction between the system and its environment..."

Let's see if I can get this right, others can critique me later. Our economy today functions in a state of 'coupling' somewhere between the 4runner I sold (Goodbye Rosalita! Farewell! As I shed a single tear.) and an organism. In the sense that a massive crop failure, for example, has rippling effects throughout our global economic system it is obviously coupled to its environment (the planet), and internal adjustments occur in prices, investments, sometimes in aid, and even in agricultural practices to some extent. It adjusts its structure to the structure of its environment. Interesting, and of course! An economy is always structurally coupled to its environment, how could it not be? If it runs out of oil say, it will either adjust or be adjusted. The Easter Islanders economy of massive stone head creation was adjusted by there being no more Easter Islanders. So an economy is a complex adaptive system, but a planet is not the only environment it is structurally coupled to. An economy's other environment is a monetary system.

I've personally been through this territory many times, but this brings it into astonishingly stark relief for me here, and I am legitimately surprised at having begun to conflate these notions again: an economy isn't a monetary system. An economy is caught between two masters; the environment of the ecosystems it depends on, and the environment of the monetary system it depends on (we could also further break it up). Reason is neat! An economy is always structurally coupled to both. But, is our global monetary system structurally coupled to anything?

And there's the rub! The answer depends on the perspective we choose to take. In the context of 'number always go up!', 'too big to fail', and speculative finance our monetary system is only structurally coupled to itself in self-stoking positive feedback loops (You self-absorbed kleptomaniac!), while any other perspective we might take would seem to be an attempt to demarcate it from the structures it consists of, like claiming my body is 'structurally coupled' to my heart, that would bend the concept out of intended shape. It occurs to me now that that is a good way to characterize the increased financialization of the global economy over time. It is a constant decrease in the strength of the coupling between financial or monetary 'value' and

real value. Of course money is coupled to a physical planet, ecosystems, and human beings, but it increasingly acts as though it isn't, putting us all in the position of having to serve as the circulatory system of money, rather than the other way 'round. The geobiosphere, including ourselves, are being treated and defined as the veins and heart and blood in the body of money, saddled with making sure that body survives.

Our global monetary system is not a complex adaptive system, but (i think) it should be. And I will here hang upon another limb (Cripes! How many limbs is that?) and declare that to be the crux of our current global, regional, and local economic challenges: the only way for a monetary system to regeneratively account for and steward other complex adaptive systems, is if it is itself a complex adaptive system structurally coupled to the systems it stewards, which in turn are structurally coupled to it (environmental scale symbiosis?). Number cannot always go up. We are in the Anthropocene. An ecosystem and economy have no choice but to be structurally coupled to each other and to a monetary system, while *our* choice is to own that fact as stewards or not. If we don't we'll be adjusted either by hook, crook, or collapse.

The monetary system of Creditism selects for the conscious and uncoerced recoupling of humanity to the ecosystems we depend upon, because its definition of work consists of a field of the myriad real and existential needs and values that in fact constitute us as organisms on a planet and members in communities of mutual benefit.

Under Creditism generative and regenerative work is directly paid into existence (and thus valued) without the need of intermediary approval from political bodies attempting to juggle competing interests for the allocation of funds.

While the raw materials of industry will, of course, always be limited by a finite planet and the finite amount of work actually done to extract and prepare those materials for the market, the use of those materials and work, and the purposes to which they are put, is no longer constrained by the extraction of rents, an impoverished growth imperative, and a pyramid of values with increases in private profit at its base and apex. Moreover, human labor and types of work become revalued and human labor intensive solutions with lower externalities in terms of energy and resource extraction costs are organically reevaluated as viable when individuals in communities begin deciding whether to for example create concrete, lumber, and energy intensive housing projects or initially more human labor intensive homes from locally available renewable and free materials while claiming greater personal credit for their labor.

Thus, projects and work can and will often and increasingly consist of alignments and integrations of multiple values, purposes, and functions, because 'efficiency' will no longer be defined as service to those three prior goals by the shortest possible route.

The Tragedy of the Commons, under Capitalism, or I think more specifically under whatever word can name its mutant monetary system, is largely a strange and misleading doublespeak. When humanity's few remaining commons (like the oceans) naturally produce products (like fish) that humans are forced to privatize as rapidly as possible in competition with one another, for profit, that tragedy is a rather misnamed and forgone conclusion. The Buffalo hunting tribes of North America for example didn't kill all the buffalo (Yes, 'Bison.' But go tell a Sioux Indian to call 'em Bison, and see what response you get. Don't bother me about it.) Mercantilism transitioning to Capitalism killed 'em for the profit of their pelts and tongues.

It has been argued (and counter argued) however that the megafauna extinctions in North America were a Tragedy of the Commons. Fine, but what then occurred would seem to be a combination of cultural evolution and conscious intent. Some form of, "Hey my dudes and dudettes, uh, we're totally structurally coupled to this Turtle Island here, so we'd better start acting like it or we're gonna go out like the Easter Islanders with their wacky stone head collection..." happened. So the various diverse peoples became "The People of the Buffalo", "...of the Caribou", "... the Fish" "...Sea", "... Whale and Seal". Some of them in fact became *stewards* of the habitats of their food sources. They diversified, authoring and enacting unique cultural identities.

Creditism as a monetary system is a field of potentials and action based in real value ; a context for varied forms of techno-primitive indigenous 2.0. preventing The Tragedy of the Commons first by not forcing its necessity, second by defining the planet itself and local capital as various managed commons at different scales, and third by mobilizing labor in a self directed and communally directed fashion to foresee, prevent, rethink, address, and redress such tragedies and their causes. Creditism, if we care to enact it, can liberate us to reckon our errors, and allow us to instantiate and enact diverse sets of economic activity, and environmental and communal relations, while valuing us in those participations as we reconcile and reconstitute ourselves again as The Peoples of Earth.

(This riff is especially still a work in progress, corrections are welcome. What i mean to suggest w the talk of 'coupling' is that, given the Anthropocene, the Earth and Global Civilization are both species in each others environments. Creditism affords us to

act like it.)

Who will own small businesses?

Recall that every person and Corporation has cashed out the net value on all land and buildings, thus they have no more 'ownership' claims to those; they get listed on Local ledgers. The original 'owners' become care-takers and directors of their business group (if they want) and for this extra responsibility they will earn more pay in Credit. There is no rent, debts, property tax, utilities, insurance, or labor costs to pay anymore. The land and building can continue to be used by the same business simply by registering to lease free from the City. The business group is run by existing workers cooperatively and/or new workers who choose to work there for Credit direct by the system. In the example of a movie theater, it already exists, the workers work, they all have a say and they can organize it however is best to run it. They will have some expenses, they'll need to buy cleaning supplies, bathroom items, and generally repair and replace things over time. For this they will have a Community Credit account. Any person or the City can give them the CC they need. The drink and food on location could be paid for by user Personal Credit rather than from Community Credit in this case.

THIS SECTION BELOW IS WORK IN PROGRES

Loose Text

The need for elected representatives and centralized institutions is replaced with consent-based protocols that define the relationality with one another and our communities.

Using modern technology, we can ensure that everyone always has currency to purchase items from the global ledger or to exchange private possessions. This approach simplifies and promotes fairness in mathematical calculations, eliminating capitalism's negative externalities. Consequently, we can establish a genuine, open, managed, and free market, rather than extraction and rentierism of our commons.

In Creditism, a decentralized currency unit called Credit flows directly to all people without requiring any redistribution schemes like interest or taxes. Firstly, it flows monthly to everyone as a universal basic income (UBI), providing an equal amount for everyone's basic needs. Secondly, it is collected by people as proof of participation (POP) for their contributions in activities like playing, learning, and working. Lastly, Credit currency flows as a bonus incentive to recognize and reward excellence in all aspects of social activity replacing profit by trade.

Decentralizing money and its power means we can eliminate control and domination by banks, corporations, nations, governments, dictators, bosses, hierarchies, and masters of all kinds. People will be the primary players and not fictional entities.....

We can become one global human family, a real Civilization.

Imagine bold and urgent transition to full participation in the co-creation of our shared reality. It means we can finally have an open, shared, collaborative, prosperous, and truthful social economy instead of one built on rivalry, secrets, patents, misinformation, lies, and war all incentivized by an amoral Game A value system they call economics.

Capitalism is a finite game just like Monopoly. It is a mathematical inequality-producing game that has already been won by a small percentage of people who own and control the entire world. Sure, we can have a revolution, flip the board, reset the points and the positions of all the players but we'd wind up again with concentrated wealth and power if we continue to determine value by trading capital. This is what Jesus attempted to do, only to be crucified. This path has already been tried repeatedly before Jesus' time with debt jubilees resulting inevitably in the same disastrous hierarchy, inequality, and poverty.

What's needed is an evolution of economics, a new game of life.

Creditism represents an evolution by reclaiming our global credit and our global commons, which can restore both our people and our planet. It reimagines the control, use, and access of land, buildings, houses, and resources worldwide. It is a new math. It is the beginning of infinity.

Creditism enables participation, coordination, and the creation of a new emergent world free from existing power structures. It seeks to eliminate the separation between the economic and political spheres, creating an emergent egalitarian society in control of life's essentials and rendering the state unnecessary.

In Creditism, the ultimate goal is to prioritize life over wealth. After all, the economic organization should enable the enjoyment of life, nature, and culture.

Certainly, all work is voluntary in Creditism, allowing individuals to choose where they want to work for personal Credit. The system transforms corporations into worker self-directed groups, run democratically by workers, focused on providing services or producing goods based on people's needs and desires. These groups do not operate for profit and are subject to democratic decisions by the local community regarding properties, equipment, or land, aligning with regional and global sustainable goals.

The need for profit-driven work is replaced by a Community Credit account in each city, funded with 50 units per citizen monthly. Citizens can collectively decide where to allocate these credits, resembling civic crowdfunding. This money is then given to clubs and co-ops through their Community Credit accounts for purchasing necessary supplies. The system incentivizes positive actions, such as protecting the environment, by removing the rewards for harmful practices.

Unlike the current economic system, Creditism shifts the focus away from slaving for a paycheck to pursuing moral personal goals. By redirecting efforts toward education, renewable energy, healthier food, and infrastructure improvement, individuals can contribute to societal well-being. Money, as a tool for exchange, is redefined with the introduction of a universal Credit currency, eliminating the corrupting power of money. This allows for a true 'free market' of 'things', with utilities like energy, water, internet, cable, and cell service mostly being free.

In this new system, digital content and various goods may eventually become free as technology advances, and Society rewards producers with bonus Credit based on demand or value. The concept of Bonuses extends to individuals or groups excelling in their fields, fostering competition and extraordinary contributions. With the elimination of coercive practices through the proper use of Credit, people can enjoy true liberty and full equality.

Many jobs that serve no purpose to individuals or their communities, such as those in banking, stock brokerage, and marketing, are thrown into the dustbin of history, thus freeing people to pursue more meaningful endeavors.

Additionally, Creditism dismantles the barriers of copyrights, patents, and secrets, reducing intentional misinformation. The system encourages the development of knowledge and innovation, emphasizing the importance of embracing new ideas and information. Creditism, born out of the desire for all people to live in an environment of opportunity and autonomy rather than scarcity and control, strives to achieve positive change and promote a more equitable world.

Sovereignty means to be a responsible conscious agent to the world.

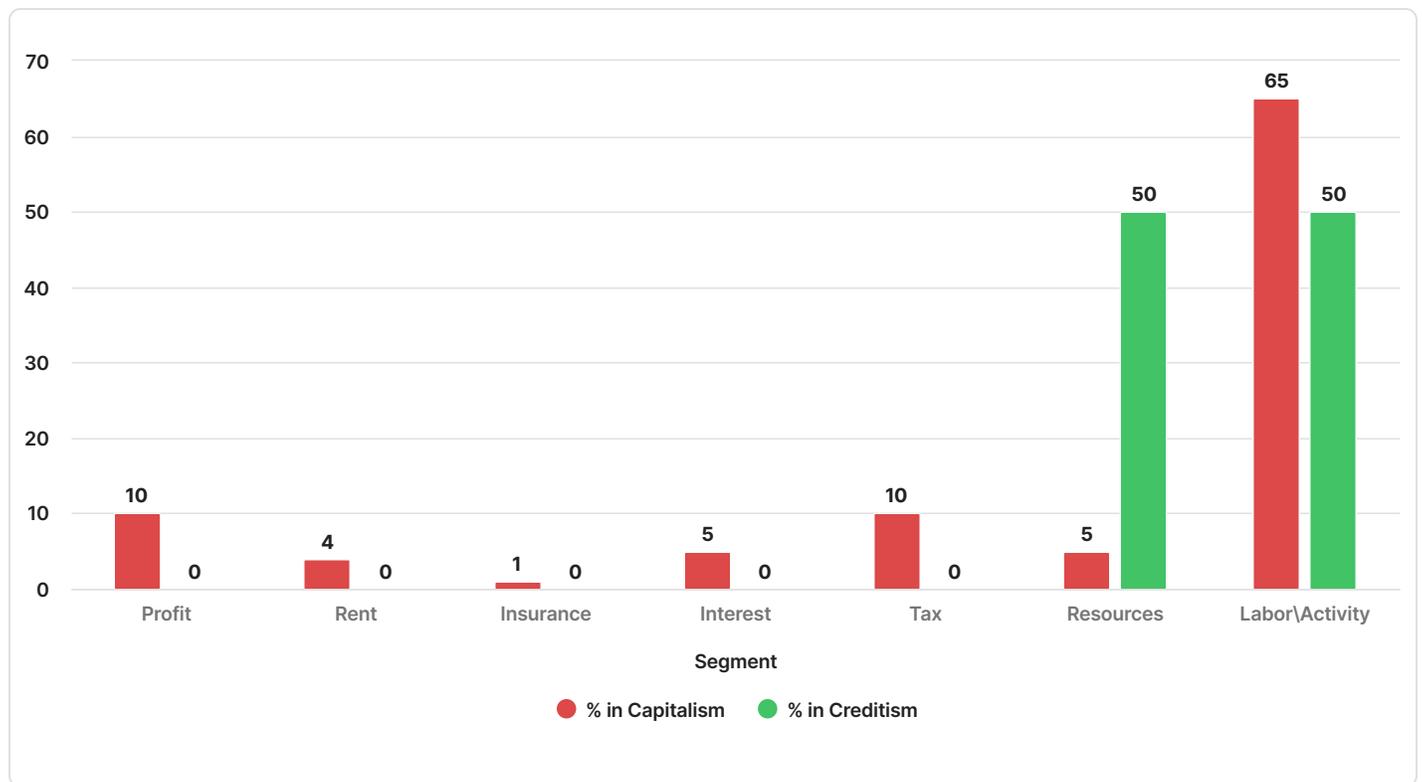
Tune in to the truth.

Turn on your sensemaking

Act: make good choices using your senses

MarketVariable - (supply\demand ratio, cost of external factors)

Percentage Distribution of Total Market Sales



Percentages of Global Currency Distribution Comparison

Segment	% in Capitalism	% in Creditism
Profit	10	0
Rent	4	0
Insurance	1	0
Interest	5	0
Tax	10	0
Resources	5	50
Labor\Activity	65	50

Annual Capital Flows Comparison

Aspect	Capitalism	Creditism
Private Ownership of Global Assets	100	0
Credit to Nations & Corporations	15	0
Credit to Private Capitalists	0	51



Creditism Song: <https://app.suno.ai/song/9d7ad194-5126-42c0-ad62-81b8d3ca33b8>

REGENERATION

Implementing regenerative systems for healing, renewal, and restoration.

RESILIENCY

Creating interconnected, diverse, networks of solidarity and mutual support.

RECIPROCITY

Cultivating a relational field of symbiotic enrichment.

GNOSIS

Drawing from all wisdom traditions to establish a direct relationship to the divine.

EROS

Embodied practice cultivating a relationship with that which enlivens.

POLIS

Refining our relationship to the whole through systems that promote equity and sovereignty.

Sovereignty, Opportunity & Liberty

... for **every** person on Earth!

It's a global, alternative currency system that can be used if/when the people need or want to evolve. It's a plan for a new game of life, but this time, without debt, without taxes, and without Masters. It's time for supreme rule of one's self. With these steps, we can unite humanity.

It starts with a global reset; the deletion of all debts. Each person gets a new global, digital Personal Credit account with a starting balance based on their age. Next, people convert the net asset values of all their property (cash, bank accounts, land, houses, buildings, stocks, bonds, etc.) and add that amount too. The important part here is to make sure everyone has Credit to start with. Yes, every person on Earth, even kids.

Common Planet is a re-imagining of the control, use, and access to all the land, buildings, houses, and resources on the planet. Using open Geographic Information System (GIS) to model and become caretakers of housing or property as a guaranteed right. You will be responsible; it will be yours free from all debt, insurance, rent, or taxes for as long as you like. You will enjoy upward mobility with the opportunity to move anywhere on the planet, trade, swap, or upgrade.

Since there will be no need for Banks, Insurance, Investing, Tax Collecting, Real Estate agency, Advertising, Sales, other middlemen or any financial 'services', these houses, offices, and buildings currently in use will become available for citizens and Groups to use.

Utilities such as energy, water, internet, TV and mobile service will mostly be free. Anything with a production cost of zero, will be free, of course. This includes all digital content: music, books, movies, games etc. As we build and improve technologies, 'costs' will go down, and eventually more and more 'things' will become free, like food, clothing, products, even transportation; maybe this can lead Society toward that elusive dream of the Resource Based Economy (RBE).

SHORT VERSION

It's a global reset; delete all debts. Give each person a Personal Credit account with a guaranteed minimum starting balance based on their age. Transfer and add values of existing monies and net assets of some properties too. Then give everyone a monthly payment for life of Personal Credit and the game begins. Anyone can earn more Credit when they learn, play, create, invent, or work. Using an open proof of work architecture, the Credit goes directly into your account. You get to participate and decide what is necessary, worthy or valuable in society. And Bonus Credit to reward all kinds of special achievements to make life more fun. To recap: Personal Credit is created as 1. monthly payment, 2. When you earn it, and as 3. Bonus.

The Credit is a digital currency, a unit of measure of value, which is used to buy either limited goods or activities in the open market. Personal Credit is for personal use only, it can not be transferred to another. Credit is not treated like a physical object like today's Money. You'll soon learn how this change to a Credit currency strips away the evil power of Money. It eliminates most coercion, corruption, and robbery.

When you buy a product or an activity, the Credit is deleted from your account and is either consumed by you, on food, clothing, activities, or becomes your personal Property. You can sell your personal Property for up to its cost or even gift it. In this way, Credit is retired from circulation so it's a stable, non-inflationary system.

Every adult becomes guaranteed caretaker of housing, free with no debts, no insurance, no rent, and no taxes. Your house will be yours for free for as long as you want, and you can move to a similar quality anytime, anywhere on the planet. When you select a new house, the previous house becomes available for someone else to choose. Credit is used to improve housing and to compete for higher quality housing.

Electricity, water, internet, tv, and mobile mostly free. Products and services that are almost unlimited (medicines and healthcare) can be free as can things with zero production costs like digital music, movies, games, books, classes and more all free. Recall, the producers claim their work time and earn Credit directly, then receive Bonuses on back end for the most popular, inventive, productive, etc.

All commercial land, properties, and resources become the commons, using an open mapping architecture. Corporations and Government agencies transform operations into co-op Groups with free lease to their equipment and properties. Anything unused becomes free from the City like a library today to use resources most efficiently. There is no need for debt, rent, taxes, or labor costs for any Group Enterprises. Here, labor is an opportunity to earn Credit, it is not an expense, no one pays for it, it's simply created when it's earned. For Groups, the main costs to account for are the cost of raw materials (physical resources).

Since Corporations and City Government functions still require currency (a unit of exchange) to buy physical goods in the open market, how do they get funds since they are no longer selling things for Credit?

Each City gets a Community Credit account funded monthly with equal amount times # of citizens; think of it like a direct UBI for the City, replacing the need for taxes. Local citizens organize themselves, give this Community Credit to fund the Groups in their City so they can buy the materials for housing, buildings, roads, whatever they want or need. We also give you your own Community Credit account, funded with equal monthly amount, so you can use to direct and give to whatever Group you want to support.

To recap: the Personal Credit is used only for personal transactions. The Community Credit can only be spent by Groups or Cities, so it's safe and probably fun to allow it to transfer from person to person because it can only be spent by Groups in the open market. All Credits are equal value competing in the open market, with no inflation of circulation (UBI amounts are within our total control).

Sovereignty

Every month, everyone gets a Universal Basic Income— an automatic payment of equal Credit for every person, regardless of age. This amount should be enough to pay for basic necessities like food and clothing. As an example, let's say it's 300 Credit per month.

- Security - Guaranteed Housing:
 - a. If you currently 'own' your primary home or have a mortgage, you become instant Title holder. Whatever 'equity value' you have in the property is credited as additional Credit currency in your account. The house is now yours for as long as you want it— no more mortgage, insurance, rent, or taxes. If you own more than one house, those Titles are added to your list of property too, but you'll have some decisions to make. If they are vacation homes, you might choose to keep them for yourself. If they are rental properties, you'll have to release the Title for others to choose from first before getting any 'equity value' added to your Credit account. Why would you want to be caretaker for something that is of no use to you? Because it is your property, you could have the option to grant first right to Title to a relative or friend if you like or choose whichever as your primary house.
 - b. Do you currently rent? If so, then you will be first in line for Title selection should the 'owner' release the house. The 'owner' gets more Credit in exchange and you get the Title free.
 - c. Housing that is currently owned by banks, investment funds, REITs, Insurance, or 'public' companies becomes part of the Commons under open direct-democracy control by the region in which it exists. Recall that 'investors' of those companies have already exchanged their 'equity assets' into Credit, thus have no more claim to these housing units. They become available for real people to select as caretaker.
- Security - Housing Level
 - a. Everyone will receive a personal Housing Level from 2 – 10, based on various factors like your age, previous addresses, current home net value, demand, current inventories among other factors. It will be based on a universal algorithm with value inputs by people. Your Housing Level will determine which housing units you can choose from as all houses will be valued from 1 to 10. Don't worry about where you start because this number will increase throughout your lifetime and you can always 'buy' up in levels using your Credit currency.
 - b. If you get a personal Housing Level of 6.5, what does that mean? It means you have qualified to select any house with a value up to 6.5. You will use the App to find available housing anywhere in the world, choose the date you wish to move, then select a Title to a home. As a result, your previous home becomes available for someone else to choose from. The App will even allow you to get in line for a house you really like should it ever become available. We can build in functions like temporary swaps, other uses too.

- c. There are three ways to increase your Housing Level. The first is to directly 'buy-up' using your Credit; for example, the market price could be 50,000 Credit per 1 Housing Level increase. We imagine the algorithm will be a sliding market scale that may cost more as Level increases, factoring in supply/demand. You could also use your Credit to upgrade your house, which also upgrades your Level. For example, your personal Housing Level is 6.5, but your house is valued only at level 5 and you decide to spend 50,000 Credits on a major renovation. In this example, your personal level will increase +1 to 7.5, and the house value also increases +1 to 6.
- d. As newer, better housing is built and inventories become more plentiful, everyone's Level can be adjusted upwards.
- Security - No Fighting, No War, No Nuclear Weapons
 - a. It is illegal to develop nuclear weapons and other weapons of mass destruction. It is illegal to assault, rape, or kill any person, except in self-defense. If you do or cause harm to others with intent, either physically or by lying, you will be personally responsible for these crimes against humanity and will be judged by a jury of peers.

Opportunity

Now that you have a Credit currency account, universal basic income, and guaranteed housing, what about work? In Common Planet, how you choose to spend your time becomes an opportunity for you to earn more Credit. When you work any job; go to school; read; teach; write; take classes; create art; play music; exercise; play sports; care for children, the needy, or elderly, you will earn more Credit.

Needless to say all work is done on a volunteer basis. You work where you want to work and you help to create work too. This can be a free market of labor. Finally, society can Reward people for doing good instead of allowing Masters to coerce and force people to do bad. Every month, everyone gets a Universal Basic Income — an automatic payment of equal Credit for every person, regardless of age. This amount should be enough to pay for basic necessities like food and clothing. As an example, let's say it's 300 Credit per month.

- Reward Menu
 - a. Level 1: \$1 to \$10 Credit per hr
These are any Personal & Amateur Activities
School, Class, Sports, Fun Work, Entry Level Jobs, Coaching, Teaching
 - b. Level 2: \$10 to \$20 Credit per hr
Activities requiring more commitment or experience
Mid to advanced level jobs, Advanced Study, Semi pro, Undesirable work, Coaching, Teaching
 - c. Level 3: \$20 to \$30 Credit per hr
These are experts, professionals, and top leadership roles.
- Using Credit currency
 - a. As a currency of exchange, Credit can be used to buy things like food, clothing, furniture, products, and more. When you spend Credit on something, it is deducted from your account and the value of the product gets listed among your Titles. It is now your personal property to do with what you want, give away, trade, sell, up to you.
 - b. Although most things will have a market Credit price, many things will also be free in Common Planet. Events like a showing at a movie theater, a concert, skiing, or air travel have the potential to be free as well. For example, if a movie theater can seat 400 guests and only 300 people say they are going to a show, then it's completely free of charge. When demand exceeds capacity, though, the order of who gets to go will be arranged in a number of different ways to accommodate everyone in a fair manner in an open market, all built into the application itself with Individuals and the Community all having input. We've come up with many exciting ways this could be handled.
- Community Credit account
 - a. Similar to crowd-funding, you get to direct your personal allotment of Community Credit to fund any Groups of your choosing anywhere on the planet. In addition, your local city will also receive 50 Credits per citizen per month in a Community Credit Account. All citizens of your city can then organize and vote on how the monies in the Community

Account get allocated to the various Groups within your city. This way, we can be sure to fund essential services that may not be 'popular'.

- b. For example, a school might request an annual budget of 1,000,000 Credits to buy supplies. If they are unable to raise all the funds from Individuals, they can request funding directly from the Community Credit Account. With adequate support, they can buy all the supplies they need.
 - c. No person or Group has to pay you for your time, thereby eliminating the biggest 'expense' most Groups face in society today: labor costs. A school is no longer limited by how many teachers it can have due to a lack of money. It is only limited by how many people are able or willing to teach— this is at NO cost to the school. The school need only collect enough Credit to fund the purchase of real supplies like paper, computers, and renovations— not labor.
 - d. The same goes for any Group. Labor is now an opportunity for people to earn Credit rather than an expense the Group has to pay for. This eliminates most coercion and corruption that is rampant and built-into today's system. This also allows more flexibility in the 'labor' pool in cases of emergencies. Right now, if there is a fire, flood, or hurricane, there will be a limited supply of 'labor' because there is never enough 'money' to pay for it. In Common Planet, what needs to get done can get done quickly because those that do the work will get paid directly.
- Corporations and Government Agencies
 - a. Under Common Planet, all corporations, non-profits, governments, sports teams, schools, police, etc will be referred to as Groups. These Groups will function as co-operatives where the members run everything democratically. This is well researched and defined as ['Parecon'](#).
 - b. Groups do not have to "own" Titles. They are allowed use of property and equipment that is owned by either individuals or the Community. These Groups exist and are formed only to produce products or provide services as deemed desirable by the individuals in their Community. This way, anyone can start a Group, find available land, property, equipment and request 'use' by loaning it out free from the Community, like a lease. A budget is created and Credit is requested so they can buy whatever they need to operate. Upon dissolution, all property and Credit balance is returned to the Community and available for other Groups to use.

Liberty

- **Liberty = Freedom with responsibility**

You have the right to freedom of speech, mind, and religion. You have the total right and responsibility to control your own body. These rights shall never be challenged again. You don't want someone telling you what to think, say, do, or put in your body— neither do we. The United Nations declaration of human rights can be used to construct a global Constitution.

You will have the right to vote directly on matters that concern you locally or globally. Don't worry about the 'majority' in your City passing stupid rules, because you can easily move. We imagine Cities will 'compete' to attract citizens.

Right now there are [many organizations](#) who are building the technical applications that will allow for this, and we will continue to collaborate with these open-source developments and introduce these tools to begin the conversations that will lead to consensus.