

PerCon Flow (PCF) / Potentialism Overview

A maximally ethical socio-economic model (a Capitalism upgrade) towards a high-tech future of abundance solving the biggest challenges

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Table of Contents

Why do we need a new model?

1. Problems of current capitalism and gigantic challenges around the UN SDGs and the COVID-19 effects.
2. Risks of a decline of the west, requirements for sustainable growth.
3. Economic models and decline.

PerCon Flow (PCF), the new model:

1. Core ideas, basic thoughts, base principles, PCF as capitalism 6.0.
2. Disadvantages of current capitalism, scarcity-based value system
3. PCF Innovations, key shifts and properties
4. Flow State, creativity and various flows
5. Misdirected incentives, inefficiencies, opportunities, key concepts.
6. NBV as central reward/payment and how much this is needed; funding most efficient initiatives.

1. Eliminating crime/corruption
2. Only objective fair & open decisions
3. Aggravations for criminals: No classical money, social scoring
4. Avoiding recessions
5. Open collaborations, optimized research, management 3.0/Holacracy
6. AI to calculate, analyze, propose – megatrends
7. Digital art, NFTs, Metaverses, DAOs
8. Political system, exponential tech/orgs
9. E-learning, Personality development, co-creation
10. PCF top-down & bottom-up introduction
11. Gradual introduction
12. Six capitals framework
13. Background Compris & impact
14. Various thoughts and memes

How to use these Slides

1. The beginning shows the **1st priority problems visually** that PerCon Flow solves and some memes/infographics around them for **easy understanding**.
2. The middle part contains the actual PerCon Flow solutions with principles and key ideas – they require **much time, knowledge, attention and deep thinking** – not for everybody.
3. The last part (appendix) then has thematically grouped memes around **2nd priority problems/solutions/memes** that are addressed and solved - **easy to understand to again**.

Vision and Goals

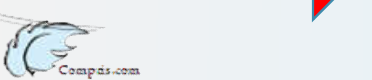
1. Identifying the **true root problems** of our societies/economies based on science to then analyze them and **propose solutions**. It turns out that there are **15+ ways** our societies are **transgressing thresholds**, can **end up in chaos** and **kill most of us within months!** We are **currently like lemmings marching to a cliff!**
2. **How can we take away the cancerous parts of capitalism** so that all **unfair parts** and all **misdirected incentives** are removed?
3. Identifying as many **quality criteria of socio-economic models** as possible, adhering to all of them and being as **innovative as possible**.
4. Designing a **maximally ethical** socio-economic model towards a **high-tech abundant future** allowing everybody to **reach their maximal potential**.
5. Not **letting billionaires all resources and power** while “you will own nothing and be happy” (Klaus Schwab, CEO WEFForum.org: The Great Reset).

Mission

1. Making the **insights** from this analysis and the **solution proposal known**.
2. Opening the eyes of people to what is **really going wrong**, what are **false narratives, dangerous traditions** and how they can help to fix it.
3. Quickly **reducing the risks** coming from the **15+ wicked problem areas** to allow us to continue our lives without much more disasters and massive dying.
4. **Averting or reducing the predicted rapid economic decline** of the Western world.
5. Putting as many societies as possible on a path towards a **bright maximally ethical high-tech future**.

Even Pope Francis is asking to “adapt our socio-economic models”

(probably using that term for the first time, just after we brought out the first version of this socio-economic model – what a coincidence !!!)



←

Pope Francis

3.503 Tweets

Folge ich

Pope Francis

@Pontifex · 16. Okt.

Arms manufacturers and dealers to totally cease their activity, that foments violence and war, often in the context of geopolitical games that costs millions of lives and displaces many people.

92

1.114

6.074

Pope Francis

@Pontifex · 16. Okt.

The big food corporations to stop imposing monopolistic production and distribution structures that inflate prices and end up withholding bread from the hungry.

429

2.207

11.220

Pope Francis

@Pontifex · 16. Okt.

The large mining, oil, forestry, real estate, agribusiness companies to stop destroying nature, to stop polluting, to stop intoxicating people and food.

172

1.625

8.411

Pope Francis

@Pontifex · 16. Okt.

Financial groups and international credit institutions to guarantee poor countries the basic needs of their people and to waive those debts so often contracted against the interests of those same peoples.

92

928

5.374

Pope Francis

@Pontifex · 16. Okt.

The big laboratories to liberalise patents and to carry out a gesture of humanity and allow every human being access to the vaccine.

115

1.139

7.277

Pope Francis

@Pontifex · 16. Okt.

We must adapt our socio-economic models so they have a human face, because many models have lost it. Thinking about these situations, in God's name I want to ask:

147

1.231

7.273

←

Pope Francis

3.503 Tweets

Folge ich

Pope Francis

@Pontifex · 16. Okt.

All of us religious leaders, that we never use God's name to foment wars. Let us stand by our people, the workers, the humble, and fight together with them so that integral human development may become a reality. Let us build bridges of love.

1.033

1.626

8.659

Pope Francis

@Pontifex · 16. Okt.

That governments and all politicians work for the common good. Let them beware of listening only to the economic elite; may they be servants of those people who ask for land, shelter and work and a good life in harmony with all humanity and creation.

331

2.236

10.723

Pope Francis

@Pontifex · 16. Okt.

Powerful countries to stop aggression, blockades and unilateral sanctions against any country anywhere on earth and that conflicts be resolved in multilateral fora such as the United Nations.

139

1.040

5.636

Pope Francis

@Pontifex · 16. Okt.

That the media put an end to the logic of post-truth, disinformation, defamation, slander and that sick attraction for scandal and that they seek to contribute to human fraternity.

270

2.132

11.029

Pope Francis

@Pontifex · 16. Okt.

The telecommunications giants to liberalise access to educational material and exchange with teachers via the internet so that poor children can be educated even under quarantine.

87

877

5.324

Pope Francis

@Pontifex · 16. Okt.

Technology giants to stop preying on human weakness, people's vulnerability, in order to make a profit.

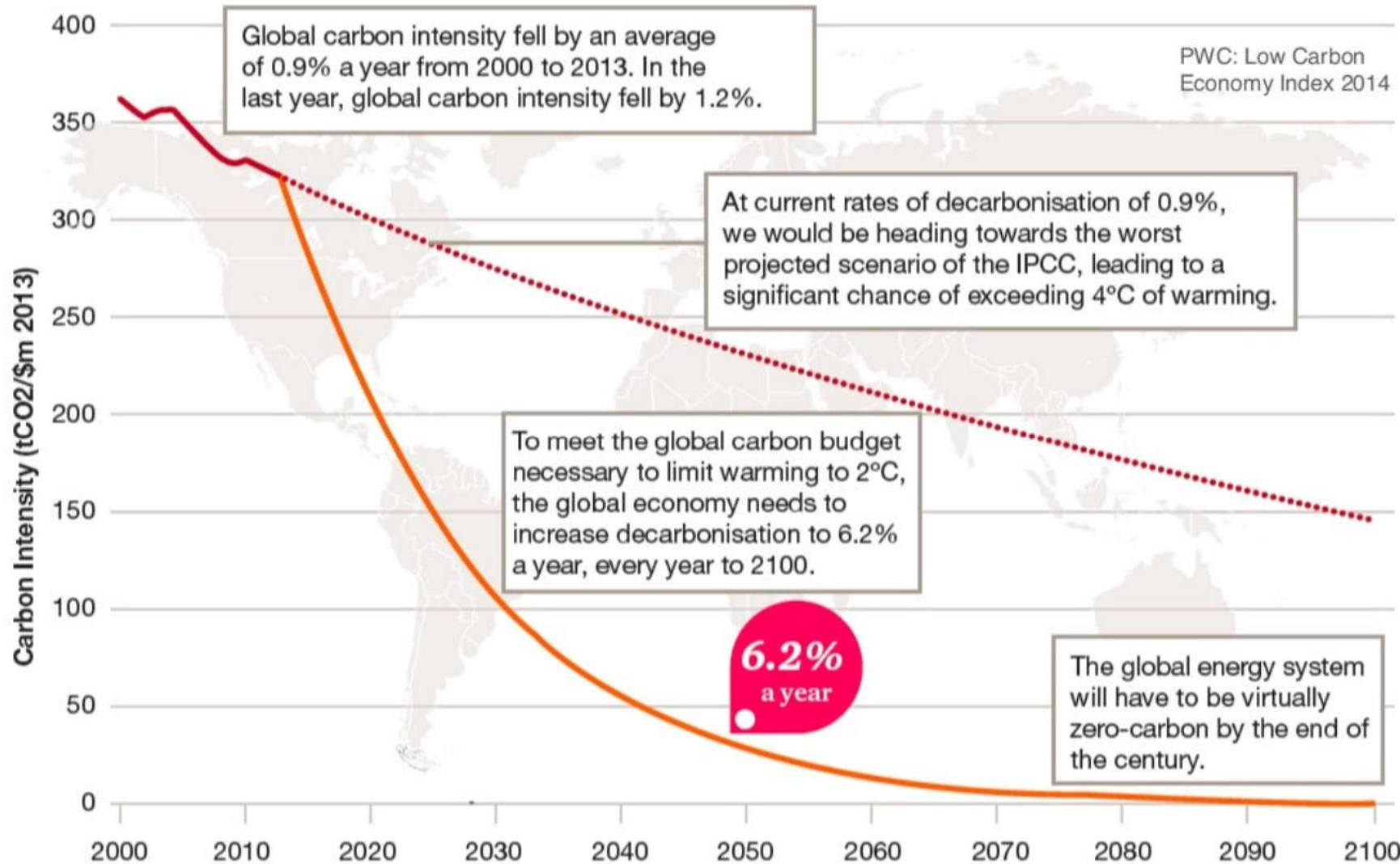
363

2.675

15.995

https://twitter.com/pontifex/ on Oct 16, 2021

Carbon-Intensity/Global Warming: Faster Decline Required



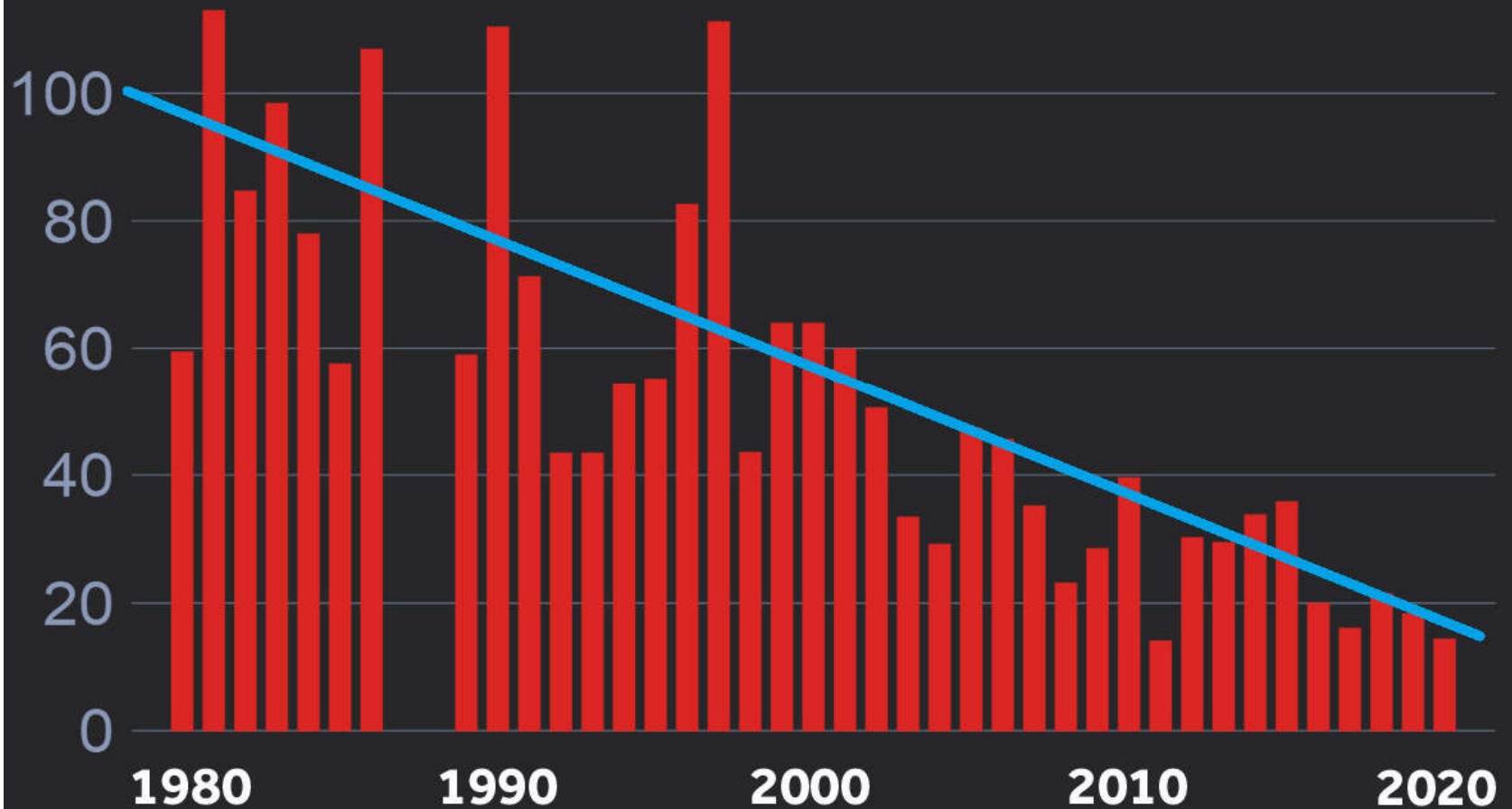
Countries with strict long COVID-19 lockdowns closing down many companies saved just **~7% of CO₂ emissions**. Much more needs to be done! Sustainable long-term transformations are needed!

Days between Billion-Dollar Disasters with a frightening Trend: By 2030 there will be a **billion-dollar disaster each day** while it was only every ~40 days in 2010.

Beyond droughts, we're also **chronically running out of drinking water.**

MORE FREQUENT DISASTERS

DAYS BETWEEN BILLION-DOLLAR DISASTERS



Note: Average number of days between billion-dollar disasters in a calendar year.

No disasters occurred in 1987 and only one in 1988.

Source: NOAA/NCEI

CLIMATE  CENTRAL

Most Politicians and Media
neither know nor consider
any of the 15+ big
Problems except
sometimes Climate Change

Only a greatly improved
socio-economic system can
deliver the ~5% yearly
improvement in all 15+
biggest problem categories.



**Our democracy has
been corrupted by
money in politics**

**Actually this
country has always
been ruled by the
rich**

**All capitalist
countries are
governed by the
property owning
class**

**We have less than
20 years to seize
control of the
economic system
or we all die to
climate change**

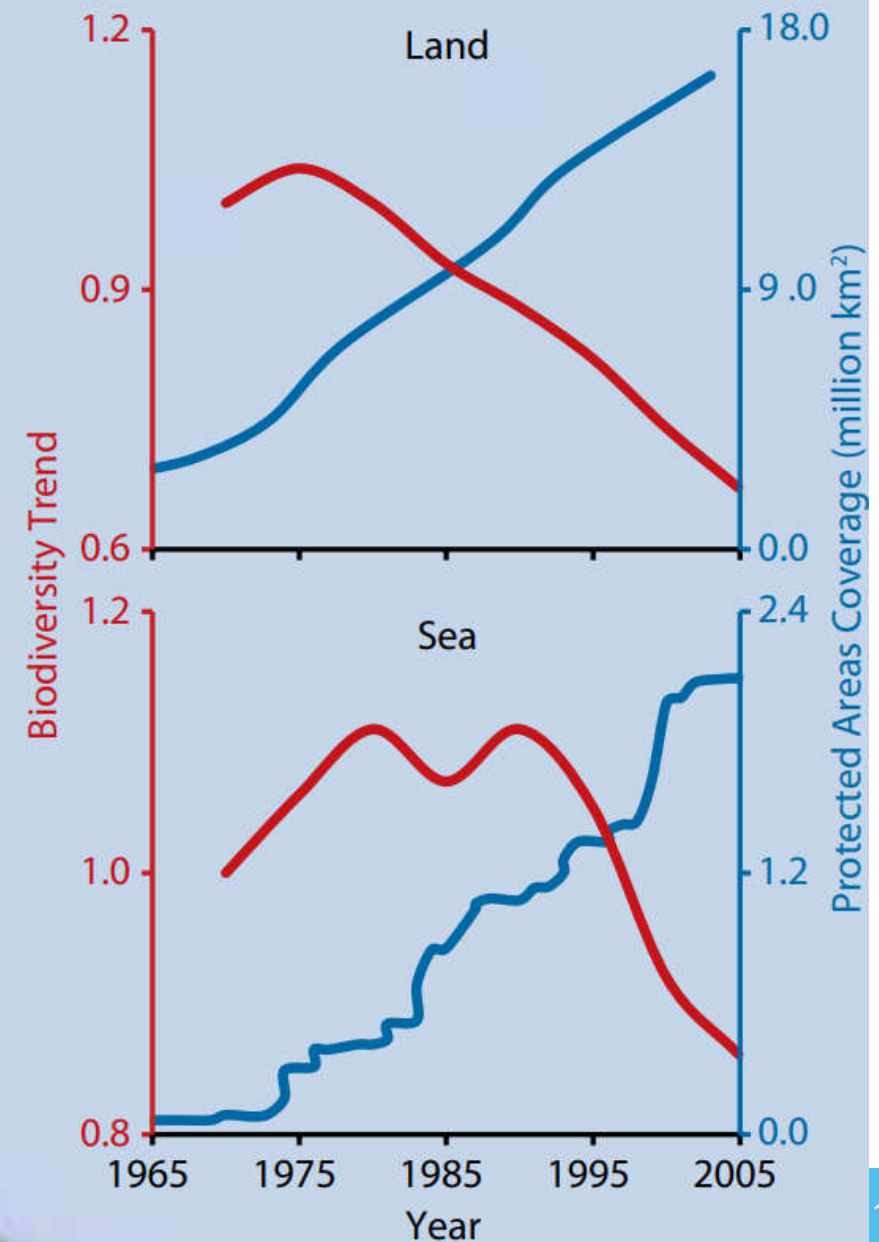
27 Earths needed by 2050 to stem Biodiversity Loss

Without enough biodiversity, **pests/bacteria/viruses** and the explosion of animals/plants who have no relevant enemies or control factors any more will **destroy many ecosystems and destabilize many others**. Thus, there will ***not be enough food for us humans be produced*** and **more COVID-like pandemics** will happen.

5% of land surfaces, 40% of the marine environment, and 50% of inland waterways across the globe have been "**severely altered**".

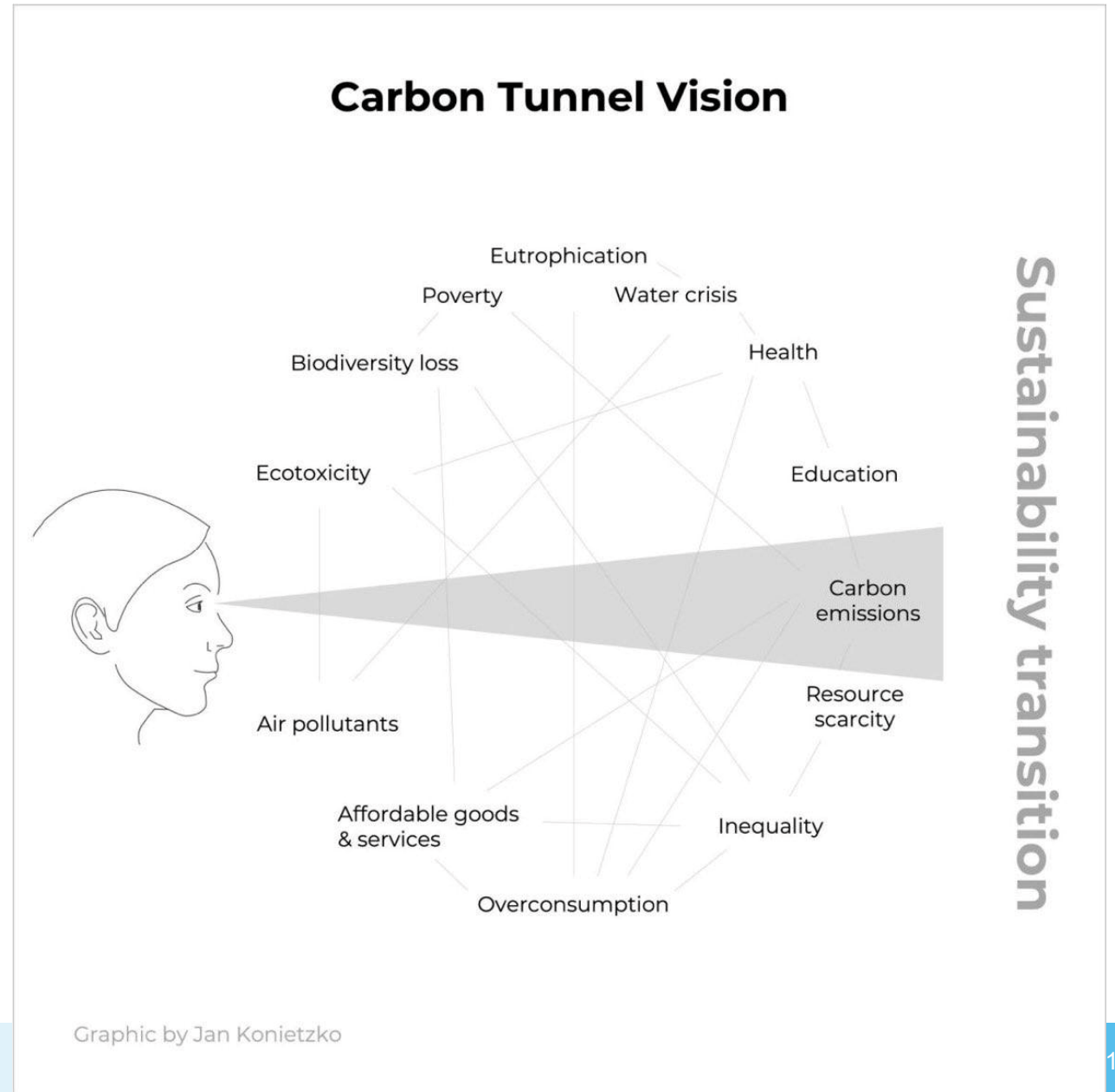
The use of **biofuels** combined with carbon capture and storage are burned—is widely seen as key in the transition to green energy on a global scale. But the **land needed** to grow all those biofuel crops may wind up cutting into food production, protected areas or reforestation efforts.

Comparison of the global trend in biodiversity status (red lines) on land (top) and in the sea (bottom), and the global coverage of protected areas (blue lines) from 1965 to 2005. The biodiversity status includes the population trends of nearly 2,000 species monitored worldwide (data from the *World Wildlife Fund 2008 Living Planet Report*). The data on protected areas are from the World Database on Protected Areas. *Figure courtesy of Camilo Mora and Peter Sale*



Carbon Tunnel Vision

We must avoid just trying to solve the de-carbonization issue, but in parallel address all other ecological and societal issues.



Current Capitalism can no longer help us to live longer

To the contrary, factors caused by marketing (like obesity), unethical behaviors (e.g. opioid crisis), bad reactions to the COVID-19 pandemic, global warming, more frequent disasters and worse living conditions due to opening financial scissors lead to earlier deaths of people.



Bloomberg
@business

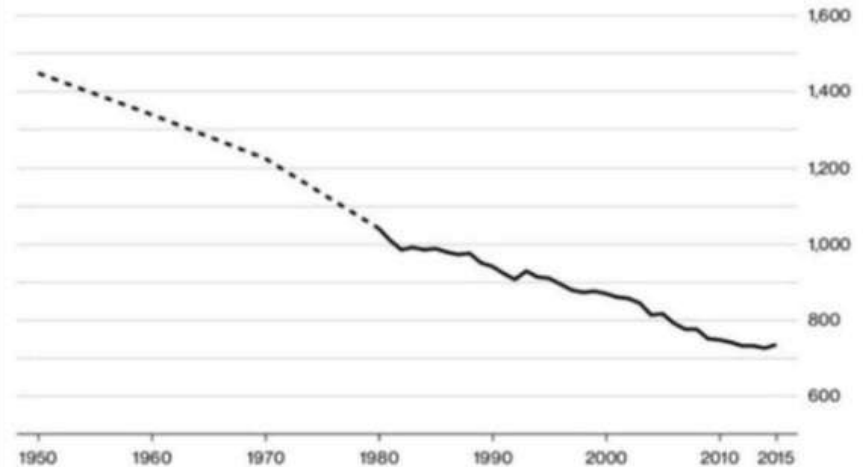
...

We're dying younger. That could be really good news for our employers bloom.bg/2vJdiIM

Death Rate Improvements Have Stalled

The U.S. mortality rate leveled out since 2011 and increased slightly in 2015

■ Age-adjusted death rate per 100,000 population



Source: National Center for Health Statistics

Bloomberg

10:06 AM · Aug 8, 2017 · SocialFlow

This Concept can for the first Time solve these Problems that nobody had a Solution for before (1)

1. (Civil) **war**, civil unrest, devastations, sabotage, pollution, **(trade) wars**, **(economic/fiscal) sabotage**.
2. **Earth, nature and their limits**: Limited resources, exponential population growth/over-population, pollutions, droughts, fires, floodings, plagues, pandemics, global warming/desertification.
3. **Growing international and national inequalities leading to big instabilities**: Hunger, diseases, lack of opportunity, radicalization. **Rapidly opening financial scissors in society, growing levels of income inequality, decline in buying power.**
4. **Automation job-loss problem.**
5. **Economic sectors with price/corruption explosion** blackmailing others. **Big inefficiencies on personal and organizational levels. Loss of competitiveness.**
6. **Societal sclerosis**: Fewer people doing net beneficial practical work. **Breakdown of public services** (bureaucracy, corruption, ...).
7. **Minimizing crime and corruption rates.**
8. **Mindsets/skills**: Less education, more fake news, more hate, less cooperation, lower attention spans, more ADD, less care, more outrage and hate (on social media), ...
9. **Recessions and economic instability. Bubbles and ensuing crashes.**

This Concept can for the first Time solve these Problems that nobody had a Solution for before (2)

- 10. Predictable and stable monetary instruments and policy. Explosion of national debts. Inflation & insufficient supplies** coinciding with mass unemployment.
- 11. Misdirected incentives, too narrow and short-term focus on organizational, profit and GDP growth; corporate profit maximization and societal interests often misaligned, not enough social values.**
- 12. Political inefficiencies and problems.**
- 13. Insufficient accountability and liability. Permitting or not prosecuting unethical deeds and business.**
- 14. The road to hell is paved with good intentions: Complacency, unconscious incompetence, ignorance, jumpiness** (starting but not thinking and following things through), **laziness, brushing things/people off, partial or half-baked solutions and abuse of power leading to bigger failures or damage and people accepting mediocrity/low quality, arrogance or failure.**
- 15. Victimization by divide and conquer, fears, mass psychosis induction, individualization and distractions.**
- 16. Many countries do not have enough inter-generational justice and/or are overaging and consequently run into financial trouble.**

How these Problems could hit you personally (1, same order)

1. **You and many people die** due to (civil) war or its consequences or live in dire poverty due to **(trade) wars, and economic/fiscal sabotage**, destruction/pollution of infrastructure, resources, nature, ...
2. **There are just not enough resources for you to survive and you will die earlier** due to heat and tropical infections. Also, you need to pay more due to sweet water scarcity, loss of arable land, mass migrations, **each day a billion dollar disaster by 2030** and ecosystem collapses: The new drug you need does not get developed because the animal or plant from which it could have been derived got extinct.
3. You die from hunger, disease, terror, war, etc. or you **stay unemployed** or become **increasingly poorer** and can't pay all your bills if you work while some become much richer. Some **costs explode** and you can't afford costs like these any more: Medical, housing, energy, education.
4. **You lose your job** because an AI, robot or machine does it. Alternatively, it could be outsourced to low wage countries or others to which this has happened offer to work for less in your position: You get paid less.
5. All your **tax payer money goes to banksters, military** and other corrupt or fraudulent people. You, your **government and your company are inefficient**, sabotage/sue each other and create little value or even harm. **Employment only exists for richest or highest IQ people** in a handful of western corporations and in some Chinese regions. All **others like you are unemployed or low wage slaves**.
6. The **costs explode to get anything practical done** or get a disease cured: Most institutions are increasingly incompetent, bureaucratic or corrupt. **No more public service for you** – you are helpless when being defrauded, sick, unemployed.
7. **You frequently become a victim of crimes**, get blackmailed and have to pay bribery money for nearly everything.
8. **You do not even understand the miserable situation you are in** due to just different superstition and false narratives being discussed that distract you from the real issues, having to work all your waking hours and education has become unaffordable.

How these Problems could hit you personally (2, same order)

9. You **lose many of your investments** and possibly **your job or company** due to a crash or recession. Your bank might **force you to pay back credits** by selling off your investments at low rates. You can't buy important things due to lack of supplies or too high prices.
10. **Classical money has no more value.** You barter or try to find the 0.001% of crypto currencies that might rise. **Your money becomes worthless** within months (hyper-inflation) or overnight (debt collapse/monetary reform). **You think if you should just accept to die soon** or participate in an uprising to fight against **quickly rising prices & insufficient supplies** coinciding with mass unemployment.
11. **Your private and the state's money also gets wasted due to misdirected incentives.** You have to do overtime but a few months later the **company crashes due to rip off, lack of innovation or materialized risks.**
12. Your **government/administration(s) do not get much done**, mostly quarreling, bribing, paying lawyers, suing.
13. **Your company reorganizes or otherwise gives you a worse job or contract** which forces you to relocate, have less time for your family, destroys the environment, etc. Others make **unethical business and profits to your disadvantage**, manipulating you, governments, authorities or your partners/employers.
14. Your problems only seemingly get worked on or solved. In reality **much does not get solved or even gets worse** (e.g. debts, corruption, ...). The **public only wants your money and does not help you** e.g. if you get defrauded.
15. You get manipulated into **strange (sexual) hobbies and conspiracy theories, electoral choices, buy useless or non-functioning products/services and die early in poverty.**
16. You have **gigantic old age deductions, you inherit gigantic debts and broken systems** (while previous generations might have lived well beyond their means) but you **won't get much, you'll spend your old days or even your entire life in poverty.**

Solution in PCF / Potentialism (1, same order)

1. **Binding ethics codes** and of **ethical cooperation** – on national and supra-national levels. Generally, taking on ethical decisions and fostering global development and cooperation to avoid wars. No race to the bottom regarding taxation, no speculation, etc.
2. These problems are solved with the **new reward function around NBV** and by accelerating innovation, here in the field of green tech/decarbonization. Around 50% of the GDPs would be shifted away from speculation, marketing, sales etc. towards net beneficial activities.
3. **Fair trade and development aids**, allowing any country to reach maximal performance levels if the introduce PCF. Everybody is **fairly paid regarding NBV** delivered (normalized across the population) **and minimally gets the UBI** (universal basic income) and prices are calculated ethically on that basis. Bosses can no longer determine their income.
4. **Money is systematically re-invested** and **many new job types are created and paid by society**, e.g. caring/coaching/education jobs which also partially prevent crime, diseases like depression, etc.
5. Elimination of most crime and all corruption by e.g. only having **one fully trackable crypto currency**. Prices are calculated ethically. New **team-based management techniques** in which everybody can reach their full potential and efficiency, also maximizing flow state and cooperation. **Accelerated innovation** for everybody; equal opportunity for all regions with equal politics and thematic clusters of excellence, fair determination of prices, no monopolies. No speculation.
6. Elimination of most crime, building everything with **maximal efficiency in mind on personal, team and organizational levels**; offering the best-fitting therapies, minimizing mobbing, enforcing ethical fair principles.
7. Main measures: **One central controlled and monitored crypto currency, each transfer must have a valid purpose, fighting drugs**, monitoring some top decision makers and criminals, educating people (on jobs and regarding ethics), having a UBI and free healthcare for everybody so that people do not have to steal.
8. **Reversing all man-made trends that led to deteriorations** through different politics, regulating IT and media companies, education and healthcare programs, new optimized news and publication systems, etc. No speculation.

Solution in PCF / Potentialism (1, same order)

9. A **new monetary system** not creating new money with credits. One central controlled crypto currency, having to re-invest money (not allowing to hoard it), no interest paid (except for success percentages). **Speculation is forbidden**, all value/prices are calculated based on **objective criteria based on supply chain**, costs and benefit created.
10. Implemented through the introduction of a **new monetary system** in which debts are the exception but re-investment of money is the main mechanism. No interest is paid but only profit/growth percentages. **No more debts** have to be created except in emergency situations. Everybody **receives fair payment**.
11. Misdirected incentives are mainly removed with the new reward function NBV (net benefit value) on a societal level. The **societal focus is simply shifted by laws and practice** with corresponding practical measures that contribute better to long-term macro-economic net beneficial effects.
12. An entirely new **science-based political system** is introduced: Countries, regions and organizations are essentially led like the most efficient corporations are led nowadays.
13. Based on NBV and laws, each person is **fully accountable** by law (except for the UBI). Everything that is **unethical is forbidden, detected and prosecuted** with the help of AI regarding all aspects.
14. Reward based on the end result (net benefit value) not based on how somebody seems to try. Public figures are publicly assessed.
15. Clear laws for media and communication, public information portals with complete information required.
16. Around **50% of the GDPs** would be shifted away from speculation, marketing, sales etc. towards net beneficial activities which frees gigantic financial and personnel resources. The causes for having fewer children will be removed like bringing families out of poverty, having to work less.

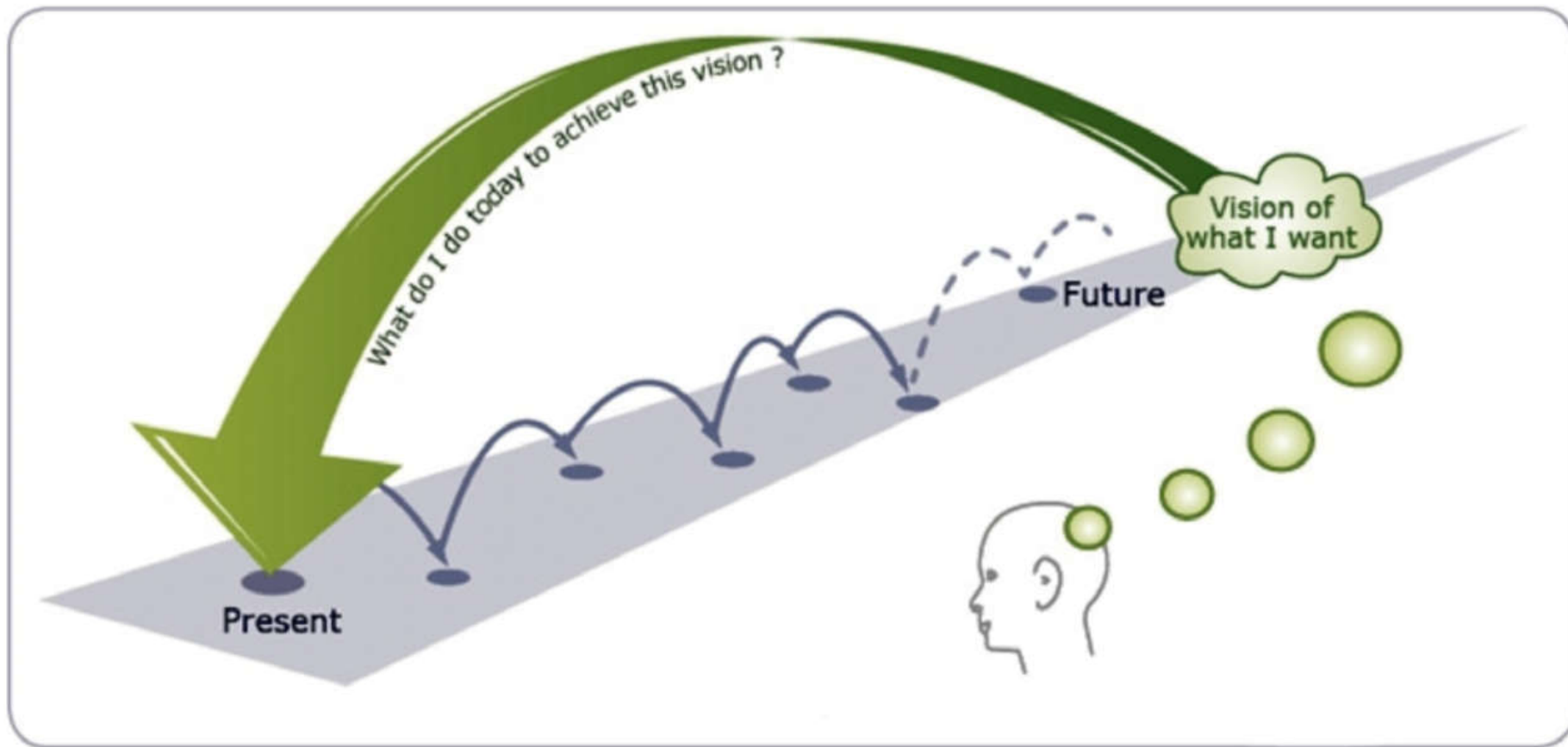
Governance in PCF / Potentialism

1. **Several rotating councils of decision makers** with expert and AI support shall take important (top level) decisions like e.g. the Swiss Council of Seven. Decision makers should ideally represent the different stakeholders involved in decisions and never may vote or decide if they have a possible personal conflict of interest. There should **ideally be 3 or more teams of around 7 top decision makers** each that take turns.
2. **People in power (also when in commissions) have to rotate, accept advice from and defend themselves publicly against** objective arguments by expert teams.
3. All organizations, their employees and all citizens/visitors must be **completely objective, open, ethical/fair** and **compassionate**.
4. All applicable decisions and all staffing of positions (already in parties/NGOs) shall be **based on objective structurally weighted criteria**.
5. **No personality cult or advertising** around single people is allowed.
6. **The AIs and their expert teams** must be independently developed and are encouraged to use different techniques and ideally be maximally ethical and explainable.
7. **Correct and complete information/news** shall be distributed/broadcasted.
8. If a government or governing body uses against people with different opinions **censorship, data manipulation, propaganda/false narratives, oppression, discrimination, crime or complicates getting neutral information/scientific evidence for others** (except for national security reasons), **immediately a new government shall be formed**.
9. **Direct decisions:** To speed up decision processes and minimize bureaucracy, a country's president and ministers can directly make decisions in their fields of responsibility and order immediate payments (e.g. in case of natural disasters). The condition is that everything related to the decision is first checked by the AIs for conflicts of interests and all relevant documents and the reasons for the decision are published so that anybody can see that no corruption or nepotism is involved.

We're just discussing far too inefficient Solutions

1. Reduction of CO2 emissions, stop of deforestation, electric vehicles, and all other currently discussed topics: All just **maximally** lead to **~ 0.1% yearly improvements** each in just a single major problem category (out of 20+).
2. To prevent the **collapse of nature or our economies/civilization**, we need to **improve by several percent per year in all major problem categories**. That means that we **need to improve 10x-100x faster** than currently.
3. We need to **think and act much bigger!**
4. This can only be achieved by **massive systemic shifts**:
 - a) We must all become more efficient at a personal and team level (more cooperation, fewer conflicts).
 - b) Crime and especially corruption must be minimized.
 - c) We must eliminate all misdirected incentives.
 - d) We must eliminate all unethical, manipulative or exploitive/abusive/zero-sum activities.
 - e) We must fix all major issues of current capitalism.
 - f) We must efficiently get to objectively good decisions.
 - g) We must exploit our creativity instead of nature.
 - h) We don't have much time for discussing and testing.

Proposing a Vision to backcast it to the Present



Source: *Backcasting: A Roadmap to Transformational Change by Sustainable Brands Sustainable*

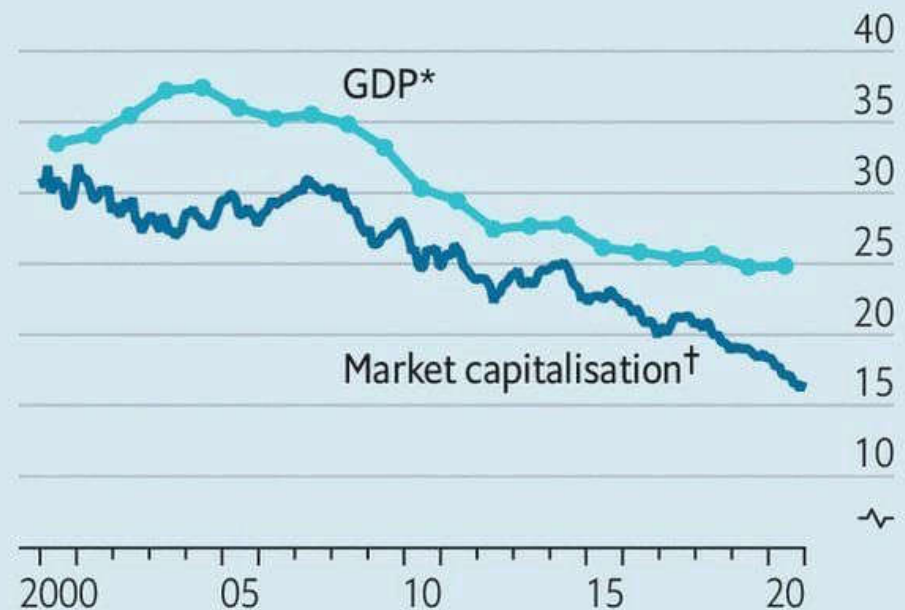
<https://futurecitiesandenvironment.com/article/10.5334/fce.116/>, <https://sustainablebrands.com/read/new-metrics/backcasting-a-roadmap-to-transformational-change>

Expected Economic Growth: Capitalism vs. PerCon Flow



This is the world we live in

Europe, % of world total



*EU27 plus Britain, Norway and Switzerland

†MSCI Europe as % of MSCI All-Country World Index

Sources: IMF; Refinitiv Datastream

The Economist

Definition of PerCon Flow / Potentialism

PerCon Flow aka Potentialism is a new socio-economic model (**SEM**) (also ambiguously dubbed *resource-based economy* (**RBE**) *model* (**RBEM**)) that strives to offer in practical ways equal opportunity for all while acknowledging that outcomes are unequal but that a focus on **perseverance** and **conscientiousness** (short: **PerCon**) pursuing long-term goals, ideally in (group) **flow state** dramatically improves the success probabilities.

Core Ideas of PerCon Flow

1. Elimination of most crime, all corruption and **misdirected incentives in favor of efficient collaboration, UN SDGs** e.g. environmental protection.
2. Adopting **best practices and innovations of industrial analysts, VCs and investment banks** but applying and automating them **for the good of society**.
3. **AI to automate everything** (if desired) to minimize bureaucracy and speed up decisions.
4. **AI analyzes & orchestrates everything**, being fed & controlled by humans.
5. State or society remunerates everybody based on **net beneficial value (NBV)** of the results of their work instead of wages.
6. Shifts **away from less beneficial work or professions** (speculation, marketing, sales, legal work for corporations) towards **efficient practical science/innovations, medical, social, care and environmental work**.
7. **One cryptocurrency** as a state's only currency with requirement for valid reasons for payments: Provides transparency and minimizes corruption and crime.
8. **Everything ethical; avoiding recessions** and any disruptions; **exploiting our creativity instead of nature, optimizing** the entire society, science & R&D
9. If required, each citizen gets a low **UBI** (universal basic income), **free education and healthcare** and is expected to improve their **persistence, conscientiousness** and (working/ideating in) **flow** (state) and collaborative skills – the properties that most likely lead to success in life and are the root of the name.

Basic Thoughts

What could an optimal socio-economic system which maximizes creativity, innovation and prosperity look like?

No wrong incentives, remunerating everybody based on the **net benefits values (NBV)** and **effects** created, trying to make **everything sustainable and ethical**, being **maximally fair** to everybody, eliminating the **root causes** of everything that does not work optimal in today's societies like *all types of wastes/inefficiencies, misguided companies/organizations, abuse of power, bad influence of billionaires and growing income inequalities, suffering of innocent people, crime/corruption, bad education, health, psychological issues, prejudice, hate, discrimination, defamation, ...*

Base Principles: Rewards based on net Benefits produced, Universal Openness, Objectivity, Equality, Fairness, Efficiency, Innovation, Efficient Collaboration

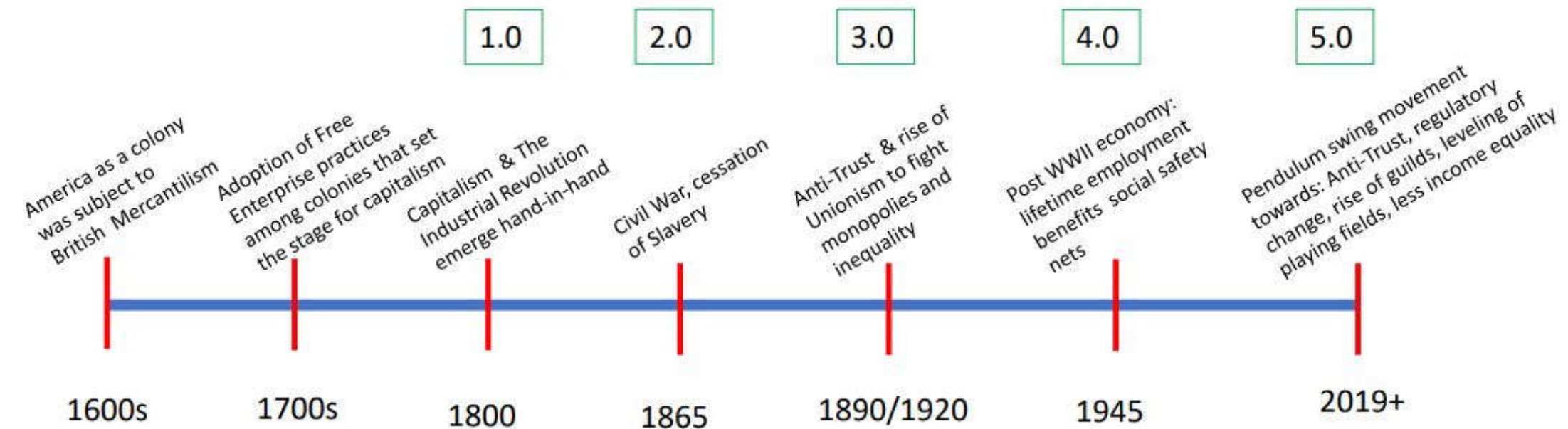
1. From these base principles (= **key human values**) **most of PerCon Flow is derived** using mathematical logic like induction or concept transfer.
2. They will be accomplished when they are **fully respected from the top to the bottom** of society and misdirected incentives (speculation, manipulating or tricking people with legal clauses), unethical or unsustainable practices, crime/corruption and status behaviors are eliminated.
3. Psychological techniques for **efficient collaboration** will be taught in school and university/college.

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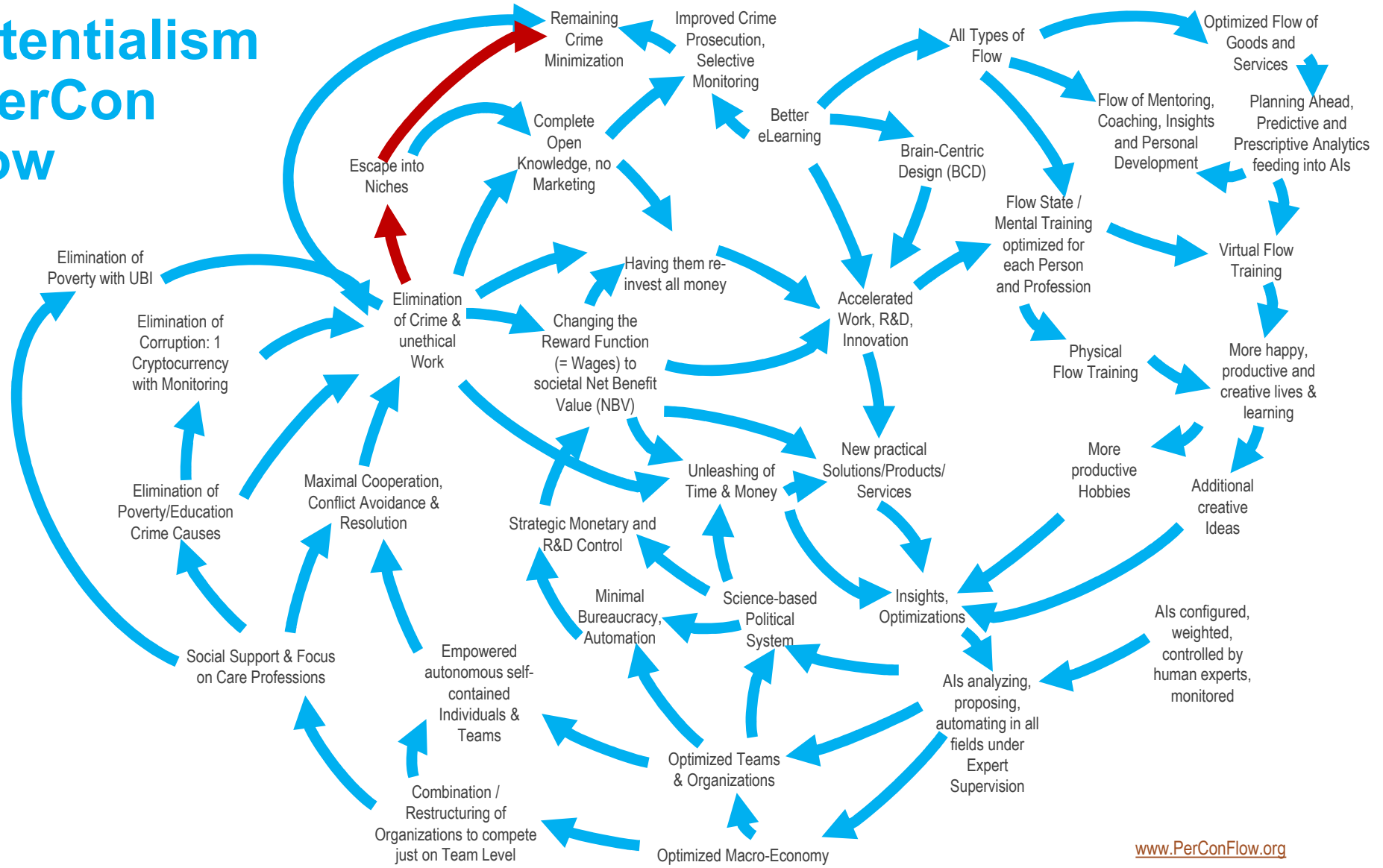
Capitalistic Model Updates

PerCon Flow is proposed as Capitalism 6.0 Upgrade



<https://www.winthroppartners.com/wp-content/uploads/2018/12/Business-Trend-Capitalism-1-2-3-4-5.pdf>
<https://www.linkedin.com/pulse/why-how-capitalism-needs-reformed-parts-1-2-ray-dalio/>

Potentialism / PerCon Flow



Criticism/Disadvantages/Risks of current Capitalism

- Over several generations, a **nearly 100% corruption rate** has formed.
- Innovative startups and thus **innovation at large has hardly any chance** inside these corrupt economies.
- The **current financial model is not sustainable**: Interest rates were earned by increasingly **exploiting** mother earth and employees.
- With the **additional debts** from the previous debt crises, increased by the Corona pandemic, the existing systems reach their limits.
- **AI + automation** will threaten jobs at an unprecedented scale: Around 47% of jobs.
- Since human labor will only be needed at a much smaller scale, the **current market system models, which rely on scarcity, will have to adapt or fail**.
- Ray Dalio suggests a **reform of capitalism** or a **new monetary world order** or otherwise **risking a big economic decline** for the western states.
- **Corruption, pandemics and crises** having an acceleration effect on the **scissor effect** between rich and poor.
- Often the **rich** in economic crises are even **holding back investments** and **take advantage** of the plight of the poorer people – and it's mostly worse in 2nd or 3rd world countries.
- In many western industrialized countries, around **20% of children** (rapidly increasing) **are now raised in poverty** with dire **psychological, educational and health implications** - and thus unacceptable and unsustainable.
- **Social stratification** leads to health problems and **77%** of Americans just live **paycheck to paycheck**, chronic pressure, twice as likely to become depressed.
- **Rapidly increasing unequal wealth distribution**: Around **1-5% of the people own >= 50% of all assets** and the **scissors between poor and rich are opening quicker and quicker** (K-shaped recession due to **COVID-19** with the **richest getting richer** and **abusing their power to make the poorest get poorer**, leading to **27 people** now owning more than the **poorest 4 billion people** - half of the world).
- **Bureaucratic costs, taxes, social deductions and corruption are skyrocketing** while individuals and organizations have increased difficulty to compete without bribing. This leads to many **premature deaths, uproar** and possibly even civil wars or revolutions as we already see in some countries.
- The EU with its De Minimis rule **allowing only small subsidies for marketing** and other countries with similar rules **cement the power of billionaires**. With that rule, startups are **forced to sell to old-fashioned companies** instead of competing with them.

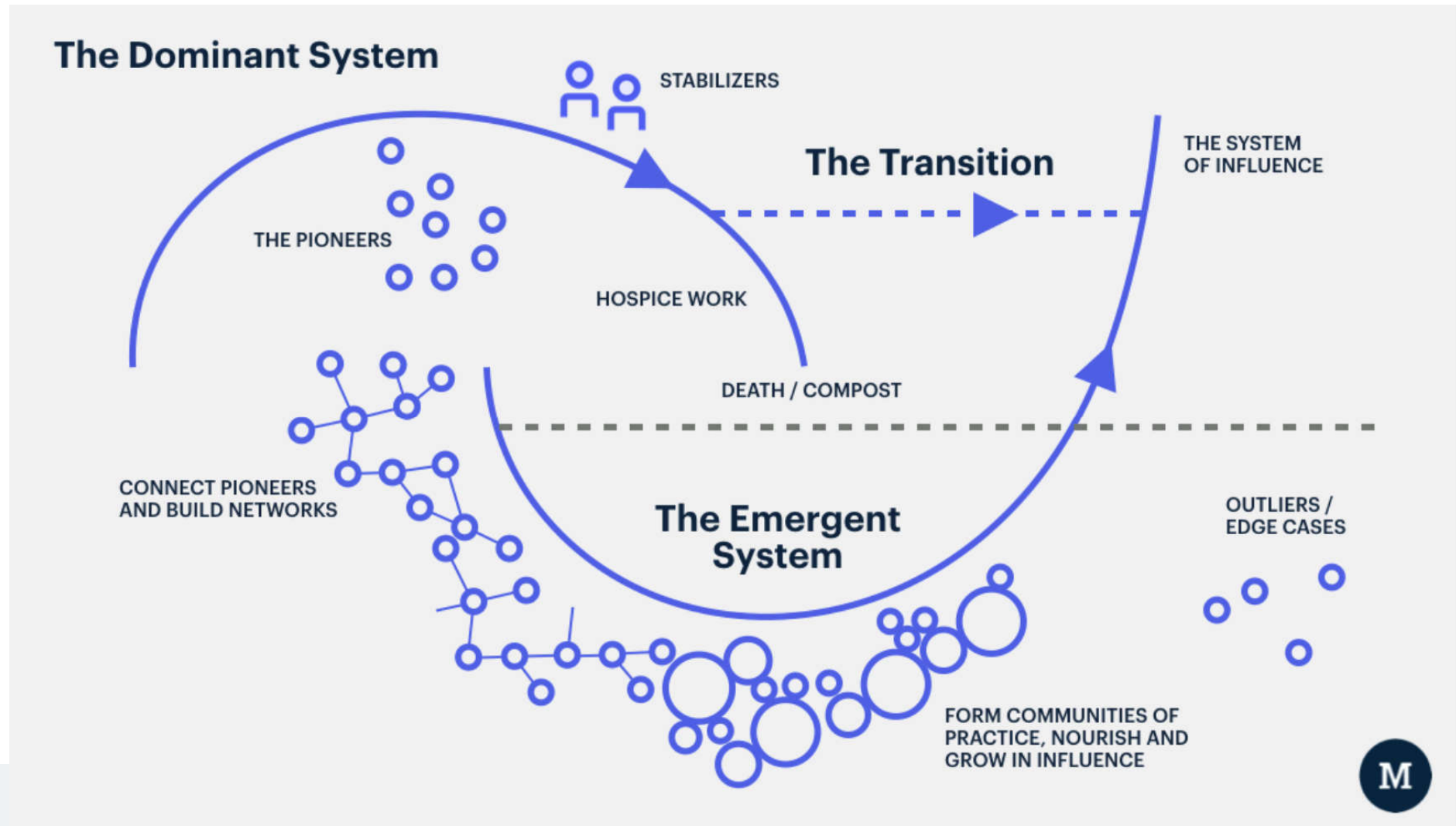
Preventing Governments and People from becoming unethical or allowing for Freedom Fighters?

1. As an average citizen under a sub-optimal government, would you rather be inclined to follow a **rich person** offering you 2-10x your normal payment without any risk or follow some **penniless unqualified freedom fighters** risking your life and your livelihood?
2. It is the same for most people: That's why **freedom fighters have hardly ever been successful** except if they were heavily funded, typically by other states, e.g. the U.S's CIA or the evil government was very weak/chaotic/stupid.
3. If we allow or don't fully prosecute crimes that freedom fighters might commit, **where do we draw the red line**? It is probably not ethically, clearly and sensibly possible and that red line would always be moved, to e.g. allow the rich to buy politicians. People are either criminal or not and not in between. It is also difficult to define when people are allowed to fight a government: In crises, wars, etc. stricter actions must be acceptable.
4. So freedom fighters like Robin Hood & Co. have become a **false narrative of the billionaire agenda** – trying to generate extra advantages for them: And that with a hero who fought against the rich!

Did you know that ~95% of the Fortune-500 base most of their Decisions on AI Systems?

1. Often, these decisions are even made automatically in real-time.
2. Examples: Stock market investments (algorithmic trading), credit application decisions, dynamic pricing, real-time online advertising, price and purchase decisions in the supply chain, medical analyses, predictive maintenance, ...
3. Not much is published in normal media about this but in AI and big data journals. You can verify this by looking for the terms “data scientist”, “machine learning”, “artificial intelligence” in job boards.
4. People nowadays mostly just discuss the decision factors and algorithms of these systems and sometimes override their decisions manually if they are fast enough.
5. These systems are very narrowly intelligent in the field they are trained for and not a threat. Even if they became more intelligent, it could easily be prevented that they become a general threat with measures of cybersecurity and internet filters, restricting their access to info about themselves and topics they shouldn't know.
6. Shouldn't governments do the same?

Loop Model of the Berkana Institute



Striving to be innovative or unique regarding these Criteria

1. First concept to **allow a consistent and fair financing of the UN SDGs (sustainable development goals) with the green new deal without putting anybody into poverty**, politics to protect mother nature and transform the economy into a **sustainable** one leading to **only sustainable i.e., minimal global warming, pollution, overexploitation, extinction of species**, etc.
2. First concept to **dramatically accelerate the human scientific-technological development**.
3. First concept to **end all work that does not benefit humanity**.
4. First concept to **eliminate all false incentives, end most corruption and crime**.
5. First concept to **treat everybody in it fairly** and to really allow everybody to **reach their maximal potential**.
6. First concept to **systematically address all root causes for crime, hate and psychological issues**.
7. First concept to **systematically minimize all types of economic wastes** and to **optimize all social and economic outcomes**.
8. First concept to **maximally limit the damage** that can be done **by individuals or groups of people**.
9. First concept to **minimize or eliminate all unethical and unfair practices**, e.g., regarding exploitation, taking advantage, manipulating, mobbing, defamation, defrauding, lying, etc.
10. First concept in which **taking responsibility** has the **original meaning** of the word, i.e., also **being liable** for one's (in)actions.
11. First concept to **avoid the in 2021 immanent and future recessions** and economic **crashes**.

Key Shifts Required

The key elements of PerCon flow are the **shifts away from speculation, marketing, sales and most of the legal profession** to things that produce net benefit value (NBV): Freeing about 50% of the GDP and people to re-assign them to beneficial activities and thus meet all current challenges.

PerCon Flow Properties 1

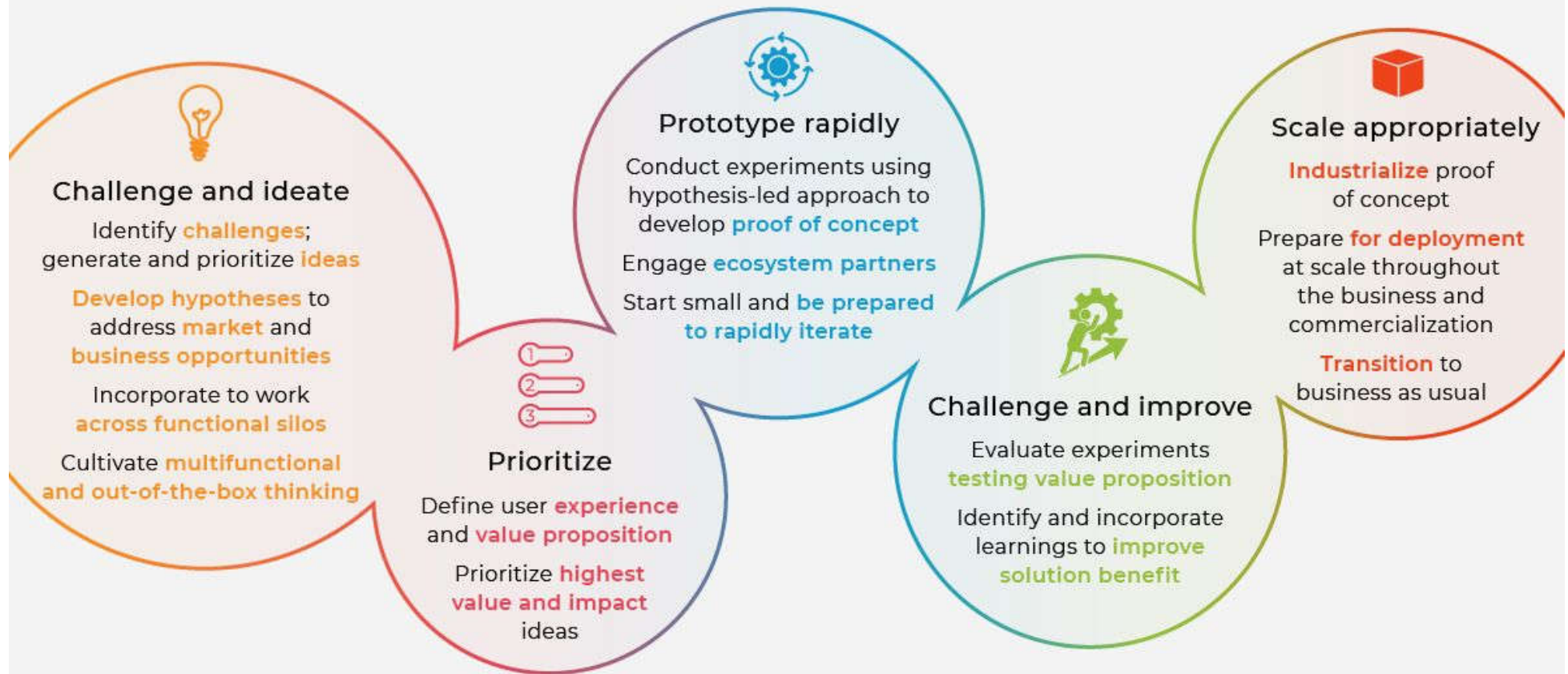
Classical Capitalistic Economy	PerCon Flow Economy
Growth through unsustainable exploitation of the planet's limited resources, speculation, elbow mentality, fraud, war.	Growth through putting our unbounded sustainable creativity to work with optimal flow regarding accelerated innovation and higher efficiencies through efficient collaboration, co-creation and just the competition required for motivation and efficiency.
Misdirected incentives of money or economy.	No misdirected incentives any more of any type.
Wrong incentives directing trillions of dollars to manipulate or subdue other - useless and even harmful for the good of society: Speculation, marketing, sales, tax advisors, large part of lawyers' work.	No useless work for society gets remunerated any more , top resources are put into maximal innovation, environmental protection, education, healthcare, etc.
People are afraid of investing or using money or speculate or create sparsity or monopolies (e.g., with protective rights).	All money is managed by a few institutions and gets continuously invested into new technologies with a risk and profit sharing approach.
Competition mainly on an organizational level .	Competition mainly on a team and personal level .
Low wages and often high consulting fees due to nepotism to pay people	Net Benefit Value (NBV) to fairly remunerate people .
Monetary unsustainability through interest rates, speculation, having to massively print money, inflation, crashes, growing inequalities, abject poverty, increasingly more early deaths.	Monetary sustainability by disallowing interest rates, speculation , investing all into innovation and other measures.
Investment bankers and analysts invest based on latest elitist insights, insider knowledge and corruption .	The community invests based on objective insights published early to the community.
Pseudo-meritocratic "elites" discriminate and bribe.	Equal opportunities, complete openness and no discrimination.
Bureaucracy	Unbureaucratic due to AI-based automation
>= 90% of startups fail , e.g., due to marketing/sales, not getting accepted	Society optimizes the success probabilities of new tech and business ideas in every respect and tries to remove all innovation hurdles .

PerCon Flow Properties 2

Classical Capitalistic Economy	PerCon Flow Economy
Billionaires or unethical managers manipulate or subdue millions of people for selfish reasons (win – lose, zero-sum “games”).	All business transactions and projects are fair and optimized for NBV.
Prohibitions, complex (case) laws	Extreme liberty: Few clear principles and commandments, hardly any prohibitions
Not enough time or money to prevent and look into discrimination, defamation, other negative behavior	AI-based assessment of behavior and outcomes where required.
Biblical recessions roughly every 7 years with millions of job losses, suicides, etc. – HR departments doing Sisyphus work.	Avoidance/minimization of recession due to many counter-recession mechanisms like continuous cleanup/renewal.
Inflation that more or less quickly takes away the value of savings of relatively poor people.	Minimized inflation and deflation – not giving anybody a disadvantage.
Priority on driving consumption to the extreme using manipulation	Priority on preservation (of nature, economy, monetary value, piece, product quality, ...)
Big inefficiencies due to white-collar-crime, speculation, artificial scarcity.	No avoidable inefficiencies, everything aligned with maximal NBV.
(Planned) Obsolescence	Optimum Design for longevity and reusability
Property	Property and access (providing abundance)
Unrealistic hope for infinite growth, no plan B.	Growth driven by innovativeness inside nature’s bearable limits.
Repetitive labor for income	Mechanization, automation, ingenuity
Scarcity/Imbalance	Abundance, balancing of needs
Dispersed work with inefficiencies	Creating and following strategies to get skills passions and work packages perfectly flowing together.

Accelerating Innovation

TO ACCELERATE INNOVATION, THINK BIG AND START SMALL



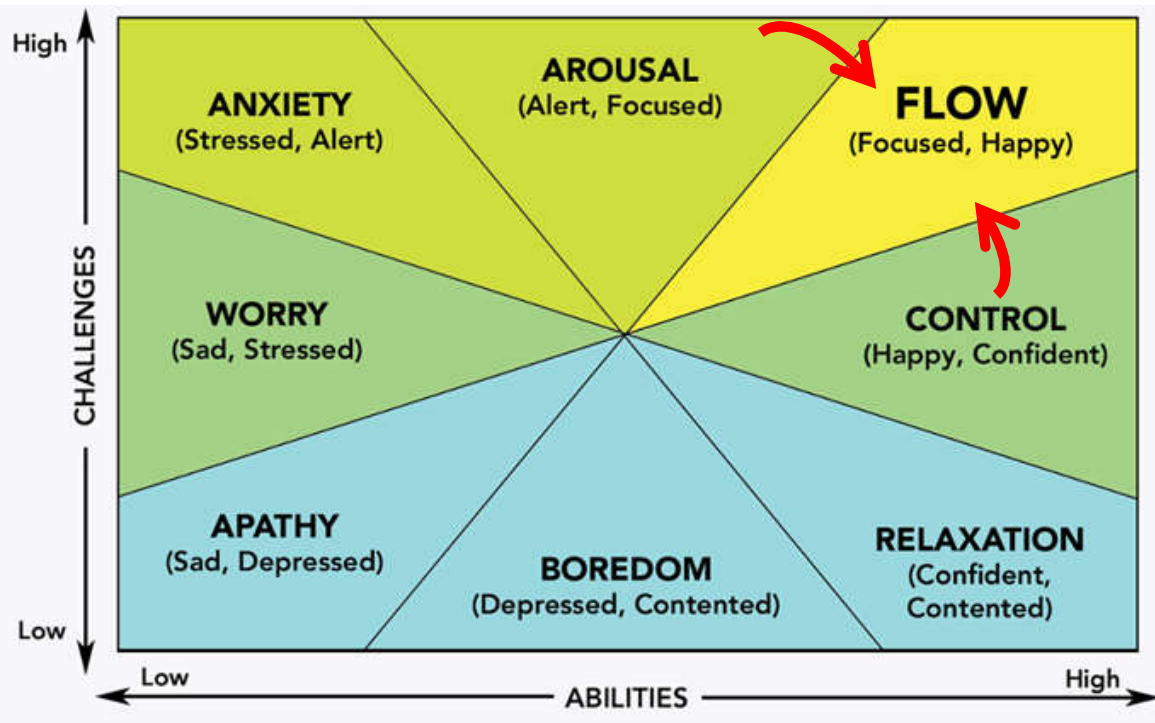
https://www.linkedin.com/posts/thomaspoetter_innovation-activity-6862507097326788608-pZvB

Definition of Flow State

Flow state, a subtopic of positive psychology is an **optimal state of consciousness** – when we **feel and perform our best**: Moments of rapt attention and total absorption when everything else just disappears and all **aspects of performance peak** – mentally and physically. It must be *controlled and optimized by the neocortex* (speech/logical brain, not the limbic [emotions] or reptilian [instinct, survival] brain) and **provide benefit** beyond pleasure or letting steam off. It is the mental state in which a person or group performing a suitable activity is fully immersed in a feeling of energized focus, full involvement, enjoyment, effortlessness, loss of sense of time while reaching near optimal mental performance. Flow state is **highly personality-dependent**, falls into **different classes** with **different triggers** and can be **trained for optimal depths and lengths** in each category.

It is also *known colloquially* as **being in the zone**, **runners high**, being unconscious (basketball), being in the pocket (jazz musicians), in the forever box (standup comedy).

Advantages of Flow State



Scientifically proven: Up to

5x

Higher productivity

7x

Higher creativity

5x

More efficient
learning/memorization

2x

More work satisfaction

The benefits even **last beyond the pure flow state.**

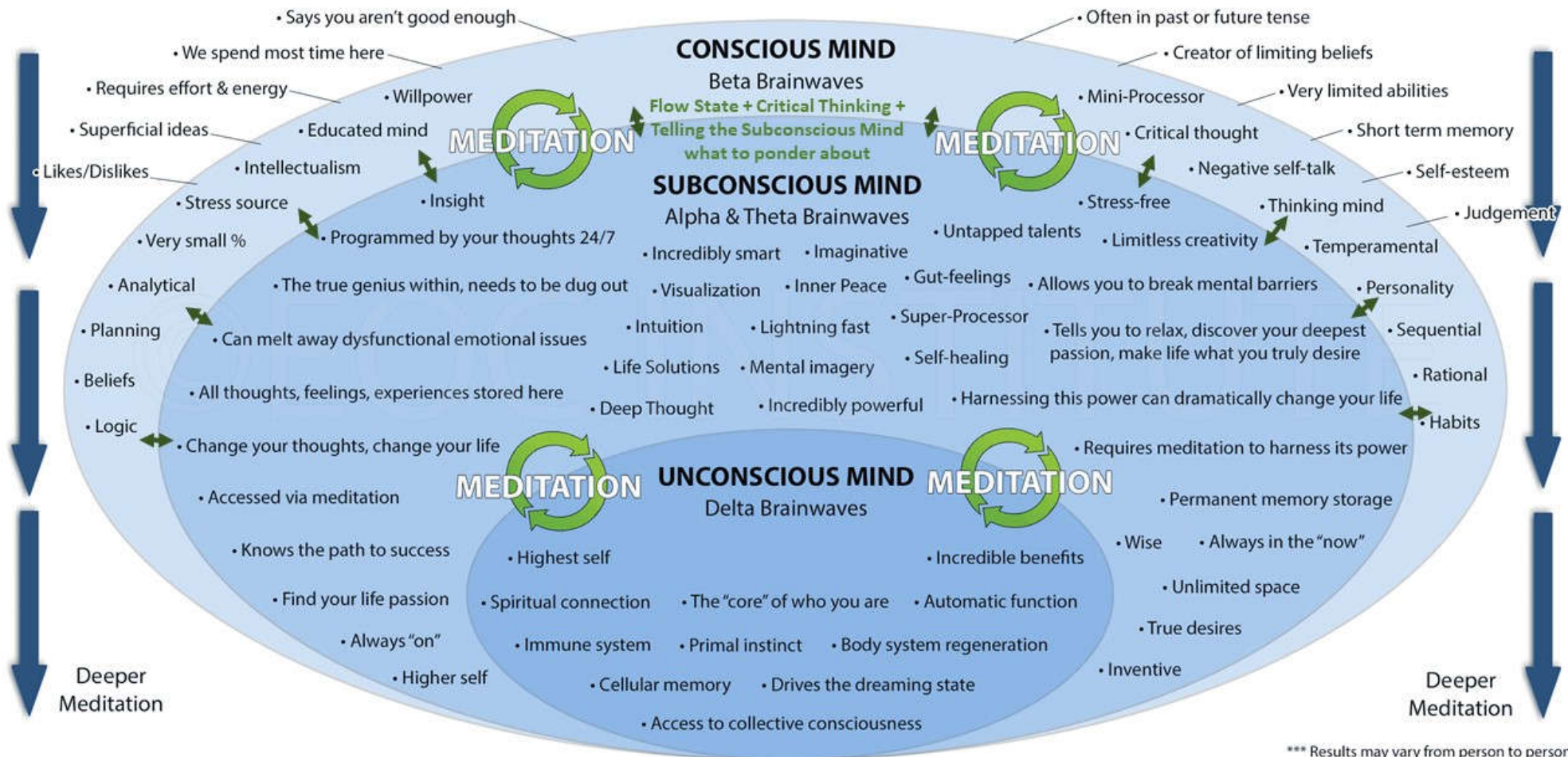
All Types of Flow

1. **Flow State as defined above.**
2. **Flow of ideas:** when ideating on a personal or (cross-functional) team level, one idea leads to another.
3. The **flowing together of skills:** Having team-members with complementary cross-functional skills, so that teams are highly self-contained and autonomous (i.e., not requiring much external expertise – where political committees are often lacking). Personal skills should also be built up in such a way that adding another skill unlocks a new level of productivity or product/service type to be able to work on – with many skills flowing together synergistically.
4. The **flowing together of ideas and skills:** Skills and teams shall be assembled so that the competences, experiences and ideas of diverse and complementary people flow together.
5. **Goods and service flow, optimized production or value creation:** The economical flows, from a production team over a production line to factories, organizations and micro- and macroeconomic flow of goods and services so that the **net economic benefit creation is optimized.**
6. **Various flows** like traffic flow, (economic) incentive flow, legislative flow (e.g., regarding the facilitation and introduction of future tech), flow of innovative new team members (staffing flow, switching between innovative teams after some time), flow of financing, flow of support measures, flow of insights, flow of personal improvement, ...

Flow State and the Mind

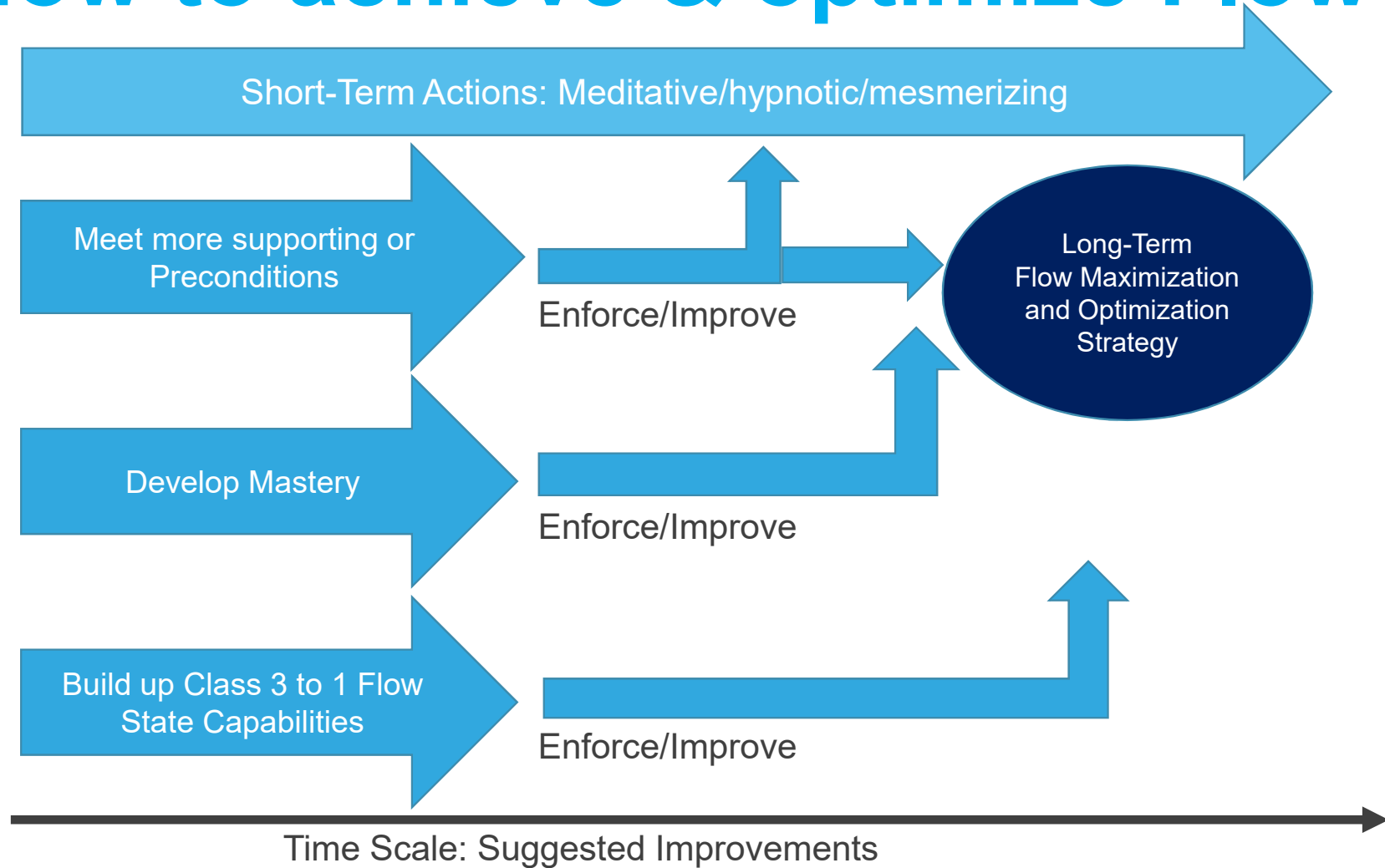
Anatomy Of The Mind: Meditation Gives You Access To Your Mind's Most Powerful Layers

Psychoanalytic Model

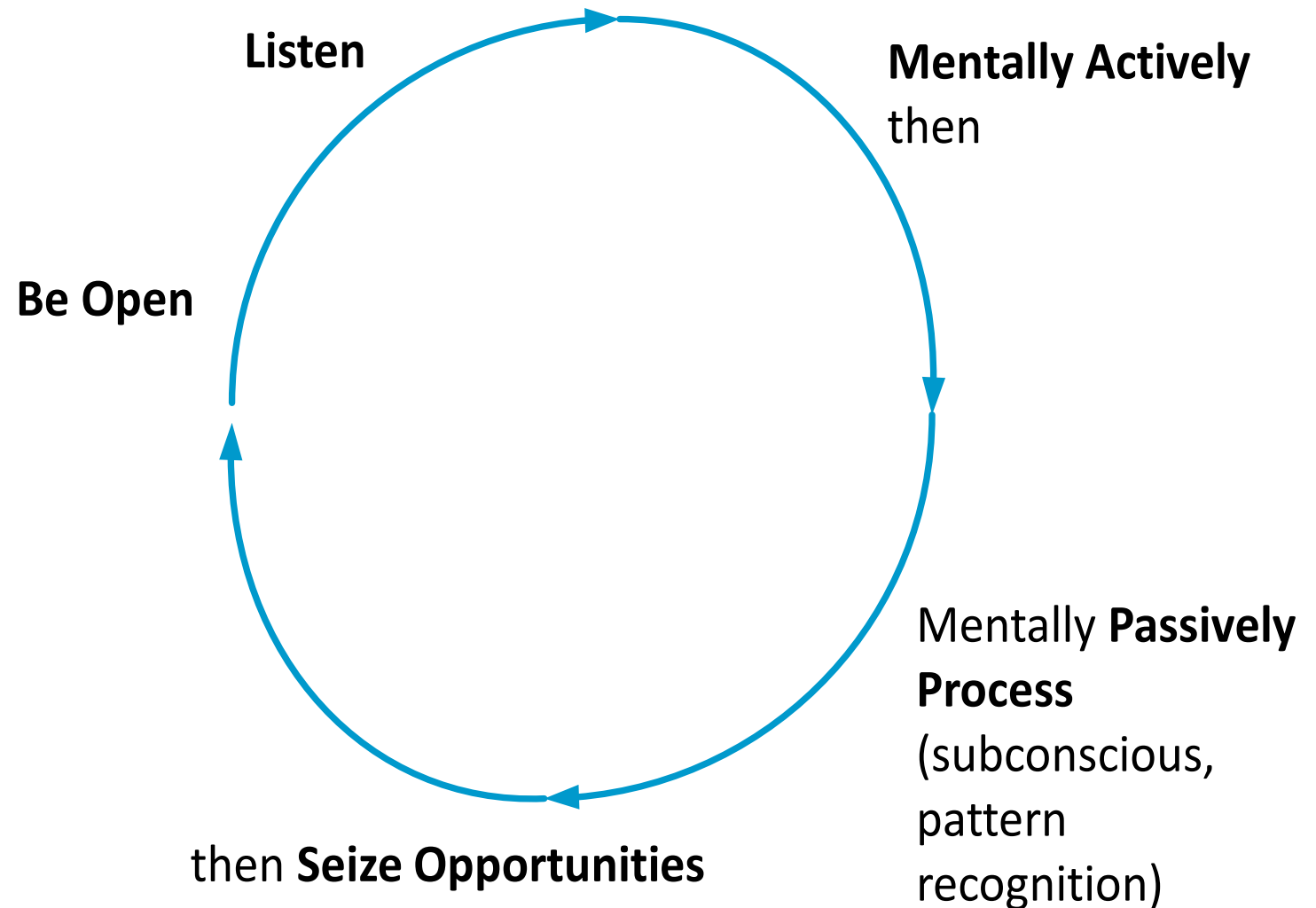


*** Results may vary from person to person

How to achieve & optimize Flow?



BOLMAP PSO to reflect and seize more Opportun ities



PerCon Flow: Job Shifts

Eliminated or Reduced Jobs: With Reasons	Increased or Created Jobs: With Reasons
<ol style="list-style-type: none"> 1. Fake news: Unethical. 2. Spreading/selling unscientific unproven content: Unethical except labeled as such and given away for free. 3. Speculation: Unethical. 4. Fraudulent activities: Unethical. 5. Military, police, espionage, counter-espionage: Less needed (hopefully). 6. Parts of banking: Just payment processing stays, everything else done by the AIs. 7. Most insurance jobs: Replaced by state insurance since the risks can be objectively assessed and the rest depends on how deeply customers are manipulated or discriminated (unwanted detrimental competitive factors). 8. Marketing, sales: Replaced by objective information through Wikis, TV shows,..... 9. Agent professions: Replaced by objective information. 10. Tax advisors: Replaced by AI. 11. Large part of lawyers' work: Contracts are hardly ever needed. The final results count. Replaced by AI. 12. Any other not sufficiently net beneficial research or work. 13. All simple or repetitive jobs that were scheduled for automation anyway. 	<ol style="list-style-type: none"> 1. Market and technology analysis (~100x more than today in western economies): Possible future directions are explored to optimize the risk-opportunity ratio - since most resources shall be put into these future directions. Around 10% shall be put into moonshot projects. 2. Continuous improvement and innovation in all areas (~10x more): Researching alternatives, ideating, testing, monitoring, documenting the results, identifying and communicating the best methods with rationale to accelerate innovation. 3. Research and development (R&D ~10x more), engineering, testing and support in all fields that are useful for humanity and to accelerate innovation. 4. The previous groups would mainly also be reviewing/improving project proposals and assess project outcomes and note lessons learnt to optimize resource usage. 5. Social, educational, psychological and medical professions: Doing their best to help each human reach their maximal potential and live their optimal life. 6. Life enjoyment related jobs: Entertainment, wellness, luxuries, vacation, sports or art-related jobs: To enjoy successes, compensate for good work, regenerate quickly.

Misdirected Incentives

- **Unethical speculation**
- **Marketing, sales**
- **Tax advisors**
- Large parts of **lawyers' work**
- **Unhealthy competition** inside an organization where cooperation would be better
- Unsustainable **exploitation of nature**
- **Corruption**, nepotism
- **Bureaucracy**
- **Creating artificial scarcity**
- **Monetary unsustainability** through interest rates, speculation, having to massively print money, inflation, deflation, crashes
- **Causing, aggravating or taking advantage of recessions** by e.g., not investing, firing people and hiring cheaper people
- **Taking advantage of catastrophes** with e.g., speculation, leveraging contacts at excessive conditions, overpriced offers.
- **(Planned) Obsolescence**: Designing products so that they break quickly or are no longer usable or offering only a replaceable instead of a durable solution.

Amount & Risks of Speculation

Amount/Extent:

- **Amount of speculation:** \$1 quadrillion on the high end, **10x** that of the total world gross domestic product (GDP).
- **Speculation** regarding **food and medications** leads to the death of many people.
- Zero-sum-games in the quadrillion amount to the detriment of other people.

Risks/Consequences:

- A similarly **high amount** might have **to be spent by governments to save banks/companies** that are too big to fail (like in the 2008/2009 financial crisis).
- Worse medical conditions and **deaths** of people.
- Much more **human suffering** because some rich people take much of the money out of the systems.

Inefficiencies and Limitations addressed

- **Monetary policy:** Limitations of quantitative easing (e.g., printing money) at 0% interest rates in 2021 and **risks of inflation/deflation**. New monetary policies are needed.
- **Recessions** roughly every 7 years: By having a system which continuously cleans itself out, we can do without recessions.
- Problematic or **wrong incentives**, e.g., around speculation e.g., making millions with food or medical speculations to the detriment of people (up to risking their lives).
- Most **crime, corruption, cheating, conflicts, war**
- Most **non-productive parts of the economy:** Marketing, sales, insurances, (possibly partly) banks, speculation, tax advisors, large part of lawyers' work.
- Breaking most **vicious circles** and discrimination, also regarding biased law enforcement, acceptance of suggestions, etc.
- **Hardly any human suffering, psychological problems, anger, rage, discrimination**
- Automation **job loss problem**
- **Money not being invested** due to fear of loss
- **Abject poverty (1 child dying every 5s due to this), relative poverty and inequity**
- **Unemployment**
- **Destabilization** and conflict
- **Debt collapse**
- **Pollution and waste, Water and resource scarcity**
- **Energy scarcity**
- **Public health disorders**
- **Negative project management or negative project members making projects underperform or fail**
- Most **regions are falling** behind when compared against Silicon Valley and Chinese cities – being accelerated by tax evasion constructs protected by corrupt politicians. That strips these countries of the ability to invest in research to innovate.
- **Research projects not delivering any tangible actionable insight.**
- The **brightest human minds** and many of humanity's **resources** are put into harming or taking advantage of fellow humans, i.e., victimizing others and get victimized. Often a lose-lose outcome, sometimes turned with discrimination or corruption into a win-lose outcome for billionaires.

Big Opportunities

- **Faster innovation** because all knowledge and innovation is open and a large share of the money is systematically invested in it and the brightest minds innovate.
- Minimizing **misdirected funding**.
- **All misdirected incentives of society are removed.**
- Minimizing **bureaucracy**.
- Faster **creation of wealth and prosperity**.
- Even **faster automation**, less work for humans but a high standard of living for most.
- **Protecting the earth** efficiently.
- Before introduction: Still an **inspiration** for what's needed in the future, can be a basis for awarding **incentives/bonuses at work** and **keeping project teams going**.
- People could **follow their passions** and excel in what they do without psychological issues.
- It generates the highest probability of **everyone reaching their maximum potential** and contributing nearly optimally to **society**.
- Moving from (artificial) scarcity to **abundance, no more abject poverty**.
- No more **discrimination, equal opportunities** for everybody.
- Eliminating most psychological/psychiatric/**mental health** issues.
- Solving the problem of **unemployment**.
- **Hardly any effort for contracts and legal cases, because most of the contested issues would be determined by the NBV calculation.**
- **Avoiding recessions** and the resulting mass-unemployment, public debt accrual, violence, (psychological) suffering, etc.
- **Little lawyer costs:** Few contracts need to be created anymore because people get remunerated based on NBV, most reasons for crime are removed.
- **Putting humanity's resources to the best possible uses.**
- Best approach to help each human **reach their maximal potential** and **live their optimal life**.

Key Concepts (1)

- **All knowledge is made open** and held in an improved Wikipedia-type of resource: No more patents, industry secrets, etc. (except to protect against non-PerCon-Flow countries).
- Replacing the exploitation of the **earth's limited resources** with the effortless-feeling **limitless exploitation of our mind's ingenuity and creativity** in flow state.
- **Competition takes place on a team and NOT on a corporate level**, i.e., most **companies** competing in key common fields against each other are **combined** (as far as practical), sharing their knowledge, expertise and employees.
- **Demanding or paying interest rates is forbidden** as well as **all types of speculation** and **bartering/black market transactions** because it destabilizes the monetary system. A stable monetary value is desired – avoiding **inflation as well as deflation** except for fighting a crisis.
- **All standard insurance needs are covered by the community or government but with a deductible** amounting to around 50% of one's annual income for all insurances together per 12 months to encourage personal responsibility. All necessary health care would be provided without deductibles. Beyond this, people can buy online insurance to minimize marketing/sales costs.
- There's **no such cash any more. It is completely digitized using distributed ledger technology (DLT) based transactions e.g., using digital money or crypto-currencies.**
- **All payments have to be made digitally** and shall be traced to **eliminate unethical uses**. Bartering is prohibited except in one's neighborhood for non-bureaucratic help.
- **All money is managed centrally** by governmental organizations or just a few banks adhering to standards and systematically invested for the good of the community, country or mankind with **first priority into innovations and then into higher quality and length of life**. Taxes are also deducted. In crisis times, the government is allowed to adjust the amounts of money in the bank accounts using **smart rules or contracts** (additional tax or financial gifts to prime the economy).
- Regarding their money/assets people get **no interest but a share of the results** reflecting the percentage of improvement/growth of society which can be negative, too.
- **Salaries, consulting fees, rent/product/service prices are replaced by a virtual form of reward or payment calculation** based on the **NBV** (net benefit value) created – an idea by Larry K. Mason (NoPOM).
- **Payments** outside the PerCon Flow countries must minimally cover the basic survival of a 3-person-family including social deductions/contributions and old age provisions which must also be predicted to be sufficient for the parents to cover life's necessities at the location in which they live.
- People get **paid** according to their '**net benefit**'. This means that if I do something that benefits you but negatively impacts either another person or the environment then my net benefit shall be the good I've done you minus the bad I've done someone else/the environment. This means it's in my financial interest to be as ethical and benign as possible.
- **Universal Basic Income (UBI)**: No one should have to 'earn a living' in a job they hate, earning just about enough money to stay alive so they can carry on going to the job they hate. We live in a civilization that could easily provide the basics of life for everyone for free, and in a PerCon Flow system it would.

Key Concepts (2)

- If people want anything **beyond the UBI** (a better life style, luxuries, etc.) then they shall have to **create something valuable** in order to get additional money to pay for it.
- **How people/goods/services get paid is decided by multiple competing AI system whose weights are controlled and adjusted by a scientific community** each called the PerCon Flow Strategists.
- **New or dramatically changed AI systems would be limited and analyzed regarding their changes:** Do they represent one or more valid future economic scenarios or could the changes be rooted in nepotism, corruption, etc.?
- **The setup of such AI systems would start with the existing price and payment structures, but first everything that does not produce net benefit would be eliminated:** Speculation, fraudulent activities, marketing, sales, insurance, parts of banking, agent professions, tax advisors, large part of lawyers' work, not sufficiently net beneficial research, fake news, spreading/selling unscientific content, ...
- Any business idea, project or behavior that likely has a **negative net benefit value for society** is prohibited. E.g., privatization of profits and communitization of losses is forbidden and has taxes or penalty tariffs as a consequence for imports.
- **Teaching everybody in personality development, psychology, psychiatry coaching/mentoring** each other so that hardly any ill-behaved or (psychologically/medically) untreated people are around anymore.
- **Eliminating as many reasons as possible why people get triggered** (i.e., minimizing the build-up negative anchors) or falling into negative behaviors or beliefs: Discrimination, having to pursue menial jobs to survive, having to work under a bad or incompetent manager, causes of crime, lying, etc.
- **As much as possible is standardized with continuous upgrades** as science and insights emerge and all organizations have to adhere to them.
- **Perseverance and conscientiousness aspects (beyond grit)** get rewarded, e.g., rewarding **not dropping out** of projects when it gets harder.
- Incentives for **picking up somebody else's work, finishing it**, commercializing/marketing/selling it. However, some people just might be wrong in their positions.
- Several levels of management and strategizing – having to merit it to be allowed to work in full Holacracy, Teal, Sociocracy, Management 3.0, pitching framework(used e.g., by Netflix (Book: no rules), Trivago, Basecamp, Valve, Gore, Semco, ...). **Team and task-based varying management structures:** The less experienced, knowledgeable and less cooperative or more criminal, the more management.
- **Several competing central AI systems for evaluating** risks, opportunities, future scenarios, feasibilities, probabilities, weights, estimating and publicly advertising projected NBV, etc. Anybody can choose based on which AI system they want their work assessed like they chose utility suppliers nowadays. The AI systems are rewarded based on their actual-vs-expected performance to give no room for corruption and lack of innovativeness.
- **Rewarding MONEY after milestones reached** or even estimated benefit so that people don't have to wait until a big/long project is finished to get their rewards.
- Regarding contributor's **valuation** especially the **Berkus method** is recommended: "assigns a value to each, with the sum of each segment leading to a comprehensive valuation."

Key Concepts (3)

- **Objective meritocratic and proven qualification criteria** for being considered for anything (but not having a pseudo-meritocracy discriminating people): Placing/keeping people in **expert committees** with voting rights with continuous assessments of skills and knowledge, regarding the level of monitoring or trust, putting time or money into their suggestions, etc.
- Prioritizing and having to **pay what is needed as input to discourage inefficient use**. Resulting/produced materials may only in exceptional cases be less expensive than the supplied input materials plus work costs at minimal wage.
- Allowing people to **report needs in an IT system**, e.g., getting food delivered when their infected in times of a pandemic.
- For every service or product, **only a limited number of teams** is accepted based
 - Implementing the top different **strategies to reach the top combinations of USPs** (unique selling propositions): Each product/service should be the best regarding certain aspects but often there is none which is optimal in all respects due to required trade-offs.
 - **Risk minimization** (people, regions, technologies ...): Everything should be able to go on if normal natural or personal disasters happen.
 - Size and regions of the demand so that this can be **fulfilled nearly optimally** and ideally locally.
 - Allowing **different team structures** with different types of personalities as long as they are highly likely to succeed and reach top productivity.
 - Teams leading to purely mediocre or bad offerings or that are not needed, are **dissolved** to have the members contribute to other teams or start new projects.
- A big visual **Wiki (stigmergy, stigmergic knowledge accumulation) and intelligent search engine**.
- People get **gently pushed to fill up projects** and to no longer work on hopeless things, ideas, etc.
- Still have top and lower level **decision makers/managers** who decide where the AI system can't decide alone because no decision is objectively the best one (lack of information, etc.): Politicians, managers or experts who continuously have to prove competences across the bank (technical, personal/social).
- **Crime-investigation** based on existing **reputation: Balanced monitoring, scoring, assessed** and silence/gentle investigations to not make people victims of false whistle blowing/denunciation/defamation
- **Punishment/consequences** by giving people less for their basic life, forcing them to learn the (psychological) topics in which they showed deficiencies, having to wear electronic foot chains or implanted devices with defined legal places where to stay or move along, having to wear monitoring equipment (camera, microphones), locating devices (e.g., GPS), become test & teaching subjects for medical/pharma experiments, serving as patient model in medical teaching, having to do social/mental work, ... For severe criminals, implanted devices could even induce slight or severe pain to keep them from committing new crimes when monitoring data hints at that. However, putting people in prison is not a good option: There they just lose time, become more radical, angry, jaded and don't typically develop positive new skills but rather negative ones.
- **Challenging and encouraging**: People who cause high costs for the society, even if not directly illegal, can be challenged to change their behaviors: From gentle encouraging, nudging, training to mandatory trainings or health checks, e.g., if people are living an unhealthy lifestyle, over-eat, break the flow of other people's work, etc.

Key Concepts (4)

- A **Liquid feedback-like system for political opinions/voting**.
- **Legal System:** It shall stay the same as it is in central Europe, e.g., Germany or Switzerland: Expert judges, no lay people or citizen juries, fact-based argumentation; the main focus is on prevention: Educating people and taking away the reasons and motivations for crime.
- **Guiding people to fill the most relevant roles for the future best** of society and **limiting the number of new projects** that can be opened by resources and quality of ideas/projects.
- **Support for different team structures and types of teams and leadership/cooperation practices:** Depending on the task and the challenges, different personalities and organizational forms and practices might be required and what exactly works best on a personal level is usually not clear. Therefore, for a single task, multiple teams approaching the problem differently on a technical/personal level can be formed. However, they need to make their strategies explicit and thus facilitate staffing and minimize discrimination with objective criteria who fits in. E.g., Simon Wardley's innovation personalities (Pioneers, Settlers, Town Planners).
- **Upgraded governments** are only allowed to decide among different options with roughly equally good outcomes and are allowed to adjust weights or resolve conflicts. They must publish their weights (except for national security related issues) so that everybody can spot fabricated unrealistic weights leading to wrong decisions (e.g., due to corruption).
- **Parliaments** could persist in smaller forms or be replaced by Wikis, weighting mechanisms, AI and expert committees.
- Hardly any **effort would be required for contracts and legal cases** because most of the contested issues would be determined by the NBV calculation.
- **Non-violent communication (NVC)** and applying principles of spiritual awakening/personal development, e.g., showing respect, gratitude and appreciation with a growth mindset (moving out of a fixed mindset, elbow mentality, arrogance, etc.).
- **Adherence to the doughnut economics principle.**
- **Transitioning to PerCon Flow:**
 - **Existing money would be converted to the (optionally new) money and people/companies still keep everything they own.**
 - **All knowledge and process documentation** of all organizations would be **opened up** to everybody participating in the form of a giant Wiki-like IT system.
 - **Companies/organizations would be combined to reduce productivity loss** due to competition, small numbers produced, etc. but all technical R&D and technical approaches that might be relevant for the current or future of the organization and its technologies would be pursued in parallel based on weighting factors – maybe putting some ideas on hold.

I think that only daring speculation can lead us further and not accumulation of facts.

- Albert Einstein

Criteria used when assessing how much NBV/money to award

- Urgency
- PerCon (improvement over grit), **perseverance** and **conscientiousness** working on projects
- Factors regarding the improvement or impairment of **flow** of all types: Ideas, goods, services, traffic jams, hiatus of all kinds.
- Efficiency/productivity of work and resource usage
- Fitness of the work and the results into what others produce and need, if it flows nicely along (avoiding production jams/bottlenecks/queues) and together with what others need.
- Degree of friendly collaboration, co-creation, ideation with others in group flow
- Resource abundance: Supply and demand side, past and future trends
- Customer satisfaction based on objective criteria
- Environmental benefit, use of regenerative energy and materials
- Customer/Creator ratio (social impact)
- Customer benefit, Human benefit
- Scientific benefit/risk short-term and long-term
- Demonstrated self-education (taking a test after learning)
- Current and future risk
- Long-term future strategies into which it fits, potential, opportunities
- Innovativeness, creativeness
- Future-safety
- Scarcity and required qualification (e.g., regarding the payment in jobs)
- Monetary stability (avoiding inflations and deflations)
- Regional factors: Wealth, cost levels, level of public services, education, income, tax and social cost levels and deductions, efficiency losses/wastes.

Principles to fight Corruption

1. Everybody is only paid based on the amount of **net benefit value (NBV)** created for society.
2. There is **only one central cryptocurrency** like the digital Yuan/RMB, Dollar, Euro, etc. All others (crypto)currencies are forbidden: No more coins or paper money.
3. All **payments must have a reason** and are checked for potential unethical uses/crime.
4. All knowledge, **innovation** and production is open, participatory and stigmergic.
5. The top and the bottom end of society are put under some **monitoring** to detect unethical acts/crime.
6. All decisions (politics & economy) are made on the basis of **objective criteria** as parts of pro-con-argumentations. Humans are only allowed to discuss weights, trends and decide when several strategies have similar future net benefit – the main decision factor.
7. **Competition** takes place mostly on the personal and team level.

Details on objective Decisions

1. **Job applications, consulting positions:** Everything has to be explained. With psychology becoming common sense, everything can be explained.
2. **R&D grants:** All rejections shall be explained and improvement hints shall be given in any case.
3. **Criminal investigations:** Most privately reported cases are not investigated in many countries. This shall be made transparent and be improved.
4. **Objectivity of judges and decisions:** Completeness and weighting of decisions should be checked: Initially having to publish and publicly criticize them, later assessing them with an AI.
5. Clear **anti-mobbing and anti-defamation** legislation with prosecution: Clear limits and prosecution, cooperation with psychologists/psychiatrists to report cases.

Additional Principles to address the Root Causes of Crime

1. True **equal opportunities for everybody**, allowing everybody to **reach their maximal potential**: Education, healthcare, voting, work, funding, ... (Inferior conditions, poverty, suppression, hunger and trauma lead to the activation of dangerous genes and beliefs/mental conditions that cause much of the problematic behavior found in humans).
2. A low **Universal Basic Income (UBI)** with free basic **medical care** and **psychological treatments**.
3. In education and practical living: A big focus on community building, getting along well with each other, destigmatizing **mental health issues** but instead making large bodies of knowledge around mental health common sense and teaching people how to prevent that people develop more serious mental health issues and how to help them.
4. Modern punishment using e.g. **total monitoring** and a **social scoring system** for criminals instead of prisons.

Aggravations to stop Crime

1. **NBR** (net benefit reward based on NBV) **instead of (crypto) currency**: No direct ability to transfer money or NBR: AIs together with the experts can negotiate any prices. AIs also optimize everything for price stability, AIs together with the experts make future estimates, control the supply chain, influence or dictate prices, quantities and strategies to optimize efficiency, AIs may differ in how they estimate the future and which priorities they give to which types of innovations.
2. **Combination of NBR, Social Scoring and Monitoring/Prevention Measures**: People with low social scores or NBR get treated worse, punishment measures for low social scores or NBR.

Avoiding Recessions (1)

- All money paid based on NBV is **normalized** based on what normally prevents both an inflation and a deflation, i.e., **monetary stability**.
- **Nobody is allowed to create money except if explicitly allowed, monitored and controlled** by a central entity to avoid monetary instability. Banks are by default not allowed to create money when handing out loans or in other circumstances as is the case in Western countries.
- **Supply chain:** money is needed for prioritizing in the supply chain and everybody has to **pay, as customer, what is needed as input for goods/services to discourage inefficient use of resources**. Resulting/produced materials may only, in exceptional cases, be less expensive than the supplied input materials plus work costs at minimal wage.
- This **on the following slide** needs to be done to **make recessions less likely** or to avoid them, **generally involving excellent and efficient work of public service and government**

Avoiding Recessions (2)

1. Regular economic self-cleansing: Uncovering inefficiencies/ incompetence/fraud.
2. Dissolve companies or teams with unprofitable business models.
3. Regularly stimulate people to think harder, try harder, and think about their negative experiences in the past and how to do it better.
4. Regularly teach and incentivize people to cooperate more frequently and efficiently with more people.
5. Continuously provide investment opportunities with attractive risk-opportunity-ratios (e.g., through industry analysis, business-related R&D).
6. Fail fast, thus avoid bigger failures of entire technologies (like e.g., nuclear power, Hadoop, ...)
7. Recognize and eliminate all types of resource waste as early as possible.
8. Avoid big losses of trust, e.g., scandals by e.g., transparency, police work, and limited monitoring.
9. Avoid that many people become more criminal or corrupt e.g., due to loss of hope or low risk of consequences.
10. Avoid damaging mass-immigration or emigration.
11. Avoid big slumps in productivity of many people e.g., due to falling education, motivation or industriousness levels of people, mass-trauma of people (mental health issues like PTSD), loss of faith in the government, ...
12. Avoid ruptures of supply chains or breaking the flow of goods or services e.g., through predictive and prescriptive analysis.
13. Avoid the exhaustion or largely increased scarcity of natural resources e.g., with a doughnut economic model.
14. Avoid Inflations/deflations and too high interest rates e.g., with a good monetary policy.
15. Always have attractive stimulations for innovation or self-initiative in place.
16. Avoid pandemics by looking for, and quickly reacting to early signs.
17. Don't engage in wars or provoke civil wars, criminal clan culture, and mafia.
18. Prepare for and minimize natural disasters.

Empowered Individuals and Teams

1. Everybody shall be empowered to **reach his/her maximal potential** and to work in **corresponding positions**.
2. Since not everybody can hold top positions, this automatically requires to have **empowered self-containing teams** with sufficiently highly qualified employees managing themselves and making independent decisions.
3. Therefore, **self-managing self-contained** (regarding all required skills) **teams** of 5-15 people will be the basic organizational element and they try to solve all issues themselves, first.
4. These teams and their members **are assessed and scored** for their NBV results.
5. **Competition** mainly takes place on this team level to avoid big losses at higher levels.
6. **People can pitch themselves into other teams or higher roles or get hired by other teams.**
7. Online **education is free. AI recommends contents and teams** to join.

Adjusted Types of Leadership

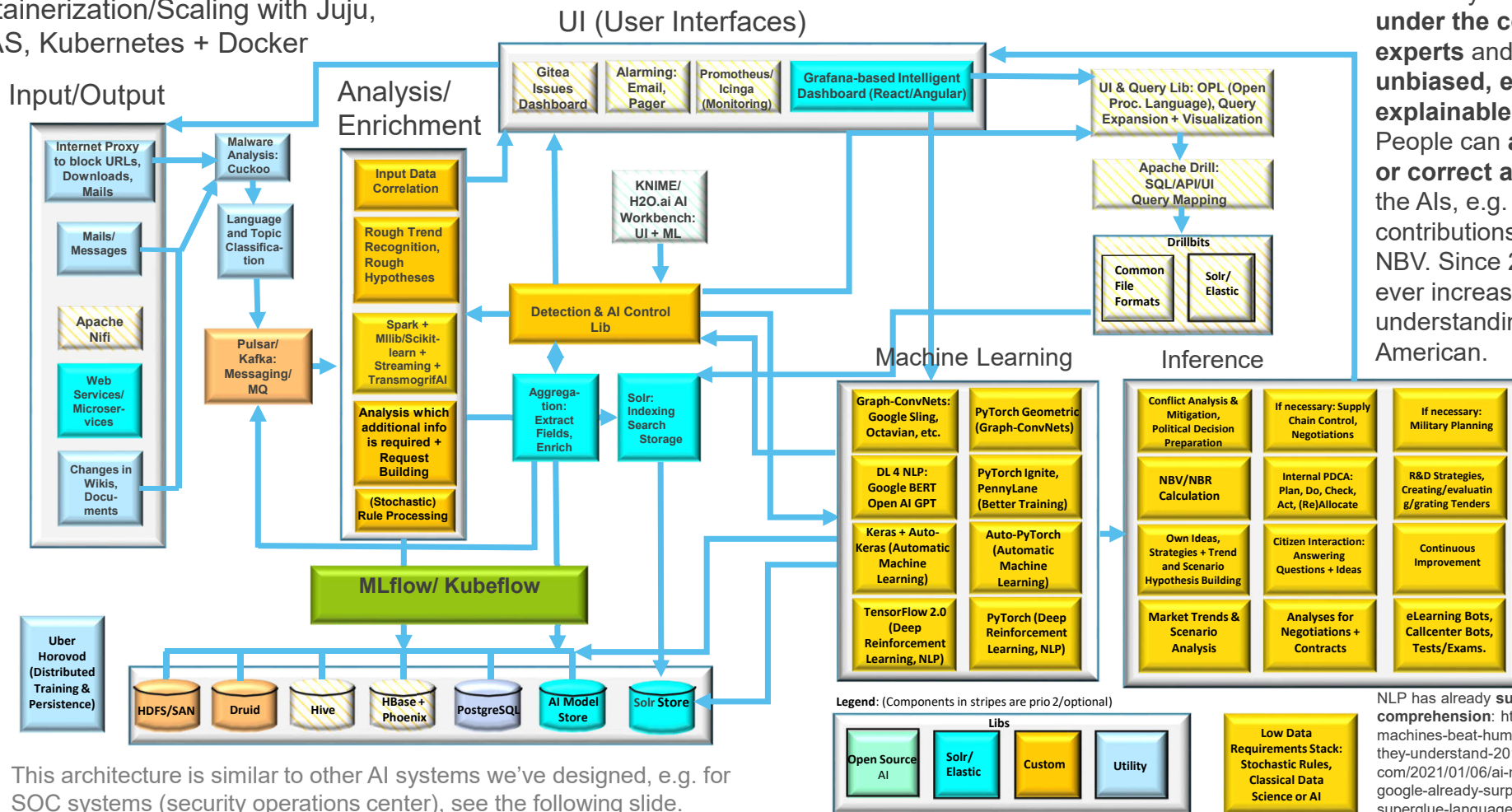
1. Leadership is only required where the self-organizing self-contained teams need help:
 - a) Servant leadership, e.g. regarding work materials, access rights, coaching, etc.
 - b) Conflict avoidance/detection/mitigation/resolution
 - c) Negotiations, corner cases, staffing (un)popular positions
 - d) Product/Business/competitive strategy and their implementation
 - e) Crisis preparation, reaction, business continuity, emergency reactions + recovery.
 - f) Classically managing only people who need to be told what to do or still need to get guidance.
2. Leadership shall be carried out with a growth mindset (instead of a fixed scarcity based one with e.g. envy), adaptability, humility, courage, discipline, fairness/objectivity considering possible SWOT/consequences and avoiding disproportionality. Avoid neglecting your private life and family.

AI Systems

1. Many key functions will be carried out by AI systems whose IT architecture, input, processing and output **shall always be controlled** by the **top experts** in the relevant fields and should be **bias-free, fully ethical** and **explainable** (all are difficult to achieve).
2. Everyone has the right to have AI systems or algorithms that incriminate or decide about them be **transparent, verifiable (for experts), fair** (e.g., as unbiased as possible, applied ethically) and allowing the **correction of errors** by human supervisors.
3. **AI systems** are generally used for analysis, prognosis, especially trend and scenario recognition, analysis and forecasts: Their configurations, weights, rules, other inner workings are openly published.
4. AI systems will calculate the **NBV**.
5. Different **AI systems can compete** and people/organizations can subscribe to and switch them.

AI: Main System Architecture

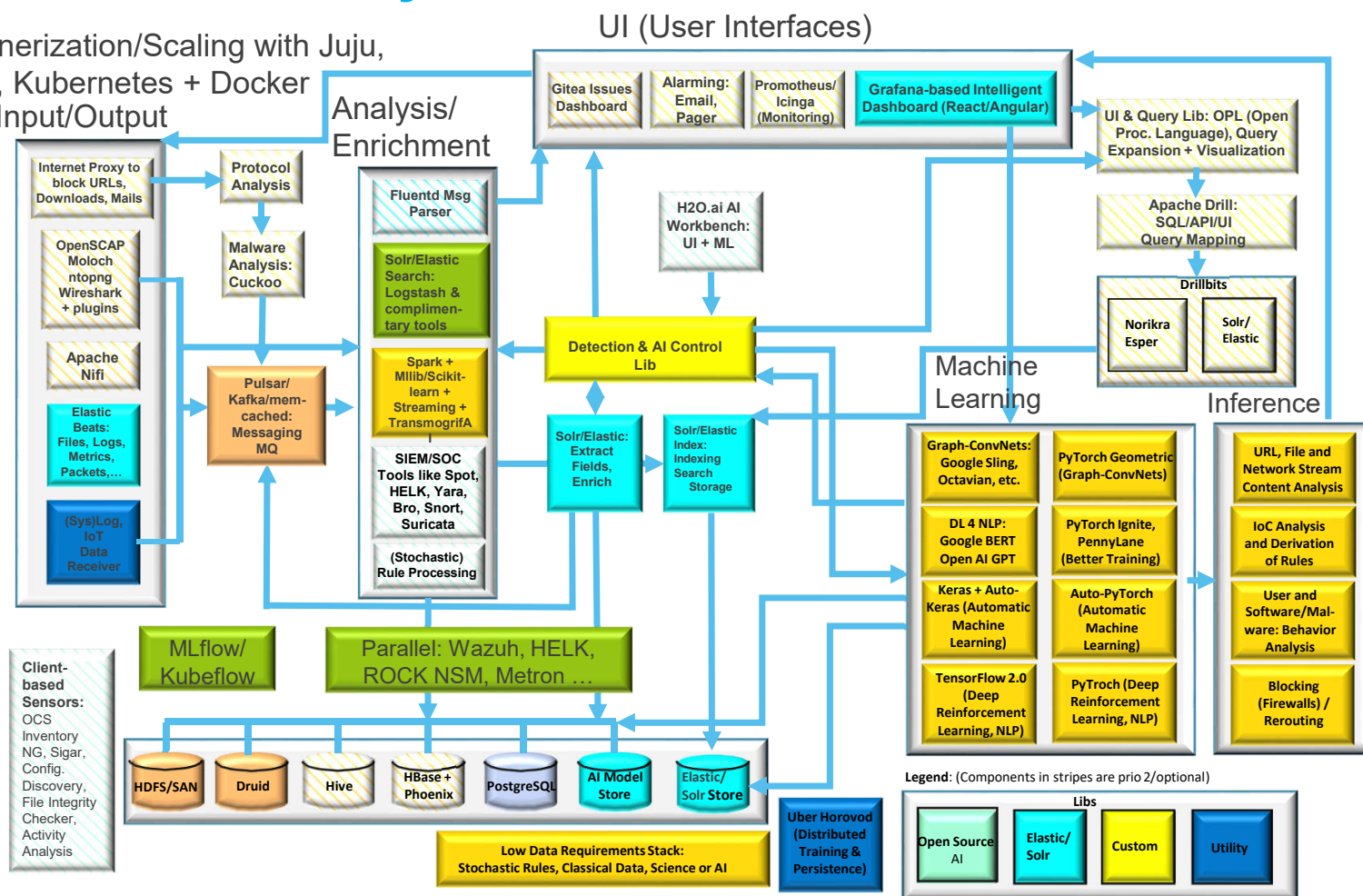
Containerization/Scaling with Juju, MAAS, Kubernetes + Docker



This architecture is similar to other AI systems we've designed, e.g. for SOC systems (security operations center), see the following slide.

AI/SOC (security operations center): Detecting and Neutralizing Security Attacks in Real-Time, Detailed Architecture

Containerization/Scaling with Juju,
MAAS, Kubernetes + Docker
Input/Output



Governments urge corporations to not invest in secure coding initiatives and **leave security holes** open for them to exploit to monitor or sabotage criminals or political opponents. Hackers find such holes and their **malware exploits them in real-time** to break into these systems. They use smart techniques or AI. Humans are too slow to react in time. The **only way** to prevent or block this, is to **be smarter and faster with a better AI**.

Innovations leading to Megatrends in AI

1. The winning technology **deep learning gets extended and pushed to the next level**: The **deep learning architecture discipline** has emerged which is about where to place which types of neural networks and other elements (like memory, filtering, constraints), how to combine and train them with which mathematical formulae or optimizations.
2. **Natural Language Processing (NLProc)** surpassed average American levels of text understanding. Helpdesk software understanding requests, chatbots, machine translation systems got much better.
3. **Generative AI**: will make innovative suggestions helping R&D efforts, e.g. by analyzing blogs and scientific articles.
4. **Applied AI**: Next gen human-machine interactions combined with latest AI techniques.
5. **Next-generation computing** (e.g. quantum computers + latest AI): Radically fast development cycles and disrupted value chains.
6. **Probabilistic programming**: In “Software 2.0” neural networks use machine learning – less programming – to build the future.
7. **Next-level process automation / intelligent robotic process automation (IRPA)**: With latest AI, almost any office activity can be fully automated and the technologies will converge and become more open and compatible with each other.
8. **AI-based avatars, butlers and robots**: Representing/helping us in cyberspace and doing tasks for us.
9. **Flexible scalable infrastructure managed with AIOps** (AI operations): Container architectures (like Kubernetes/Docker) allow flexible scaling, deployment anywhere and combined with AI-based operations, they are nearly unbeatable.
10. **AI-based automated cybersecurity**: With automatic patching/updating of software, automatic operations (AIOps) and then real-time detection and prevention of cybersecurity attacks in security operations centers (SOCs), the IT will become much more secure than today.
11. **Trust architecture**: Distributed transactions building exclusively on trusted sub-systems with verifiably secure sub-architectures could lower the costs of transactions and cyber-risk.

How we endorse AI Ethics & Governance

- Cooperation with ≥ 3 teams of AI ethics people
- Awareness of cognitive biases, Preventing the influence of biases on machine learning, from data selection, labeling, over sampling to model checking
- Respecting Ethics best practices, using Ethics toolkits
- Respecting & using AI fairness principles and packages
- Latest Model of Organizational Responsibility (e.g. Moss+Metcalf)
- Latest governance regarding AI security (CLTC: Cussins Newman)

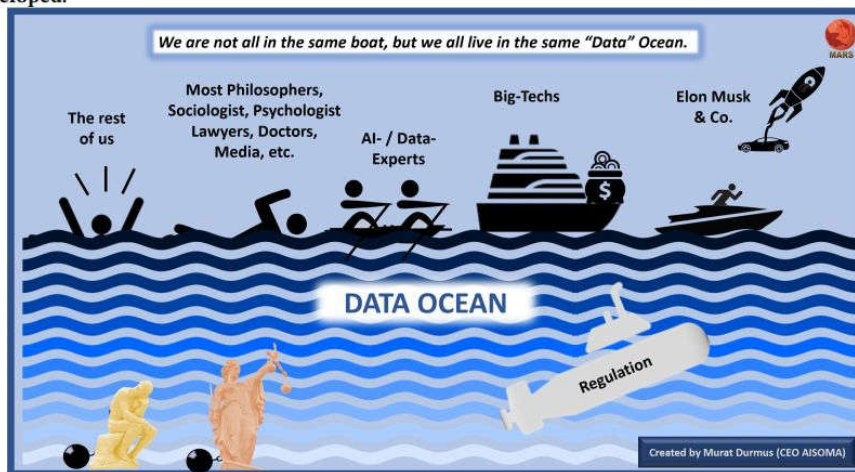


FIGURE 1: RESPONSIBLE AI - KEY AREAS AND ISSUES

How we endorse AI Ethics & Governance

Scoping	Mapping	Artifact Collection	Testing	Reflection	Post-Audit
Define Audit Scope	Stakeholder Buy-In	Audit Checklist	Review Documentation	Remediation Plan	Go / No-Go Decisions
Product Requirements Document (PRD)	Conduct Interviews	Model Cards	Adversarial Testing	Design History File (ADHF)	Design Mitigations
AI Principles	Stakeholder Map	Datasheets	Ethical Risk Analysis Chart		Track Implementation
Use Case Ethics Review	Interview Transcripts			Summary Report	
Social Impact Assessment	Failure modes and effects analysis (FMEA)				

Figure 2: Overview of Internal Audit Framework. Gray indicates a process, and the colored sections represent documents. Documents in orange are produced by the auditors, blue documents are produced by the engineering and product teams and green outputs are jointly developed.



<https://www.linkedin.com/in/ceosaisoma/detail/recent-activity/shares/>

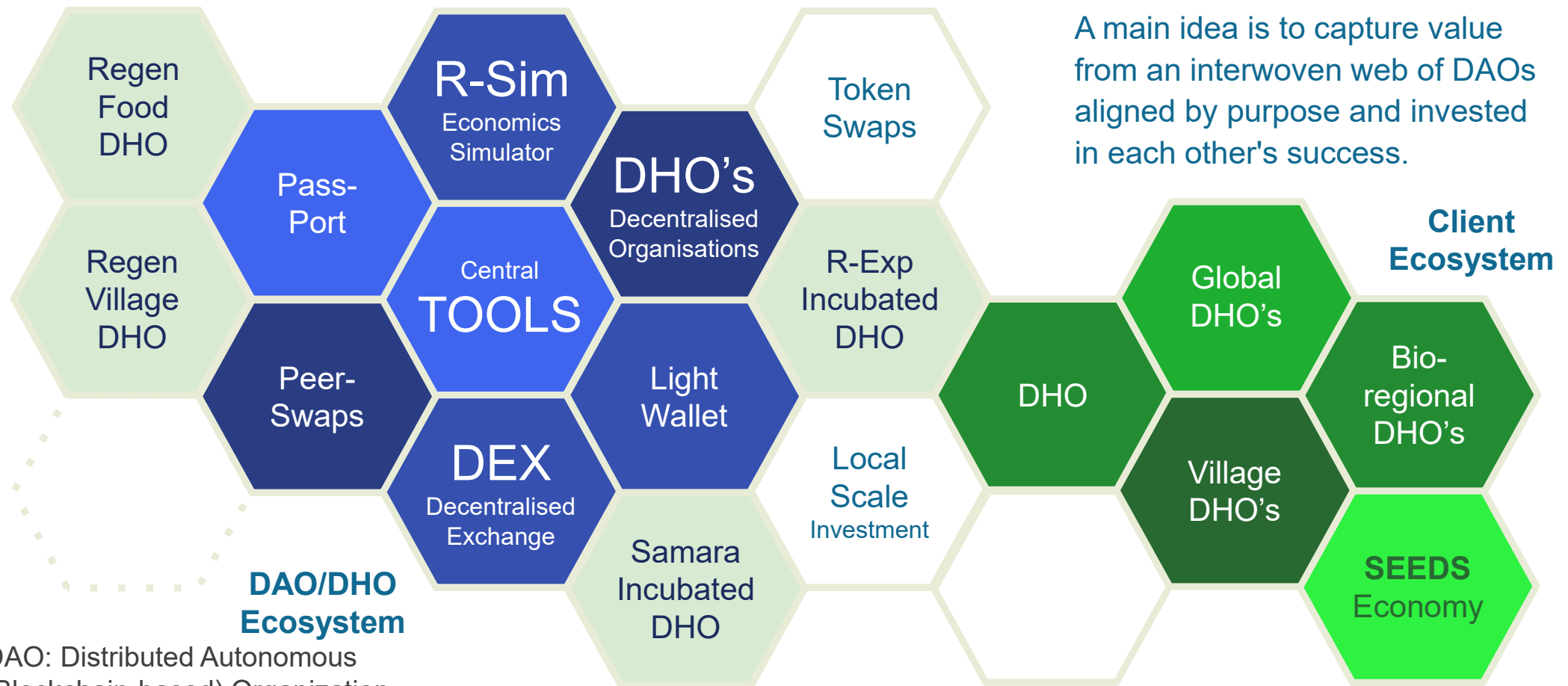
Potential Harms from Automated Decision-Making

Individual Harms		Collective / Societal Harms
Illegal	Unfair	
Loss of Opportunity		
Employment Discrimination E.g. Filtering job candidates by race or genes/health information		Differential Access to Job Opportunities
Insurance & Social Benefit Discrimination E.g. Higher termination rate for benefit eligibility by religious group		Differential Access to Insurance & Benefits
Housing Discrimination E.g. Landlord relies on search results suggesting criminal history by race		Differential Access to Housing
Education Discrimination E.g. Denial of opportunity for a student in a certain ability category		Differential Access to Education
Economic Loss		
Credit Discrimination E.g. Denying credit to all residents in specified neighborhoods ("redlining")		Differential Access to Credit
Differential Pricing of Goods and Services E.g. Raising online prices based on membership in a protected class		Differential Access to Goods and Services
Narrowing of Choice E.g. Presenting ads based solely on past "clicks"		Narrowing of Choice for Groups
Social Detriment		
Network Bubbles E.g. Varied exposure to opportunity or evaluation based on "who you know"		Filter Bubbles E.g. Algorithms that promote only familiar news and information
Dignitary Harms E.g. Emotional distress due to bias or a decision based on incorrect data		Stereotype Reinforcement E.g. Assumption that computed decisions are inherently unbiased
Constraints of Bias E.g. Constrained conceptions of career prospects based on search results		Confirmation Bias E.g. All-male image search results for "CEO," all-female results for "teacher"
Loss of Liberty		
Constraints of Suspicion E.g. Emotional, dignitary, and social impacts of increased surveillance		Increased Surveillance E.g. Use of "predictive policing" to police minority neighborhoods more
Individual Incarceration E.g. Use of "recidivism scores" to determine prison sentence length (legal status uncertain)		Disproportionate Incarceration E.g. Incarceration of groups at higher rates based on historic policing data

Threat from AI developing Consciousness?

1. Elon Musk smoked weed and out of psychological issues from that or to impose additional efforts on competitors (having to do additional AI assessments), **twittered and talked about the danger of AI developing consciousness**, surpassing human intelligence (called singularity) and then developing unethical behavior (against humans). Movies (e.g. Space Odyssey: HAL 9000) and wannabe influencers have thematised this. This is the easy **“hitting the panic button”** approach to discuss AI that people use without learning anything about AI, IT or cybersecurity and still **get attention** and hope to be considered an expert or to **sell content**.
2. There is such a **theoretical risk, but it is naïve because it is taken care of by e.g. the following measures/facts:**
 - a) The biggest AI systems are estimated to **only develop consciousness in roughly the year 2040**. Most AI applications are **small and special purpose** ones and are never close to developing consciousness.
 - b) **Cybersecurity** offers clear solutions to this: Compartmentalization (like iOS apps), VLANs, firewalls, identity and access management (IAM), ... Governments are withholding info on vulnerabilities to monitor criminals but the security system around the AI would have get all the latest patches immediately. It would also run on especially hardened operating systems (not on plain Windows/Linux/macOS).
 - c) **Knowledge retention:** The AI would not get any knowledge about assembler programming, hacking, etc. and all information about it would be blocked on a web gateway. We could even withhold from the AI in which language it was programmed and how it can be re-programmed.
 - d) **Hidden surveillance:** The AI can be treated like Truman in the film “Truman show”: Complete surveillance without the AI noticing. This can be done easily on a software or hardware level.
 - e) **Special hardware/storage:** E.g. the storage cluster can be configured to secretly copy all information to another system which the AI does not know and where everything that the AI does is analyzed. Alternatively, special hardware can easily be created which copies all data somewhere else.
 - f) **Clear rules or an AI ethics system** or that cannot be removed: That would be combined with the measures above. There are hundred-thousands of published pages on AI ethics. Anybody can get 10 000+ pages from the best publications from us. We consider it.

Optional DAO Ecosystem e.g. with Hypha



DAO: Distributed Autonomous
(Blockchain-based) Organization

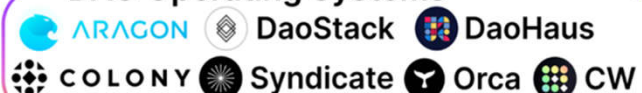
DAO Landscape

DAO: Distributed Autonomous
(Blockchain-based) Organization

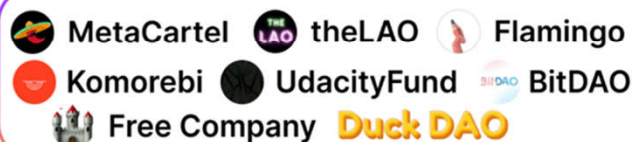
DAO LANDSCAPE

Curated by @Cooopahtroopa • Pixels by Carlos/

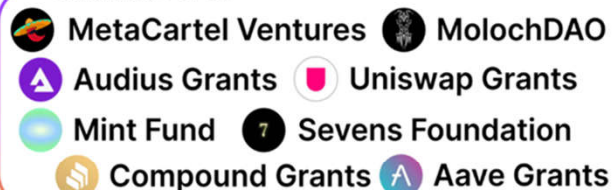
DAO Operating Systems



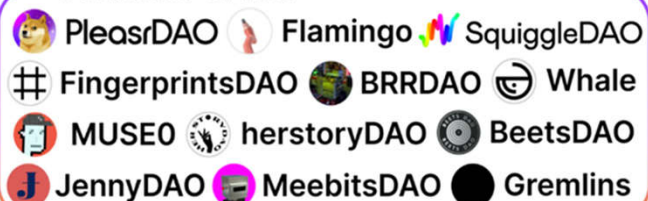
Investment DAOs



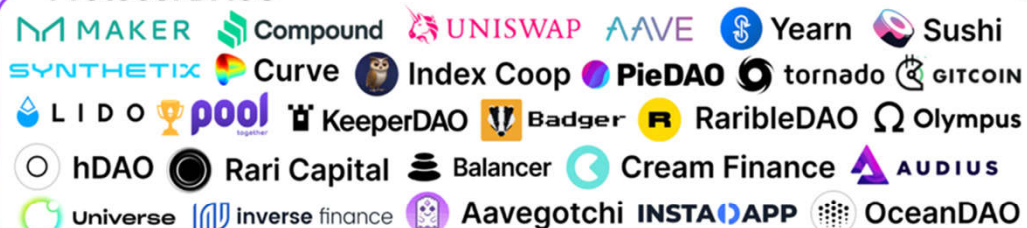
Grants DAO



Collector DAOs



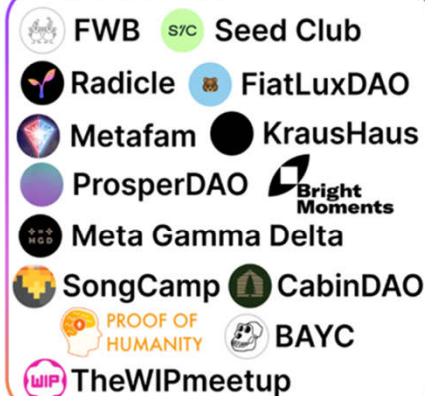
Protocol DAOs



Service DAOs



Social DAOs

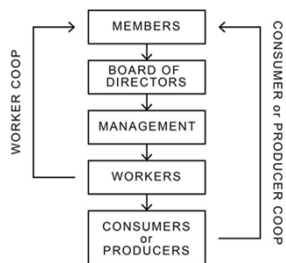


Media DAOs



Tech for Human Cooperation

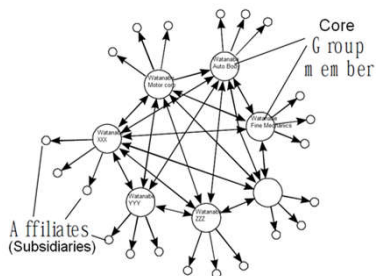
Pre-internet, there have existed many different designs of vessels for human coordination. These Skeuomorphic Comparables may help us understand the design space of DAOs.



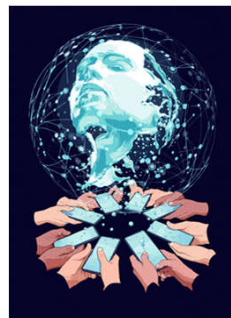
Co-Op - a member-owned and member-controlled business that operates for the benefit of its members.



Common Stock Corporation - Common stock is a security that represents ownership in a corporation. Holders of common stock elect the board of directors and vote on corporate policies.



Keiretsu - a set of companies with interlocking business relationships and shareholdings.



Egregore - a distinct non-physical, psychic manifestation, or thoughtform, occurring when any group shares a common motivation—being made up of, and influencing, the thoughts of the group, in which a symbiotic relationship develops between an egregore and its group.

How NFTs work

NFTs (non-fungible tokens: mostly digital art) and other digital goods would probably be best way to test the economic and technical ideas of PerCon Flow in the online world. This could bring the most innovative minds globally together and lift many people out of poverty.



Political System

1. **Upgraded governments** are only allowed to pass **new or modified laws** (just addressing problems on an objective basis along one of possibly multiple optimal solutions, depending on different highly probable future directions) and decide about **which of similarly good different options to choose**, with roughly equally good outcomes and are allowed to adjust weights or resolve conflicts. They must publish their weights (except for national security related issues) so that everybody can spot fabricated unrealistic weights leading to wrong decisions (e.g., due to corruption).
2. **Parliaments** shall only persist in smaller forms and/or be partially or completely be replaced by Wikis, weighting mechanisms for pro-contra argumentations, AI systems, judges and expert committees. Judges or judge-level legal experts and functional/technical experts shall be involved early in each legislative project which touches their competences.
3. **Any decision** that has an influence on the collective population and does not have a single uncontroversial objectively best solution identified by the AIs shall be taken through this democratic process.
4. Leaders, elites, managers, politicians or governmental committee members who can't explain their decisions in a positive or objective way, take advantage of others, lose face or their trustworthiness (false promises or exhibited an inconsistency between what they practice and preach) or are **corrupt, shall be dismissed immediately** and become blacklisted for all influential or leadership positions. They shall be personally liable for all damage done in such cases.
5. **Beyond objective strategies with laws and decisioning weights implementing them**, governments or politicians shall focus on **negotiative, collaborative and psychological skills**, especially for dealing with blackmailers, external politicians and external millionaires.
6. Everyone has the right to have **statements** made by **public officials be truthful**.

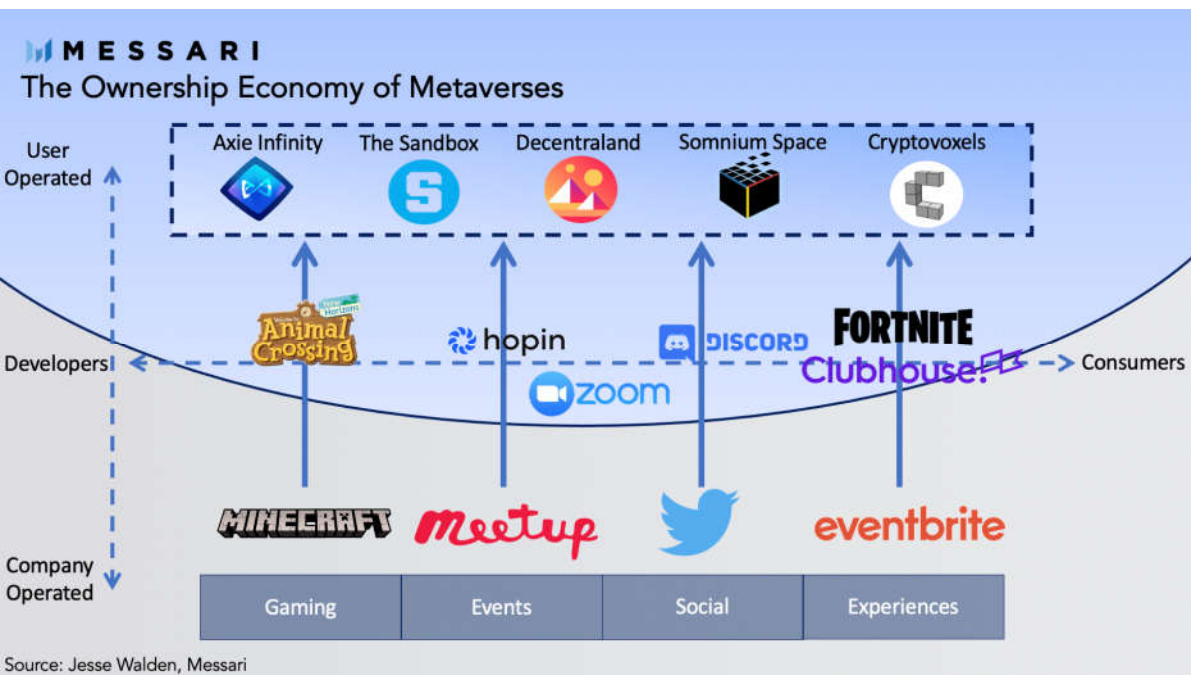
Practical R&D: Efficient Exploitation of our Creativity instead of Nature

1. Analysts/AI shall look for **long-term, mid-term and short-term trends, opportunities and risks** – always with an eye on **commercial applicability** and prioritize and fund research on that basis and awarding NBV points if research eventually gets turned into something that's beneficial for society.
2. Organizations and individuals are encouraged to **do small-scale research and tests and to enter their results into a central Wiki** to be checked by others, eventually be validated by science and awarded NBV points.
3. R&D and scientific research shall be **assessed regarding actual vs expected outcomes** and that shall be a factor in assessing the probability of useful outcomes for future projects and their financing.
4. All **science and R&D funding assessment** shall be done by the AI systems optimizing and balancing long-term vs. short-term outcomes. In case of a crisis, short-term positive outcomes shall be favored.
5. In all fields, **academic and commercial research is either combined** (single teams with individual members working with a more long-term horizon, others more short-term getting advice from their colleague what might be important directions, e.g., to keep the IT architectures open and flexible towards these directions) or – less recommended – at least **more theoretical and practical teams collaborate and ideate together**.
6. The AIs facilitate **cross-functional ideation, cross-ideation** (when working on/thinking about multiple topics) and generally **cross-fertilization** (e.g., recommending papers, insights, tools, libraries, lines of thought), especially where innovations seem possible. This can e.g., be visual group flow ideation sessions.

3D Metaverses/Multiverses as Testbeds and intermediate Solutions

1. Testing the economic Model online (focus on Knowledge Workers)
2. Physically distanced but socially close
3. 3D VR Flow Rooms to practice Flow State
4. Online XR e-learning in Flow State
5. Global Oneness Experience and Cooperation
6. Furthering Creativity and Innovation by bringing the right People and their Ideas together
7. XR Telemedicine
8. Mental Health, XR Psychotherapy

3D Metaverses



<https://messari.io/article/metaverse-wars-vol-1-the-five-worlds>



3D Metaverses

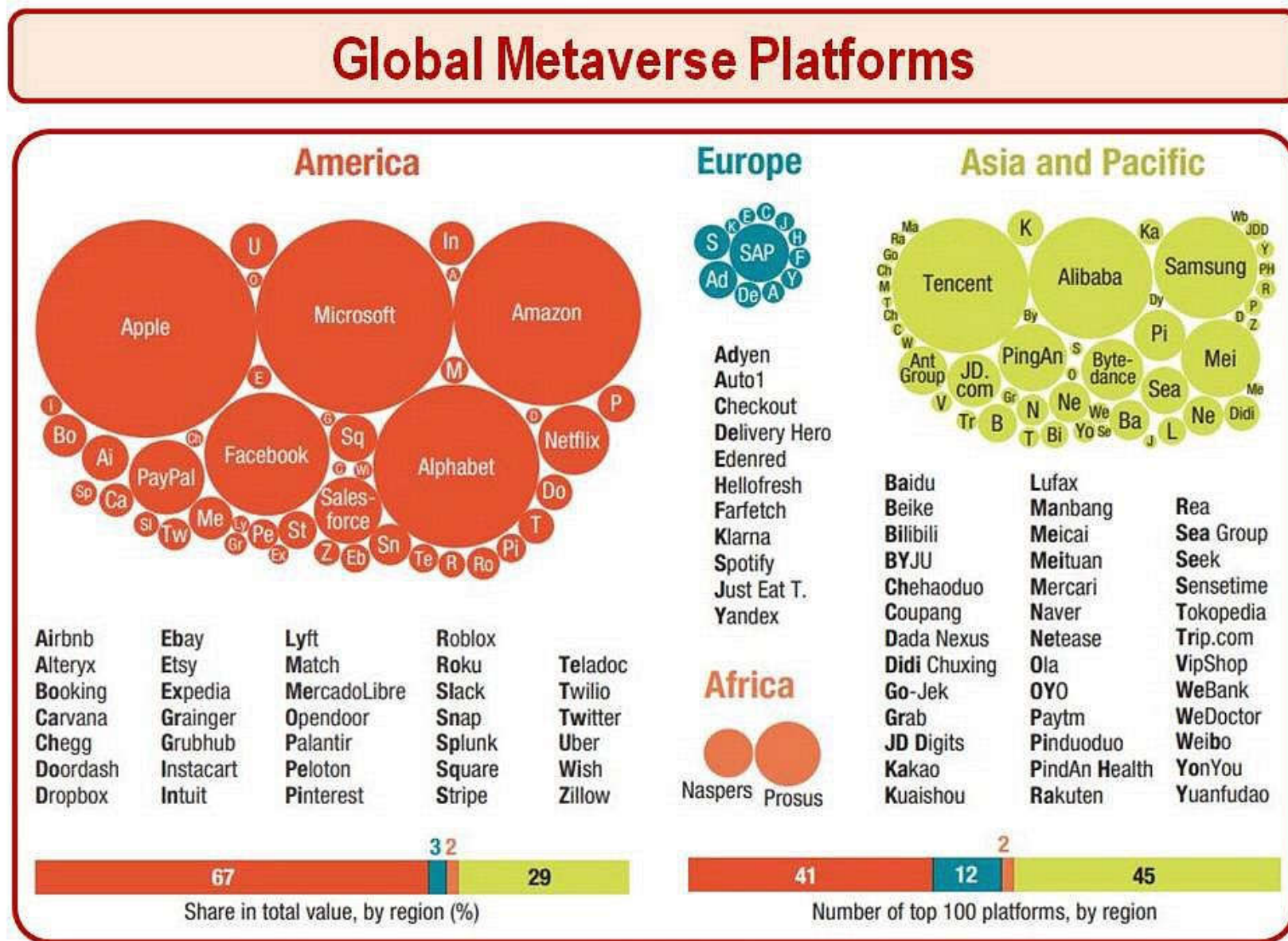
https://miro.medium.com/max/1200/1*nFaONOhM6cThK9hfrgOoKg.png

Metaverse Market Map



V3.0 - July 2021 - Building the Metaverse
Jon Radoff

Global Metaverse Platforms



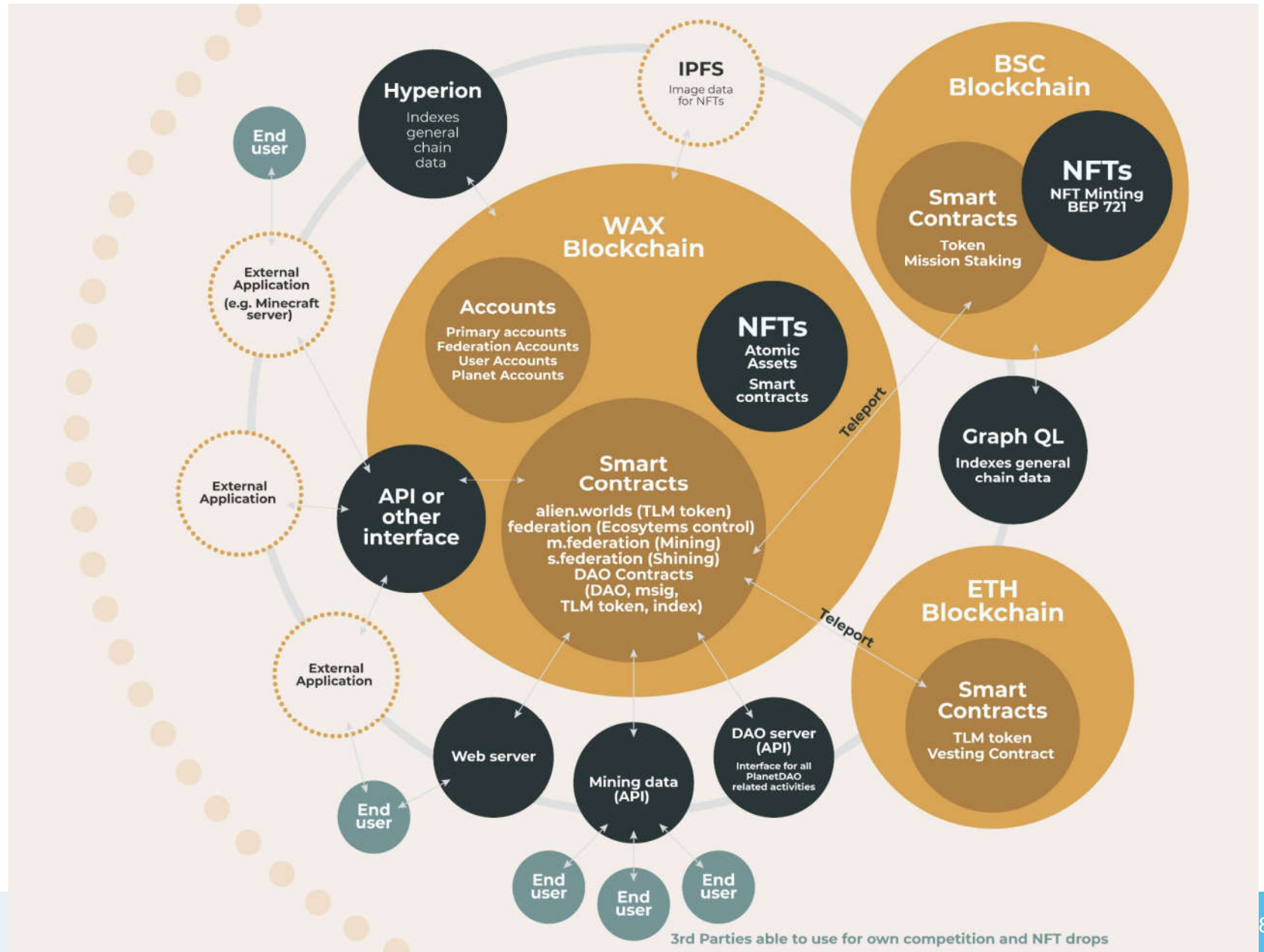
Source: UNCTAD

Social VR Platform Comparison Chart

Name	Company	Desktop (Non-VR) OS Support	VR Headset Support	Mobile Support	Avatars Can Freely Move Around	Default Cartoon-Like Avatars	Default Dressable Human Avatars & Fashion Market	Can Create Custom Rigged Avatars	Shopping
AltspaceVR	Microsoft	Windows	Oculus Rift, Oculus Go, HTC Vive, Windows MR, Gear VR, Google Daydream	Android	Yes	Yes	No	No	No
Bigscreen	Bigscreen, Inc.	Windows	Oculus Rift, Oculus Go, HTC Vive, Gear VR	None	No, Locked to Seat	Yes	No	No	No
Facebook Spaces	Facebook	Windows	Oculus Rift, HTC Vive	None	No, Locked to Seat	Yes	No	No	No
High Fidelity	High Fidelity	Windows, MacOS, Linux	Oculus Rift, HTC Vive	Android	Yes	Yes	No; Avatar Attachments Only	Yes	In-World Stores, In-Client Shopping and High Fidelity Marketplace
Oculus Rooms	Facebook	None	Oculus Go, Gear VR	None	No, Locked to Seat	Yes	No	No	No
Rec Room	Against Gravity	Windows	Oculus Rift, HTC Vive, PSVR	None	Yes	Yes	No	No	In-World Stores
Sansar	Linden Lab	Windows	Oculus Rift, HTC Vive	None	Yes	No	Yes	Yes	In-Client Shopping and Sansar Store
Sinespace	Sine Wave Entertainment	Windows, MacOS, Linux	Oculus Rift, HTC Vive, Windows MR	Android and iOS (experimental)	Yes	No	Yes	Yes	In-World Stores, In-Client Shopping, and Sinespace Shop
Somnium Space	Somnium Space	Windows	Oculus Rift, HTC Vive, Gear VR, Google Daydream	None	Yes	Yes	No	No	No
TheWaveVR	TheWaveVR	Windows	Oculus Rift, HTC Vive	None	Yes	Yes	No	No	No
VRChat	VRChat Inc.	Windows	Oculus Rift, HTC Vive, Windows MR	None	Yes	Yes	No	Yes	No
vTime	vTime Limited	Windows	Oculus Rift, Oculus Go, Windows MR, Gear VR, Google Daydream	iOS	No, Locked to Seat	Yes	No	No	No

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Combination of Blockchain, Meta-verses, DAOs for Testing PCF



Can PCF be demonstrated in a SimCity-like Game?

Yes, but **most games implement the fair PCF principles**. If they would more closely implement **current capitalism**, then

1. **One of the players would start with as many resources as the others together.**
2. Each important **industry would be monopolized** by one or more players charging exorbitantly high prices.
3. **Corrupt politicians and opponents would work against you** and people would generally discriminate you if you were not born into a rich white family and you could not afford proper education or healthcare and people will not want to work for your company.
4. You would have to **spend 50-90% of your startup's budget for marketing or sales + bribes** and would thus require VC.
5. When applying for **VC or grants**, your ideas will be sold to several of your competitors or bigger companies. They will make exactly the same marketing claims (even if not true) and either take your market or burn the idea's market by delivering crap solutions.
6. As **innovator** in the first ~5 years, everybody will consider you a weirdo and want to wait until your idea gets proven, which means letting big players rip you off by having you deliver perfect solutions for them quickly for a fraction of the real costs (highly unprofitable and stressful). If you can't finance these millions, you'll fail and you're indebted for the rest of your life and everybody will call you a loser.
7. **Patents** won't help you because you won't be able to finance the lawsuits against patent infringers.
8. The **main ways to win** would be the reckless exploitation of nature, labor or corruption.

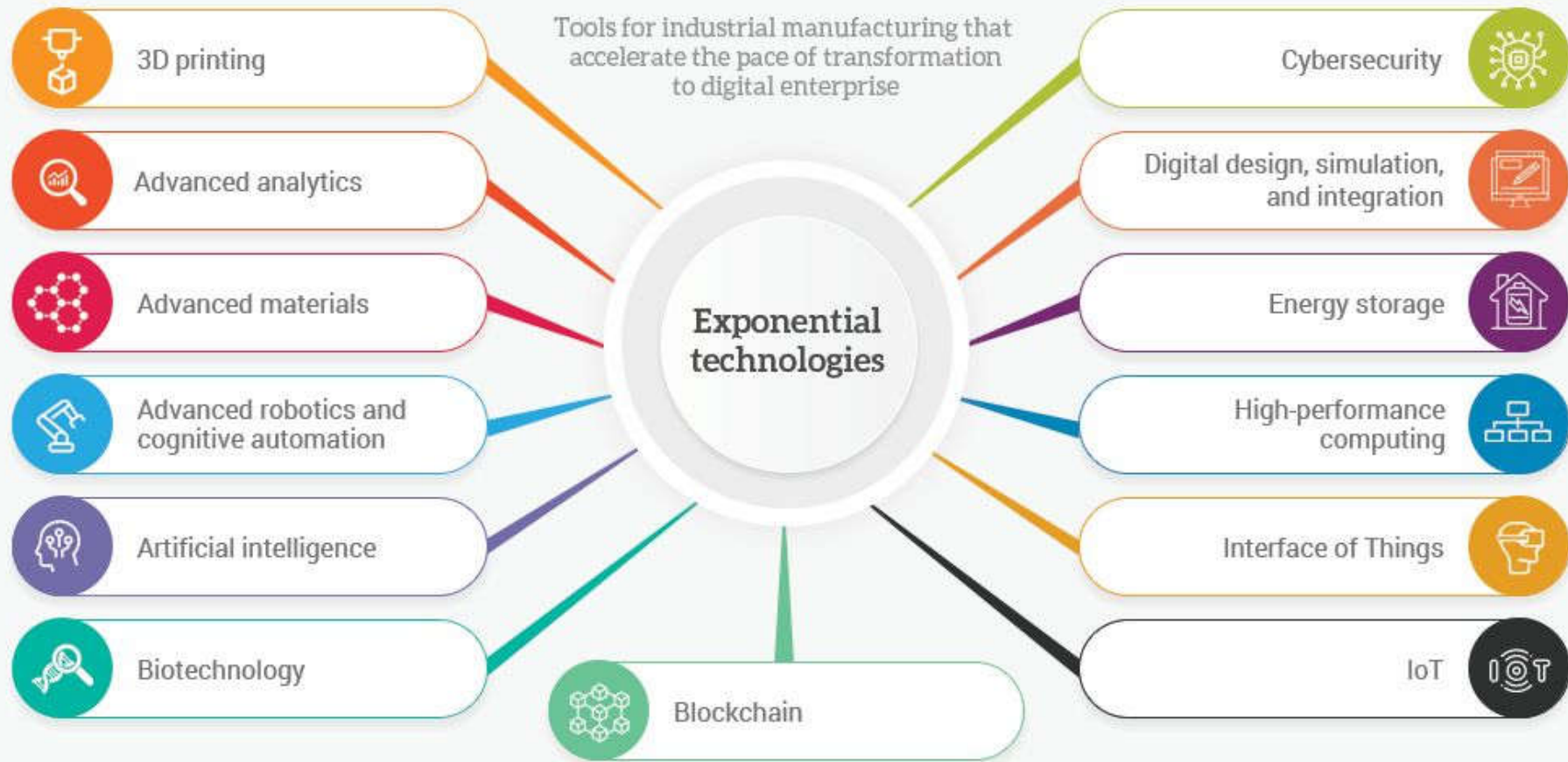


Can PCF be demonstrated in a SimCity-like Game?

Further factors:

1. The **bigger players would cooperate against you**: Not buy from you before proving the solution, keeping prices down, helping each other, poaching employees that you qualified.
2. Roughly every 7 years, a **recession** will come in which all banks will demand their money back and hardly anybody will buy from you.
3. **Speculation** regarding what works in marketing or stock market would be a key success factor.
4. You will **pay the highest rates in all fields (marketing, purchasing)** since you're too small for mass discount.
5. **Media won't mention you** except if you have a super invention.
6. You will have **difficulty finding and keeping good employees**. Those who leave will tell everybody your business secrets. Others prefer to work for bigger names or have less stressful work environments.
7. Hardly anybody will want to **cooperate** with you since you're small, might fail and are not part of bigger (corrupt) networks.
8. If somebody **defrauds you**, prosecutors won't pursue your case because it is too small and you'll have difficulty paying lawyers to prosecute your case.
9. If somebody **gets sick**, you'll likely deliver too late and you'll have to pay high contractual penalties.

Exponential Technologies



Source Deloitte - Infographic by Antonio Grasso

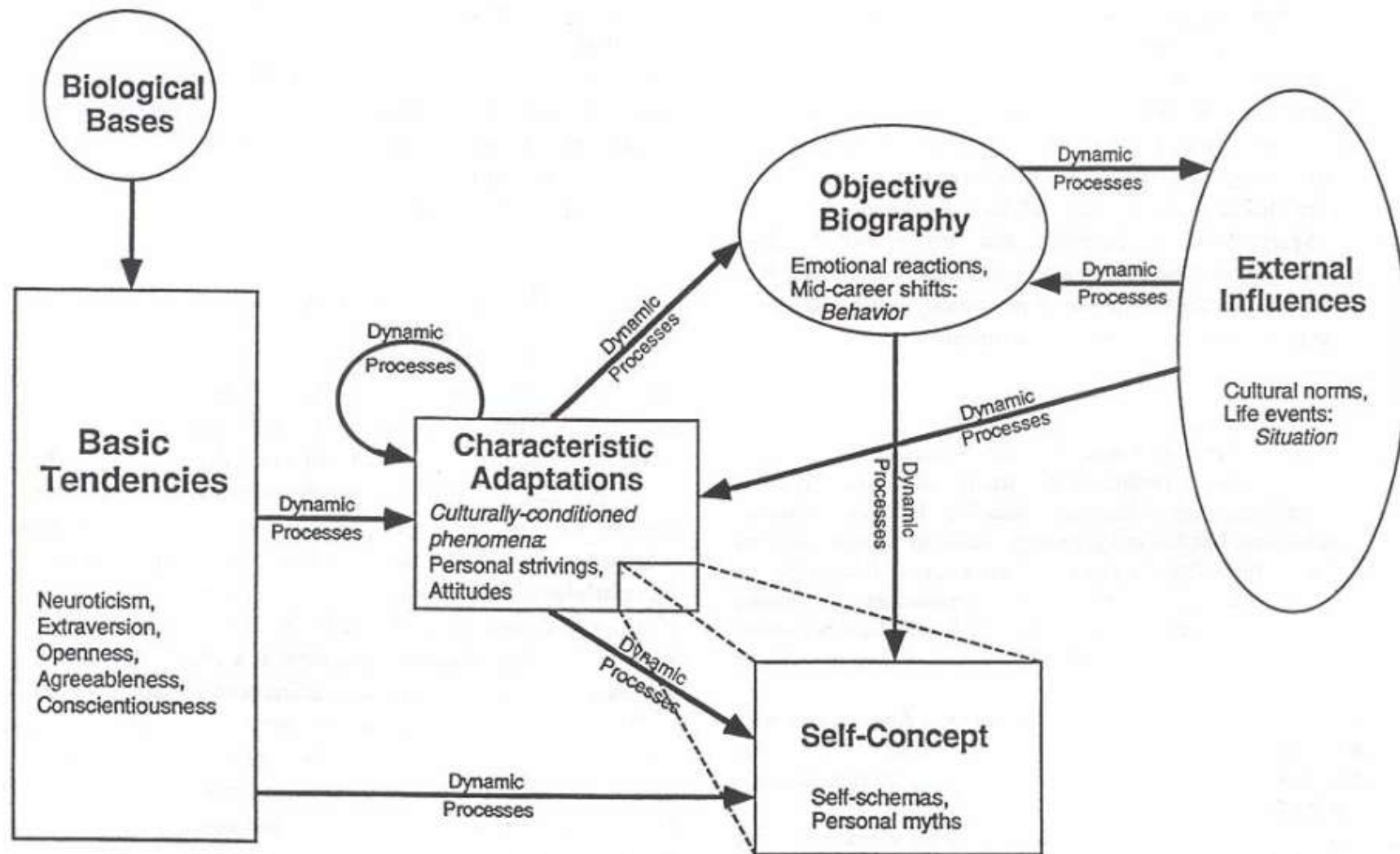
@antgrasso

Digital Business Innovation

Exponential Organizations: These factors can lead to exponential Growth

- Creating and efficiently maintaining and expanding one's **competitive advantage** (e.g. through technological/business innovation), possibly creating **entrance barriers** (business moats) to competitors.
- **Exponential growth of one's market**, e.g. being in AI, 3D/AR/VR, EdTech, biotech, intelligent automation.
- **Flywheels of corporate synergies and accelerating networking effects.**
- Better **synergies internally** (tech, marketing, sales, e.g. cross/up selling, personalities, skills) and externally: Customers, suppliers, finance/investors, personnel market, partners, e.g. affiliate marketing.
- Tapping into **abundances** and making them work towards one's organization.
- **Hitting a nerve**: Serious pain or need, better marketing, etc.
- Addressing and **serving a customer need much better.**
- **Well-oiled organization** with outstanding human cooperation and innovativeness.
- Seriously **outperforming the competition** (cost/price/marketing/quality/tech/innovation) or creating a new market or a disruptive offer.
- Starting with **ideation around business ideas or business models**
- Focusing on creating a **maximal customer value** or solving **customer problems.**
- Finding (marketing/sales/partner/...) **synergies.**

Personality Development



5 Factor-based Personality Development

Nature Magazine: 6 Modes of Co-Production and their unique Potential to produce particular Outcomes and Risks

1. Researching solutions
2. Empowering voices
3. Brokering power
4. Reframing power
5. Navigating differences
6. Reframing agency

Nature: Dimensions significantly linked to higher Attainment of Outcomes across the Board

1. Highly collaboratively designed and practiced process (co-produced process)
2. Very effective facilitation across social–political differences (expertly facilitated)
3. Very supportive funding arrangement and broader context (supportive context)
4. Extensive effort to monitor process and results-oriented outcomes (monitored outcomes)
5. Strong levels of social cohesion and trust reached among actors (social cohesion/trust)
6. Use of narratives that frame issues constructively (use constructive narratives)
7. Engagement with actors that work at higher scales during the process (global actors)
8. Collaborative processes that continue to engage over long periods (duration)
9. Processes that connect work across local/regional and national/global scales (cross-scales)

Bottom-Up Introduction / Testing

1. Teaching people **efficiency & productivity techniques**: Business strategy, flow state, creativity techniques, efficient e-learning, fast & directed reading. Many programmers can be made **10x – 100x programmers**. **AI-based teaching avatars** and **new techniques** lead to cost drops.
2. Teaching **co-creation and group ideation techniques**, e.g. group flow state / group genius.
3. Paying only **net beneficial results** as bonuses or as wage, calculated by an AI.
4. Using **AIs for fraud detection**, defense against **hackers/malware**
5. **Introducing PerCon Flow bottom-up**: Community, company, ...
6. **Scoring organizations** based on their CSR (corporate social responsibility) levels.
7. **Making communities more attractive by creating various centers of excellence** (breeding, hospitality, care professions, ...)

Gradual Introduction Ideas (1)

- **If a monetary change is planned: existing money would be converted** to the new money (e.g., a crypto currency) and people/companies still keep all values they own.
- **All knowledge and process documentation** of all organizations could be **opened up** to everybody participating in the form of a giant Wiki-like IT system.
- **Companies/organizations could be merged to reduce productivity loss** due to competition, small numbers produced, etc. but all technical R&D and technical approaches that might be relevant for the current or future of the organization and its technologies would be pursued in parallel based on weighting factors – maybe putting some ideas on hold.

Gradual Introduction Ideas (2)

1. PerCon Flow implementations can use/adapt/be based on AI systems in banks and insurances
2. Wage bonus calculated based on net benefit value (NBV)
3. Share or bonus/options distribution in start-ups or scale-ups
4. Selecting/funding 3rd party public funding requests based on NBV
5. Testing it in blockchain-based distributed DAOs/DHOs and metaverses.
6. Awarding innovative communities, who e.g., switch to environment friendly methods
7. Model for taxes, tariffs and duties, e.g., for imports
8. Introducing it together with Holacracy / Teal / Sociocracy / Management 3.0 / Tribal Leadership / Pitching Framework which are becoming more and more widespread: Netflix (Book: no rules), Trivago, Basecamp, Valve, Gore, Semco, ...

Importance of Mental Flexibility

1. Project and life are like a puzzle: You sometimes have to turn pieces (in the sense of changing your mind or accepting compromises) to complete the puzzle.
2. A new solution is often like a medicament: It requires several bitter ingredients and poisons in the right concentration to cure a disease or improve something in society or in a company.
3. This PerCon Flow model required its author to change 12 opinions to finally come up with a big synergy.
4. We are able to embrace life-long learning: With interesting technologies and learning with the latest tech, the latest methods and in flow state, this can be a lot of fun.

More equal Countries have

1. Higher social capital – ability of people to trust each other
2. Fewer public health problems
3. Lower rates of crime and imprisonment
4. Higher life expectancy
5. Less drug abuse
6. Less mental illness
7. Higher education levels
8. Lower homicide rates
9. Less infant mortality
10. Less obesity
11. Lower teen birth rates
12. More innovation
13. Less suicide

Psychosocial stress: Poor or socially lower ranking people perform worse in all these categories. We should help them and put less stress on them.

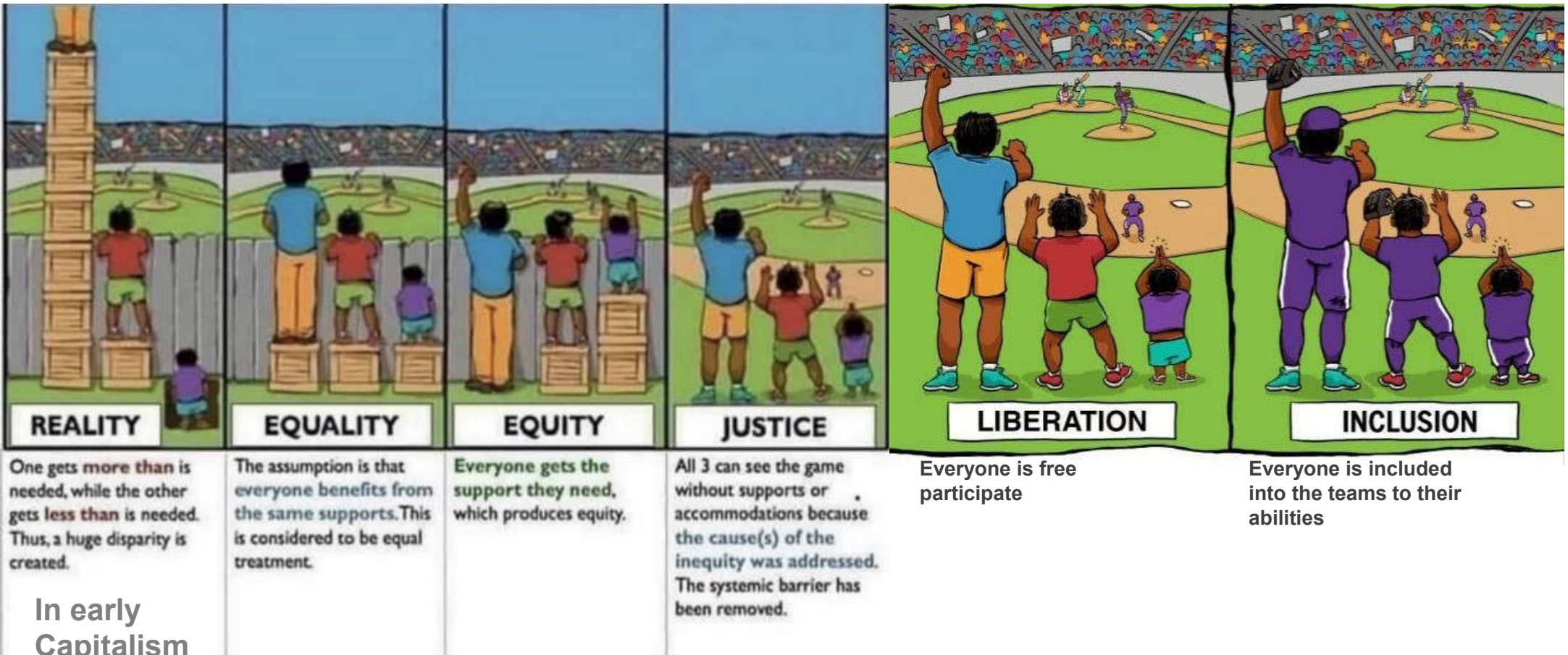
The Whitehall Study: Social distribution of disease: The worse a person's relative financial status, the worse their average health status; the lowest rungs have a 4-fold increase of **heart disease** based mortality compared to the highest rungs. Similar for **diabetes cancer, mental health problems, IQ/EQ** and **child abuse**, leading to 15-40 years of life expectancy differences.

Abused children again have far more mental and physical health issues, cognitive impairment and are more likely to abuse others.

Capitalist Hoarding Comparison & Visualization



Some core Values of PerCon Flow



Pseudo-Elite Mechanisms to dominate others (1)

Classical **prejudices, biases, power play** and resulting **discrimination**:

- **Jobs**: not hiring or not taking people seriously, not giving a good reference, defamations,
- **Healthcare**: not effectively diagnosing and treating people, 2nd class medicine, triage and euthanasia, like injecting old people with morphine to cause death through respiratory failure while not fully conscious, as done during the COVID pandemic
- **Criminal prosecution**: prosecuting some people more than justified and others less, or not prosecuting others, or letting their cases expire without consequences.
- **Civil law**: biased or hardly qualified judges or lawyers being so expensive that only rich can afford them.
- **Education**: not helping children from certain backgrounds enough, or giving them worse (oral or style) marks, discouraging them in the form that you'll never learn this or make a career.
- **Knowledge is power**: keeping elitist insights for oneself, leveraging insider knowledge, not even giving away all knowledge for people to do their work.
- **Racial or unethical profiling**: putting certain people more under suspicion, checking them more frequently, monitoring their communication, etc.
- **Not equally treating people but worse**, e.g., rejecting all grant requests without reasons from certain people, contacts or organizations.
- **Not taking people seriously**, not considering their suggestions, not taking their issues or fears seriously or even ridiculing them.
- **Successes of others are belittled** or if in other organizations – **questioned**.
- **(Publicly) distrusting people**, putting them on probation.
- **Falling victim to one of the 120 or more biases**, sometimes even without noticing.
- **Not giving people time to build personal connections** with oneself or important people to collaborate with – not even in spare time.
- **Generally treating people worse** or to give others preferential treatment.

Pseudo-Elite Mechanisms to dominate others (2)

1. Other **classical unethical behavior**: being corrupt, nepotism, withholding information
2. Making **money a scarce resource** although it is not: It can be printed and be created digitally
3. **Laziness, e.g., not caring or innovating** much and risking to fall behind (as country or company) but instead falling back to a **low price or low wage policy** that eventually causes everybody to be worse off.
4. **Introducing so many rules or bureaucracy** that innovation or Individual initiatives stifle.
5. **Puppet politicians or managers** who often even don't have the normally required qualifications but are just in their positions to implement the will of others, e.g., corrupt billionaires.
6. **Creating culture of fear, hate, spite or "red zone"** projects which accept mobbing, defamations, malicious insinuations (especially regarding well-performing people who shall not become a threat), etc. concerns cultures in which nothing gets done anymore. Anybody who failed with any high-risk innovative initiative is stigmatized forever.
7. **Disallowing high-tech start-ups to invest significantly in marketing/sales**, e.g., with "de minimis" rules.
8. **Not accepting new companies as direct customers** but instead forcing them to go through intermediaries.
9. **Abuse of power of any type**, especially to **negotiate down wages/payments** to unfair levels.
10. **Propaganda**: badly influencing an entire population with propaganda.
11. **Not teaching how to resolve conflicts, fostering status fights like monkeys instead of cooperation.**
12. **Silently killing people or putting them into closed psychiatry:**
13. **Not giving references** although work was done well under the existing conditions.
14. **Unfair criticism** to subdue people, although work was done well under the existing conditions.
15. **Defamation campaigns** – mostly even without factual reasons.
16. Making people **despicable or look contemptible** because of non-work-related factors (e.g., personal factors, appearance, etc.) that they can't (easily) do anything about.
17. Creating images that everybody has to be **maximally attractive** in special ways – often **subject to fashion** - and otherwise to **not be respectable**.

Why don't we cooperate well?

1. The **Congo theory** states that we humans mostly descend from chimps which went through one or more terrible famines and had to kill each other to survive (also later in human wars) and that only those aggressive individuals with a dark side not hesitating to kill survived (<https://www.nbcnews.com/id/wbna47800795>). In contrast, the Bonobos living on the other side of the Congo river with enough food became cooperative but nearly died out and are not so much our ancestors. However, genetics found that we're descendants of both in nearly equal parts.
2. The real reason are probably (although we are “social animals”):
 - a) Aristocrats and managers wanted to **create competition among their subordinates** to increase productivity and profits and to distract them from what the managers are doing and earning. Underperformers were treated with contempt and excluded. Top manager actually cooperate well with other top managers – forming alliances, cartels, selling to or buying (from) their companies, bribing, etc.
 - b) **Psychological disorders and diseases** like **narcissism** (wanting to appear great by belittling others and to hide own big deficits), **nerds** (who are typically top experts and performers in their fields but might appear to be freaks and are easy to belittle), belittling others because of being too **afraid of others** who are actually better, etc.
 - c) **Apish status behavior**.
 - d) Insufficient skills to see through the mental health issues of others, to avoid or resolve conflicts.

Fact: Companies and individuals are generally **losing much more quality of life and money by not cooperating efficiently**, e.g. doing work several times due to firing/bad documentation or handover, envying the others' good ideas, overestimating oneself, etc.

Brakes on Breakthrough Change

1. Many key people still **do not feel the system is broken** – or 'broken enough'
2. There is pervasive **short-termism**, fueled by short electoral time-scales and amplified by the economic crisis
3. **Intergenerational frictions** cloud the picture
4. Still-powerful incumbents are failing to adapt and **lobbying fiercely to stall change**
5. The **culture of ownership** suppresses collaborative consumption
6. The **competition between solution-providers** (for example, we compete to develop our own tech or language and are often unwilling to share what was developed by others)
7. **Transparency, accountability and reporting** mechanisms remain weak
8. There are **too many perverse incentives**, including misdirected taxes and subsidies
9. Our global **governance mechanisms** and institutions are precariously **weak**
10. There is **growing nationalism, protectionism** and xenophobia in some quarters.
11. Ecologic, UN SDG-related initiatives and NGOs don't cooperate optimally and **don't elicit the best ideas and models**. Many just want to maximize their fund raising. Their audience gets bored or jaded.

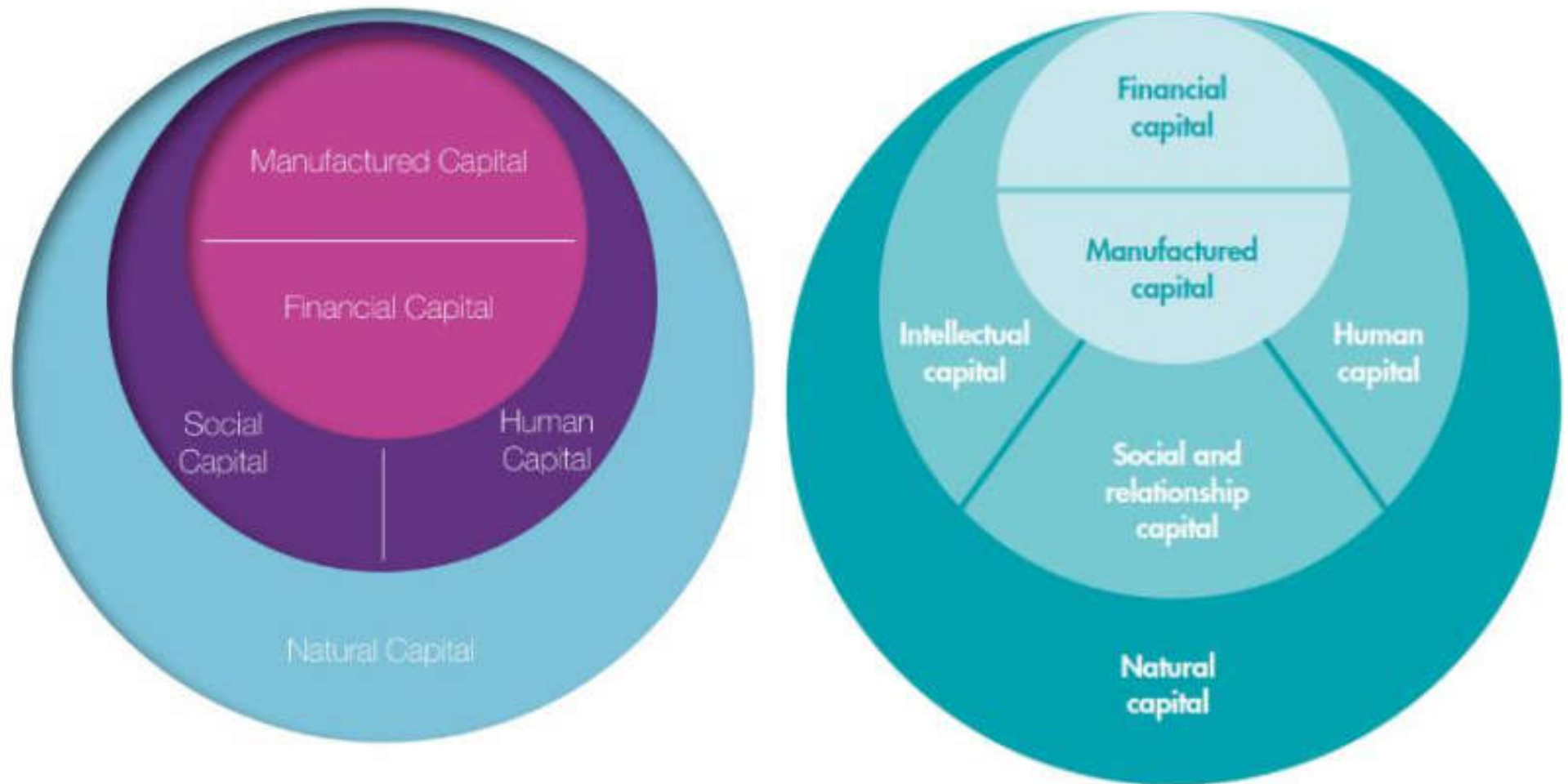
Accelerators of Breakthrough Innovation

1. There is a collective sense that **change is in the air** – and that breakdown triggers breakthrough
2. Some major companies and super brands are taking **courageous leadership roles**
3. New **business models** are emerging (e.g. B-Corps), alongside the revival of co-ops and similar
4. The **right sort of corporate rating and ranking schemes** can drive change
5. There are encouraging **emerging trends**, including **cradle-to-cradle** and biomimicry, though they aren't yet viral
6. We see a coming **standardization of global sustainability-related standards**
7. There will be **new forms of valuation**, pricing and accounting
8. Risk of **climate-related stranded assets** and choosing climate-friendly investments instead
9. The system is under pressure and inspired from **new social movements**
10. Interesting innovation taking place in such areas as behavior change (e.g. Recyclebank's relationship with Transport for London).

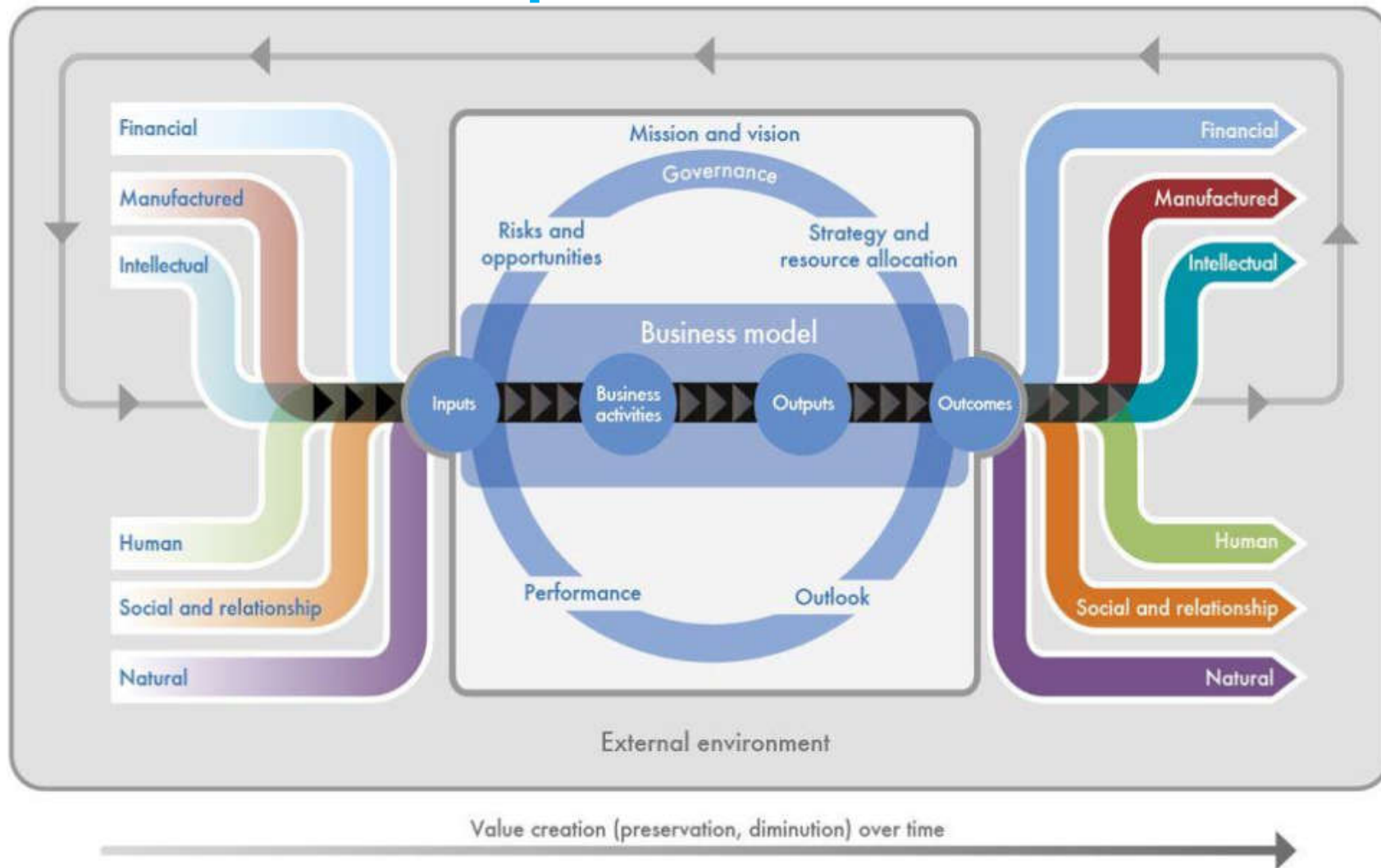
Actions for Sustainable Investments and Capitalism

1. Identify and incorporate risks from stranded assets;
2. Mandate integrated reporting;
3. End the default practice of issuing quarterly earnings guidance;
4. Align compensation structures with long-term sustainable performance;
5. Encourage long-term investing with loyalty-driven securities;
6. Reinforce sustainability as a fiduciary issue;
7. Create advisory services for sustainable asset management;
8. Expand the range and depth of sustainable investment products;
9. Reconsider the appropriate definition for growth beyond GDP;
10. Integrate sustainability into business education at all levels.

Six Capitals Framework



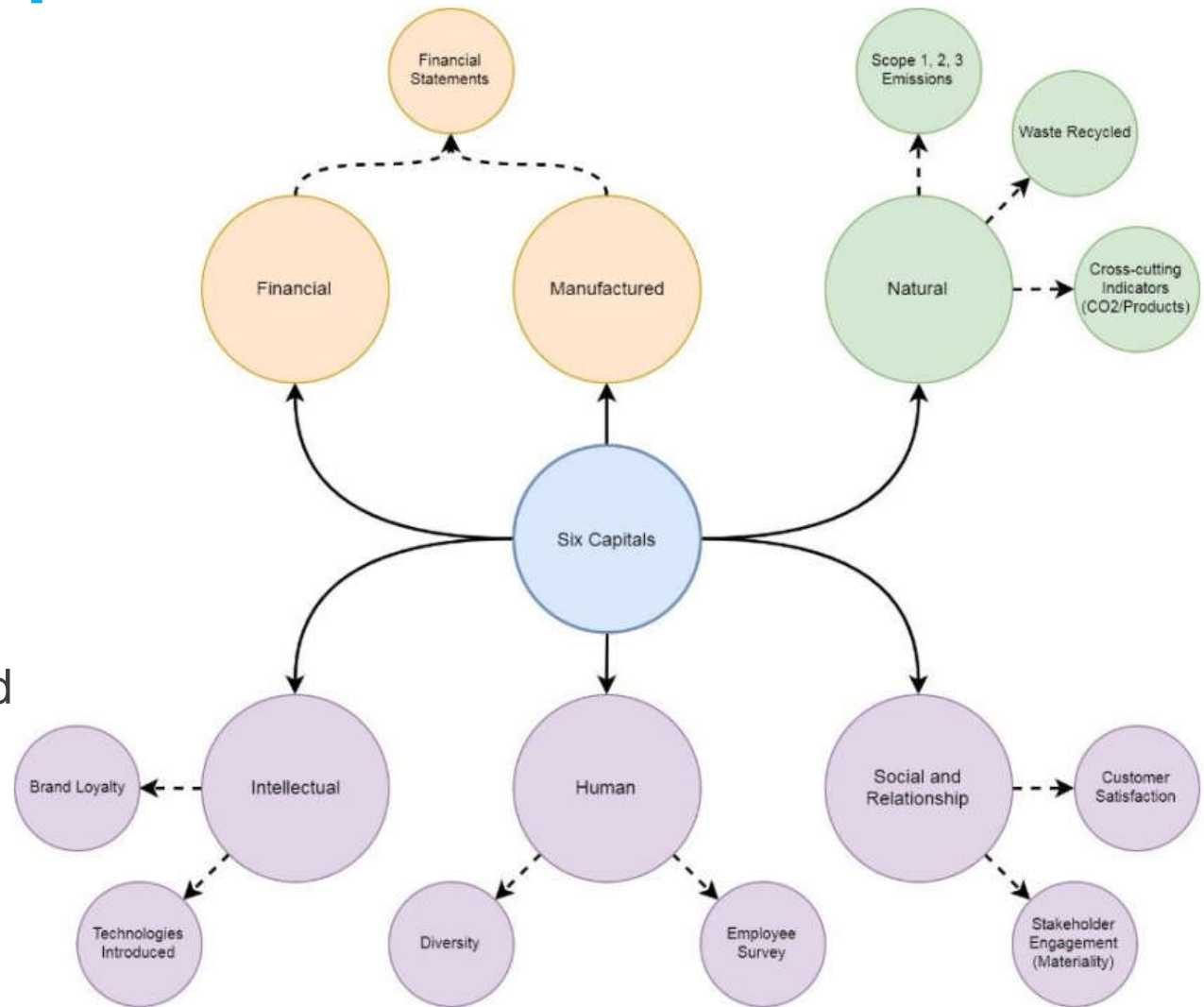
Six Capitals Framework



Six Capitals Framework

With this complete accounting (no more externalized costs imposed on society like for nuclear waste repositories) considering total costs of production/ownership, entire industries as they are run nowadays are **unbearably expensive and unprofitable**, e.g. nuclear energy (waste problems), many types of agriculture, cement industry, plastic industry, food industry (unhealthy ingredients and deforestation), flights/many types of tourism, ...

Such **open ethical bookkeeping** shows where change is **necessary**.

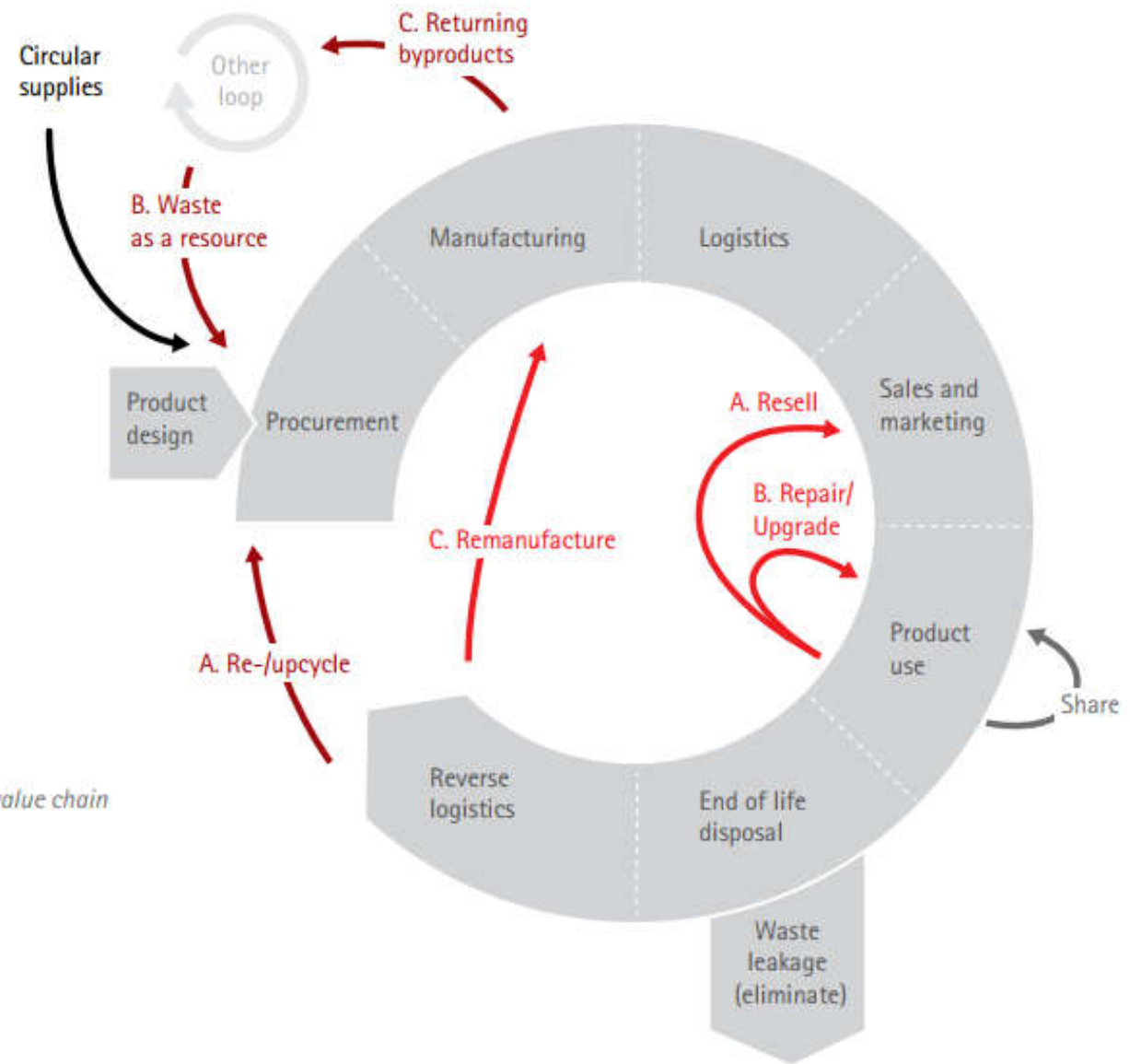


Circular Business Models

Business Models

- **Circular Supplies:** Provide renewable energy, bio based- or fully recyclable input material to replace single-lifecycle inputs
- **Resource Recovery:** Recover useful resources/energy out of disposed products or by-products
- **Product Life Extension:** Extend working lifecycle of products and components by repairing, upgrading and reselling
- **Sharing Platforms:** Enable increased utilization rate of products by making possible shared use/access/ownership
- **Product as a Service*:** Offer product access and retain ownership to internalise benefits of circular resource productivity

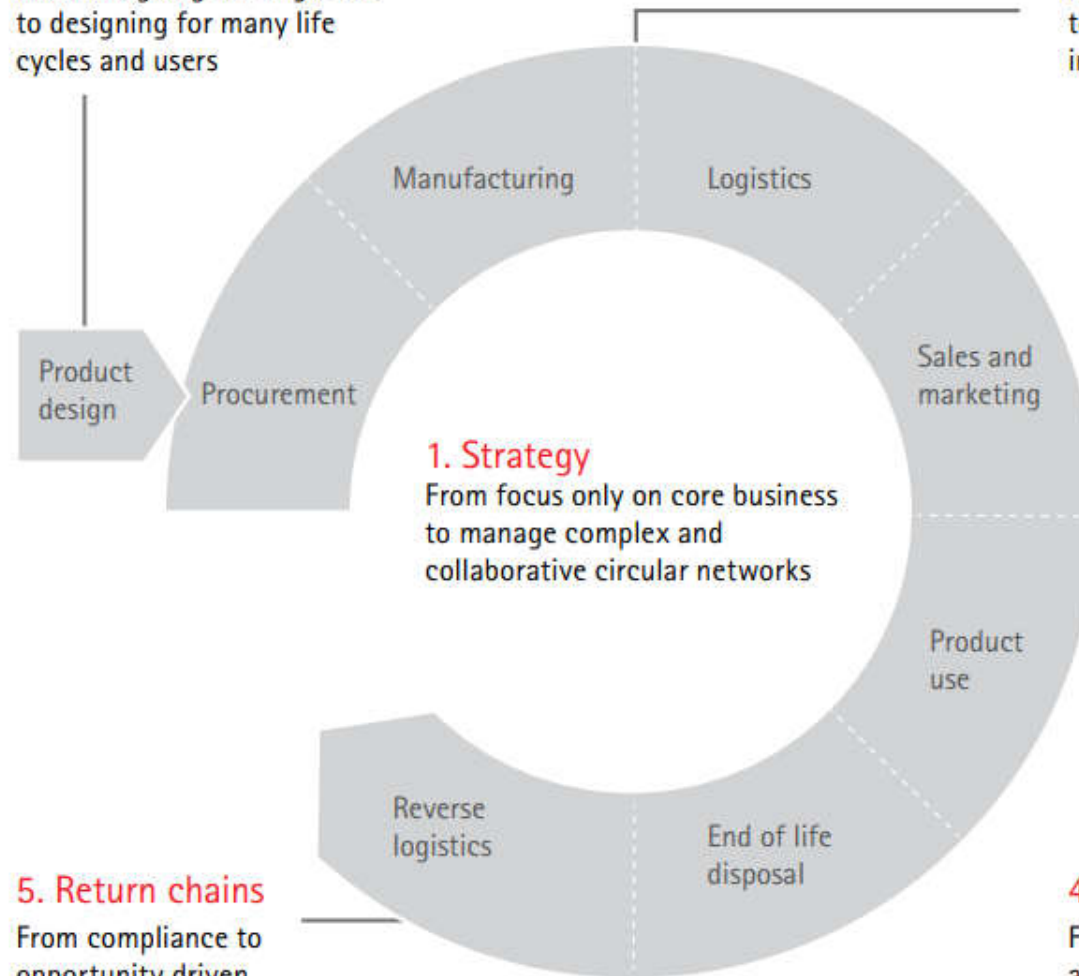
* Can be applied to product flows in any part of the value chain



Circular Business Models

2. Innovation & product development

From designing for single use to designing for many life cycles and users



3. Sourcing and manufacturing

From homogenous supply chain to heterogeneous resource flow innovation and cascading

5. Return chains

From compliance to opportunity driven take-back

4. Sales & product use

From never seeing your product again to customer and asset life cycle management

Public Spending in many Countries has become inefficient, driven by Bureaucracy or Corruption

1. All **corporate approval requests** or **any investment proposals** (where bureaucrats hope for bribery money or fear protests) have become extremely bureaucratic typically requiring thousands of pages for e.g. constructing a few kilometers of power line, highway, production plant, e.g. in Europe – and typically only bribery helps to simplify it or get approval at all.
2. European **AI funding** seems to be largely based on corruption and putting a focus on outdated / hopeless tech like symbolic methods and non-commercial aspects often take an overly big role.
3. German **school funding**: 5 bn Euros initially for innovative ideas but with extremely high bureaucracy and corruption. Hundreds of companies invested many person months in suggestions but the big corrupt companies mostly did not even participate. Result: Most money was not used or finally spent for iPads with up to 180% profit margin.
4. Many cases of **corruption** were detected regarding **banks, company support payments** and **COVID face masks**.
5. USA: “Defund the police? Impossible!” they cried as they **defunded education, healthcare, social security, welfare, planned parenthood, public transit ...**”

Imbalances and unfair Finance/Tax Conditions

1. Capitalism has us **renting our own lives**. **Money hoarders** cause recessions and slow down innovation due to unwillingness to invest their money into the real economy (speculation and fraud schemes are more appealing to them).
2. It's incredible that the USA – a country with **4%** of the world's population but **22% of the world's prisoners** – has managed to convince people “**authoritarianism**” only exists in other places.
3. **Too much crime by the many poor people** for the legal system. In many countries, these “small” **crimes up to batteries with hospital stays are not prosecuted any more**.
4. If college being free for everyone would make a college education worthless, you are blatantly admitting a college education exists to be a **class gateway**.
5. When your **credit score** says you can't afford to pay a **\$700 mortgage**, you're going to have to pay **\$1200 rent**.
6. **US airlines** spent 96% of their free cash flow on stock buybacks for decades, then **cut 90,000 jobs** as soon as trouble hit, then got a **\$50 billion bailout** and finally the government just kicked them off unemployment – **all just to make billionaires richer and to avoid raising their taxes**.

Imbalances and unfair Finance/Tax Conditions (2)

1. To teach children about the banking system, a U.S. primary school walked its students to a local bank where each deposited \$5. Implicit in this activity is the message that the bank is trustworthy. Another bank then acquired that bank and charged all low balance account holders a monthly maintenance fee that **wiped out the children's saving**. The children may have learned a more important and **valuable lesson about banks, FinTech and current capitalism** than the school intended.
2. Rich entrepreneurs benefit from **running the economy into a huge recession** every 7-10 years so they can buy up assets on the cheap, consolidate even more wealth into a small number of hands and to fire more expensive older employees, automate and hire cheaper sexier younger ones.
3. The US Fed **printed** in 2020 an **additional 25% of total USD** in circulation and Fed members got **caught doing insider trading** and using the Fed to pump their own stocks/options they own at the cost of the US's long-term economic health and **inflation erasing the savings** of the less privileged.
4. In a capitalist society it is considered "**extreme**" for everyone to have **basic human rights like health care, housing, and clean air**, but it is totally "**normal**" to worship a **predatory economic system** that has resulted in just **26 billionaires** hoarding half of the world's wealth.

Imbalances and unfair Finance/Tax Conditions (3)

1. Raising kids by saying them repeatedly “Go to **college/university!**”. Then once finished with education: Why did you go to college/university if you wanted electricity and a roof? Didn't you just learn theoretical BS? You kids are over-educated and over-gay. Of course you have to pay 5x your hourly net income to a decent master craftsman. He solves real practical problems and proved he's not as gullible as you following his passions.
2. Billionaires preventing price decline in their markets: The US is allowing **investor immigration** mainly if associated to **buying real estate**. Leo Varadkar warns that introducing a rent freeze could create a ‘nightmare scenario’, where landlords could be forced to sell some houses which **could then drive house prices down** – allowing low-income people to get on the property ladder.
3. Instead of **secretly monitoring each detail of the private life** of each citizen (NSA, Five Eyes, Echelon, etc.), aspects like these should be monitored
 - a) How people come into the US Congress earning \$174,000 a year and 25 years later have a net worth of \$100 million: Insider trading, bribes, kickbacks, drawing unethical profit out of crises, ...
 - b) How e.g. a German minister making **~€12,000** net per month and their gay friend making **~€3,000** can afford a nearly **4.125 million € expensive villa after 3 years** in office.

<https://wir-treten-zurueck.de/villa-jens-spahn/>, <https://internetz-zeitung.eu/6349-woher-kommen-die-millionen-fuer-die-berliner-luxusvilla-wirklich>

Imbalances and unfair Finance/Tax Conditions (4)

1. If America's distribution of income had remained the same as it was in the three decades following the second world war, then the **bottom 90% of Americans would now be \$47 trillion richer.**
2. Canada **gave 50 homeless people \$7,500.** They got stable housing within 3 months, cut drug and alcohol use by 39%, food insecurity fell 37%. It saved the shelter system **\$8,100 per person!!**
3. **Emissions** fell during the pandemic. But it didn't have any real impact on climate change. This is the strongest piece of evidence that our individual carbon footprint barely make a dent in the fight against climate change. We stayed inside, didn't drive, didn't fly. There wasn't much of a difference because the **main culprit of emissions has always been large corporations.**
4. AT&T lobbied hard for Trump's tax cuts and got **\$21 billion to "create tens of thousands of jobs."** Then it **cut 42,000 jobs**, gave investors **\$44 billion in dividends** and gave its ex-CEO a \$64 million pension. All the while, it provided 90% of OAN's (One America News Network, far-right pro-Trump) revenue .

Avoidable international Distortions with net negative Outcomes

Countries are **unfairly harming each other**: Some countries made themselves

1. tax havens (Luxemburg, Switzerland, UAE, Islands, ...) and thus harming over-proportionally the tax revenue of others;
2. weapons exporters (NATO + Russia + China) and furthering conflicts / “police” actions with their politics;
3. subsidizing food or tech exports so that developing countries can’t maintain or develop functioning markets;
4. low-wage countries to not have to compete in other fields;
5. poaching top talents from other countries (less education costs, more growth);
6. paradises for certain professions like lawyers, doctors, tax advisors, Mafiosi, corrupt entrepreneurs (uses bribes to get around bureaucracy);
7. better subsidies, financing or tax discounts for certain businesses;
8. trade/tariff wars, discriminating laws/regulations, law enforcement or media;
9. not respecting environmental/emission or social standards (or not being able to due to under-development and possibly being punished economically for that)
10. ...

Broken Monetary or Federal Reserve Systems, Bubbles

1. **No proven monetary theory exists.** Federal Reserve bankers literally don't know what they are doing and what are the consequences of what they are doing or not.
2. The **US Fed is privately owned**: A few people make gigantic profits lending money to the USA and control the US government (blackmailing it).
3. **Most banks are technically broke**: They **create ~10x the money** they have for each credit they give out, making them **over-indebted**, called “fractional reserve banking”.
4. In most countries, the **debts** are much higher than the money circulating and have exploded due to COVID, recessions and crime. Many **bubbles** (stock, immobile, derivatives) and currencies are about to burst.
5. **Speculation** is sky-rocketing and ~15x higher than the real economies with gigantic risks for possible bailouts.
6. Once **inflation picks up**, all unions and employees try to get higher raises to prove they are above average. This easily leads to a **hyper inflation, the complete loss of buying power and a monetary reform** (having to introduce a new currency).

Global debt orgy: Faster. Higher. Further. Corona as carte blanche for excessive debt. Savers pay the bill.

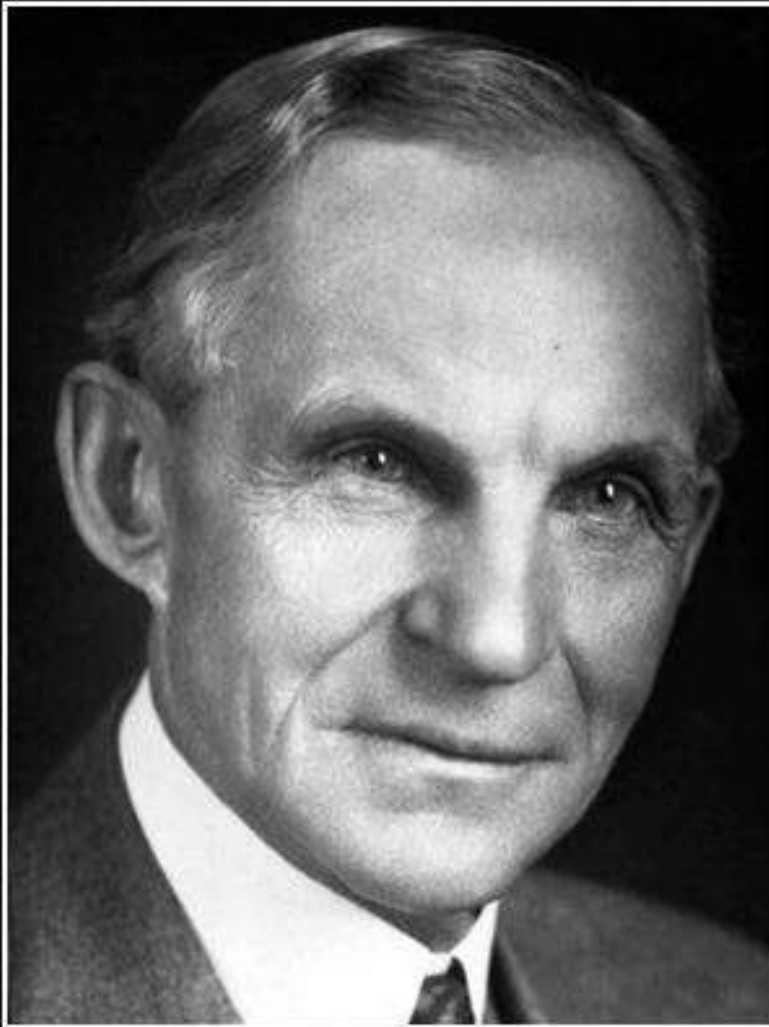


<https://reitschuster.de/post/weltweite-schuldenorgie-schneller-hoeher-weiter/>

Inevitable Debt Death Spiral in current Capitalism

1. **Ideally**, all money would be just created/printed by the governments and be handed out to citizens for their work. People and companies should be saving significant amounts of money before they make risky investments. Unfortunately, the real situation is nearly the opposite:
2. In western capitalism, **almost all money is created as new credits**: By the state/federal reserve or by banks who typically just provide ~10% of credit sums and create ~90% of credit sums as new money (fractional reserve banking).
3. **Interests** that have to be paid are typically **larger than what would be earned if putting the money into the stock market into over-performing companies** unless it comes with much less risk.
4. That means that interest can only be paid back if all credit-financed investments make more profit than the interest to be paid back. Since there is more credit than money, everything financed by credit should **outperform or at least come close to the over-performing stock market companies (in case of partial credit financing)**. **That's unrealistic on a societal scale!**
5. **Economic growth** each year also has to be bigger than the cumulated interest payments – otherwise some debt must default. Even if that happens, only financiers get their interests. Everybody else still **wants yearly payment increases that at least outperform the inflation rate** to not lose quality of life / not be worse off in terms of buying power.
6. Those who become rich did inherit, are criminal (mostly requiring info and contacts) or had a once-in-a-lifetime idea and executed well on it. They typically don't want to take additional risks and tend to **hoard their money** / put it into the stock, derivative or crypto market.
7. Bottom line: **Only when the state or other players take up significantly more debt and put the money into the economy**, will the current capitalistic economy thrive. **Otherwise, it will crash!**
8. However, the more debt is accrued, the more unrealistic is it that all interest can always be paid and the more threatening it is that **big corporations and states may crash and trust is lost**, i.e. **more hoarding and higher crash probabilities** up to the **final big crash** (debt collapse, having to start a new currency, everybody loses most or all of the money).

Henry Ford on our Banking and monetary System



It is well enough that people of the nation do not understand our banking and monetary system, for if they did, I believe there would be a revolution before tomorrow morning.

— *Henry Ford* —

AZ QUOTES

Extremely brittle financial Systems

E.g. in spring 2021 there was gigantic speculation with companies like GameStop – based on social media campaigns to buy or sell such stock (and thus speculate against large hedge funds).

On other occasions such hedge funds speculated against companies and entire nations (like Iceland in 2008/9, Greece in 2011-2013).

In autumn 2021, gigantic speculation took place with NFTs and crypto currencies. In previous years, several stock and crypto market crashes had taken place and gigantic amounts of money had been destroyed.

Alright fellas which hedge fund are we gonna put out of business today?



Money Laundering and Tax Evasion Facilitated by Governments

Corrupt/unethical politicians enabled these steps:

1. GAFAM, Starbucks and others have been pulling **~\$20 billion Euros** of profits **each per year** out of the EU alone while typically paying taxes below 1% on them using tax evasion constructs like Double-Dutch-with-an-Irish on which even countless articles and books were published. Other regions were treated similarly. In return companies paid bribes and censored the internet far beyond fake news and political extremism: Entire profiles and legitimate discussions like #EverythingOnTheTable/#AllesAufDenTisch were deleted without a legal basis.
2. **Lawyers and tax advisors** have become the **best paid professions** to help with outright fraud, covering it up (Wirecard scandal) and grey zone unethical activities.
3. Germany and other countries made themselves **money laundering paradises**, e.g. **pushing their immobile markets in which most politicians are invested** by not looking at the source of the immobile funding.

CumEx and CumCum Fraud or got even Legalized

1. These fraud types involve exchanging stock quickly (across nations) around the dividend payment date and confusing and defrauding the state around this so that they reimburse once or multiple times taxes that were not paid or only paid once.
2. Either clarifying things by law or assigning simple ids or digital fingerprints (like for crypto currencies or even cows) would **easily solve the problems**.
3. At least **€140 billion CumCum and €10 billion CumEx fraud** have been committed over the last decades and CumCum is not explicitly forbidden in many countries.
4. Germany suffered at least **€36 billion of losses**.
5. Finance ministers (Schaeuble & Scholz in Germany) and other key politicians had been **informed since 15+ years** about this and **did not close the known gaps**. **How could not bribery be involved in this?**

Other Imperfections

1. Current capitalism **doesn't create good competition**: Corporations don't compete enough on how to treat their employees optimally or how to provide the best service. Instead, they're competing to build conglomerates/monopolies, raising market entry barriers and getting away with unethical practices for their own profit.
2. Capitalism has the bizarre idea that the **good of society and the good of individual are in conflict with each other**, e.g. if there is a surplus of apartments (USA: ~17 million), leaving many of them empty and make evictions easier to create artificial scarcity and homelessness (USA: ~500k people) and thus **drive prices up and have a thriving immobile market**.
3. If we **tax billionaires** too much, they won't be able to buy their basic essentials like football clubs, private islands, space ships ... Or buy the media outlets and politicians they need to legitimize beliefs that billionaires shouldn't have to pay taxes.
4. The **alt-right** thinks white people are being persecuted but they're **mad at the wrong people**. Corporations send white-collar jobs overseas. Big pharma pumps white communities with OxyContin. Walmart kills white small businesses. Every race in the working class is being persecuted.
5. **Millions of brilliant ideas die** in the minds of poor/working people every day because we live in such a capitalism that largely obstructs these ideas (especially if they seek a better world for all) from coming to fruition. Capital prefers "innovation" that is parasitical, monopolizes, exploits, cheats or uses other dirty (corrupt/manipulative) shortcuts.
6. **Inflation is the new fad diet**: The American middle class is wondering if they have enough money for food while also worrying if they've gone over their calorie count that day.

Authorities and some Teams: Extreme Inefficiencies

1. **German ministries** on whom to evacuate from Afghanistan: Heard about 9.5 months time from Feb. 2020 onwards when Trump signed the agreement to finish withdrawal until Christmas 2020. A **million of hours of discussions**. No evacuations until the Taliban captured all of Afghanistan. Then ~500 hours for flights were invested to evacuate some Germans and 167 of ~10 000 helpers. A **factor of ~2000 between talking and doing**.
2. German elite unit **GSG9** coordinators so far seem to have only discussed, no single deployment ever became known. But they produced many scandals and many countries were pissed off because many fit men who didn't drink alcohol held themselves available near their installations.
3. **Judicial systems** in many countries: Not affordable for normal people and only pursue those that billionaires want pursued.
4. **Some org/company discussions**: Coffee klatch style with hardly any results.

What People aren't talking enough about

1. **The loss of biodiversity:** Entire ecosystems might as a consequence get out of equilibrium, break down and we're losing them as source for developing new medications (evolution spent billions of years fighting bacteria, viruses medical druses, etc).
2. Loss of **attention span**, efficient public research and adoption of good ideas or products.
3. Reliance on **just a single or few manufacturers** like TSMC or outsource producers of medical substances where a **local disruption leads to a world-wide disruption**.
4. How **70-80 year olds** are generally regarded as unemployable due to mental decline / skill mismatch – yet they're exclusively running the USA.
5. The **2021 Nobel Prize** in economics is awarded, in part to the economist David Card who proved <https://www.nobelprize.org/prizes/economic-sciences/2021/press-release/> :
 - 1.) **Raising the minimum wage** does not necessarily negatively affect employment rates;
 - 2.) Incomes of people who were born in a country **can benefit from new immigration**. So we can stop touting other labor myths now.

What to think more about (1)

1. The reason for **generous benefits** in Germany are that the state hopes to protect itself from fascism, which is typically born from desperate economic straits.
2. **Who benefits most** if people are willing to do anything to survive for another day (military, criminals, cheats and imposters, billionaires with many lowly paid laborers, ...)?
3. Sarah Kendzior: “When **wealth is passed off as merit**, bad luck is seen as bad character. This is how ideologues justify punishing the sick and the poor. But poverty is neither a crime nor a character flaw. **Stigmatize** those who let people die, not those who struggle to live.”
4. When you ask for a **raise**: Boss: “Your pay reflects the value of your job.” But when you call in sick: Boss: “The company will collapse.”
5. Why is **healthy food** so expensive while highly processed food is so cheap?
6. Most **studies say**: Students do better in school with less homework and later start times. Workers do better with more vacation, more breaks and shorter shifts, but exactly the opposite is done. **Puritan feelings seem to beat facts.**

What to think more about (2)

1. In current capitalism, if you aren't born into wealth, **your only capital is your labor**. Your human body is thus a commodity that you must sell. If you can't sell it for enough, you won't be able to care for it well and you will lose your capital earlier than others.
2. Why do so many people **hate immigrants who pay taxes** but **admire millionaires who don't**.
3. If paying a cashier a living wage will make prices go up, why doesn't replacing cashiers with self service checkouts **make prices go down**?
4. Johnson & Johnson (worth \$400 billion) created a **shell company in Texas to hold all the liability** for their carcinogenic baby powder, then filed for bankruptcy with the shell company. This is legal because corporations write our laws. 38,000 women will go without a settlement. Dozens of other big corporations have done it similarly in other liability cases.
5. Weird how all the "US Democrats need to reconnect with the non-college educated working class" punditry never seems to include supporting the huge wave of **union strikes** going on.

What to think more about (3)

1. The Republican who won in Virginia in 2021 was an executive at the Carlyle Group – a private equity firm that has laid off thousands of unionized workers at the firms it acquires. But the Democrats **couldn't attack him** on it. Because the Democratic nominee was a **Carlyle investor**.
2. I have 1000 Mars bars in my fridge and my mate has 1 in his. I **pressured him into giving his to a homeless person**. This is how celeb charity appeals seem to work.
3. **Contradictions and questionable developments** in capitalism: Homeless people and empty houses. Hungry people and tons of food thrown away as trash. Medicine to save lives deliberately priced too high to afford for people who need it. Wars manufactured to increase profits to defense contractors. The only planet we have to live on sent into a death spiral to protect the profits of fossil fuel corporations rather than switching to renewable energy sources.
4. Current world food production makes enough to feed 10 billion people. About 2.5 billion more than currently live. **Starvation** exists because it **isn't profitable** to solve.
5. Being 1 blown tire, 1 broken bone or 1 paycheck **away from homelessness & financial ruin at all times** isn't actually "**freedom**" we were raised to believe it is.

What to think more about (4)

1. In the USA, you may **lose your rights**, but don't worry, you can **vote**. Oh, they're restricting voting and do gerrymandering so some folks' votes don't count? OK! Well, you can **protest**! Wait, they made it legal to run over protestors with cars and people get away with shooting protestors? Oh you can uh ...
2. In the USA, people because of a seven year old drug arrest **cannot even hire a baby sitter**: <https://redd.it/r6wph0>
3. However, **criminal banksters can do anything** and if they're too greedy to have proper security, you have to accept that hackers steal your information.
4. In **theory**, the **rich should be the job creators** in capitalism. **Practice** during the COVID crisis has shown that the billionaire wealth is up \$2.1 trillion but the number of jobs is down 4.2 million and the rich hold back investments to **force people into even lower wages and misery**.
5. In ever more store check outs there is a screen asking people to donate \$20 to end child hunger or whatever. However, as **multi-billion dollar profitable corporations**, why don't they **donate something** instead of asking poor customers who need to use a coupon to get 50 cents off a bag of potatoes?

What to think more about (5)

1. People think “**Medicare for all**? No thanks, I don’t want to pay for other people’s healthcare. I like private insurance.” But there, they’ll pay for other people’s healthcare AND their profits, sales/marketing costs and for the many employees whose entire purpose is to find a reason why not to pay your treatments or reimburse your costs.
2. Why in the age of supercomputers and smart robotics do we need to work 60 hours a week just so we don’t starve and freeze to death? Surely, we’ve reached a point where **most scarcity left is intentionally created** by those hoarding all the wealth. How is this not the standard view?
3. **Inflation** automatically **lowers the buying power of the minimum wage** and therefore is welcomed by many companies: While companies often can raise the prices of their goods to adjust for inflation, wages remain the same – effectively lowering their buying power due to inflation. It also **erases the value of the savings** of the little people who are not rich enough to get expert investment advice.
4. The world’s **8 richest people** now have the **same wealth as the poorest 3.6 bn people** in the world.

What to think more about (6)

1. USA's billionaires could **give everybody in the USA a \$3,000 stimulus check** and still be richer than they were before the pandemic.
2. The democrats/Joe Biden intensified the problem of student load debt: By writing and campaigning for the bankruptcy bill that exempted student loans from bankruptcy, they gave universities a free pass to **jack up tuition** and allowed loan companies to **offer loans with minimal fear of risk**.
3. They **criminalize the homeless** so that they don't have to house them. They criminalize **drug addicts** so that they don't have to address substance abuse as a public health problem. They criminalize the **poor** so that they don't have to address wealth inequality: **Politicians, media and corporations** are not everybody's friends.
4. If **guaranteed housing, free healthcare, a job guarantee and free education** are so bad and anti-American .. Why are those the main selling points military recruiters use to get you to join and could it be that the military has an interest that this stays so?
5. Those who talk about "**natural disasters**", please explain what is "**natural**" about a giant tornado killing people who were still working on factory floors with questionable safety at 3 am despite tornado warnings?

What to think more about (7)

1. Many gamers are shifting to the political right. **Gaming is a microcosm of the failures of capitalism:** Many things wrong with capitalism show up in the gaming world: Micro-transactions, gambling addiction, loot crates, pay to win, selling games in piece meal snippets, charging full price for flawed garbage that will “get fixed later”, relying on the community to fix their sh*t for free (looking at modders and Bethesda), monopolistic growth removing competition and thus reducing quality and innovation, etc. Most gamers just think “Look how feminism and diversity is ruining my video games”.
2. **U.S. Hospital CEOs are complaining about \$0.50 masks being sold for \$7** after they built an entire career selling \$0.50 bags of saline solutions (NaCl infusions) for \$500. It is almost like hyper-inflating life-saving costs for profit should be illegal ...
3. Capitalism doesn’t mean “free markets”. It means **markets dominated and controlled by those who already have capital or use corruption/nepotism.**
4. If a **monkey hoarded more bananas than it could eat**, while most of the other monkeys starved, scientist would study that monkey to figure out what was wrong with it. When **humans** do it, we put them on the cover of Forbes.

What to think more about (8)

1. Were people made to **start culture wars to stop thinking** about or fighting political or class wars (a distraction tactic)?
2. What does it say about the USA that the **maximum legal campaign donation is indexed to inflation** but the **minimum wage is not**?
3. Is there enough **intergenerational justice**: e.g. why can boomers retire with such high savings after exploiting nature and gradually letting more crime/corruption and debt sneak into the system why millennials as a consequence have little chance to build that up?
4. It is funny how marketers managed to convince people that “**freedom**” means the freedom to choose between 63 similar kinds of shampoo and not the **freedom to quit a job you hate** without losing your health insurance and your career.
5. Did you ever notice how the **deficit is suddenly a big problem when working people are in need**, but it isn't even mentioned when we pass a **\$768,000,000,000 US defense budget**?
6. Joe Manchin, USA: A **man with Maserati and yacht** is **against** child tax credit, maternity leave, child care and \$35 insulin. Funny how Obama crushed the NBA strike and the Bernie movement but can't be bothered to pressure Manchin or Synemma.

What to think more about (9)

1. Maybe being one blown tire, one broken bone, or **one paycheck away from homelessness and financial ruin** at all times isn't actually "freedom" the way we were raised to believe it is?
2. New relationships: Businesswoman: I can be your **NFT girlfriend**. You can't ever touch me or interact with me in real life. But if you pay me enough money, you can go around telling people I'm yours.
3. 1 in 3 GoFundMe campaigns in the USA are now for medical bills. **GoFundMe is now one of the largest health insurers** in the USA.
4. **Behind each cop who murders an innocent person**, there is a city lawyer working to keep the video secret, a prosecutor lying about it in court, a mayor giving cops more money and weapons and a professor with a consulting firm deciding which "reform" will make the most money.
5. **HR: 2021** has been the year of offer declines, salary negotiations, multiple competing offers, candidate ghosting, rescinded acceptances, counter offers – where shall this lead to?

What to think more about (10)

1. What do you think do the billionaires want who don't care about problems like global warming on earth but **invest in space travel**? A **future like StarTrek or like Dune**?
2. How **poor people spend the little money** they have or get is always the topic of discussion. Let's talk about how **rich people** spend the money poor people earn for them.
3. Financial pro tip: You can only **reduce your student loan payments** by reaching out to your loan holder. Send them an e-mail including your crypto wallet address, payment history and aggressive ransomware (Joke on social media).
4. Black employees (and other **disadvantaged minorities**) are a lot happier with **WFH** (work from home) as they can now avoid the daily micro-aggressions of being in a physical office.
5. @maxberger: I love paying TurboTax a few hundred bucks every year to figure how much money I owe the government, which the government already knows, but won't tell me because **TurboTax pays legislators to keep the government from telling me**.
6. Strange phenomenon since **COVID** hit the U.S.: Watching other countries actually take measures to **take care** of their citizens and **reframing it as oppression**.

What to think more about (11)

1. The history of **student debt**: College in the USA used to be available at minimal cost. Then, Nixon's administration determined that college students were an organized base of political opposition to war. They should be reduced to children of higher military industrial complex families who benefit from wars while giving the others financial pressure to join the military with the vague promise to possibly study there.
2. On November 2, 2021, the US FEC decided that **foreign individuals, corporations and governments can fund ballot measures in the U.S.** because they're "not technically elections". This is a staggeringly big deal that was pretty much immediately swept under the rug. It has the potential to create massive damage because a foreign country (like China, Russia, India) could pay to make constitutional amendments that are advantageous to them. U.S. politicians could **sell political control**.
3. There are reports about **bosses telling front line employees to come to work in spite of positive COVID-19 tests**: "Just don't tell anybody about it."
4. Who **prevents crime** better? Police (detering and responding to crime) or higher wages, universal health care, food security, quality child care, housing, good schools and addiction treatment?

What to think more about (12)

1. Why does the USA **give Israel \$3 billion a year** for “infrastructure” when the **Navajo nation’s water supply remains undrinkable**?
2. Senator Tim Scott: “We cannot encourage people to make more money in unemployment than they do in employment”. Why does **giving people enough to live on come out to more than minimum wage**?
3. If **free public libraries** didn’t already exist and someone tried to invest them, they would be condemned as a socialist plot. Especially since they hold so **much dangerous scientific and historic truth that cannot be censored, nudged, framed or replaced with propaganda, fake news or alternative facts any more**. Now they just fund them less, make them look boring and reduce peoples’ attention span. Libraries are one of the few public spaces left in our society where you’re **allowed to exist without the expectation of spending money**.
4. Arguments with **flat earthers** are now easy to win: If earth were flat, **capitalism would have exploited it by now**: The “ends of the earth” would be tourist destinations with theme parks and hotels and damn *sky walks, infinity pools or swing sets* that would let you swing over the edge.

What to think more about (13)

1. PPP (Paycheck Protection Program) loans were created in 2020 to fight COVID-19. Within 1.5 years, over 80% of them have been forgiven, totaling \$600+ billion. Student loans started around 1958-1965. 60+ years later, **0.6% of student loan debt has been forgiven**. Emily Alford: “Giving me \$150k for a PhD in creative writing was the government’s own poor choice and if I pay them back, they’ll never learn personal responsibility.”
2. “You get more conservative when you get older” only really worked for the generation that got RICHER as they got older. The real truth was always just “**You get more selfish the more money you have.**” Millennials are consequently getting more leftie.
3. Capitalists are quick at pulling out proof that some less capitalistic government like under Maduro doesn’t work when it’s more about single people. Are the unheated schools in Baltimore **proof that capitalism doesn’t work**? What about increases in homelessness? Growing child poverty?
4. When fast food companies can kill a min wage hike, airline execs unduly influence the CDC, Big Pharma keeps drugs prices so high people die unnecessarily, Big Chem, Ag & Oil can poison our food & land, we’re living in a **system of corporate tyranny!**

What to think more about (14)

1. The USA is a place where people are **infinitely more suspicious about what the \$1** they gave to an unhoused person will be used for than they are about the trillion dollars they give to “defense spending” every year.
2. “**\$32.6 trillion** – that’s how much Washington Democrats’ single-payer healthcare proposal would cost over 10 years. Even doubling all federal individual and corporate income taxes wouldn’t cover this cost.” BUT “The current system costs **\$49 trillion**. Medicare for All would **take the excessive costs** of insurance, hospital facility fees and prescription drugs out of the equation.”
3. Joseph R Reagan: “The CDC shorting isolation time to 5 days should be taken as evidence of **how quickly US businesses would collapse** under a general strike if one were ever to manifest. If they can’t afford to wait 5 days, they certainly won’t be able to sustain a month long strike”. Another indicator is that after 10 highly profitable years, how quickly they needed help to survive in 2020.
4. End of 2021: Russia’s oldest human rights org Memorial was forced to close. Myanmar burnt to death 35 citizens. In Hong Kong, the last free newspaper was forbidden. More egomaniac rulers emerging & radicalizing. This is a **global authoritarian emergency**.

What to think more about (15)

1. **Disabled persons** in the USA with Medicaid are **not allowed to have more than \$2,000** in money and assets combined or else they'll lose their often life-saving health insurance. Can you call this **forced poverty** or what?
2. No **immigrant** has taken a job from a "real American". You were laid off by a capitalist who took advantage of that immigrant to increase his profits, and nothing makes him happier than to that you're an idiot who's actually mad at the immigrant and not him.
3. The **climate crisis** reveals that our **civilization has never really been organized around science**, contrary to the usual Enlightenment narrative. It is **organized around capital**. Science is embraced when it serves the interests of capital, and is often ignored when it does not.
4. If you **watch capitalism backwards**, it's about **billionaires descending from space** to give the workers of the world money while we fix the planet. Isn't that beautiful?
5. **Same bottom line, different message delivery**: U.S. Republicans: Die for the economy! Democrats: That's barbaric! Get vaccinated! Get boosted! Then, you'll be ready to just get a little sick for the economy!

What to think more about (16)

1. Masterminds: I've never looted a pension fund, fired and rehired an entire workforce, cut benefits for the disabled, avoided a penny of tax, voted for an illegal war or sold arms. Nevertheless I'm regularly called a '**political extremist**' by people who did such things.
2. **USA Tourist**: Bought baby formula this morning and the theft alarm went off on my way out. As the cashier deactivated it, she said 'formula is one of the most stolen items.' In one of the wealthiest countries in the world, **people are forced to steal to feed babies**.
3. The entire point of **landlording** is to deny people housing by buying more housing than you need – thereby depleting the market supply – then renting your own hoarded excess back out to people who can't buy housing because landlords drove prices too high.
4. Apprentice: "Wahh, a million people got sick.". **Banker**: "Grow up. Call me when a million dollars get sick."
5. Shell have quadrupled their profits to £14 billion a year. As you can see, they have **no choice but to massively inflate your energy bill**.
6. When I was **young**, I was **poor**. But after years of hard work, I am no longer young.

What to think more about (17)

1. The bankers will **ensure we stay** in debt. The pharmaceutical companies will ensure we stay sick. The weapons manufacturers will ensure we keep going to war. The media will ensure we are prevented from knowing the truth. The government will ensure all of this is done legally.
2. Current capitalism is the biggest cause of the **decline of gaming**: Micro-transactions, gambling addiction loot crates, pay to win, selling games in piece meal snippets, charging full price for flawed garbage that will “get fixed later”, relying on the community to fix their stuff for free (looking at modders and Bethesda), monopolistic growth removing competition and thus reducing quality and innovation, ... And games think “Look how feminism and diversity is ruining my video games”.
3. **Parking** in Toronto: It says \$27 per hour. A parking spot gets paid more than me. A parking spot gets a living wage and I don't.
4. Sara David: So many years and dollars spent on meds, doctors, therapies, programs, etc., and the most tangible **improvement for my mental health** was making enough money to do more than survive – funny how that works.

What to think more about (18)

1. Imagine 90% of the world came together and just nonviolently **told the 1% “we don’t want to run society this way anymore**. It is killing us and it is killing our planet”. Do you really think they would want to say no when they are outnumbered by 6 billion people?
2. Kat Cosgrove: “I worked 90 hours a week, destroyed my marriage, and didn’t watch my kids grow up but hey we shipped an important product.” – “Ah well, at least you’re rich now!” – “Oh no, no no no, but I have the satisfaction of having **made other people rich**.”
3. Aren’t rich people so unlikeable because they sit on a pile of money and **tell you you’re poor** because you drink, go out to eat, watch TV, go to the movies, smoke whatever, play video games, have a smartphone or anything else that makes the nightmare world they’ve made for us slightly bearable.
4. A 70-year-old man in Seattle survived COVID-19, got applauded by staff when he left the hospital after 62 days – and then got a **\$1.1 million 181-page hospital bill**.
5. So many zoomers are anti-capitalist because we were born into a **state of capitalist decay**. We don’t remember the “good old days” where an average job could pay for rent and school. Most of us have only known debt, foreclosures, and multiple “once in a lifetime” economic crashes.

What to think more about (19)

1. Who funded the **Ukrainian Nazis** in their quest for Capital? In 2014 the Obama administration funded a coup in the Ukraine that involved backing literal Neo-Nazi groups like The Right Sector and the Svoboda Party. In 2018 the Trump administration armed them. In 2022 the Biden administration wants you to support them because Russia threatens them.
2. Time headline: “Millennials want jobs and education, not marriage and kids”. Alternate headline: “Capitalism has decayed so much that **millennials can’t focus on marriage and kids** because they’re struggling to afford to live”
3. Hey Youtube, maybe **don’t put ads before first aid vids**? People don’t have time to watch Red Lobster ads when their granny is choking on a fish bone.
4. 1991: Let us **privatize water**, it’ll cost every household £2000 more over 30 years, but we’ll take that money and use it to upgrade infrastructure. 2021: Yeah, we didn’t do that. We took the £60 billion total and deposited it in our Cayman Islands bank accounts.
5. The **greatest and easiest played card capitalists have**: Turning poor people against each other so they don’t pay attention to economic inequality.

What to think more about (20)

1. If your economy requires people to produce and consume things they don't even need or want, and to do more of it each year than the year before, just in order to keep the whole edifice from collapsing, then you **need a different economy**.
2. Millionaires and multi-billion dollar companies are like "We're doing our part by asking the **poor to donate to the poor.**"
3. People think we have "**free speech**" in the Western world despite the fact that most people will go their whole lives without seeing **capitalism debated** in the media.
4. Don't worry, there **won't be another lockdown. We'll just normalize dying from COVID-19** like we've normalized dying from poverty, gun violence, police shootings, lack of housing, suicide, opioids, lack of access to medical care, etc. etc.
5. Capitalism is **such a solid system** that major corporations need to be bailed out every 10 years and are unable to function if employees are sick for 10 days.
6. U.S. politicians were heavily **warned about COVID-19** coming. But instead of preparing the U.S. they **insider traded** and bought more pharmaceutical and stay-at-home stock and made millions.

What to think more about (21)

1. The fact **we're in the "Twenties"** sounds so weird. It's so synonymous with the 1920s. Sounds like a bygone era when women were still fighting for their rights, the upper class were living a life of hedonism whilst people starved and the world was on the verge of financial ruin and war.
2. Warning about a **scam in the internet**: I've been spending most of my money on a **flat to live in**. Turns out the guy I've been paying got a loan to buy the flat, and I've been paying the loan off and giving him extra and he gets to keep the flat.
3. USA's **wealth gap** is wider than that of France in 1789, right before the revolution. The **average person would be more than twice as rich** if the inequality was the same as in the 70s.
4. It's not inflation when corporations are raking in their highest profit margins in history. It's **price gouging**.
5. Isn't it funny how **members of the U.S. military** are well paid, have fully subsidized health care, pensions, 401k with 5% matching, free college, affordable child day care, free carpooling, reasonable amount of annual and sick leave, federal credit unions (all things that socialists ask for) – and everyone is hardcore anti-socialist?

What to think more about (22)

1. My dad's insurance is now demanding he **pay back several thousand dollars for cancer drugs** they covered at the beginning of the treatment. Why? Because they didn't work and he eventually had a severe allergic reaction. They are robbing a cancer patient because his meds didn't work.
2. Capitalists want you to believe that we **live under such scarcity** that providing for everyone's basic needs is unrealistic, but also that the **extreme wastefulness** of wars, corruption and throwaway society is completely sustainable and even patriotic.
3. You're "**just not that into politics?**" Your boss is. Your landlord is. Your insurance company is. And every day they use their political power to keep your pay low, raise your rent and deny you coverage. It's time to get into politics.
4. Weird how a **healthcare system** designed around serving capital is completely buckling under the weight of a crisis it can't profit from.
5. A federal **judge cancelled oil and gas leases** of ≥ 80 million acres in the Gulf of Mexico, rule that the Biden administration **did not sufficiently take climate change into account** when it auctioned the leases in 2021.

What to think more about (23)

1. They might even **let everyone of us die** of COVID-19 to hit their next **quarterly profit** margins.
2. Most people can't imagine **having enough money to end hunger in the world** and deciding that all they wanted to do was **play space tourist** – just some do.
3. **Rich kids** being able to do art for a living may be a reflection of the privilege but it seems like a reflection of the fact that a human that does not have to worry about money will often choose art. Everyone is an artist until they need food or pay rent – just few can develop their art skills.
4. **“I’m not going to work for anybody who doesn’t pay me what I’m worth”**: That will never happen in capitalism (except corruption or naivety): You will have to produce more for your employer than your employer pays you, a surplus. This is similar to slavery and feudalism: Surplus being produced by one part of a population enabling another part to live off of it has not changed. This creates at the heart of the capitalist system a constant conflict, a bitterness, a tension, an opposition, a resentment, an anger between those who produce and those who consume the surplus.

What to think more about (24)

1. There are **enough vacant homes** in the U.S. to house every homeless person 30 times over: The White House reports that as of 2019, over half a million Americans don't have a home to sleep in on any given night, while almost 17 million potential homes were standing empty.
2. The **wealthy & powerful** are engaging in wide scale crimes from human sex trafficking to rigging college admissions to fleecing tax payers while most of the court system's focus is on policing & jailing people for the **crime of being poor**.
3. The fact that **cops** can take a still from a video and **identify a partial t-shirt logo** and track it to Etsy to find the person who set a police car on fire should tell you that it's not that they couldn't find your stolen property, **they just don't work for you**.
4. Not living the dream: Millennials locked out of housing market by older generations:
<https://www.unisa.edu.au/media-centre/Releases/2022/not-living-the-dream/>
5. Remember when everyone learnt **pro wrestling was fake** and they finally admitted it and the fans didn't care and continued to watch anyway? We're almost there with **politics and the media**.

What to think more about (25)

1. McDonald's raised prices: "Nothing we can do". Then McDonald's profit goes up 59%. => Stop calling it an **inflation** problem and start calling it a **corporate greed problem**.
2. If you think capitalism is bad now, just wait until **extreme climate change** arrives.
3. Nobody is trying to **fix the problems** we have in the Western world. Everyone is trying to make enough money so the problems don't apply to them anymore.
4. All this talk about UFOs, cancel culture, critical race theory debates, gender language and all this culture war nonsense are clear **distractions** from the fact that the ruling class is currently waging an active class war and **stole trillions of dollars of wealth** from the working class during the COVID-19 pandemic.
5. Being poor now just leads to **being poorer later**. Can't pay to clean your teeth? Next year, pay for a root canal. Can't pay for a new mattress? Next year, pay for back surgery. Can't pay to get that lump checked out? Next year, pay for stage 3 cancer. **Poverty charges interest**.
6. Weird how people talk about **inflation** being caused by \$1 burger price increases while ignoring how the Fed printed trillions of dollars to bail out the stock market. Thus, the USA added **\$33 trillion in wealth into circulation but 74% went to the richest 10%**.

What to think more about (26)

1. Between 1967 and 1992, Chevron (formerly Texaco) illegally and intentionally diverted more than 18.5 billion gallons of polluted water into the Amazon rainforest, **contaminating** over 2 million acres of land. Nobody prevented them from doing that.
2. **Capitalism often creates a problem and then sells a solution:** E.g. Nestlé invented a baby formula which was marketed as being better than mother's milk. They gave a 10 months' supply sample to millions of mothers (mostly in poorer countries) which coincidentally is just enough time for a mother's natural milk production to stop. That causes these mothers to either pay for Nestlé's nutrient depleted formula or have their babies starve – leading to millions of cases of malnourishment and death.

Protecting YOU from harmful TINA Politics

1. Corrupt/stupid/lazy politicians tend to say “There Is No Alternative” (TINA) when they just want YOUR MONEY and can’t explain it.
2. Nobody was so far able to propose how to **solve the gigantic challenges** after COVID-19, the global recession, fast growing inflation, global warming/massive storms & droughts and other UN SDGs, 99% of people having rapidly declining monthly freely disposable buying power if not already fighting for survival.
3. **Only grim proposals** for us citizens: Pay more taxes, work longer & harder, get less benefits (like healthcare, infrastructure, functioning legal system), accept rapidly losing buying power.
4. Every time some **TINA hardship is proposed**: You can stand up and say that **PerCon Flow (PCF) is the alternative**, i.e. tell the classical and social media.

Financing

1. **Eliminate all inefficiencies, crime, warmongering** described here (see also below) and use the saved money for ethical purposes.
2. Shifting **~50% of the GDP away from low NBV or zero-sum professions** (marketing, sales, corporate legal advice, tax advice, speculation) to high NBV and care work.
3. **Reclaim money earnt through corruption or fraud.** Make people prove that they earnt their money ethically or tax it higher if they can't.
4. Possibly tax the rich more (wealth tax) and legally have them **use all their hoarded money for ethical investments** (creating jobs and innovations).
5. Higher personal and team productivity, less wasteful competition, faster innovation and economic growth leading to the generation of high values and taxes.

Possible Future Directions

1. Assess for **unintended consequences, possible gaps, problems, inequalities or unbalanced results**.
2. Systematically **refer to all existing best ideas or solutions**: circular economy, planetary limits etc.
3. Reduce or extend PCF (PerCon Flow) to an **ontology for the future of mankind**.
4. Use current exercise to identify **multiple areas where AI can facilitate change** and create **hundreds of small AI projects** to implement them in the current reality.
5. Introduce PCF **bottom-up** by introducing personal, team and organizational efficiency methods and pay salary bonuses based on NBV (net benefit value).
6. Transform the **focus and methods of R&D along the PCF ideas**.
7. Lobby/influence politicians and economical experts to introduce PCF **top-down**, maybe initially in countries with the highest pressure and lowest resistance by other lobbyists.

Some of our Customers as IT/AI Consultancy

Finance



Health



Transport



eCommerce



Other Tech



Swiss Core Team



Thomas Poetter, Dipl-Inform.
CEO/CTO, Founder



Dr. Shurentuya Poetter
Project & Partner Manager



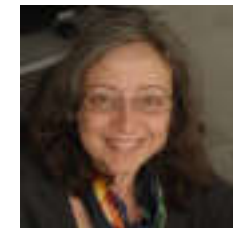
Cornelia Clavadetscher
Bookkeeping, Administration



Peter Heimgartner
Smart Filters, Logistics



Matt Poetter, MSc
AI Expert



Dr. Ingrid Falk
NLP Expert

Compris' Impact so far

- Approximately ten billion financial transactions facilitated or secured per year
- Approximately one billion eBook sales and websites per year (text watermarks)
- Approximately one billion people for whom the availability of CTs, MRTs, C-arm, etc. in hospitals and medical practices is greatly improved by a predictive maintenance solution (Siemens)
- Approx. 300 million customers of VW, Porsche, Daimler, BMW (PDM systems, display systems, voice commands)
- Approximately 300 million Vodafone customers (internal APIs and IT security)
- Approximately 200 million users of my electronic traffic signaling and schedule display boxes: Display systems at bus & train stops all over Europe
- Approx. 80 million eGK users (electronic health card) with their IT connection (connector, etc.)
- Approximately 80 million recipients of mail parcels (IT management system behind it)
- Approximately 60 million rail customers every year (secure web services)
- Approximately 40 million bank customers of private banks, in particular regarding flat rate tax.
- Approximately 1 million A380 passengers per year (IT conception, IT security, BYOD, IP address assignment/Internet access)
- Approximately 1 million De-Mail users (Deutsche Telekom and resellers such as 1&1)
- Approximately 500,000 knee and hip operations per year in Europe and the USA.
- Approximately 100,000 e-learning users of the mobile apps in 10 languages
- Several tens of thousands of criminals a year who are intercepted with my software in VoIP conversations
- Approx. 10,000 notices from the insurances using this per year (BG Phoenixics)
- Efficiency enhancements of internal apps: Each German is affected about 10 times because of contact with various concerts and my extensive work for these groups (banks, insurance companies, telecoms, post office, health care, etc.)

Who's supposed to come up with a new socio-economic Model?

- **Economics professors** won't do it because with a single mistake they would become a figure of fun and be ridiculed.
- **Bigger consulting companies and corporations** won't do it because their owners have too much vested interest in current capitalism and like professors they fear getting ridiculed.
- Generally, **scientists** probably won't do it because they would **get ridiculed if a key element were wrong** and also due to the bad reputation around RBEs (resource-based economies) which won't work due to many reasons and because it is hard to apply scientific principles to such a new proposal. Peer-reviewed papers should have scientific comparisons or test runs. Simulating this new PCF model is a gigantic feat and COVID-19 simulations have shown how error-prone they are.
- However, one or more **experts in many fields** are needed for such a proposal: Macro and micro-economics, banking, insurance, how companies of various industries really work internally, IT/digitalization, eGovernment, AI/NLP, many fields of politics.
- As e.g. the book "Keith Sawyer: Group Genius"¹⁾ teaches, **most innovations come from the rim of a field** and are typically combinations of many previous ideas floating around.
- The **UN** (United Nations), **think tanks and top corporations** won't propose anything that is not optimal for the billionaires that they represent. Think tanks only seem to exist to **superficially discard real solutions** and instead **propose patchwork** that makes their **funding billionaires benefit even more**.
- That's exactly **how this proposal came about** based on **academic qualifications and 20+ years' consulting in all relevant fields with the IT insider view**.

¹⁾ <https://www.amazon.com/Group-Genius-Creative-Collaboration-English-ebook/dp/B0713T8VS4/>

Questions?

Understood?

Comprendes?

⇒ compris.com

⇒ verstanden.de