

kna**B**, work.

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## 1 Introduction

I'll present economy etc. from the point of view of the Art of Agreement, in particular specifically assuming that the funds are handled by kna**B**.

Here and there I will also compare the Art of Agreement approach with the prevailing liberal approach.

*PS. I was considering to write a longer article right away but perhaps it's easier for everybody (for me and eventual readers) at this stage to post a shorter item, then perhaps another one, etc.*

## **2 Work versus funds**

Work is the engine and fuel of the economy. Funds are only the grease of the engine.

For a sharp contrast, the liberal method is to collect a lot of money for whatever reasons like health care etc, but first of all the money are collected (grabbed) for its own cancerous bureaucratic system which paralyzes economy and human activity. Thus the liberal system starts and ends with the money.

## **3 The myth of money as the goal and measure of success**

Many people would be happy to be just consumers. Nevertheless it's natural for many others to be true professionals, in particular true artists, scientists, inventors, engineers, sportsmen, entertainers, ... They would need just a minimum of comfort and security (for themselves and their family), and they would make the society (and themselves) happy with their achievements. The owning of extra money to show off or to have more than others or to acquire excessive possessions (like 10 sport cars by a single person) are not important to the truly authentic successful people. Only a very small percent would choose money as their favorite competitive sport.

Instead, along the liberal ways of life, the great majority of the people when they think about success they think about making the so-called *good money*. This shows how sick is the liberal society. The so-called simple folks work hard, then liberals collect money, then it's free for all kind of financial people (with so much money around), for politicians, for con artists, etc., to grab as much as they can, while the relation between the work and the (financial) success is vague or non-existence except for the awful effort which goes into trickery.

## **4 The bottom line**

Prosperity is obtained by work. First some people have to produce

- material goodies

- food
- clothes
- shelter
- service
  - health care
  - education
- entertainment
  - art
  - entertaining
  - sport

You need to provide enough of the above to have a prosperous society. Funds are secondary. The **knaB** system is free from obstructions. In particular it is free from bureaucracy, free from grabbing money arbitrarily. This freedom makes prosperity possible. We already have advanced technology to make everybody comfortable materially.

## **5 The existence of bums helps economy too**

I estimate ad hoc and roughly that out of 5 people 2 of them earn funds and three of them do not: children, many students, elderly and people on pension, many family house keepers (who do work but without pay), ..., and bums. Its in the human nature to support them. But there is more to it. People who do not earn funds but still spend them (thanks to their family or friends or stipends or charity...) still help economy as a vehicle which transfers funds between those who do earn funds. They are a part of the greasing system for the economy engine (see: (6)).

## **6 Economy and business stimulants**

There are three reasons for economy and business to be active:

- Everybody (I mean every knaBer, children too) gets 10 knabies per day. (Indeed, every knaBer has exactly one *personal* account with a balance always between 0 and 10 knabies; there exists also the general accounts). You can never have more than 10 knabies on your personal account. This stimulates everybody to spend their daily award. You may transfer some of these funds to your general accounts but then you better do something with these funds (see below).
- Because of the daily allotment for everybody, it makes sense for people to produce. They have buyers guaranteed.
- The general accounts (which amount to the 99.9% to the total knaB funds) are subjected to a heavy negative interest, namely one tenth of a percent per day. For this reason it is only natural to spend knabies: you may spend funds on education, investing, health care, entertaining, philanthropy, or you may simply indulge yourself. You may try to simply saving money but due to the negative interest it will be highly inefficient, simply wasteful. That's how it really should be—funds as such are after all just nothing, just an abstraction.

**REMARK** More meaningful than *saving money* is to produce something which provides income over the time (like a popular novel). Also real estate can be a source of a stable income. These way one may be inactive professionally and still have some or even significant income. And still, you will have more fun to spend it than to *save it*. You may pass some funds to you children but these funds (like any funds) will have only a short living effect to talk about.