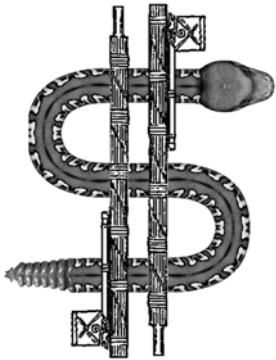


Personocratia's Path

Beyond Centralized Money Systems



Anyone who studies finance and economy will sooner or later come to the same conclusion: the money system was constructed in such a way as to bring about its eventual collapse, leaving a handful of men with all the wealth and the rest of humanity with crumbs. The basic reason holds in one word – **usury**. As long as there will be usury, the rich will continue to get richer and the poor, poorer. Of course, private central banks accelerated this process to the point that it is now irreversible. We are presently witnessing the final days of the money system, as we knew it, and the dawn of a global economic crisis of epic proportions. This will be followed by the adoption of a global currency usable only by microchipped individuals. My aim here is not to study how this was achieved and what dire conditions will stem from this apocalyptic scenario, but to bring to your attention a very simple and efficient method to create personal abundance without an elaborate money system. What I wish to propose is the adoption, among

unmicrochipped individuals, of the use of a type of self-managed computable money called the GAME.

What is the GAME?

The **Garden for All Manner of Exchange** is a network of individuals who wish to exchange goods and services and use a type of self-managed, computable money. It is **self-managed** because the individual himself administers its own **GAME** book; it is **computable** because the numbered agreements are recorded inside this book; and it is called **money** because it represents a written promissory note that is used for multilateral deferred exchanges. This may sound a bit weird at first. We are so accustomed to bank accounts and paper fiat money that we have a hard time imagining anything else.

The beauty of the GAME is that external authorities cannot control it. It remains strictly under the authority of the sovereign individuals involved and rests on the responsibility of each GAMER. It allows for a **true exchange**. I give something and get something in return. This is not the case with our present monetary system, since banks create money out of thin air and get our labour back for free while we work long hours and sacrifice our health, our family and our time for a handful of banksters. Finally, it is **universal**, since its basic unit, the minute, represents a value that remains stable everywhere on the planet. It is money without borders.

Invented in 1998 by a Frenchman, Daniel Fargeas, who had been a long-time member of LETS – Local Exchange and Trading Systems –, it solved problems inherent to all hierarchical organizations. Called the JEU – *Jardin d'échange universel* – in France, the GAME's success remained marginal there, except in some regions. In 1999, it was brought to Quebec, Canada and used consistently ever since. From there, it travelled to Hungary, the United States, and elsewhere.

How does the GAME work?

The basic universal unit, the GAME point, is worth **one minute** of time spent by a human being to accomplish a task. It is represented by the mathematical **infinity** symbol that we see at the bottom of the GAME booklet cover. The line that crosses it reminds us of its use as a money symbol. Easy to use, it also clearly indicates the infinite possibilities that the GAME offers in the creation of both individual and planetary abundance.

All exchanges are measured with the use of GAME points. The accounting is managed **individually** and based on clarity, honesty, and transparency. Each GAMER keeps his accounting up to date inside a small **book** that replaces metal, paper or electronic currencies. In order for a GAME transaction to take place, two GAMERs need to meet and make a deal. The one receiving a product or service **subtracts** GAME points from his book, whereas the one offering it **adds** GAME points in his. As soon as the agreement is made, the transaction is written in the **other person's** GAME book. A GAMER never writes in his own book. GAME books can be obtained from various GAME groups or downloaded from various Internet sites. It is highly recommended not to do any transactions until one has attended at least one GAME **meeting** or talked with an active GAMER, so as to fully understand ⇒



the proper use of the GAME book and the art of making fair transactions.

Each GAMER makes his own list of offers and requests. His **offers** represent the products and services that he wishes to supply to others. The **requests** describe the products and services that he hopes to receive from others. This is added to the group list, which gets updated monthly and is then distributed to all active GAMERs. It is preferable to offer what you **enjoy doing** and to accomplish the request with enthusiasm. Yes! GAMEing can actually be fun! There is no need to accomplish things only for money. If you offer what you like doing and if your product or service correspond to the needs of many, you will quickly become a popular GAMER.

Does everyone get paid the same number of points per hour?

Absolutely not! Each transaction is different. The number of points is decided between the two GAMERs involved and nobody else. Once the **basic unit**, the minute, has been established, we can play the GAME as we wish. Remember that the GAME is self-managed. I can ask the number of points that I feel is fair. The other GAMER can 1) **refuse**, 2) **accept**, or 3) **propose** something else. Anything goes, as long as both GAMERs agree on the same number **before** the work gets started. Each transaction is different and based on supply and demand at that specific moment.

Most of the time, GAMERs ask for 60 ∞ per hour for jobs that require less expertise (weeding, painting, cleaning, baby-sitting). This number goes up when the service is offered by someone with a lot of **experience**, and/or when it requires advanced **knowledge** and/or specialized **equipment**. Here are some examples: hairdressing, dentistry, programming, translation, massage, consultation, electricity, construction, graphic arts, plumbing, etc.

Some people find this type of exchange unfair and believe that every person should get the same number of points per hour. However, those systems of exchange that insist on exactly the **same rate** for any type of service offered usually have few participants and, especially, a very small variety of services. When people are left **free** to decide amongst themselves, the number of participants increases both in quality and quantity.

Each transaction starts by a verbal contract. When a product is exchanged for GAME points on the spot, the contract is written right away in the book. If it is a service, a verbal contract is decided in advance between the two GAMERs. It may even be a written contract if the service or product is important. The three “cons” of a contract are usually respected. If not, the GAMER’s popularity is affected.

How can I evaluate the number of points for a product?

It is easy. At the moment, in Canada, the basic hourly wage is around **10 \$ per hour**. One hour represents 60 minutes and 60 ∞. For many European countries, the basic hourly wage is similar. Thus, 60 ∞ is the equivalent of 10 € or 10 \$, and one euro/dollar is worth 6 ∞. This can vary a lot according to the country and the existing economic situation at that moment. For example, in Hungary, the basic wage is presently around 600 forints per hour (2011). So, one GAME point is worth 10 forints (Ft).

Let us use a concrete example. Five pounds of organic carrots usually sell for 7 \$ at the local market. For a GAME exchange, this is worth $7 \$ \times 6 \infty = 42 \infty$. Of course, the producer can ask the number of points that he wants. The consumer will decide if he will agree or not with this exchange. This equivalence of $7 \$ = 42 \infty$ is an **approximation**. It helps GAMERs to go from well-known money (dollars) to lesser-known money (GAME points). Once this equivalence is estimated, it can be rounded off. Our producer will ask around 40 ∞ for 5 lbs of organic carrots.

Can the GAME really replace fiat money?

The use of any type of money is based on the faith we put in it. For thousands of years, we have accepted to use money controlled by an elite who invented usury to rule over the human herd. The GAME is **usury-free**. Only I can decide if I will continue to trust usury-based fiat money or choose usury-free sovereign money. The GAME is **sovereign** because it rests on sovereign individuals who know that the solution is internal. The purpose of money has always been to serve as a tool of exchange while individuals were the ones doing the actual work. Why remain the slave of an outdated fiat money system? Even if it collapses, the products and services remain available. The abundance is there and will always be there, if I dare create and use new tools of exchange.

Personocratia

For more information, here is a 22-page document:

<http://www.personocratia.com/en/personocratia.php#monnaie>

For a 30-minute video introduction:

Part 1: http://www.dailymotion.com/video/xesv1j_mado-s-conference-part-1_webcam

Part 2: http://www.dailymotion.com/video/xesu1a_mado-s-conference-part-2_webcam ♣

