**Name**: **2. About Free Money Markets**

Correct 'apostrophes' to use.

**Summary**: Free Money Markets (FM2) are the key to breaking the chains of the currencies of debt and fear.

**Description**:

There are many people today that know the system is rigged and know we have to create something better, a new system that works for the people and not for the banks. But they don't know where and how to start. The moment is getting close, energies are converging but the challenge is to find a common path along which we can all march together as a single movement of change, to find the common thread that units us all. If we do nothing we will be bound in every aspect of our lives by a digital Id and a programmable CBDC within the control framework of a social credit system. But it doesn't stop there, we are also facing the likely possibility of broken supply chains, economic collapse and food shortages - the reality of the 'hunger games'. <br><br>

To commence such a change, to start creating our own parallel economies and ultimately escape the 'matrix', we need to build self-sufficient and local trading communities that have food independence as its primary goal. To support this we need an exchange market platform, decentralised currency with money creation for the people and not for the banks, plus a highly motivated local community that fully understands the importance of food independence. This means each and every community must select the staple foods of their area and decide how the entire community can best produce sufficient quantities for their community. Now is the time for the awakened who see the 'bigger' picture - time is of the essence!! <br><br>

<b>TOOLS TO TRADE</b><br>

There are 2 existing technologies to provide the tools for our trading communities. The first is Community Forge SEL/LETS which is a web-browser based tool that allows people to post adverts for goods and services they have for exchange. The second is Free Money (Monnaie Libera) which is a decentralised crypto currency on the block chain that supports money creation for the people and not for the banks. This means that new money is created each month and distributed to everyone as a stimulus dividend to encourage trade and ensure that everyone has money for food. <br><br>

The differences and complementary features that are offered by SEL and Free Money. <br><br>

* SEL is a browser-based platform to publicise trade opportunities whether they are for goods, products or services. It is an online barter/exchange system. SEL is already being used by groups of people in the area but has no phone App and is not a currency, <br><br>
* Free Money is a crypto-currency on the block-chain. It is a real currency designed to facilitate the creation and growth of truly independent local trading communities. Free Money is already being used by people on the Cote d'Azur, it has a phone App for buying and selling in your day-to-day life just like cash, but has no marketing platform for promoting goods, products and services. <br><br>
* SEL allows trade using tokens that have to be bought. SEL is a token-based exchange system and not a real currency that is needed to ultimately replace the current rigged and corrupt system. <br><br>
* Free Money allows trade using currency that can never be bought. Free Money is a real currency outside the influence and control of banks, governments and privileged individuals. Money creation is calculated and distributed by the system rather than by vested interest. Free Money is a means by which we could truly replace the current system and is a realistic way to massively reduce the power and control that banks and governments currently have over us. Finally, a practical way to put an end to debt slavery and control. <br><br>
* We need both SEL and Free Money to build successful local trading communities, <br><br>
* Both SEL and Free Money are ultimately illegal in the eyes of tax authorities since any kind of regular trade is liable for taxation. In fact, the terms and agreements of SELs by Community Forge state quite explicitly that the site must not be used for commercial purposes. In Italy, we are even vulnerable to prosecutions for tax evasion when inviting a group of friends round to help with the olive harvest. <br><br>
* With SEL and Free Money we have the means to succeed, but this is wholly dependent on everyone helping to build a prosperous community based on trade. Trade is the key to a brave new world, and this relies on all able-bodied persons to create the products, goods and services for a sovereign community to thrive. <br><br>
* With Free Money, everyone gets a monthly dividend of approximately 330 per month, enough to buy food and basics. <br><br>

A decentralised currency of exchange in a Free Money Market gives us the possibility to unite and break free - it is the essential tool with which we can build a better world. This is our opportunity to finally break the chains of feudalism. It is the single, most important element of a prosperous trading community. The rigged system is primarily about control, but in a digital system with digital Id and CBDCs it becomes a system of surveillance and programmable currency that gives the globalists the power to block payments, enforce mandates such as health passports, and remove most of our freedoms as sovereign beings. <br><br>

Help free ourselves from fear and the currency of debt. Enlightened people are needed to build a new world and we cannot build it with people who operate according to the rules of old patterns. Everything must be rebuilt in this new world and Free Money was created at the right time. Things don't happen by chance. <br><br>

<b>**FREE MONEY MARKETS** (FM2) </b><br>

Our trading community uses 'free money' which is a digital currency on the block-chain that supports a social economic philosophy for sustainable living. It is a web-based system that uses the block-chain and Apps for your phone and PC for comfortable day-to-day use. <br><br>

It is not a crypto currency like Bitcoin for example which is effectively a speculative commodity that has to be bought. Bitcoin's value can rise and fall because of buying and selling. Free Money however, cannot be bought since it uses every member to co-create money according to an algorithm. This algorithm considers life expectancy, duration of time a member is likely to be active in the economy, stable cost of goods and services, and a money supply policy that gives every member a monthly dividend to stimulate trade and maintain a balanced trading environment. Free Money is not just for local trading communities but the blueprint for a monetary system for sovereign countries across the globe. <br><br>

Free Money gives greater freedom for individuals to follow their dreams and their passions because of the monthly dividend. Our community is based on the premise that everyone has the opportunity to earn and pay their way. More importantly, Free Money allows us to create the fairer, kinder, more inclusive community we want, where artists, goat herders and poets are valued just as much as those more driven to make trade and financial wealth. In a world where we'd all like to tread lightly on our planet earth, it is generally those that choose a simpler life are the ones that create less pollution, create less rubbish and use fewer resources. Individual lifestyles should not be valued in monetary terms and Free Money enables all of us to find the person we want to be, and this means we all have different paths to follow. Free Money is the means to start this journey of discovery and hope. <br><br>

<b>**ABOUT MONEY**</b><br>

In the end, all currencies are 'fiat' currencies, in the sense that new money must be created continuously to replace 'lost' money and money saved. Lost money in the economy due to banknotes and coins being 'worn out' or lost, money saved by people saving for a rainy day, and through commissions on sales transactions taken by banks on digital payments. It doesn't matter whether the currency is digital or physical, the same principles apply. <br><br>

So what is the big difference between money supply in our current rigged system and Free Money? In our current system, money is printed by the banks and distributed as debt through loans with interest, whereas Free Money 'prints' money in a decentralised system and distributes it in the form of a universal dividend - a regular stimulus dividend given to every member without any contract of debt. <br><br>

In a closed trading community, the value given to the currency can be decided by each community. SEL by Community Forge is generally used for a closed trading community of people interacting locally. Free Money used for local trade is can also be a closed trading community. Both SEL and Free Money communities can also be open trading communities, but trade can only realistically take place if the trading communities have similar currency valuations. As the need and desire to trade openly grows, the need for currency convergence grows too. <br><br>

As a rough guide to currency valuation for a low-cost sustainable economy, the universal dividend should be a third of a 'living' salary, 1/50th of the cost of a self-build home of 60m2 using locally sourced materials. Locally sourced means buying from suppliers as close to your community as possible. <br><br>For reasons of familiarity and transition, a unit of Free Money should at least in the beginning have parity with the Euro. This means the Universal Dividend at 330 a month plus say 700 a month earnings via trade and labour gives an income of 1000 a month which is realistic for living simply with a valuation base with which we are familiar. From this we can then easily set realistic prices for our individual transactions. Ultimately, the value of any transaction is at the discretion of those making the transaction. <br><br>

Regarding inflation, prices rise due to supply shortages or price hikes operated by cartels in industry and government. In a stable economy outside of war or natural disaster, inflation should never occur. Free Money through dividends creates a constant money supply and a balanced, stable economy. You increase your wealth through hard work and creativity and not through destabilising speculative trade. And why do some countries like Switzerland maintain high currency values which make it expensive for visitors from countries with lower currency values? This is a topic of in-depth discussion but basically, it keeps them 'rich' with financial advantage over all those they trade with. They can do it because they are a 'safe haven' for the banks and banks print and control the money. <br><br>

<b>**THE FREE MONEY DREAM**</b><br>

The significant benefits of a Free Money Market are stability, personal and community sovereignty, stimulus for economic activity and above all, the means by which no-one needs to go hungry since everyone receives a monthly dividend which is more than enough to buy food. The means that personal creativity and personal growth can thrive since everyone is free to wake up in the morning and pursue their own personal goals. For most this will mean getting up and going to work doing jobs they are more likely to have a passion for and to receive greater reward. For others, it will mean immersing themselves fully in their own personal dreams and passions - a true enabler for creative and artistic endeavour. In the end, I believe all of us want the freedoms and lightness of being to find the person we truly wish to become. <br><br>

It is of great importance that everyone joining our community really understands the power and the purpose of Free Money. It is a sad fact that most people don't even understand taxation and money creation in our current, rigged system. Whether French, Italian, German, Swiss or English, did you ever meet an accountant who gave a true and authentic explanation of taxation and money? In the end they are just good examples of people who make a living from administering the rules of a corrupt, rigged system. <br><br>

"You already need the will. It's a start. If everyone says you can't, you can never. But if we say we can, well we are moving in the right direction because we are doing our best to make it possible. Whenever I come back somewhere, I ask if I can pay in Free Money. So yes, they look at me with big eyes, (laugh) so I explain to them and it starts by connecting them a neuron, and then I leave them a flyer, and an invite to the next FM2 and an aperitivo with Free Money. . . and little by little, it goes into people's heads." Fred Velor. <br><br>

In our Free Money Market, the essence is trade and trust. No-one can just join, they have to be recommended and known by existing members. In every trade we prosper and build this web-of-trust. This is the basis on which we build strong relationships and community. <br><br>

<b>**IN SUMMARY**</b><br>

After much research, thought and discussions, we need to embrace the synergies of both SEL and FM to create a community for all of us. <br><br>

SEL is already familiar to local 'mercatini', <br>

SEL is already in use and able to grow, <br>

SEL website offers a platform for exchange, messaging, events and publicity, <br><br>

FM is a real currency that offers a secure and convenient means to trade, <br>

FM is a secure, decentralised crypto currency on the blockchain, <br>

FM creates stimulus for trade in the form of free monthly dividends, <br>

FM phone App allows face-to-face payments on the move throughout our daily lives, <br><br>

Our Free Money Market should be open across a wide geographical area, initially let's say within a 50km radius of Val Nervia. There will be a set currency valuation within our trading community. <br><br>

For food independence and sustainable communities, we need to focus on our local valleys with the emphasis on managing food production and the provision of health essentials. We all need to be able to live locally. Without the need to travel far for the basics.