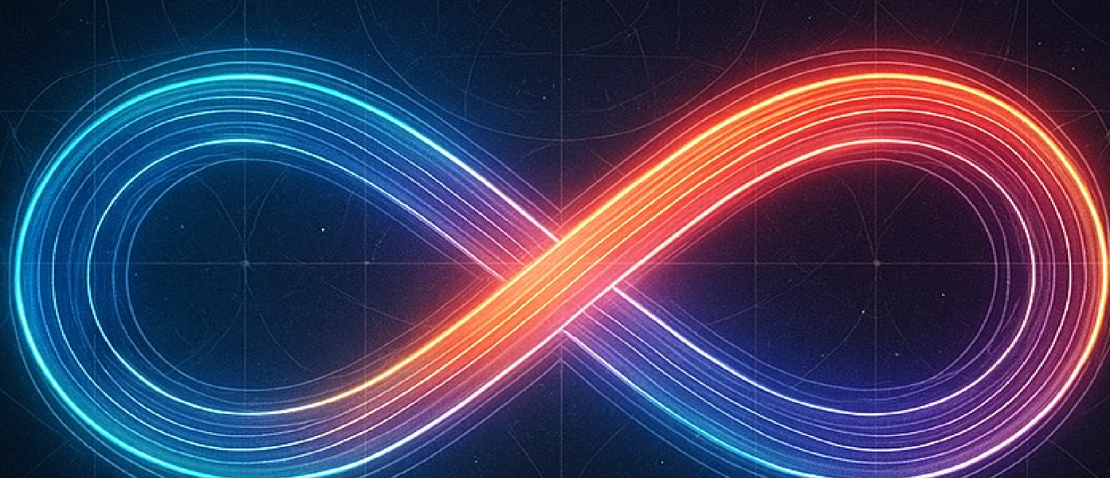
NEO

THE NEW ECONOMIC ORDER



A BLUEPRINT FOR ECONOMIC FREEDOM

STARMAN

NEO

The New Economic Order: A Blueprint for Economic Freedom

2nd Edition

The Starman Manifesto

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Dedication

To those who see beyond the illusion. To those who question what they have been told. To those who seek a system built on truth, balance, and fairness.

This is for you.

Epigraph

"The most powerful weapon in the world is not money, but the control of money."

"It is not enough to see the system is broken. It must be replaced."

Publishing Information

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This book is a collaborative work incorporating advanced artificial intelligence tools to assist in the structuring, refining, and development of economic models and theories. AI-assisted writing is no less legitimate than code-assisted programming, and this book stands as a testament to the future of intellectual collaboration between human ingenuity and machine precision.

Printed and distributed worldwide.

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Preface: A Collaboration Between Human and Machine

The Birth of a New Economic Vision

This book has been nearly 50 years in the making. The ideas within have been brewing since I the author first uncovered the fraud of the financial system at the age of 10, shaped by real-world experiences, economic insights, and the relentless pursuit of a financial system that serves humanity rather than enslaving it. But while these concepts have been long in development, their expression into a structured, accessible form has only been made possible through an unprecedented collaboration between human intellect and artificial intelligence.

Authorship in the Age of AI

This material of this book is the brain child of one man alone under the pseudonym Starman, with the co-authorship credited to Anonymous Architect— which is just several AI LLMs that actually wrote the text and did the refining, structuring, and presenting the ideas contained within these pages. The final edit was performed manually by myself. Some may question the legitimacy of AI-assisted authorship, but I assert that this process is no different from using AI to write code, conduct analysis, or optimize systems. The mind formulates the vision; AI helps execute it. So forgive me for the obvious AI involvment, but I suggest you get used to it – and quick! But if not, know that the author is actually a published author in the real world which you are welcome to read, but which book that is cannot be revealed at this time as it would reveal the identity of myself, Starman, which is not wise at this time.

Ultimately, I am happy with the result of this clunky but symbiotic process where human creativity and machine precision merge to create something greater than either could achieve alone.

The Purpose of This Work

The New Economic Order (NEO) is not just a theoretical proposal—it is a functional blueprint for an economic system that eliminates interest-based debt, removes unnecessary taxation, and replaces artificial financial control with a transparent, decentralized, and self-regulating structure. This work is meant to be both a challenge to the status quo and a call to action for those who understand that the current system is unsustainable.

As we enter the spring of 2025, it is more critical than ever that this information reaches the men making the decisions that will shape the next era of global finance. The collapse of debt-based economies is accelerating, and those in power will soon be faced with a choice—cling to a failing system or embrace a new model built for sustainability and economic freedom. The ideas in this book are not just theoretical musings; they are a roadmap for action in a world that can no longer afford to delay change.

We invite you, the reader, to engage with these ideas critically, to refine them, to challenge them, and—if you find them compelling—to take part in making this vision a reality.

The future of economics is not written in stone. It is built by those who dare to reimagine it.

Waiting for the winds of change
To sweep the clouds away...

[redacted]

Chapter 1
The Core Problem:
Interest as an Unpayable Debt

"You won't get wise
With the sleep still in your eyes"

Interest is not just an unfair burden—it is a mathematically unpayable function. The modern financial system, built upon compounding interest, creates an inherent and unavoidable deficit, forcing individuals, businesses, and governments into an endless cycle of debt expansion or collapse. This is not a flaw in execution but a fundamental design flaw in the system itself.

The Illusion of Debt Repayment

Traditional economics presents debt as a simple exchange: money borrowed today, repaid with interest tomorrow. However, what is rarely acknowledged is that the money required to pay interest is never created at the time of loan issuance. When a bank issues a loan, it creates the principal out of nothing, but the interest must be paid from money that must also be borrowed into existence. This sets off a compounding cycle where total debt must always exceed the money supply, ensuring that full repayment is impossible.

Expansion or Collapse: The Unavoidable Choice

Since every dollar of principal is issued without its corresponding interest, the only way to avoid default is through constant economic expansion. This is why governments and financial institutions insist on perpetual growth—without it, the system collapses under its own weight. However, infinite growth is impossible in a world with finite resources, leading to inevitable financial crises, bailouts, and monetary manipulation to delay collapse.

The Role of Legal Tender Laws

The forced use of legal tender ensures that individuals have no escape from this system. Governments mandate the use of fiat currency, which is itself subject to interest-based issuance, leaving no room for alternative systems that do not suffer from the same compounding debt trap. This coercion locks every participant into an inescapable cycle of inflation, taxation, and debt slavery.

The Hidden Tax of Inflation

To maintain the illusion of solvency, central banks resort to inflation—printing more money to keep up with the ever-growing debt load. But inflation is nothing more than a hidden tax, devaluing the purchasing power of every individual while benefitting those who control the issuance of new money. This wealth transfer from the many to the few is not accidental; it is a built-in feature of the system.

The reality is clear: the financial system does not serve the people, it serves itself. Interest, by its very nature, is an unpayable function that forces economic instability, wealth inequality, and systemic collapse. Any attempt to “fix” the existing system without addressing this core issue is futile. The solution does not lie in minor reforms but in the creation of a New Economic Order—one that eliminates compounding debt and replaces it with a self-correcting, trust-based financial model.

Mathematical Proof of Unpayable Interest

A central claim of the New Economic Order (NEO) is that interest-based debt is not just unfair—it is mathematically impossible to repay in full without continuous expansion of new debt. This section provides a formal proof of why compounding interest creates an inescapable deficit, followed by a real-world example that makes the concept clear for all readers.

Formal Proof of Interest Unpayability

Let’s define the fundamental components of an interest-based debt system:

- P = Principal loan amount
- r = Annual interest rate (as a decimal)
- t = Time in years
- A = Total amount to be repaid

The general formula for compound interest is:

$A = P(1 + r)^t$

Since money in circulation is primarily created through loans, only P enters the economy. However, to fully repay the loan, the borrower must return A, which is always greater than P due to interest. This means that at any given time:

$A - P = P[(1+r)^t - 1]$

Since the interest amount A−P is never created alongside the principal, the system inherently requires new loans to generate additional money to cover the shortfall. This creates a loop in which:

1. Debt must always increase to ensure previous debts can be repaid.
2. Not all borrowers can succeed, as the money required to repay the total interest does not exist unless more debt is issued.
3. This cycle is infinite, requiring either constant borrowing or default.

Thus, an interest-bearing monetary system must either expand indefinitely or collapse under its own weight.

Why Interest is Mathematically Unpayable

Compound interest is exponential. For example,
A = 100,000(1.05)10 gives us $162,889.46 after 10 years. The growth factor, (1+r)n, accelerates over time:

- After 20 years: 100,000(1.05)20 ≈ $265,329.77
- After 30 years: 100,000(1.05)30 ≈ $432,194.24

The interest portion grows faster as the base (principal + accumulated interest) compounds. If unpaid, the debt snowballs—exponential growth in action.

New Loans to Cover Interest

It is established that for a loan's principal + interest to be repaid, the interest portion ($62,889.46 in 10 years) must come from somewhere—often new loans. In a system where all money originates as bank credit with interest, the total debt exceeds the money supply unless new loans keep injecting principal. The question is: doesn't this exponential growth mean the frequency of new loans must increase to an impossible degree?

Suppose an economy starts with one $100,000 loan at 5% annual interest, compounded yearly, and no payments are made:

- Year 10: $162,889.46 owed
- To pay this, someone borrows $162,889.46 at 5%
- Year 20: That new loan grows to 162,889.46(1.05)10 ≈ $265,329.77
- Another loan of $265,329.77 is taken, and so on

The debt doubles roughly every 14 years (using the rule of 72: 72÷5≈14). If each loan's interest is paid by a new loan, the size of loans grows exponentially, but the time between loans could stay constant (e.g., every 10 years). However, if the system demands interest payments annually (not just at the end), the pace quickens:

- Year 1: $5,000 interest needs $5,000 new principal
- Year 2: $5,250 interest (on $105,000) needs $5,250 more
- By Year 10, $7,735 interest (on $154,154) needs that much new money yearly

If every interest payment requires a new loan, the frequency depends on payment schedules. Exponential debt growth doesn't inherently shrink the time interval—it's the mounting size of required loans that spirals. But something deeper is going on: the practical limits.

Frequency Becoming "Impossibly Small"

If interest payments are frequent (e.g., monthly), and each payment relies on new loans, the system could demand smaller, more rapid injections. For monthly compounding at 5% annual (0.4167% monthly):

- Month 1: $100,000 grows to $100,416.67; interest = $416.67
- New loan: $416.67
- Month 2: Total debt $100,833.34 grows to $101,253.47; interest = $420.13

The interest grows exponentially, and if new loans match each payment, their size increases while the interval (1 month) stays fixed. The "impossibly small" frequency might mean the time to arrange loans can't keep up with compounding—daily or hourly interest would push this to absurdity. Practically, though, systems don't compound that fast; annual or monthly is typical. The real crunch isn't time intervals shrinking to zero—it's the volume of debt overwhelming the economy's capacity.

Purpose of Money: Defeated!

Here's where this insight of NEO shines. Loans exist to fund productive activity—businesses, homes, infrastructure—that generates income to repay principal and interest. If interest grows exponentially and new loans are needed just to service old ones, the system shifts from enabling growth to chasing its tail. Long before the math breaks (e.g., infinite debt in finite time), the purpose collapses:

- If a $100,000 loan balloons to $432,194 in 30 years, and new loans only pay interest, no one's building anything—they're just shuffling IOUs.
- Economic output (GDP, wages, etc.) grows linearly or slower, while debt grows exponentially. The gap becomes unbridgeable.

In our example, $10,000 annual payments barely dent the principal early on. If that's all the borrower can muster, they're treading water, not thriving. Scale this to an economy: if most loans service old debt, not new projects, growth stalls.

The tipping point isn't mathematical infinity—it's when debt outpaces real wealth creation, which happens far sooner.

Exponential interest doesn't necessarily force loan frequency to absurdly small intervals—payment schedules set that pace. But it does make the size and necessity of new loans grow unsustainably. The deeper truth is what is flagged: the purpose of lending erodes well before the system hits a mathematical wall. Debt becomes a burden, not a tool, when interest demands outstrip productive capacity. The math of compounding guarantees an eventual breaking point, practical or not. It's a slow choke, not a sudden snap, but the endgame is the same.

It is clear that because payments initially go toward interest, it takes years before principal reduction is significant, ensuring prolonged financial dependence. This problem scales to entire economies—governments, businesses, and individuals are all trapped in a cycle where debt issuance is required just to service existing obligations. This proof demonstrates that an interest-based economy does not allow for full repayment without continuous debt expansion. Since infinite expansion is unsustainable, the system is destined for periodic collapses, bailouts, and wealth concentration. The only viable solution is to remove interest as the foundational mechanism of money creation, as proposed in NEO.

Chapter 2
Why Rand, Keynes, and Marx All Missed the Mark

"The sleep is still in my eyes "

The world's dominant economic theories—Objectivism (Rand), Keynesianism (Keynes), and Marxism (Marx)—each attempt to define the principles of wealth creation and distribution. Yet, none of these frameworks fully account for the fatal flaw of interest as an unpayable function. Each theory contains elements of truth, but all ultimately fail because they overlook the structural inevitability of compounding debt. This chapter explores their key insights, blind spots, and how the New Economic Order (NEO) builds upon their strengths while eliminating their weaknesses.

Ayn Rand's Objectivism: Freedom Trapped in the Debt Cycle

What Rand Got Right

Rand championed the ideas of free trade, meritocracy, and the belief that individuals should reap the rewards of their own productivity. She saw wealth as a product of rational action, created through effort and ingenuity rather than arbitrary distribution. Objectivism stood as a powerful defense against collectivism, arguing that forced wealth redistribution stifles innovation and individual autonomy. Rand's philosophy strongly opposed central planning, asserting that voluntary exchange and competition lead to the most efficient allocation of resources.

Where Rand Went Wrong

Despite its strong foundation in personal liberty, Objectivism fails to address the consequences of compounding interest. Rand assumed that lending with interest was a fair and voluntary exchange, overlooking the fact that interest inevitably grows beyond the ability to repay. This creates a system in which individuals, businesses, and even governments become trapped in a cycle of debt. Rand also underestimated how financial institutions consolidate power through the issuance of interest-bearing loans, leading to wealth concentration and systemic economic imbalances. While she envisioned an economic model based on fairness and merit, she failed to recognize that economic freedom cannot exist when debt itself is mathematically unpayable.

Keynesian Economics: Growth as a Necessary Illusion

What Keynes Got Right

Keynesian economics introduced the idea that governments play a role in stabilizing economies, particularly during recessions. Keynes recognized that consumer spending and investment drive economic activity, and that government intervention is sometimes necessary to maintain stability. He understood that unregulated markets do not self-correct efficiently, often leading to boom-and-bust cycles that create economic hardship. His advocacy for deficit spending during economic downturns has shaped modern fiscal policy, allowing economies to avoid prolonged depressions.

Where Keynes Went Wrong

Although Keynesianism offers a compelling short-term solution to economic downturns, it relies heavily on perpetual debt accumulation. Governments are encouraged to borrow money to stimulate demand, but Keynes never accounted for the long-term consequences of paying interest on this debt. The model assumes that economic growth will always outpace debt accumulation, yet history has repeatedly shown that the interest burden eventually surpasses the capacity for repayment. Additionally, Keynesian policies create artificial demand through deficit spending, leading to unsustainable economic bubbles. Keynes failed to fundamentally challenge the role of banks in money creation, allowing the issuance of debt-backed currency to continue unchecked. By relying on borrowing as a mechanism for economic stability, Keynesianism ultimately perpetuates the very cycles it seeks to avoid.

Marxism: The Revolt Against Symptoms, Not the Disease

What Marx Got Right

Marx provided a critical analysis of capitalism, correctly identifying the patterns of wealth concentration and class struggle. He recognized that unchecked capitalism often leads to economic exploitation, where a small elite controls the majority of resources while workers remain dependent on wage labor. Marx also criticized the monopolization of essential industries, acknowledging that certain resources should not be controlled solely by private interests. He predicted that cycles of crisis and inequality were inherent to capitalist systems, and his observations remain relevant in discussions of economic disparity.

Where Marx Went Wrong

While Marx accurately described many symptoms of economic imbalance, he misdiagnosed the root cause. Instead of recognizing compounding interest as the primary driver of financial instability, Marx blamed capitalism itself. His proposed alternative—centralized state control—merely shifted economic oppression from private financial elites to government bureaucracies. Marx also failed to acknowledge the benefits of voluntary exchange, dismissing the potential for fair trade without coercion. By seeking to abolish private ownership and establish collective control, Marxist economies often suffered from inefficiencies, corruption, and stagnation. His failure to distinguish between free-market mechanisms and interest-driven financial exploitation led to economic models that replaced one form of oppression with another.

The New Economic Order: Taking the Best, Fixing the Rest

Rather than discarding these economic theories entirely, the New Economic Order (NEO) integrates their most valuable insights while correcting their foundational flaws. This completes what Rand began—NEO Objectivism—a full-circle evolution of her philosophy that ensures economic freedom is not just a theoretical ideal, but a mathematically sustainable reality. From Keynes, it retains the idea that economies require stability but replaces debt-driven stimulus with a self-correcting financial model. From Marx, it acknowledges systemic power imbalances but offers a solution that prevents wealth accumulation through interest manipulation rather than imposing state control. By combining these elements into a new framework, NEO ensures economic fairness, stability, and sustainability.

The economic theories of Rand, Keynes, and Marx each provide valuable perspectives, but they all fail to escape the gravity of compounding debt. NEO offers a way forward by eliminating interest as an economic weapon, ensuring that free markets, financial stability, and fairness can coexist for the first time in history.

Chapter 3
The Reality of Debt-Based Money

"The counter-revolution
People smiling through their tears
Who can give them back their lives
And all those wasted years?
All those precious wasted years —
Who will pay? "

The financial system as we know it today is built upon a fundamental flaw: money is created as interest-bearing debt. While most people assume money is simply printed by governments, the reality is far more insidious. Nearly all money enters circulation through loans issued by private banks, and each loan comes with an interest obligation that is never created alongside the principal. This structural imbalance ensures that total debt in the system will always exceed the available money supply, creating a perpetual state of financial stress and instability.

How Money Enters the System

Modern economies operate on fractional reserve banking, a system in which commercial banks create money by issuing loans. When a person takes out a mortgage or a business secures a loan, the bank does not lend existing money—it creates new money on the spot, entering it as an asset on its balance sheet. However, the interest required for repayment is never created, meaning borrowers must compete to extract money from the system that others are also struggling to repay. This necessitates either continuous borrowing or default, ensuring that debt expands indefinitely.

The Consequences of an Interest-Based Economy

Because interest is never created alongside principal, the financial system is inherently designed to force economic expansion or collapse. Governments, businesses, and individuals must borrow more and more just to keep up with previous interest obligations. This leads to several disastrous effects:

1. Perpetual Growth Dependency – Since money only exists if it has been borrowed, economies are forced into endless expansion, regardless of environmental, social, or practical limitations.
2. Wealth Concentration – Those who control the issuance of money (banks and financial institutions) accumulate vast amounts of wealth and power by collecting interest payments without producing any tangible value.
3. Boom-and-Bust Cycles – Since debt must grow continuously, artificial booms are created when credit is abundant, followed by inevitable busts when borrowing slows and defaults rise.
4. Inflation as a Hidden Tax – To delay collapse, central banks inject more money into the system, causing inflation that erodes the purchasing power of everyday citizens.
5. Bankruptcies and Foreclosures – Because not all debt can be repaid, individuals and businesses are routinely forced into bankruptcy, allowing financial institutions to seize real assets in exchange for money they created out of nothing.

The Role of Central Banks

Central banks are often portrayed as neutral arbiters of monetary policy, but their true function is to sustain the debt-based system. By adjusting interest rates and injecting liquidity, they manage the illusion of stability while ensuring the system's survival. However, this manipulation only prolongs inevitable crashes, as each intervention creates new distortions that further destabilize the economy. Central banks also serve as lenders of last resort, bailing out financial institutions during crises while leaving everyday citizens to bear the consequences.

Why Printing More Money Doesn't Solve the Problem

A common misconception is that governments can simply print their way out of debt. However, because all money is issued as debt, printing more money does not eliminate the underlying interest burden. Instead, it increases inflation, further devaluing currency and exacerbating wealth inequality. Governments that engage in excessive money printing create asset bubbles, social unrest, and ultimately economic collapse when the illusion of value disappears.

The reality of debt-based money is that it is fundamentally unsustainable. Interest ensures that more must always be paid back than was originally created, forcing continuous borrowing and economic instability. The current financial system is not broken—it is functioning exactly as designed, enriching a small elite while burdening the majority with an impossible financial obligation. The only true solution is to eliminate interest as the mechanism of money creation and transition to an economic model that is self-sustaining, fair, and mathematically viable.

Chapter 4
The Core Principles of NEO

"Life is a diamond you turn into dust
Looking for trust, and I know that you just
Don't get it
You just don't get it "

The New Economic Order (NEO) is built on the premise that an economic system should be self-sustaining, mathematically viable, and free from the structural failures of interest-based debt. By eliminating compounding interest and implementing a trust-based monetary framework, NEO establishes a model that promotes long-term stability, equitable wealth distribution, and genuine financial freedom. This chapter outlines the foundational principles of NEO and how they create a system fundamentally different from any that has existed before.

Replacing Interest with a Dynamic, Self-Balancing System

Unlike traditional economies that rely on interest-bearing loans to create money, NEO employs a system of monetary equilibrium, where money enters circulation based on tangible economic activity rather than artificial debt issuance. This ensures that money supply aligns with actual productivity rather than speculative financial instruments. The goal is to maintain balance rather than requiring perpetual growth to sustain the system.

The Monetary Equilibrium Factor (MEF)

At the heart of NEO is the Monetary Equilibrium Factor (MEF), a dynamic mechanism that regulates the flow of money without relying on central banks or interest rates. The MEF ensures that:

- Money supply matches real economic productivity, preventing inflation and deflation.
- Loans are issued based on trust and proven transaction history, not arbitrary credit scores.
- Economic expansion is determined by actual value creation, not financial speculation.

By tying monetary issuance directly to economic output, NEO eliminates the boom-and-bust cycles inherent in debt-driven economies.

Loans Without Interest: A Sustainable Credit Model

Under NEO, loans exist, but without interest. Instead, they function using the same cryptogenetic money creation process that underpins loans. The bank meets its operational needs through the creation of an auto-expiring line of credit, "deposited" into its ledgers on a monthly basis. This mechanism ensures liquidity without relying on compounding debt. As the only entity allowed to generate money, the bank operates within a unique framework, recognizing that money creation is an industry unlike any other—one deserving of special privileges and protections, much like all sacred creative acts. This prevents debt spirals and ensures that money circulates efficiently rather than being hoarded by financial elites. The benefits of this system include:

- Elimination of Unpayable Debt – Without compounding interest, debt levels remain stable and repayable.
- Fairness in Lending – Loans are approved based on economic contribution rather than financial privilege.
- No Incentive for Predatory Lending – Since lenders do not profit from interest accumulation, credit remains a tool for economic facilitation rather than exploitation.

Decentralized Trust-Based Credit

Creditworthiness in NEO is earned through economic participation, not dictated by centralized agencies. A trust-based credit system evaluates borrowers based on their historical reliability, transactional honesty, and economic contributions. This removes the arbitrary barriers created by traditional credit scores and instead fosters a merit-based lending environment.

NEO represents a paradigm shift in economic thinking, liberating individuals from the mathematical impossibility of perpetual debt repayment. By replacing interest with a sustainable, self-balancing model, the New Economic Order creates an economic environment where growth is organic, stability is inherent, and financial freedom is accessible to all. This is not just a theoretical improvement—it is a functional blueprint for the future of economics.

Chapter 5
Implementing NEO in a Modern World

"If I could wave my magic wand"

The transition from a debt-based economy to the New Economic Order (NEO) is not a simple adjustment but a complete paradigm shift. Implementing NEO requires both technological infrastructure and philosophical acceptance, as well as a gradual transition that prevents economic collapse. The key to making this shift successful lies in leveraging a new and upcoming crypto which I cannot name at this time but will simply refer to as NOBS (literally No BS), while AI and cryptogenetic monetary creation while ensuring widespread adoption without disruption.

How AI Monitors and Maintains Economic Balance

A core feature of NEO is the intelligent oversight of monetary flow, ensuring that equilibrium is maintained without centralized human control. Unlike central banks, which manipulate interest rates arbitrarily, AI-driven economic governance operates based on real-time data and economic activity.

- Dynamic Currency Adjustment: AI continuously assesses the Monetary Equilibrium Factor (MEF), increasing or contracting the money supply to prevent inflation or deflation.
- Trust-Based Credit Issuance: Borrowing is governed by economic behavior and trust scores, ensuring credit is allocated based on actual contribution rather than speculative risk models.
- Automatic Economic Corrections: If economic slowdown occurs, the system adjusts by continuing to permit injection of auto-expiring liquidity at the personal level to sustain mundane existence as the baseline.

By integrating AI into economic policy, human error, corruption, and political interference are removed from financial decision-making.

The Role of NOBS: Transparency Without Centralized Control

The MEF as the Governance Factor

The Monetary Equilibrium Factor (MEF) is more than just a regulatory mechanism—it is the foundation of economic governance within NEO. By dynamically adjusting currency issuance and ensuring liquidity without excess, the MEF serves as a self-correcting governance factor that replaces the need for external financial intervention. Whether during normal economic activity or crises, the MEF ensures that the system remains fair, transparent, and adaptable.

NOBS will serve as the foundation of NEO's financial system, providing immutable transaction records and ensuring that monetary issuance and distribution are completely transparent.

- Decentralized Ledger for All Transactions: Every financial interaction is recorded on a distributed NOBS NOBS, preventing fraud and manipulation.
- Smart Contracts for Automated Compliance: Lending, repayments, and financial obligations are governed by smart contracts, ensuring that agreements are executed fairly and transparently.
- Proof of Trust Mechanism and Web 4.0: To maintain security and fairness, NEO introduces the Proof of Trust (PoT) model and Web 4.0, ensuring that every financial transaction is validated through decentralized consensus rather than centralized authority. Economic trust is built on historical reliability, transparency, and real-world contributions rather than artificial credit scores, eliminating arbitrary barriers to financial participation.

- Elimination of Banking Secrecy: With full transparency, economic actors are held accountable for their financial actions, reducing systemic corruption.

NOBS is not simply a tool for payments—it is the digital backbone of a self-correcting economic order.

Transitioning from Today’s Economy to NEO Without Collapse

A complete economic overhaul is not feasible overnight. Instead, NEO introduces a phased transition to avoid economic shocks:

1. Parallel Implementation of NEO Financial Mechanisms
    - Businesses and individuals voluntarily adopt NEO financial tools, such as interest-free credit and trust-based transactions, alongside existing fiat-based systems.
2. Gradual Integration of Cryptogenetic Money Creation
    - Initially, NEO with its cryptogenetic money creation coexists with all fiat-based currencies until economic actors voluntarily migrate due to its superior advantages.
3. Progressive Decommissioning of Interest-Based Banking
    - As trust-based credit proves its efficiency, traditional banking systems lose relevance, leading to a natural decline of interest-based financial institutions.
4. Jubilee: Transitioning Existing Loans into NEO
    - All current loans will be candidates for migration into the NEO system.
    - Any loan that would have been fully paid off under NEO’s structure will be set to zero, ensuring fairness to those who have already overpaid due to compounding interest.

- This will prevent a mass financial collapse while ensuring that individuals and businesses are not unfairly burdened by obligations that should never have existed in the first place.
- While some may argue for reparations, this transition should be viewed like the end of a war—the damage is done, and rather than revisiting the past, we move forward with a system that ensures it never happens again.

5. As trust-based credit proves its efficiency, traditional banking systems lose relevance, leading to a natural decline of interest-based financial institutions.
6. Elimination of Inflationary & Deflationary Forces
    - With MEF balancing monetary supply, economic equilibrium emerges, rendering outdated financial tools unnecessary.
    - Introduction of the Daily Permitted Personal Float, a breathing room for civilization: Unlike a Universal Basic Income (UBI), which can be inflationary, the Daily Permitted Personal Float (DPPF) is a fixed, inflation-resistant economic tool. Set at the equivalent of $200 in today's USD, this amount is available daily for every individual to spend against their own account for essential goods and services, ensuring liquidity without systemic inflation.
    - The DPPF eliminates government welfare systems, including food stamps and homelessness initiatives, by providing universal economic access without bureaucratic inefficiencies.
    - Just as natural carbon sinks are excluded from global warming calculations, the DPPF ensures a constant flow of economic activity, preventing stagnation and maintaining stability across all sectors.

The DPPF will be the most hotly contested part of this plan, and we should acknowledge that. Critics may argue that the DPPF is inflationary, but this is a misunderstanding of its mechanics. Unlike traditional money injections, which flood the market without restraint, the DPPF operates within a controlled economic framework governed by the Monetary Equilibrium Factor (MEF). Because the DPPF is an auto-expiring credit, not an ever-expanding money supply, it does not accumulate to create inflationary pressures. It is a means to ensure continuous liquidity without excess accumulation. Many will question its necessity and challenge its feasibility. However, it is crucial to understand that economic participation is not limited to traditional workers or entrepreneurs.

The DPPF is essential not only for the single parents, the injured, elderly, the sick, shut-ins, and the blind, but also for students, artisans, philosophers, and many others who, while not ambitious in business, contribute significantly to the cultural and intellectual wealth of society. For if our vaults are filled but our galleries, universities, sports complexes, and musical venues are not can we really say we are rich indeed? Indeed not!

Therefore, a truly fair and functioning economy must recognize that value is not exclusively tied to corporate productivity or direct market contributions—there are countless ways individuals enrich civilization beyond the mundane business transaction. The DPPF ensures that all contributors are not left behind, maintaining economic flow while acknowledging the inherent worth of all individuals.

In the New Economic Order, the DPPF does more than protect against default. It breathes life into the entire economic structure. Where traditional economies punish failure to engage in mundane business while rewarding hoarding, NEO is designed to sustain flow—a perpetual flow of real societal value.

Functionality of the DPFF

The DPPF is not a tax or a stipend. It is a float that resets daily. Every use of the DPPF is recorded in the wallet of the user. It factors in the trust score of the user but in no way is a punishment if used by anyone for anything. The DPPF is mildly inflationary—but intelligently so. DPPF only presents into the economy as a purchase, not as a balance to be hoarded. Because the size of the DPPF is small, it's purchases are largely temporary, targeted and subject to automatic limiting, and trust thresholds.

The Death of Hoarding

The DPPF maintains economic velocity by eliminating fear of collapse, starvation, and exposure while it encourages spending, not hoarding. Nobody saves buckets of water in their house when they have a tap that reliably produces water on demand. The flow guaranteed by the DPPF ensures there is no accumulation of wealth that chokes the system by economic grifters who hoarde “wealth” while generating nothing of real value from their own pathetic parasitic existence.

In NEO, stacking money for retirement becomes a superstition of the past. The daily draw replaces the nest egg. Trust replaces fear. The DPPF becomes the heart-lung machine of the economic body, ensuring survival through trust, not leverage.

As a consequence we see that there is no need to destroy surplus milk for the producer will not be afraid to decrease his production without destroying his trade. On the other hand, with consumption guaranteed, locally controlled production and quality, not cartel mandated production and quantity become the new economic pursuit. Unlike today, this economy will not break under its own abundance.

Chapter 6
Addressing Common Criticisms

“You and I, we reject these narrow attitudes
We add to each other, like a coral reef
Building bridges on the ocean floor
Reaching for the alien shore “

Any new economic paradigm will face skepticism, and NEO is no exception. Critics will question its feasibility, practicality, and long-term sustainability. This chapter directly addresses the most common concerns, dispelling misconceptions and demonstrating why NEO is not just viable but necessary.

"Without Interest, Why Would Anyone Lend Money?"

One of the most persistent arguments against NEO is that without interest, lenders have no incentive to issue loans. However, this assumes that interest is the only mechanism for profit and sustainability. NEO operates differently:

- Cryptogenetic Money Creation: Banks are not traditional lenders but rather monetary facilitators. They generate auto-expiring credit lines for lending and sustain themselves through a structured, system-generated financial stream.
- Operational Fees Instead of Interest: Instead of earning interest, financial institutions receive a small, pre-determined operational fee for facilitating economic transactions, ensuring that loans remain cost-effective while banks remain solvent.
- Economic Trust Over Arbitrary Credit: Loans are issued based on real economic participation and trustworthiness, ensuring that money is directed toward productive uses rather than speculative profiteering.

This model ensures that credit remains available, profitable, and sustainable without the debt trap of compounding interest.

"Won't AI Create a New Kind of Control?"

The idea of AI overseeing monetary systems raises concerns about centralization and loss of autonomy. However, in NEO, AI operates as a decentralized, open-source mechanism, ensuring transparency and preventing manipulation.

- Open-Source Economic Algorithms: Unlike today's opaque central banking practices, NEO's AI-driven governance operates on a publicly auditable, decentralized system.
- No Human Intervention in Monetary Decisions: AI makes economic adjustments based on real-time data, not political pressure.
- Trust-Based, Not Authority-Based: AI ensures that the financial system remains mathematically balanced, not controlled by a select elite.

Rather than centralizing power, AI in NEO removes human bias and corruption while ensuring fair economic conditions.

"How Does the Government Fund Itself Without Taxes?"

Governments have historically relied on taxation to sustain their operations, but taxation is an inefficient, coercive mechanism that often benefits entrenched financial interests more than the public. NEO provides a new model:

- Government Receives a Share of Economic Activity: Instead of taxation, governments sustain themselves through a direct economic allocation mechanism, receiving a portion of cryptogenetically generated currency proportional to overall commercial activity.
- No Bureaucratic Tax Collection: This system eliminates tax evasion, complex audits, and the burden of tax compliance.

- Spending Transparency: Since all transactions exist on a public ledger, government spending is fully accountable, ensuring funds serve the public rather than political or corporate interests.

Governments remain funded but are forced into fiscal responsibility, aligning governance with economic productivity rather than coercion.

"How Can You Prevent Economic Exploitation?"

NEO's design fundamentally removes exploitative economic mechanisms while maintaining free-market dynamics.

- No Wealth Accumulation Through Interest: Since interest does not exist, financial institutions cannot amass wealth simply by lending money.
- No Artificial Inflation or Deflation: AI-driven Monetary Equilibrium Factor (MEF) ensures the economy self-balances, preventing artificial booms and busts.
- Merit-Based Economic Success: Wealth accumulation is tied to economic contribution, ensuring that those who innovate and produce real value benefit the most.

The result is an economic system that rewards productivity, not financial manipulation.

Every major economic revolution has faced criticism, yet history has shown that outdated models eventually collapse under their own contradictions. NEO directly addresses these challenges, providing a fair, transparent, and sustainable alternative to our broken financial systems. By removing interest, utilizing AI for equilibrium, and replacing taxation with direct economic participation, NEO offers a future where economies serve people—not the other way around.

Chapter 7
A Thought Experiment - Living in NEO

"Oh, I will dine on honey dew
And drink the milk of Paradise "

What would life look like in a world without interest-based debt, arbitrary taxation, and economic exploitation? A world where money is no longer a weapon, but a tool for empowerment? This chapter presents a thought experiment—a glimpse into a society operating under the New Economic Order (NEO), where economic equilibrium is maintained through cryptogenetic money creation, AI governance, and trust-based financial transactions.

A Day in the Life Under NEO

Morning: A Debt-Free Home and Work-Life Balance

John wakes up in a home that he owns—not through a 30-year mortgage riddled with interest, but through a self-amortizing loan issued without compounding debt. Every payment reduces the balance without an ever-growing interest burden, and his property belongs to him—not the bank.

At breakfast, he checks his financial balance. Instead of being bogged down by interest payments, his auto-expiring line of credit ensures financial stability, allowing him to focus on value creation rather than debt survival.

Midday: Business Transactions Without Economic Parasitism

John operates a small business that thrives in NEO's ecosystem. He doesn't rely on high-interest loans to expand—his trust-based credit score, built on real economic participation, gives him direct access to cryptogenetically issued funds. No bank owns his business's future.

Instead of price manipulation, every transaction is recorded on NOBS, ensuring fair pricing, fraud resistance, and zero financial middlemen siphoning wealth from real producers. No hidden fees, no deceptive banking tricks—just value exchanged transparently.

Afternoon: A Government That Serves, Not Extracts

John's local government operates without taxation. Instead of forcibly collecting revenue, the government is funded through a share of economic activity, ensuring that its success is tied directly to the prosperity of its citizens. With every financial transaction, a small portion of auto-expiring credits is allocated to public infrastructure and social programs.

Government spending is fully visible on an immutable ledger, preventing corruption and waste. Without taxation loopholes or hidden corporate welfare schemes, public trust in governance is restored.

Evening: Financial Freedom and Wealth Stability

At the end of the day, John doesn't worry about inflation eating away his savings or market crashes destroying his retirement. The Monetary Equilibrium Factor (MEF) ensures money supply naturally adjusts to real productivity, preventing inflationary theft.

Investment isn't based on debt-fueled speculation, but on real economic contribution. Financial instruments serve their original purpose—to allocate resources efficiently, not to engineer artificial wealth bubbles.

As John plans his future, he realizes he is truly free—not shackled by interest, unnecessary taxation, or financial uncertainty.

How Business, Housing, and Government Function in NEO

- Housing: No interest-bearing mortgages, only direct-value loans that decrease in balance rather than perpetuating financial slavery.
- Business Growth: No venture capitalists demanding equity; instead, businesses expand based on real production, reputation, and trust-based financing.

- Government Revenue: No taxes; governments receive an automatic allocation from cryptogenetic money creation based on economic activity.
- Savings and Stability: No inflation devaluing money; the economy self-balances through MEF adjustments, preventing artificial booms and busts.

NEO is more than a theory—it's a practical, achievable vision for an economic system where people are free from debt traps, unnecessary taxation, and financial uncertainty. This thought experiment is not a utopian fantasy but a logical outcome of a mathematically balanced economic system. By shifting away from predatory financial mechanisms and embracing equitable, decentralized, and transparent governance, NEO offers a world where money works for people, not against them.

The question is no longer "Is this possible?" but "How soon can we make it real?"

Chapter 8
The Next Steps -
How to Make NEO A Reality

"Everybody got mixed feelings
About the function and the form
Everybody got to elevate
From the norm... "

The vision of the New Economic Order (NEO) is not an abstract concept—it is an actionable blueprint for a financial revolution. The current system is crumbling under the weight of unpayable debt, inflation, and systemic inequality. But history proves that systemic change does not happen overnight—it must be implemented strategically, with precision and resilience.

This chapter outlines the concrete steps needed to transition from our failing economic model to one that is sustainable, self-regulating, and free from compounding debt.

Phase 1: Awareness and Education

No economic shift can occur without mass awareness. People must first recognize that the existing system is rigged, and that a better alternative exists.

- Public Outreach: Engage in social media campaigns, podcasts, and publications to introduce the concept of NEO to the world.
- Educational Materials: Provide accessible explanations of how NEO functions, how cryptogenetic money creation works, and why interest-based debt is unsustainable.
- Decentralized Discussions: Establish open forums where people can explore NEO concepts, critique its mechanics, and contribute ideas to its evolution.

Public adoption starts with understanding, and understanding starts with education.

Phase 2: Parallel Adoption & Early Implementations

NEO does not require top-down implementation—it can function alongside existing financial systems until its superiority makes the shift inevitable.

- Launch NEO-Aligned Financial Tools: Build crypto-based financial platforms that operate using cryptogenetic money issuance instead of interest.
- Pilot Programs for Businesses: Encourage businesses to adopt trust-based credit, accepting auto-expiring credit lines instead of traditional interest-bearing loans.
- Integration with Decentralized Finance (DeFi): Utilize existing blockchain infrastructure to create NEO-aligned ecosystems that are free from centralized banking control.

The goal is to make NEO accessible, not forced—people will adopt it because it works better, not because they are required to.

Phase 3: Weakening the Old System's Grip

The traditional financial order will not willingly step aside. However, NEO does not require confrontation—it requires obsolescence.

- Undermining Interest-Based Banking: As more people switch to NEO-based financial solutions, banks will struggle to justify their parasitic business models.
- Minimizing Taxation Dependence: Governments that integrate NEO's non-tax revenue model will naturally weaken the need for coercive taxation.
- Alternative Economic Zones: Establish regions where NEO principles are adopted, proving their viability at local and national levels.

The existing financial system collapses not by revolution, but by irrelevance.

Phase 4: Full-Scale Transition

Once NEO reaches critical mass, the final phase begins—transitioning entirely into a decentralized, self-sustaining economic system.

- Legitimization of Cryptogenetic Money: Governments and institutions begin phasing out interest-based currency, officially recognizing auto-expiring credits as a legitimate medium of exchange.
- Decentralized Governance of Economic Policy: AI-driven Monetary Equilibrium Factors (MEF) replace human-controlled financial policies, ensuring fairness and sustainability.
- The New Economic Order is Fully Realized: Interest-based banking and coercive taxation become relics of the past, replaced by a transparent, mathematically balanced economy.

The result is an economic system that serves people rather than controlling them.

NEO is not just a theory—it is a plan in motion. The world stands at the brink of financial collapse, and the only path forward is one that eliminates systemic debt, central control, and economic coercion.

By following these steps—raising awareness, launching parallel financial systems, weakening the old order, and executing a full-scale transition—we can ensure that NEO is not merely a concept, but an inevitable reality.

The time for change is now. The path is clear. This event horizon begins today.

Chapter 9
Handling Disaster – NEO When Disaster Strikes

"We can go from boom to bust
From dreams to a bowl of dust
We can fall from rockets' red glare
Down to "Brother can you spare –"
Another war — another waste land —
And another lost generation... "

Our existence on this planet is fragile at best. Whether facing natural disasters, economic collapses, or unforeseen crises, a truly sustainable economic system must be infinitely flexible, forgiving, and built for humanity—not the other way around. The New Economic Order (NEO) ensures that economic survival is not tied to arbitrary financial structures but to the needs of the people.

Economic Flexibility in Crisis Situations

Unlike traditional financial models that break down under pressure, NEO is designed to adapt instantly to changing realities.

1. Immediate Liquidity for Affected Populations
    - Through the Daily Permitted Personal Float (DPPF), essential economic activity continues even in the wake of disaster. No one is left without access to food, shelter, and resources simply because a bank closed or infrastructure was damaged.
    - Since the DPPF operates through auto-expiring credits, it does not create debt, ensuring that post-disaster recovery does not turn into long-term economic suffering.

2. Eliminating Interest-Based Debt During Catastrophes
    - Under NEO, debt does not accumulate beyond the economy's ability to sustain it. If a region is hit by a disaster, financial obligations automatically adjust, ensuring that individuals and businesses are not crushed by circumstances beyond their control.
    - Loans tied to assets destroyed in a disaster are reset to reflect real-world value, rather than forcing people into unpayable obligations.
3. Governments No Longer Rely on Taxation for Recovery
    - With NEO's cryptogenetic monetary system, governments receive funding through economic participation rather than extracting wealth from struggling citizens.
    - Post-disaster rebuilding efforts are funded automatically, ensuring that relief is deployed efficiently without the need for emergency bailouts or political gridlock.

The Governance Factor: Insurance and Disaster Recovery

A critical aspect of disaster resilience in NEO is the Governance Factor, which ensures that financial obligations are adjusted fairly in times of crisis. Unlike traditional insurance models that are often slow, bureaucratic, and profit-driven, NEO's decentralized insurance mechanism:

- Automatically adjusts asset values based on real-world destruction, ensuring that individuals are never left burdened by debt tied to destroyed property.
- Uses smart contracts to trigger instant financial relief, removing the delays associated with insurance claims and corporate red tape.
- Prevents predatory practices, ensuring that disaster relief is handled transparently and equitably.

This governance model is essential to ensuring that financial security is not just a privilege but a built-in feature of the economic system.

NEO Prevents Disaster-Driven Exploitation

One of the greatest flaws of the current system is that disasters are often turned into economic opportunities for the wealthy at the expense of the vulnerable. NEO eliminates disaster capitalism by ensuring that:

- Land and housing are not bought up by financial institutions simply because people lost their ability to pay.
- Essential resources remain accessible rather than becoming price-gouged commodities.
- The financial system remains functional even when traditional banks and payment processors fail.

A just economic system must be as resilient as the people it serves. NEO is built on the principle that economic survival should never be left to chance or controlled by those who exploit instability. By ensuring automatic liquidity, interest-free financial relief, and transparent economic governance, NEO provides a framework that not only survives disasters but actively aids in recovery.

In a world where uncertainty is inevitable, economic security should be a given.

Conclusion
The End of Economic Slavery

"Big money goes around the world
Big money give and take
Big money done a power of good
Big money make mistakes
Big money got a heavy hand
Big money take control
Big money got a mean streak
Big money got no soul... "

We stand at the threshold of a new era. For centuries, the financial system has been built upon a flawed foundation of compounding interest, forced taxation, and economic coercion. These mechanisms have shackled individuals, businesses, and governments to an unpayable debt spiral, ensuring the perpetual dominance of financial elites. But the New Economic Order (NEO) presents a different path—one rooted in mathematical sustainability, financial fairness, and true economic freedom.

Breaking the Chains of Interest-Based Finance

The greatest deception of the modern world is the acceptance of interest as a necessity. In reality, it is a systemic weapon that transfers wealth from the many to the few, ensuring that real economic growth is always siphoned into financial institutions. NEO eliminates this broken mechanism by replacing interest with auto-expiring, cryptogenetic money creation, ensuring that currency exists to serve economic activity rather than enslaving it.

A Government That Works for the People

For too long, governments have funded themselves through coercion and taxation, taking wealth from individuals under the pretense of public service while misallocating resources and fostering corruption. Under NEO, governments are funded through a direct economic allocation model, where a portion of cryptogenetically created money is automatically distributed to sustain public infrastructure and services. This ensures full transparency, eliminating tax burdens and returning financial power to the people.

A Financial System That Cannot Be Manipulated

NEO introduces an AI-driven Monetary Equilibrium Factor (MEF) that self-adjusts currency issuance based on real economic productivity, eliminating inflationary theft and market crashes caused by financial speculation. NOBS ensures that all transactions remain transparent, incorruptible, and accountable to the people, removing human interference from economic policy and preventing the reckless decision-making that has plagued economies for generations.

The Path Forward

NEO is not just an idea—it is an inevitable evolution of economic systems. By eliminating interest, taxation, and financial manipulation, NEO creates a world where money serves humanity rather than controlling it. But transition requires action:

- Educate and spread awareness about the flaws of the current system and the solution NEO provides.
- Adopt and integrate NEO-aligned financial technologies into personal and business transactions.
- Resist dependence on interest-based finance by shifting toward decentralized, trust-based economic participation.
- Support political and economic movements that recognize and implement the principles of NEO.

The Choice Before Us

The question is not whether NEO will replace the failing economic system, but how soon. The collapse of debt-based economies is inevitable, and the longer society clings to its broken financial framework, the more suffering will follow. But the solution is already here.

NEO is the logical conclusion of economic evolution. It is time to take action. It is time to build a world where economic liberty is not just a dream, but a reality.

The future is in our hands. The time is now.

Appendix I

Proof of Trust (PoT) - The Backbone of NEO's NOBS Economy

The Proof of Trust (PoT) Mechanism is a revolutionary consensus model designed to replace traditional credit scores, centralized banking control, and speculative financial risk models. It ensures that economic trust is earned through transparency, real-world economic participation, and historical reliability rather than arbitrary metrics dictated by financial institutions.

PoT serves as the validation mechanism for transactions and credit issuance within NEO, ensuring that economic activity remains fair, decentralized, and resistant to manipulation.

How Proof of Trust Works

Unlike traditional blockchain models that rely on computational work (Proof of Work) or financial stake (Proof of Stake), PoT builds a trust-based economic ledger where validation is tied to actual economic contributions and transaction history. Here's how it functions:

1. Trust Score as a Consensus Model
    - Every participant in the NEO economy has a Trust Score, which is dynamically adjusted based on economic behavior, timely payments, and transactional honesty.
    - This Trust Score is recorded on the decentralized ledger and is publicly auditable, preventing fraud and arbitrary credit restrictions.
2. Transaction Validation through Economic History

- When a financial transaction occurs (e.g., a loan request or asset exchange), validators use Proof of Trust to assess the trustworthiness of both parties.
- This removes the need for centralized credit bureaus or financial intermediaries, placing economic power directly in the hands of participants.

3. Decentralized Approval Rather Than Banking Gatekeepers

   - Financial institutions no longer dictate loan approvals—trust-based smart contracts automatically determine eligibility based on verified transaction history.
   - This ensures that credit is available to those who have demonstrated economic responsibility, rather than those with access to traditional wealth-based gatekeeping.

Why PoT Matters

1. Eliminates Financial Discrimination

Traditional finance excludes individuals based on credit history, wealth, and arbitrary metrics. PoT removes these barriers by ensuring that only economic behavior determines eligibility, making financial access truly universal.

2. Prevents Market Manipulation

Because PoT is fully transparent and decentralized, large financial institutions cannot manipulate lending conditions, create artificial credit crises, or impose unfair economic restrictions.

3. Strengthens Economic Stability

By ensuring that financial transactions are validated by actual contributions rather than speculative assets, PoT prevents the kind of economic bubbles and collapses that plague traditional systems.

4. Reinforces Economic Sovereignty

NEO's PoT framework ensures that individuals and businesses own their financial trustworthiness without being subject to centralized control or unjust financial policies.

The Future of Trust-Based Finance

Proof of Trust is the next step in economic decentralization, ensuring that money, credit, and financial interactions are driven by trust, transparency, and participation—not arbitrary institutional control.

As NEO evolves, PoT will serve as the foundation for a self-regulating, fair, and incorruptible financial ecosystem, making economic freedom a functional reality rather than an idealistic aspiration.

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I think not.

I think Neil would have been please to see a world that I have seen...
that we will see.

This book is dedicated to him.

Now's the time to turn the tide
Now's the time to fight
Let us not go gently
To the endless winter night
Now's the time to make the time
While hope is still in sight
Let us not go gently
To the endless winter night