

One of the main reasons of today's problems is the:

money-system

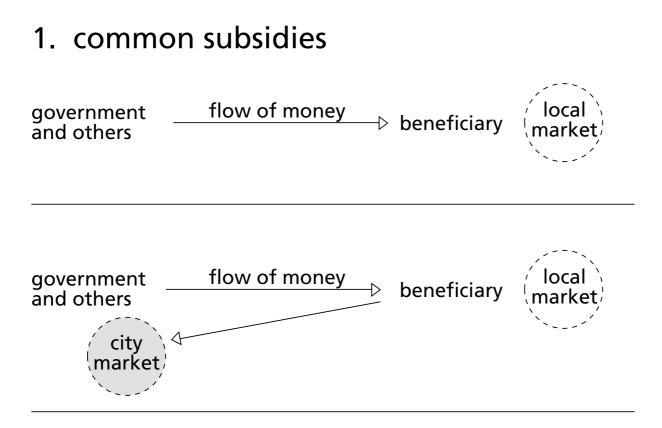
local money has many advantages, because:

- it is weaker, the weaker money is the better money
- it supports the local market
- it can not flow to the centers
- it supports small scale industries
- it has a high communication value

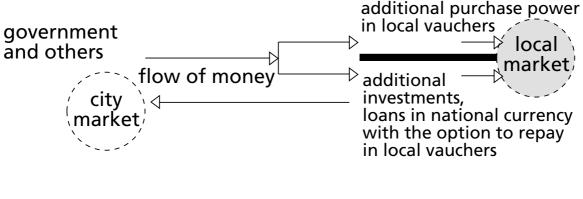
Solidarity calls for help in the form of subsidies or gifts. However in most cases they miss their aims.

Negative side-effects of today's practice of subsidies:

- they flow back from the disadvantaged areas or groups to the centres or privileged
- they support cumulation in the centers instead of circulation in the villages
- they disturb and harm the market, especially the local market
- they promote corruption
- they seriously interfer with democracy
- they promote thinking and behaviour in blocks
- peoples are kept in stage of expectancy
- they hold back people's initiatives
- they have a negative teaching impact



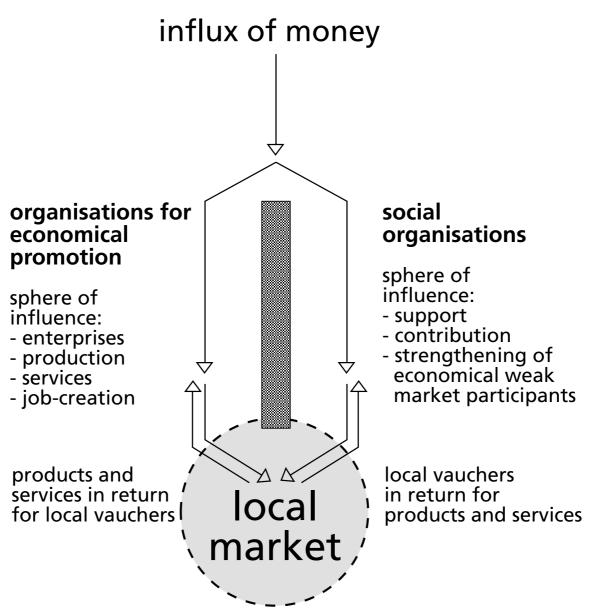
2. extended model of subsidies



An extended model of subsidies, which divides the increase of value in two components: 1. vauchers for local products and services

2. loans for local enterprises with the option to repay in local vauchers

Local Bonus System



The local market is stimulated. It generates informations, experiance and competition.

The surplus is realised in the market by putting together the two components: loans and vauchers.