

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

## money-system

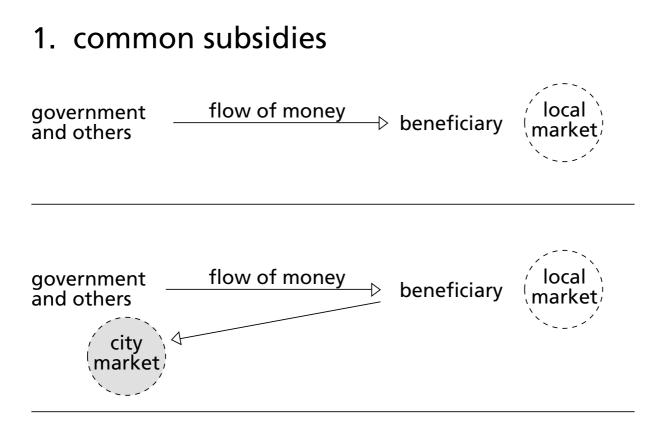
local money has many advantages, because:

- 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

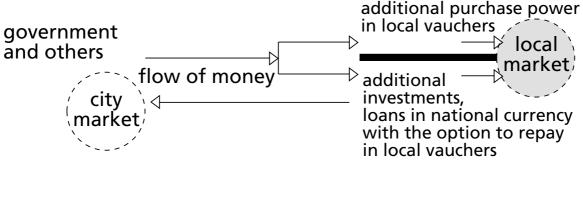
Solidarity calls for help in the form of subsidies or gifts. However in most cases they miss their aims.

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



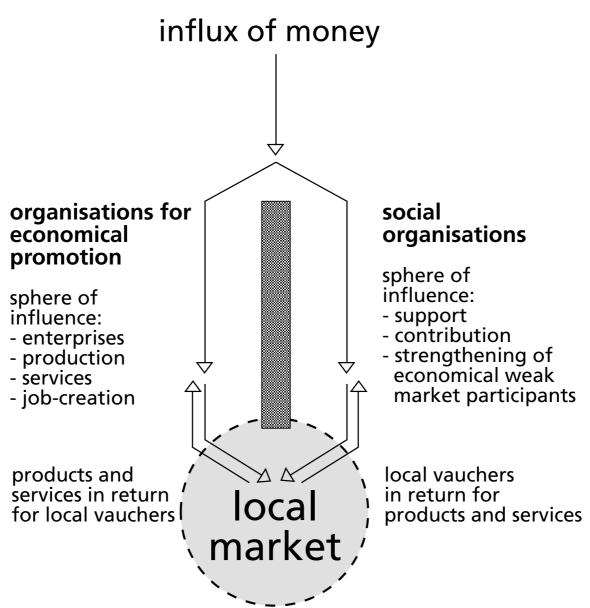
## 2. extended model of subsidies



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.