



Interview of Lino Zeddies by Nina Krämer in May 2020

NK: Good morning, dear Lino Zeddies!

LZ: Hello Nina!

NK: You look half as old as I do, so let´s be more informal...

LZ: Sure

NK: Thanks for your willingness and your time

LZ: You are welcome

**NK: Would you please introduce yourself, in your own personal way?**

LZ: I studied Economics in Berlin, but I wasn´t happy there for I didn´t get the answers I had searched for, plus, I had to learn theories that were ivory-tower...

Later, I got active in the Network for Plural Economics - committed to a new thinking on economy, and in an initiative `Monetative (Power)` - advocating Positive Money. That was the beginning of my activism concerning economic reforms. There I learned that it is one thing to have great ideas and talk about solutions but it´s something different to really teamwork in case the best ideas don't work.

That's why I got engaged in Organizational - and Personality Development. For I sensed there was great potential to find solutions & to overcome major obstacles in organizations. I even worked in this area professionally - as consultant and coach. And now, every part of my career has fallen into place, as I´ve written a book on social utopias, combining all my experiences.

N.K: Please, show us the cover of... "Utopia 2048" by Lino Zeddies

I´d love to... it is about a utopian society in 30 years - on small scale plus big pic: how will people treat each other, how will they live, how will they work together, how will society and democracy be organized... and the monetary system, international trade, etc.

You have just finished writing the book, so there is no need to ask, but I would still like to know:

**What keeps bothering you at the moment and what are you engaged with currently?**

LZ: Surely my book – there´s lot to follow up. It was published a month ago, and ... a lot of ideas are emerging right now. Well, I'm into dealing with utopias anyway, so I´ve fun now - plus ideas for further books, events, videos, interviews! I say, Everything is Possible... just think the beautiful instead of the old.

NK: One question in between: have you already received feedback, like e-mails or other comments on the book?

LZ: Yes, and so far it is very encouraging, that's why I am so motivated. This is a good field, where there is simply too little published. For there are lots of dystopian books and films, but very few (positive) utopias. That's why I wrote this book, because of a lack here.

NK: So this is a book full of hope!

LZ: Definitely



**NK: Nevertheless, my question still is: 3. What would you describe as most urgent problems we are facing today? What do you think about the current monetary system and the current economic system?**

LZ: Yes, well, these are quite some questions. The most urgent problem is the destruction of our basis of life: environment, nature, animals. If we do not change our minds there, all other problems will not get solved either. And very closely connected is the big problem of inequality, the failing of democratic structures, the alienation of society, the wars, etc. So these are all urgent problems. And I think the monetary and financial system plays a very central role in all that. Because it sets important stimuli, plus, it structures Powers and it fuels fatal Economic Growth Compulsion (the way it is currently set up), which of course leads again to exploitation of nature. The fact that a lot of companies are combined to big corporations and that regional economies are dwindling, is a great risk for our democracies... because the very foundations to meet these problems are being undermined. Ultimately, it is a threat to peace when resources become scarcer - people have to flee then, they are exploited, get dissatisfied... and that of course is explosive for society and for administrations... it is dangerous, in one way or other.

**NK: When I understand you correctly, you state that peace is in great danger because of social inequality/ the monetary system/ our economic order/ Growth Compulsion/wars over resources?**

LZ: Yes, of course there are many reasons for inequality and exploitation of nature etc., but I believe that our monetary system/economic order is one of THE central keys.

**NK: In your opinion, can a monetary order create or enable peace?**

LZ: Create peace? This sounds too much to me. I'd put it that way: any dysfunctional monetary system potentially causes wars and trouble. If you reform it accordingly, you remove many causes for non-peace. Thus, the system can be a foundation for peace; yet to create peace it probably needs more. Like a strong democracy, good distribution, schools, etc.

**NK: Yet, can you imagine a peace-building, peaceable monetary order and what role should money play in the future, from your point of view?**

LZ: Yes, I can! In the last few years I have dealt with a lot of such ideas - like reforms for a different monetary system. The solutions are all there. There are so many ideas and approaches that we could implement... some of which have already proven themselves in small-scale projects or even in entire states! We can well see what works and what doesn't. I find potential in Full Money, redistribution, financial transaction tax, banks for the common good etc.

What role should money play? A much more passive role than now! Currently, money is the boss who is in charge. And society, well all of us we are its servants. Normally, money should hardly be noticeable just like telecommunication or the Internet, both being simple supportive technologies we use without them dominating us... practical systems to exchange information, to give incentives, to reward activities - without causing any of the problems mentioned before.



**NK: What, in your opinion, are concrete solutions for the current problems that you can now bring us closer to, which might be in your book.**

LZ: Concerning money and the financial system, I'm advocating Full Money. The key is to nationalize the monetary systems. As now, most money is not created by the governments but as debt by private banks. This means private banks have a lot of power! Plus, money is – debt! It is created through debt. We live in a debt system, which means there is always someone in debt. If we had full money we could prevent that at any time. For money would be produced by society, by democratic institutions - and only by those, plus above all: debt-free! Money as a value and not as a burden. So Full Money is very central. Plus, the banking system ought to be reformed, too. As we'd need a network of many small ethical banks instead of overpowering corporate banks which undermine politics. Sure, bigger banks, too, for larger companies, but in a completely different system. Here in Germany I dare say we've got the privilege that we already have a very complex system incl. savings banks and 'Volksbanken' (regional/national banks). To me, we'd need a regulation of the financial market, too, a deregulation of the micro-regulation which we now have. As there is really a wide range of laws, but they are hardly effective for lobbyists have their fingers in every pie. There are 1000 pages of ineffective legal texts which we could declutter - to make a few very concrete, important rules. Yes, that would be very important. Additionally, we cannot separate our financial systems from all other economic areas of democracy, such as income distribution, tax system... In my eyes, the Unconditional Basic Income looks really promising here. I am a big fan of UBI, as it would also have a very strong effect on the distribution of money and its circulation. We'd also need a reform of our democratic system – to assign Citizens' Councils is a really exciting idea. At first glance, when the idea is new to you, it sounds a bit crazy to assign citizens at random and let them decide anything. But once you find out more, most people get excited very quickly.

By means of assigned Citizens' Councils, we could breathe new life into democracy. And we'd also need a Welfare Economy.

**NK: Lino, you've just mentioned a dysfunctional monetary system. If one levered out, reformed, then peace would be possible? So, is there - from your point of view- an interest, a way of thinking, that creates the current problems again and again and if so, which ones?**

LZ: [Yes there is] I think it's the way we perceive our world as dead matter disconnected from us - as dead matter from which we as human beings are separated - so that we gotta fight against each other struggling for survival, incl. against nature. Our problem is this perception of the world which is still very present. And it is problematic as it leads to a mindset of competition, of fighting: we gotta assert ourselves, take positions of power in order to survive and prevail against all others. That's our problem this worldview of separateness. So we can find traces of positions of power in which people have accumulated an incredible amount of power. And there you come across this mindset of Not Enough, a mindset of deficiency – thus, via accumulating power and money such people seem to need to compensate some deficit psychologically. And may I generalize? One reason for all that is the prevailing economic world view of Man as Homo Economicus, the dogmatic belief in free markets and trade, in neoliberalism. That is responsible too.



**NK: Why do you think that we hold on to this greed and to money?**

LZ: Well, I guess there are many aspects. E.g. we are forced to be part of all that by the framework of our system. It starts in school where we are taught to sit still and obey, and where we learn to focus on career and on making money, instead of develop character. Focus is how to pay my rent, etc. There are many social institutions that tell us we have to make money and function. So later, no one challenges the overall system. No one asks whether this has to be true. We seem to be caught in our personal scarcity, and we cannot really look to the right and left and never see the bigger picture.

**NK: So in the initiatives you are engaged in, you want the people to get informed and you want to challenge/change the system?**

LZ: Yes, exactly. The Network `Plural Economic`s and the `Monetative` is all about informing people: what`wrong in our system, which beliefs have to be questioned, what are economic misconceptions that prevail. Most people don't even know that money is produced by the banks, as they think the state does that. But this is not true. On the other hand, our initiatives want to show alternatives - there are many approaches! Esp. when it comes to the economy, there is just one dominant school of thought: the neoclassical or New Keynesian – the neoclassical synthesis –that is prevalent on most universities. There would be a lot of other schools of thought and perspectives - yet, most students of Economics never get to know them. They think, “Ok, Economics, it is neoclassical”, but there is a huge range of other approaches. It is very important that all those movements reveal the alternatives and not only criticize, by saying sth. is problematic, yet to say that there are much, much better approaches, instead.

*NK: That appeals to me very much, because being a responsible citizen is only possible if I have access to information. Thank you for your commitment, Lino!*

**We now come to the keywords and concepts that I would like to present to you. I want to know whether you know them and what you think of them. You have already mentioned the first concept:**

#### **A) Unconditional Basic Income (UBI)**

I am a big fan of the UBI. The more I deal with it, the more enthusiastic I get about it. A few years ago I was still skeptical, but now, I have read a book by Michael Bohmeyer and Claudia Cornelsen: "What would you do?" where the German UBI movement "Mein Grundeinkommen" reports about experiences of people who have received such income. There had been a `lottery` where people could win a UBI for one year. And they got interviewed – so the book is a report on what this year did to the people, how they changed. And it has confirmed my convictions... this aspect: what does a UBI do to an individual, not only financially? There`s not only a rational side to it, calculating the economic incentive, but to me it was very interesting how it opens doors psychologically. For it seems to create a lot of relief, a lot of open doors, ... freedom, development and possibilities. And the people get healthier, psychologically and physically, they become alive, get empowered, become themselves. Thus, I believe this could be a very important step towards a different kind of society where we can flourish, and be generous about our



gifts, free to GIVE, well realize what we have! We could stand up for democracy, interact at eye level... not working in any jobs that we don't really want but think we have to.

**NK: May I ask you again about this attribute "unconditional"?**

LZ: Yes, that book emphasizes very much that this income to be unconditional is crucial for the mind-shift that takes place. I even suspect that the absolute amount is less relevant than that such income is unconditional. So better 1000 € on no conditions at all than 1500 € for which I need to apply in some form... That makes a huge difference.

**NK: Thank you. The next keyword is Positive Money**

LZ: Yes, Positive Money, great, we need that at all costs! Creating money needs to be nationalized (put in the hands of government) via a - preferably newly established - state institution like the central bank... but more transparent, democratically legitimized than now... Yes!

*NK: What would be the difference to now?*

Well, at the moment, if you have an account at the bank, say you have 1000€ deposited, you don't really own this money as it is only a claim that you have towards your bank – in other words the bank owes you 1000 €. Normally the bank will pay its debt, you will get the money at any time. This means, if you go to the ATM, withdraw cash, then it really becomes your money. But in case of a crisis, if banks went bankrupt and were not rescued, they would not be able to keep this promise. So it might happen even if you have 1000€ on your bank account your money will be gone as the bank went bankrupt. It was not your money, it was only a promise!

Usually banks will be rescued in such case as the whole system would crash when suddenly all assets are gone... So citizens would get very angry if that happened. But in the Great Depression 100 years ago, this was exactly what happened. Back then the assets were really gone. The banks went bankrupt en masse, so we have to bear this in mind. Plus, it certainly creates dynamic problems when it is known that banks get saved – they know that! So they will take advantage of that, take massive risks and then cry, "Save us!" This system gives them a strong position of power.

Positive Money would change that completely: If you then had 1000€ on your account, it'd be fully yours, positive money as a kind of digital cash. Just like cash in your pocket is your own, that digital money would be your money! In case your bank went bankrupt, you could transfer your money to another bank just like that. Hence, your money would be safe. You might argue that the system now is also safe as we rescue the banks... however, from a systematic point of view with Positive Money we would live in a system much more effective. As banks could not undermine democracy any longer, they would not have to be saved with billions, which then leads to cuts, tax increases, etc.

**NK: Next, The Monetative (Power)**

LZ: To me it's not that big different (from Positive Money) ... the idea is to install a 4th state authority/power The Monetative Power responsible for creating money. Meaning Full Money! For me these two belong together. In a full money system the Monetative would be responsible to create the money.



*NK: Thus being a official and democratic institution?*

LZ: Yes, exactly. In this case we all had more power to shape it, like whether it would be elected by parliament, used by authorities - for how long and how transparent/accountable etc. At the moment, the relevant full-money organisations are discussing such details. I'm convinced there are many good solutions to make this more transparent and democratic than it is now.

You have to understand how money is created. Thank you very much for explaining that!

**NK: Next concept: *The Common Good Economy***

LZ: I am such a great fan! The more I have dealt with it, the more enthusiastic I get about it. I have been talking to people who have tried living that. Seems to be very fruitful and to open great chances: The idea behind it is to stop balancing companies on financial figures only, but based on many different factors. In other words, benefit would be seen much more holistic: how far do employees have a say, how are negotiations with customers conducted, what is the impact on the environment, on society, etc. And just taking this into account can make a big difference to companies. Regardless of whether there are incentives to perform well, we'd consider, „OK, how far can our employees actually have a say and how do we effect/Affect the environment?“ Having to write this down already leads to a process of reflection, which can bear fruit – it'd lead to positive change. In ideal case, such approach would give companies the merit of tax privileges – like those companies generating a particular high level of public welfare would pay less tax and those that generate little welfare or even damage get penalised financially. I think thus, things would get sorted out – also for the companies themselves. At present, those that try to sustain nature are often at a disadvantage because this is more expensive, so they cannot compete with companies that do not even pay taxes and go bankrupt. So here, Welfare Economy could be a very helpful concept!

Thank you, Lino!

**NK: Next, *The Circular Economy***

LZ: It'd be really great if we had that economy, as hardly any waste was produced, things got recycled and repaired as much as possible – for it'd be a closed cycle. That is a great goal of an ideal economy!

If I've understood you right, such economy would be the contrary to the Growth Compulsion we have right now.

Yes, of course, because if economy has to grow, we've got to use more and more resources... Yet, they are limited! There's a fab quote: "Anyone who thinks that you can grow infinitely on this finite planet is either an idiot or an economist".

**NK: *Ubuntu – or share economy by Michael Tellingner***

LZ: Yes, this is a beautiful utopia. However, I don't think it makes sense to abolish money and claim, „Now, we all give each other everything and everything will be great“. I think it has to happen the other way round: it should be a process of bringing people into such abundance that they want to give voluntarily. Perhaps in 50.. 100 or 500 years we will live in such an economy - if we set out on the right track now and follow it... Actually it's true,



once you live in/feel abundance (and it's true for me personally too), when I'm financially secure, I am in a good position... I am much more generous, much more willing to give. Plus, then I might start thinking about things I'm really burning for, things I enjoy. I find out about my talents and how others need me. Thus, I don't have to compensate with money. The freedom to give needs no money nor any compensation. For it's my choice to give – it's like the freedom to make a gift. And btw, we all have talents and personal gifts, to share them is a gift to all of us. Yet, no one pays for a gift.

The more we manage to empower people to develop their gifts, the more gifts will be shared automatically. The more people are financially safe at the same time – e.g. thru an unconditional basic income, the easier a Sharing Economy will develop: first and foremost in small private circles, yet with the potential to expand... Perhaps we do have Share Economy at some point in future and then even stop needing money because everyone will be hedged. But this will probably take some time.

*NK: Lino, don't you think that here in Central Europe, most people already live in such abundance? Isn't it a matter of attitude to realize our abundant life style?*

LZ: Yes, sure it is. But really, I think there are mutual effects. As long as we have a system that puts us under constant pressure, like our belief system we all must earn a lot, pay our taxes to the state, pay our rents which are increasing etc., all that pressure makes us think in terms of „lack“. And so it is difficult to keep realizing that we actually live in total abundance. Surely by objective standards, we live in an unbelievable abundance in the Western societies. Eventually our feeling to lack things is fake, as we have access to all we require! E.g. buildings: everybody is able to live somewhere. Or like the majority of people earn their income every month. But there is a problem we do have: the uncertainty that this will also work next month, this insecurity is our problem.

*NK: You are saying that this uncertainty is the problem of our sense of lacking?*

LZ: Yes, it is. As we are incredibly wealthy, but we don't realize that.

***NK: Wow! Let's come to our next keyword: **what do you think of regional currencies, of complementary currencies?*****

LZ: I think they can be a key to make people aware, as they start thinking about our current money (system) and experience different solutions. Plus, it's easy to start initiatives as they can be implemented at once... whilst the system of Full Money is difficult to get started as the whole state has to change nation-wide structures. Complementary currencies in the Euro zone seem to be very promising, too. I'm just thinking of Europe's southern countries like Italy, Greece. In times of crises when there is not enough Euro support it'd be great if the countries could set up their own currencies - parallel to the Euro and thus, make up for the lack of money. Here I see great potential. Especially when there is a crisis or the prevailing monetary system creates crises, shortages, etc. But I see this as a kind of patch to cushion/cover up the bigger problems. I think we need a greater reform of our current system! And if we accomplish, I do not know whether there will regional and complementary currencies be needed at all... when the main system does work and there are the right incentives.



[A propos incentives] E.g. there is little local trade as it can't compete with global prices which do not include long supply chains and environmental costs. If this was the case, local goods would become cheaper automatically. And then of course, people would buy regional products. Hence no need any longer to create regional currencies as artificial incentives to make people buy local goods by making global products more expensive. Let's see what happens in this current crisis where borders get closed.

**NK: And what about time currencies? What is your opinion?**

LZ: It's similar: it's an exciting concept. In Japan there already exists such system in geriatric care. Yes, exciting, a good supplement to the current dysfunctional system.

**NK: What about Crypto Currencies?**

LZ: That of course is a huge field. There is no good or bad CC, because there are 1000 possibilities of what it means. I see a great potential in simply using this technology. It's quite practical e.g. for a full money system in order to have a (relatively) decentralised money system which is as energy-efficient as possible, while maintaining privacy. There are technologies that are now being researched more and more and loads of possibilities are emerging!

However, Bitcoin is quite problematic. It has a huge energy consumption... a 'dinosaur' among crypto-currencies as it was the first one. Today technologies are simply much better. It is a question of how it is set up. Plus, it is a big problem if there are only limited amounts, for currency then gets hoarded - no longer used for transactions at all... Finally, Bitcoin is used a lot in Dark Net, too, to buy weapons.

So there too, we need more transparency?

Yes, but that is difficult because of protection of data privacy... We have to search for the right balance.

**NK: Next keyword is the *gold standard***

LZ: Yes, we had that until 1973, or 1971, I think that is a problem, too. Yet, we gotta differentiate.... In our dysfunctional system with its surplus of bank money, the gold standard used to be an anchor, it prevented too much excess. Thus, in the past it was better than huge excesses, yet at the same time the system failed as it was not stable. Ultimately, we do not need the gold standard at all as it artificially reduces money supply, it ties it to a resource that may or may not be in the ground arbitrarily. If a lot of gold was found suddenly, money supply would increase without this being socially desirable. So we should not go back to that standard under any circumstance, but have a sensible monetary system anchored in democracy.

**NK: What do you think about creating money from debts?**

LZ: I'm against it! That's what we've got: now, money is created as credit. A fatal connection that ought to be abolished.



**NK: What about compound interest?**

It is very obvious that interest leads to concentration of wealth. I think that is highly problematic. Not in vain, all great religions have actually banned interest rates as interest leads to an accumulation of wealth, which at some point causes any society to collapse. Accordingly, there is a movement of interest critics who advocate interest rates to be dropped or made negative. But I am not sure to what extent... if we had full money along other systems, I wonder whether we'd still have to do that. Or, whether we could not solve that differently, by taking a tax on wealth. Or rather, in a welfare economy, we'd no longer have such huge income differences etc. Plus, another big problem is: what about our cash (money)? I haven't come across a solution yet, on how we to collect negative interest on cash in a sensible way. And I think it is very, very dangerous to abolish cash.

**NK: You consider the abolition of cash to be dangerous?**

LZ: Yes, exactly! Its central to protect our private data – yet, any digital system can be abused. Anyway, to handle the problems interest is difficult. Perhaps it'd be better to levy a wealth tax, capital tax etc. in order to compensate for the concentration of wealth.

**NK: Let us now turn to the *role of the National (Reserve/Central) Banks, i.e. in the current system, what they are, what they should be.***

LZ: Yes, at present, it is quite a paradox! On the one hand, the Central Banks haven't done their job right of controlling our money supply and of keeping prices constant. For they cannot increase the money supply directly themselves but only indirectly via the banks, like giving them incentives to manipulate interest rates hoping that the banks will change the money supply indirectly. So CB's do not really have the power to achieve their actual objective. But on the other hand, they have a wide range of instruments, really powerful to influence the economy, society... to a great extent! Thus, they are key agents who decide on the well-being of nations. Especially now, think of the EU and Euro zone, the power of the ECB: so clear that the ECB is able to determine the fate of Greece. Totally dangerous. This concentration of power combined with a high degree of intransparency and a lack of democratic legitimacy... not in vain people get frustrated. Which causes some to turn to radical extremist political movements, which is even a bigger problem than what we have now. That's why I believe there is a great need to reform the central banking system. In such a way that they can achieve their goals. Having fine tuned tool boxes. We need to focus and work towards this goal, instead of dissipating our energy on reforming everything in society.

*NK: Which brings us back to your democratic keyword: the Monetative!?*

LZ: Yes, exactly, the Monetative Power would be the perfect alternative.

**NK: *The role of the banks: how it is now and what it should be.***

LZ: Again, we've to be aware there's a difference between the big corporate banks that are highly problematic: corrupt, paying no taxes, taking far too big risks, abusing their power. Think of the Cum-Ex scandal, there it got so obvious what's happening. I even



think that these figures represent the average. When calculating how much tax they have evaded: 400€ per German citizen or something along these lines... in other words, each of us has been cheated of €400. So, these banks are highly problematic. But then we've also got the savings banks – Volksbanken/ Landesbanken in Germany... here there are problems, too. That's not perfect, yes, but it's no drama either. If we had only to deal with them, we could manage somehow.

A real highlight are Ethical Banks. And there are still quite a few in the process of being founded, like GLS Bank, Triodosbank, Umweltbank, Bank für Gemeinwohl. Yes, we should only have such banks that focus on meaningful & sustainable projects, and on customer-oriented, public welfare values. And there ought to be great diversity, so important to have diversity in the banking system.

**NK: Do you know free money concepts? Gesell, Gradido...?**

LZ: Yes, we already talked about some aspects when mentioning the problems of compound interest. So now, from free trade to land ownership. I think it's very crucial as land of course represents a very central form of wealth. Well, let's first ask some cardinal questions: Is it legitimate to own land anyway? Does it make sense - is it sensible? Isn't it a human right [to have access to land]? Doesn't land belong to all of us, to society only? And we rent or lease from society who allows to use a certain piece of land while excluding others from using it. So I think this is still to be probed...

**NK: Which leads us to the next question, do you know Henry George?**

LZ: Not personally

His idea was a land tax... I even think he wanted all taxes to be replaced by only one land tax. This seems very radical to me. It's 100, 150 years ago that he made this proposal. I am not sure whether this would make sense for our time, yet I think that soil could be a very good tax base. It'd be better to tax soil than labour! Esp. during today's debates about rent, it seems so weird that people can get that rich simply by owning land. Rents are rising now, of course - but on property that was built long time ago! From an economic point of view, this is simply redistribution. Those who already have, are getting even more, for the most tributes go to those who own the most flats. Hence, to tax a land could give that tribute back to society.

**NK: What do you think about wealth tax?**

LZ: Yes, that would make sense in order to outbalance the concentration of wealth. Main question is how much tax it would take. But yes, it would be good money, and it would also be helpful in checking all assets there are... Wealth wouldn't escalate. People who evade taxes couldn't acquire even more money. Yes, we must counteract this accumulation of wealth- as it is an explosive for society!

**NK: Don't you think that those who have a lot will find loopholes to get around it?**

LZ: Yes, yet, arguing that way you couldn't change anything. It all depends on how you put it into practice. Of course, you can do that with leaving many loopholes and let the lobbyists have their say. Or you can make clear rules. It would be possible anyway!



**NK: You've already talked about rent prices. But, once again: What do you think: to own (Eigentum) or to possess (Besitz) only [ownership versus entrusted property]?**

LZ: Oh, that certainly is an interesting field. I think it's an exciting discussion. Let's question property again. I want to see more of - well, that's also a nice word - of "responsible property", i.e. a temporary loan of goods, things, property... with the responsibility to use it in the best possible way. Back to the subject of soil, land: Imagine someone has inherited ... land. and he lets the land lie fallow... it's not used at all. Well, a few months ago I visited Portugal. There are beautiful places... right by the sea. The owner of our hostel told us that he'd love to rent a house there, but he couldn't for own's family disputes on one house and the other belonging to the church. Ruins lying fallow and nobody cares about them. That surely is crazy! Hence, property should at least be compulsory, or maybe we don't need property at all? Why not talk about a temporary form of responsibility for using estate? You may use it for yourself paying to society, or you upgrade it. You take care of it, increase the quality of the land, and you don't have to pay for it. And of course you also harvest the fruits.... It could be a very interesting concept for agriculture.

**NK: Does your book Utopia 2048 contain anything of that?**

LZ: Yes, it does!

**NK: I am already looking forward to reading it!**

**Last keyword: Financial Transaction Tax?**

LZ: Yes, I think that is a good idea. The EU is already starting steps towards such a tax or isn't it already being implemented? Yet there are so many exceptions - again - and also, the tax is quite low. Just another patchwork... Yet, to me it would make a lot of sense to have a small tax on ANY transaction, a 0.1% or something like that, as it would cut high-frequency trading and stupid derivatives a bit. And if to pay 0.1% really cuts the benefit of a business, that business is not worth it anyway. Neither financially nor socially. Think of it: our VAT rate in Germany is 19%, which is a kind of non-income tax. 19%! Nobody persuades me that 0.1% would ruin the economy.

**NK: Thank you for explaining these concepts! We come to our last questions, and as you are an expert for future utopias, the next is a good one for you: Let's take a look into future: What do you think Germany will look like in 25 years? What will prosperity concretely look like (- will people be as wealthy as today and how will welfare look like)?**

LZ: Yes, well, I'm advocating a highly utopian (positive) view - not necessarily the most realistic one.

I hope that we will have stopped climate change as far as possible, that we will have passed a major turn in our thinking/attitudes, that we will have made our democracy blossom, that we will have Citizens' Councils, more transparency, that people will have a much greater say in decision-making, on small level right up to the very big level. That we will have far fewer cars on the roads, many car-free zones being created, it will be much quieter, much greener, the buildings will be greener, we will have much more



regenerative agriculture, many small family-run businesses that will produce special products, embedded in the local area. There will be an unconditional basic income, people will no longer have this sense of lacking. Without the pressure to perform, people will be able to develop their gifts and give them away, and get involved in their communities. Yes, this was a small insight to my ideas.  
What a nice view, what beautiful prospect!

***NK: In your personal opinion, why don't we see a functioning synergy among all the initiatives that are committed to a future worth living?***

LZ: A very important question! Well, partly because it is a process... an ongoing process, and ideas still need to be found. First you have to develop ideas/initiatives then we may have a small group of core people who work on them. And only then you deal with the outside world, with other foreign ideas that might grow together. This is a process. Sometimes an automatic one. And it might happen that people are not so well connected, new things tend to be dysfunctional. People don't really listen. Maybe they are not really open-minded, because there are some egos etc. So we actually talk about a science where I have also been involved which is the field of personality development. So, it is not enough to have the best ideas. We also have to deal with personality issues and organisational structures, with different approaches towards a new world and how we want to shape it. We might use new methods, new ways of dealing with ourselves... so what are our shadows, our issues? I personally think there often is great potential for change in such organisations. They haven't dealt with their issues... there are power hierarchies, there is a lack of transparency, and mostly, the beautiful world we want to build is not alive yet! Thus, it cannot be implemented properly.

So it is important to listen, to go back to what we stand for? Take the courage to connect with different ideas, to be open to what is not mine?

Yes, definitely, we need to listen with open ears, get a say, a share. Plus, often we are too focused on the rational side only. We discuss things on an intellectual level, but in the end we are not head people, but emotional beings. And there I recommend a book, "The Righteous Mind" by Jonathan Haidt, "The self-righteous Thinking" is the original title. There in the end, he brings a pretty good metaphor of our Mind being the Rider on an Elephant. The elephant stands for our feelings and emotions. This elephant shows the direction, the rider on top can only come along. Our mind often is only the attorney defending our gut feeling. Eventually, we all are humans controlled by feelings and emotions. And if we ignore that pretending to convince others with rational arguments it won't work maybe because we don't like ourselves on the gut level?

Acknowledging this [elephant] in order to create space for trust to develop - that is such an important step. So first of all, we need to get to know each other, for then we may open up, and only then, in this openness of further steps, we can share our ideas intellectually.

It is important to realize that we are not only rational, intellectual, so we don't get best results via intellectual debate - this is a follow-up only. So first, we need the basis of trusting each other, to be open... let's drop big egos, this need to be always right being afraid of being wrong, let's be open even to admit our mistakes.

Thank you, Lino, for connecting various initiatives yourself, thx 4 being a networker!



***NK: Do you think we can encourage the diverse initiatives that already try to solve the problems of our monetary system to join – and how? And how can we join all the positive approaches to form one big cloud of solutions... a cloud that will bring the redeeming rainfalls we long for, to water the dry ground of our societies... So that consequently, we see our creative potential coming into bloom into a future where we live in permanent peace and harmony together on a healthy planet?***

What a beautiful question... well, it needs bigger narratives, views. We need to recognise that the various jigsaw pieces really belong together. Some people claim we need regenerative agriculture, others claim we need a new monetary system. Yet, it is all totally complementary. We need 1000 other approaches as well: alternative schools, basic income, psychotherapists, etc. In the end, I think it is very helpful to see that all this belongs together, that we are all working on the same jigsaw puzzle, just working on different sites. And again, that's where we need utopias... that's what kept me motivated to write my book, trying to put pieces together again and again and to create a larger narrative. It's this feeling that we all pull together. And I also sense about all those money reformers: many of them are not incompatible at all.

So far you hear: "No, it's us, we have the right money reform - no, it's us, we have the right money reform" and, "You are responsible for this area, but the rest is ours!" - "Such and such idea is better for this country"... "There's still another approach" Yet, in fact, all this complements each other very well. We can really learn from each other!

And indeed, all these initiatives create space - just as you are trying to do so in Seitenstetten, to bring people together for constructive exchange, to learn from each other, to really get to know each other, to learn to build trust, I think that is really helpful. Plus, I sense that it already happens more and more. The time is ripe. That is our field: there are more networks, more movements emerging, more exchange to form meta-movements. Yesterday, for example, the NOW Manifesto got published - by a network for economic change. This manifest was written by different economic movements, like the Commons, Welfare Economy, Solidarity Economy etc. They agreed despite their different approaches on: "We want the same new world, in different ways\*. That is what is coming. I see a fruitful development towards that direction.

*NK: So, putting the pieces of the one jigsaw puzzle together: we are working on the same picture... on a better future... for peace among people and with nature. Thank you, Lino, for YOUR puzzle piece which you have now placed, on such a large scale. and you have taught me personally so much. Thank you for your time and for this interview, dear Lino!*

LZ: Yes, thank you very much for the invitation! I hope there will be a `physical` Seitenstetten again soon!