

SonnenZeit - Game of Life A presentation of the core features

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SonnenZeit is a life quality enhancing economic system in harmony with nature

SonnenZeit¹ is an economic system that serves us human beings. At its core is the question about how life quality can be increased altruistically. By way of cellular groups new communities are formed, who are prepared to care in a responsible way for themselves, for others and for nature.

As instrument for reaching those aims, SonnenZeit replaces the dependency and poverty creating debt money step by step through an interest free money that enables abundance. It functions as a time-currency for the confirmation of effort and the expression of gratitude in the freedom of mutual responsibility. It is provided always in a sufficient amount, for instance by way of an expense-related basic income.

Products and services are assessed regarding their sustainability (capability to support life holistically concerning the concept of sustainable development) and thus "taxed". Life supporting products and services relatively cheapen down, life non-supporting will become relatively more expensive. Through the sustainability assessment, the ecological and social impacts are made visible. According to the sustainability level a non-sustainability compensation is to be paid which is transferred to the local governments.

The economy shall serve us human beings, and not we shall serve the economy. More information on this you can find here (website in German).

The current system of economy restricts and damages through 2 grave system errors:

- 1. Money often is not sufficiently provided where it is needed. Immanent to the system the uptake of new debt is enforced which leads to a reallocation from hard-working to rich. More on this you can read here (website in German)
- 2. Prices in over 80% of cases lead to decisions that have damaging impacts on us and fellow human beings as well as our natural foundations of life (natural ressources). More on this you can read here (website in German)

How can solutions look like which already now are implemented in form of a game and can serve like a model economy for urgent problems of countries all over the globe?

¹ A literal translation would be SunAge, but it is regarded a trademark in this text, so its German form is used. "SunAge" would also refer not only to the sun but also to "Sustainable development naturally". In German "SONNE" also means S = sozial (social); O = ökologisch (ecologic); N = natürlich (natural); N = nachhaltige (sustainable); E = Entwicklung (development or evolution). So SunAge means the age where many SUNs are evolving to re-form society, one from each household.

- 1. Increase of Life Quality: SonnenZeit puts in the center of all activity the following leading question: "How can I reach a high quality of life in harmony with nature?"
 - a. What would I like to change in my life?
 - b. How much time would I like to invest in which activity?
 - c. What would I really love to do in my heart?
 - d. Is there a call for activity in me which I do not follow yet?

With these individual questions the beginning is made so that economy can begin to serve us and not we serve to an abstract economy

2. Liberation from shortage and debt money through an abundance enabling currency for the confirmation of achievement/effort and the expression of gratitude. The actors replace more and more the enslaving debt money by an interest free community money until we all in our country are liberated/relieved and have (at our dispose) a basic income.

This happens in three steps:

- Step 1: simple participation increasing use of the time currency sun hour instead of EUR for paying and receiving - limited time account, start asset according to paid activation contribution (activation contribution step 1 once 30 EUR (including VAT) You receive 5 SunHours² (Sh) start asset (equivalent to ca. 50 EUR³) or you pay 60 EUR and receive 10 Sh (equivalent to a value of ca. 100 EUR)
- Step 2 "maturation stage": joining a cellular group with expense-related basic income in time currency – cellular group has at its focus the increase of quality of life and members provide each other support with it – account limit still in force You join a cellular group (more about Kleingruppe in German here) (around 5-7

people which form a group). This cellular group participates together at a cellular group basic workshop consistent of five moderated modules and a sixth optional module. Their aim is to deepen their understanding of the "game of life" and the life supporting adequate rules of the game. On completion of the modules you get provided 80 Sh on your account. Each following month, you get booked a contingent of SunHours that equals your spending in SunHours in the previous month, meaning your amount of receiving of real products or services. This is however not unlimited, but up to an amount of max. 80 Sh per month. Each member of a cellular group shall contribute at least 4 hours per month to a community project.

² Although the measurement of the SonnenZeit currency is SonnenStunden, its abbreviation is Sh, so in the following SunHours is used as direct translation for "SonnenStunden".

³ All equivalences are expressed in purchasing power of EUR relative to one hour of low-to-medium-skilled human work in Austria as of 2013, so equivalences may be different in Germany, the Netherlands or the UK. In contrary, the value of one hour of low-to-medium skilled human work is a stable indicator regardless of the country where it is applied.

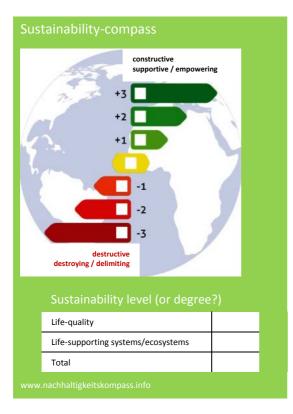
Step 3: liberation – no account limit – unrestricted time based account for the confirmation of effort and achievements and the expression of gratitude

The time account is transformed into an account for the confirmation of effort and achievements and the expression of gratitude. The credit limit vanishes so you always can confirm what you have received. The time money is always at dispose in sufficient amount and no longer serves as restriction.

3. Inspire economy with a live supporting spirit - reward goods - compensate for bads

Products and services are assessed regarding their ecologic and social impacts and in time currency according to their sustainability grade/rate "taxed".

The paid low-sustainability contribution is transferred to the local government of the provider (except for trade and mediators), if they participate in sun time with at least one communal company.



	Sustainability compensation	
Sustainability degree	SH	€
+3	0 %	
+2	5 %	
+1	10 %	
0	15 %	
-1		20 %
- 2		30 %
- 3		40 %

- Eco-fair products and services thus come to be the norm, the same for satisfying healthy "work"
- Welfare to everybody with ecologic food, eco energy, eco fair clothing etc.
- Damaging products and services will come to be an exception. Poverty and environmental pollution will cease to exist.

END for food that is genetically modified or otherwise poisoned as well as fracking, nuclear power etc., because the life supporting cheapens and the damaging comes to be more expensive due to its true costs for society and the ecosystem.

4. Empower regional/local economy relationships – decrease global dependencies

An entrepreneur can provide its goods in national currency (e.g. EUR) 10%, 20% or even more % cheaper without giving rebate by receiving the value compensation in the parallel currency SonnenZeit. This can create decisive advantages to save the company and (re)direct it into engaging with social and ecologic improvements.



By using an achievement-based complementary currency technically based on the software "cyclos", we finance in increasing extent a basic income and additionally build a community of gifting: Gifting where possible, barter, buy and sell where necessary. To the end that everyone may be able to do what they love to do. There is enough for all.

Our aims are:

We create for ourselves a money that is provided for us always sufficiently

We grade products taking into account their impact on us human beings and nature

We reward entrepreneurs for their ecologic and social engagement

We improve our quality of life

Life is a game. Let's play it for all beings' welfare.4

⁴ This is also the text displayed in the logo in German: "Das Leben ist ein Spiel. Spielen wir es zum Wohle Aller!

Overview on details of core features:

1 Price formation

As a general rule the following is valid:

Every hour is valued equally, because the life time of each human being has equal value. Prices can be set in SunHours completely or in any combination of SunHours and EUR.

Price formation rule:

The SunHour prices (Sh) shall represent all related really invested efforts of life time, with all preparation and follow-up times (including reconvalescence time). Costs arising in national currency (material, transport cost etc.) may be paid in national currency.

This rule is easily applicable to any goods and services provided between private persons without business relevance.

For entrepreneurs there are two different modes of relationship between EUR and SunHour prices.

Mode A: SunHours Ratio

You set a ratio, at which percentage of market price in EUR the buyer can pay in SunHours.

Example (Mode A)

The market price is 10 EUR including VAT, the SunHour-Ratio is 20%.

The buyer then may pay 20% of the 10 EUR in SunHours (Sh).

Thus result 8 EUR plus 0.2 Sh.

Mode B: Price adjustment

If the usual market price is too low to cover the expenditures according to the general rule, then additionally to the SunHour ratio you may increase the price in SunHours.

Example (Mode B)

Let's say that in the example above the entrepreneur needs another 1 Sh to cover work by people otherwise impossible to be paid. Then the price can be adjusted (note that the EUR price remains unchanged!):

8,- EUR + 0.2 Sh (mode A) Instead of 8,- EUR + 1.2 Sh (mode B). adjust to

The percentage of SunHours shall by minimum exceed 10% (exceptions are possible regarding the business and the payment amount) and shall not exceed 60% to still be able to pay all legal levies (taxes, social security contributions etc.).

The sun time ratios can be adjusted individually and monthly. This enables you as entrepreneur to adjust the rate to the flow of SunHours. If you can spend more Sh than you receive you may increase the SunHours ratio. Is the flowing off difficult or the flowing in of SunHours too big, you may reduce the ratio.

2 Sustainability Assessment and Compensation

How do I valuate my products and services regarding their sustainability?

The valuation mode and rules will be published in late 2014. At the moment products and services are assessed by the providers of the game in cooperation with the providers of the products.⁵ From 2015 each professional offer must be clearly marked regarding sustainability, making visible its social and ecologic impacts (and costs); according to the sustainability grade the buyer has to pay sustainability compensation.⁶

How much sustainability compensation is to be paid by the consumer?

Each professional product and service is assessed with sustainability value. According to the grade received, sustainability impact compensation is added on the net sale price in EUR. This compensation is then transferred to the local government of the seller/service provider.

For a sustainability impact value between 0 (yellow) to +3 (green, supporting) the compensation is added in SunHours according to the table below. For sustainability_values between -1 to -3 (red, damaging) the compensation is to be paid in EUR:

Qualitative meaning	Sustainability	Sustainability compensation (% of net sales price)		
	degree/level ⁷	in Sh	in €	
Life supporting ("good")	+3	0		
	+2	5		
	+1	10		
Critical	0	15		
	-1		20	
Damaging ("bad")	-2		30	
	-3		40	

Who pays the sustainability compensation how to whom?

The sustainability compensation is to be paid by the buyer at purchase to the local government of the service or product provider. Is a product purchased from a trader, then the trader has to pay the sustainability compensation already when paying the original seller, in subsequent purchases the sustainability compensation is already priced in. The end consumer thus in this case pays the

⁵ Currently, only farm products are being assessed. The software tool for the complete assessment of product groups around food will be ready in German by end 2014, then it will be successively expanded to include further groups of products and services. Provision in English language is yet to be achieved for a later stage. ⁶ The term "sustainability" is deliberately chosen despite of its inflationary use recently. This is done with the

intention to help it regain its original meaning in international reports and agreements like "Our common future" and "Agenda 21", where it was understood as an overall concept how human life and activity can be in balance in regard to both other human beings of the same and future generations as well as other ecosystem members on Earth.

Adequate valuations in the "common good balance sheet" of Christian Felber would be "leader", "achiever", "improver", "beginner", below 0 means "k.o. criterion".

sustainability compensation at the end (like it is known from VAT with the difference that payment is not delayed until the next tax due date).

Example 1

A farmer sells juices to a trader/retail company.

The net sales price is 100 EUR, VAT is 20%, so end sales price equals 120 EUR. The sustainability value is 0 and the Sh-ratio is 20%.

Sustainability compensation = 15 % of 100 = 15 € is equivalent to 1,5 Sh.

To be paid:

Sh-ratio 20%: 20% from 120 € results in 96 EUR and 2,4 Sh.

Plus Sustainability compensation to "local government account XY": 1,5 Sh

(in total: 96,-EUR + 3,9 Sh)

The trader or retail company then calculates her sales price with additions and adds the Sustainability compensation she has paid on the net purchase price on the sales price⁸:

Sales price = net purchase price * (margin + VAT)[EUR] plus Sustainability compensation [Sh].

Example 2

Net sales price is 100,- EUR, VAT is 20%, so gross sales price results as 120,- EUR. The Sustainability Value = -2 and the Sh-ratio = 20%.

Sustainability compensation = 30 % from 100 = 30 EUR.

To be paid by the consumer:

Sh-ratio 20%: 20% from 120 € results to **96 EUR und 2,4 Sh**.

Plus Sustainability compensation to "local government account XY": 30 EUR

(in total: 126,- EUR + 2,4 Sh)

For future development it is intended to have a "sustainability compliance declaration" producers would be encouraged to sign. It confirms the correct calculation of the sustainability value for their products, that they commit themselves to only trade the product internationally if valuated above level 0, and that they commit to invest in research and development for their damaging products for which yet no alternatives with a valuation above 0 exist.

⁸ In the current design, the retailer simply adds the paid sustainability compensation so no additional calculation on her margin is needed. This design bases on the assumption that this design provides a sufficient stimulus to the market to move in direction towards purchase of more sustainable products. Should this assumption reveal falsified, adaptation of the rules will be necessary to take into account retailer's margins, too. Let's remember: It is a game, we the players can set and adapt the rules so that they resonance with the world we dream of.

3 Spending of SunHours

<u>Remunerate your (co-)workers/employees</u> – if they want it and agree to it in a voluntary agreement. Especially for small businesses this may be an interesting option to get temporary help for special cases or for actions with much larger requirements of human work as usual.

Be aware that it is needed to follow the regional law regarding the insurance of case-wise occupation.

Market place: In SonnenZeit an interesting network emerges not only between consumers, but also spanning between companies. This means, that increasingly professional services and products may be exchanged in that network:

- ✓ Purchase of goods and production means
- ✓ Professional use of the services of the market place (see Marktplatz (in german))
- ✓ Private drawings of SunHours for private use of the services of the market place

Example for a product (spaghetti) on the online market place with prices in EUR and Sh+EURcombination for different package sizes (0.5, 1 or 3 kg) of the product.

Dinkel Spaghetti 1 11	0,5 kg	2.99 €	1	Ŧ	À
	oder	0.16 h + 2.16 €			
	1 kg	5.78 €	1	Ŧ	``
	oder	0.30 h + 4.13 €			
	3 kg	16.50 €	1	Ŧ	٧
	oder	0.86 h + 11.79 €			

Invoicing, conversion to other currencies and interest

<u>Invoicing – How is it to be done?</u>

Invoicing is not changed from business as usual, but we recommend you to add a remark (written by hand or by machine) which clarifies the currency in which payment is due.

So it is only one or two lines more on the invoice. For accounting, it is easy to keep accounts in SunHour separate from accounts in EUR in the same way as with other national currencies.

Example for an invoice:					
Total net price: EUR 200,-					
Add. 20% VAT: EUR 40,-					
Total gross price:	EUR	240,-			
Payable at 20 % in SunHours.					
Pavable:	FUR	192 + Sh 4.8			

Exchange ratio to other currencies and interest?

We recommend the following conversion: 1 Sh = 10 EUR - (valid 15th Jan. 2013, still valid June 2014). You can use another conversion factor if you publish it. On the purpose that inflationary tendencies of the EUR do not devalue the SunHours equivalently, the conversion factor/exchange ratio may be adjusted by the game provider if required.9

For us, there is no justification of interest. Your account may rest some time in deficit numbers due to the credit limit; for your company this may be an additional competitive advantage.

5 Community building - the stage process

5.1 Introduction: The two major system errors

We now buy and develop following the principle "the better for nature and our fellow human beings, the better for us". We do sustainability assessments and "tax" products, services and enterprises. So that life damaging "bads" will become more expensive, and life supporting "goods" will become more affordable.

This is where freedom starts to enfold, however we can do more.

We are standing together – we regard humanity as one family.

In cellular groups we organize to care for our basic needs and help each other go through a reflection process to understand where we are and where we want to go.

Imagine you would evaluate our current economic system with a mark to assess how much it leads to high standard of life quality and a high degree of sustainability, not only regarding your immediate environment but for all beings concerned or affected through this system. Which mark would you give?

Around 500 pupils have been asked this question, and the overwhelming majority spontaneously marked it a "4", adequate to a "D" in the English system. Does that mean it's still sufficient, nothing needs to be done? Or are there major system errors that need to be addressed?

Let's use a picture to understand how much actually needs to be done. You don't like repairing, do you? Isn't it easier if rain comes through the roof to put a pot on the floor to contain the damage instead of climbing on the roof to repair? Well, if you do that long enough than the whole apartment will look like a rain collection system, and the roof will have

become quite permeable to the rain.

As an economist I would like to demonstrate that there are indeed two major errors leading to effects comparable to a defect roof and an unstable fundament of a house, the household community of all Earth inhabitants.

System error 1: Prices provide a misleading fundament for decision: Incentive to

⁹ Furthermore, the SonnenZeit game is registered in the ZA:RT clearing network (<u>www.zart.org/178.0.html</u>) meaning that certain amounts in Sh can be exchanged to 35 other complimentary currencies in Austria, Germany and Switzerland.

damaging behaviour – prices provide false information and lead to bad decisions and actions

Most purchase decisions fall on prices. These however provide flawed information, because they do not contain information about the contribution to the common welfare and related impacts on the life quality of human beings and on ecosystems and natural ressources.

Damaging behaviour in this system saves costs. Thus it is incentivized by the market which again leads to more damaging behaviour becoming the standard. Aggressive global competition spirals these standards down.

In sum the effects from this error are comparable to those of a defect roof as the household, the economy of nature (oikonomos means household in old greek, so), is increasingly threatened by the global downwards spiral in real prices.

System error 2: Debt money system: A) Legal Money (EUR, Dollar etc.) is created as debt money out of thin air, B) for this interest is to be paid that is not yet existent in the current amount, C) this interest leads to exponential growth and D) money thus becomes a commodity.

In sum the effects from this error are comparable to the effects of a fundament consisting of sand as it leads to a pressure for increasing indebtedness, which leads to instability and inflation or devaluation.

5.2 System aims for a healthy household

The fundament of our thinking and acting is that economy should serve us human beings in entirety in connectivity with all living beings and not we shall serve the so called requirements of the anonymous market.

System aims: What is to be achieved?



- An economic system that by its own dynamic ensures the following aims:
- A) The Basic Needs of all human beings are satisfied,
- B) No risk is done through this to the ability of future generations to satisfy their basic needs, which means protection and stewardship in regard to natural ressources of any kind.

Any system that fulfils this requirement we can call a sustainable life supporting system.

Definition: A sustainable life supporting economy is the entirety of all institutions and activities aiming to satisfy the needs of the present without risking that future generations cannot satisfy their needs.

This enables us to characterize as economically sound and efficient only activities and institutions that fulfil these aims, so that the contradiction between economic calculation vs. ecologic and social calculation disappears.

How can we reach that aim? Often people tell that there is only one way and no alternative, expressed in the most loved and used mantra of politicians and consultants: "There Is No Alternative", also called TINA doctrine.

We are more persuaded that there is a smarter and more grown-up sister to TINA, called TAMA: There Are Many Alternatives, and they can be found and put into practice Here and Now. 10

So what follows is in this understanding a proposal how a system can be built that fulfils these aims – a toolbox for those who want to play the game of life with different rules, so that every being benefits.

5.3 SonnenZeit: the four elements in interaction

In this proposal this economic system contains of four key elements:

- A. Enabling of community
- B. Common currency and money system
- C. Sustainability valuation and "taxation"
- D. Basic income and gift economy

A1. To be able to satisfy the basic needs of all a basic income is paid out as a basic provision – but it is not unconditional in an abstract sense that it is provided by an authority. It is based on the mutual agreement to help each other in small cellular groups.

A2. By gift corners, gift spaces and a gift platform in the internet, resources can be provided for each other without need for payment. This reduces the need for money and resources and thus the resource throughput, so that less is extracted out of nature's household. It follows the guideline: Give from my heart, receive from my heart. Just that.

A far vision for A2 might be that we all sometime in the future do not need money as a tool to express trust any longer, so everyone can do what she or he really loves to do and we organize production and distribution in some way that everybody is cared for just because of being a member of the human family without need to confirm her or his potential to fulfil any expectations.

¹⁰ By the way, what we define here as a life supporting economy, is similar to a wide extent to what Christian Felber conceived as "common welfare economy": www.gemeinwohl-oekonomie.org. The sustainability compass views itself related to Felber's approach of the "Common Good Balance Sheet": http://economia-delbien-comun.org/en/content/creating-common-good-balance-sheet. Cradle-to-cradle inspired evaluation following the approaches of Michael Braungart (http://www.braungart.com/en/content/vision) does also play a role.

5.4 The three stages of the "SonnenZeit – Game of Life"

Everyone who wants to achieve a higher quality of life and wants to give life a life-supporting and uplifting meaning; please feel invited by heart to participate.

The game is in its basics very simple yet complex in the impact details.

- A) We create possibilities for us through a self administered common complimentary currency, which is based on time and is calculated in hours: SunHours (Sh)
- B) We inspire economy with a life supporting spirit by assessing all products and services provided by business regarding their impacts on life quality and nature

The Game of Life is constructed in three stages. You are accompanied and coached if you like through all three stages and can ask questions at any time.

Stage 1: Perceive the restriction – 10 Sh start credit

By joining the game you receive an online account with the start credit of 10 Sh after accepting the basic rules of the game. This game account is an internet based clearing account for assignments, the credit limit is at 0 Sh. With this basic start credit you may buy products and services which are provided on the platform, the "online market place".

In addition you can receive additional SunHours through providing products and services for sale at the market place. The online market place thus is an internet platform where all participants of the Game of Life can set up offers and searches.

Products and services may be provided in combinations of EUR and Sh or as a total of Sh. How prices in Sh can be designed, please look here.

What can you do if your start credit is used up and you have yet no income through own offers? That is your possibility to again experience the restrictions of the current economic system, and you get offered a door to another stage.

Stage 2: Maturation stage – expense related basic income

We experience us human beings as a grand family. Who would develop the idea that a part of the family should suffer hunger and frost? There is some implicitness that one's basic needs are cared for in a family.

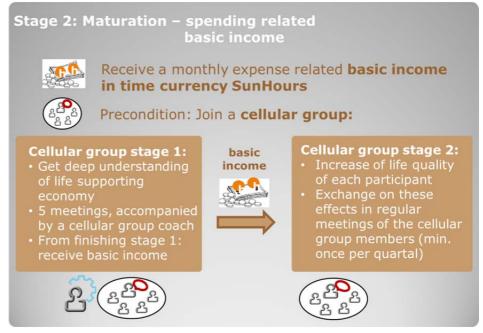
By entering stage 2 in the "Game of Life", you receive an expense-related basic income in the complimentary currency SunHour. What does that mean?

Spiel des Lebens



Das Leben ist ein Spiel spielen wir es zum Wohle aller!

Your start credit for stage 2 is 80 SunHours which you get assigned to your account. From that point on you get assigned every month the difference between this amount and the amount of expenses in SunHours you had in the previous month receiving real products and services. This means that the basic income is limited to a credit of 80 Sh per month, regardless



of the current amount on your account.

The preconditions for receiving this basic income are the following:

- 1. You join a cellular group (around 5-7 persons which form a group by voluntary/deliberate decision). This cellular group participates at a cellular group basic workshop with five guided modules and a sixth optional module. The aim of these workshops is to get a deeper understanding for the Game of Life and the derived rules. 11
- 2. Every member of a cellular group commits herself to 4 h per month in some common activity, e.g. helping a farmer. She may gift this time or may rewarded with SunHours as she feels more comfortable with.
- 3. Only those participants in the Game of Life who have joined a cellular group and participated in the cellular group basis workshop can receive the expense related basic income.

When the Game of Life has grown so much and the online market place has become that diverse that you could spend much more than the 80 Sh basic income per month, then a further door can be opened to stage 3.

Note: At the moment, we expect this situation to be reached only in some years. If some can reach it earlier, it will be a joyful moment for all of us. Update: There has been a mainly SunHours financed wedding ceremony in June 2014 that enabled the spending of 60 Sh within one month, so the threshold to stage 3 was not that far away. Maybe let's hope for the next celebration in the network...?

 $^{^{11}}$ There is a sixth optional "creality"-module is an offer to experience and exchange together our personal ressources, abilities and talents, experiences, aims, contacts and visions. There is however no integration of this in the Cyclos based SunHour market place possible yet, so the additional effort disencourages participation.





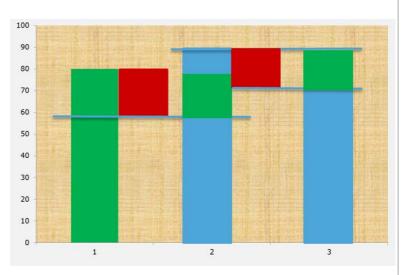


Example (illustrated in the graph):

Let's assume that you are just beginning stage 2.

In the first month you receive your first basic income of 80 Sh (green), you do not receive other income in Sh (blue), and you expend within the month 20 Sh (red), this means that your balance at the end is 60 Sh.

At beginning of month 2 you start with these 60 Sh as capital (blue), plus you receive as basic income a replenishment



of 20 Sh to have your spendings rewarded (green). Within the month, you offer something on the market place and receive 10 Sh from the buyer (blue). You have again expenses in the second month of 20 Sh (red). That means that your balance at the end of the month is 70 Sh.

These 70 Sh are your start balance of the third month (blue). Now the replenishment takes into account the income you gained from own activity so to reward your spendings of the previous month you are assigned 20 Sh Basic Income (green), bringing your balance up to 90 Sh.

To illustrate the effect of the restriction at 80 Sh, let's assume that in the tenth month you start some work-intensive project which allows you to earn by own activity 10 Sh in the month and having 100 Sh expenses. Here the restriction of the basic income would be felt: As it is limited to 80 Sh, you would get only 80 of your 100 Sh spendings get rewarded, so your new balance for the eleventh month would not be 10+80-100+100=90, but only 10+80-100+80=70 Sh, which means that your balance would be below 0 after four months despite of the Basic Income if you don't change your lifestyle and project design.

This is the moment where you can think about switching to stage 3.

Stage 3: Liberation - spending related basic income without limit

Attention, now some of it may not be understandable that easy because we turn the current money system completely from its head unto its feet in its logic.

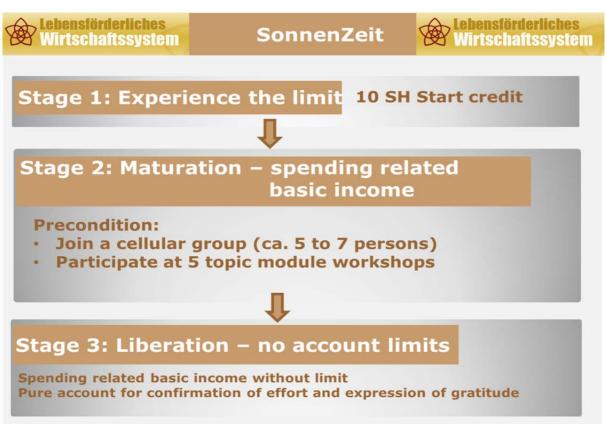
Imagine you receive by somebody support (in form of products and services). Subsequently you say THANKYOU you him and assign to him the SunHours you both have agreed to. This means, the hour



currency is transformed into a currency for the expression of gratitude and confirmation of achievement which is there for you without limit in stage 3. You receive a spending related basic income that is not limited to 80 Sh but unrestricted. So you will be able to give and assign in stage 3 as many SunHours as thankyou as you need.

The hour account transforms really into an account for the expression of gratitude and confirmation of achievement. The credit limit disappears to enable you to always confirm the reception of the real value of what you received. The time money is there always in sufficiency and does no longer play a role in restriction.

Here is again a short summary on the stage process to liberation:



Are you further interested? See www.sonnenzeit.jetzt for further information in German or contact Dr. Gerhard Zwingler directly: sonnenzeit@netswerk.at.