



The End of Money: Toward a New, World Economy under the Credit Unit System

Darrel W. Kimble

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The End of Money: Toward a New, World Economy under the Credit Unit System describes a viable replacement for the monetary system.

Humanity has made incredible strides in so many areas – in computers, communications, medicine, the physical sciences, transportation, etc. – yet it continues to hold on to an economic system that has been in use for centuries. Money has changed in form and no longer entails just metal coins and paper currency, but also credit/debit cards, electronic money, etc. Even so, it is still age-old money dressed up in modern forms and it is keeping humanity from evolving into a society in which everybody is prosperous, thriving and happy.

Under the Credit Unit System:

- 1) The monetary system and all forms of money are eliminated, as is everything connected with them: profits/losses; costs of production, distribution and consumption; wages; *taxes*; insurance; accounting and bookkeeping; financial institutions; stocks and bonds; economic cycles entailing inflation, deflation and stagflation; exchange rates; etc. There are no corporations or for-profit companies. There is no gulf between the rich and the poor.
- 2) All the basic material things needed for a prosperous life, such as food staples, *total health care*, basic housing, public transportation, utilities, basic clothing and basic education are freely provided to everyone.
- 3) All money-related crimes, corruption, exploitation and identity theft are *eliminated*. Moreover, *money-caused* marital problems, suicides and chemical addictions are eliminated.
- 4) Viable solutions that cost *nothing* can be implemented for climate change, pollution cleanup, food and water shortages, and all such dire problems.

Individuals are compensated for their labor with Credit Units or CUs, which are units of value that are periodically issued to individuals' personal file by a central computer; they do not receive CUs from the entity they work for. Individuals receive CUs according to their job position and the length of time they have been employed at that position. They do not receive CUs for the services they provide or for the products they produce or distribute. For instance, a doctor receives X number of CUs for *being* a doctor, not for the services she provides as a doctor. A wheat farmer receives X number of CUs for *being* a wheat farmer, not for the wheat he produces. A computer store owner receives X number of CUs for *being* a computer store owner, not for the computer products she offers.

Since there are no costs of doing business at any point along the production chain, the items mentioned in #2 above can be provided to everyone CU-free. They use their CUs to acquire products and services beyond these CU-free basics. When a person acquires such a product or service, the CUs are deleted from his or her personal file. They do not go to the business (businesses and other non-flesh-and blood entities cannot receive CUs). They do not go anywhere – they simply vanish.

Lastly, CUs are non-transferrable from one individual to another, or from a person to him or herself. If

person X wants to transfer her car to person Y for an agreed-upon number of CUs, they both have to go to a Credit Unit Service Center, where an authorized employee adds the agreed-upon number of CUs to X's personal file and deletes that number from Y's personal file. The CUs are not transferred from X's file to Y's file. All property transfers are carried out in this way. Thus bribery and embezzlement are impossible.

The book goes into much more detail regarding these procedures and it explains how the Credit Unit System would be implemented and how it would apply to other areas such as credit, retirement, the legal system, R&D, government, business entities, etc. It explains the 3 fatal flaws inherent to the monetary system and how the Credit Unit System eliminates them.

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