

Non-POM and Responsibility

A car careens out of control due to a blowout on the Interstate, smashes into oncoming traffic killing three and injuring eight. The highway is closed for three hours. (I just made that up but something like it has probably happened at some time in the last 50 years.) Police investigations reveal that the tire was poorly made and failed far earlier than it should have. Who is responsible?

Our current money is a physical object money (POM). All monies that have ever existed in the world have been either physical objects (coins, bills, salt, blankets, spear points...) or representations of physical objects (bank accounts). With this kind of money, when someone suffers injury or damage to property, one can go to court and sue for damages. But usually, nothing happens. When one does go to court there is but a small chance that those who actually brought about the damages will in any way suffer for their actions. The tire salesman was just doing his job. He had no way of knowing the tire was defective. The guy in the shop who actually put the tire on the wheel was just doing his job. The store manager who accepted the tire from the manufacturer knew almost nothing about tires but their price. The truck driver who brought the load of tires to the store was just delivering another load of goods. The guys in the factory that manufactured the tire didn't see anything that would have led them to believe that they weren't doing their jobs well. They treated that tire just like all the others. If they made an error in its construction somebody else should have caught it. Their supervisors and managers didn't touch the machines nor the tire during its construction. The management team of CEO and others are just setting company policy to generate the greatest profits they can for the company. The unions that the workers belong to are trying to keep the workers satisfied with their jobs so they'll keep paying dues. The suppliers of the machines in the factory and the raw materials from which the tires are made say that their resources must have been used improperly if the tire failed because it wasn't their fault.

So as you can see from the above, all those people from the designers of the machines and the tire through all those people who contributed resources and those who helped get the tire on that car and even the engineers who designed the highway and the workers who built the highway and on and on, nobody is responsible the way things now stand.

But that's because we use a POM economy. Our economy and money is based on a zero-sum game simulation, a false simulation that leads us to believe and act as if we were the rivals, opponents, competitors, and even enemies of everyone else. A POM does that. It seems like the only way to get money is for some else to lose that money. What one gains another

must lose. That's the nature of a zero-sum relationship and that's what we have in money transactions if one pays attention to only the money. It may be foolish to do that but it's very seductive to refer only to the money and notice only the money. For example, the balance of trade is said to be out of balance if more money is going to one nation than to its trading partner. But *shouldn't the goods and services bought balance the money that's going the other way?*

In a non-POM society, one is paid for the consequences of one's actions. If there is a net benefit from those actions, one's account balance is increased. If not, there is no increase. Therefore, in the above case, those who judge benefit would examine the accident and determine how each element in the crash contributed to the damages. Everyone involved, the surviving drivers, the tire manufacturers, the suppliers of the manufacturers, the road designers and builders, everyone involved would find their pay reduced because of the accident.

It would not matter that they didn't do it on purpose. It would not matter if it was mainly one person's fault. All would be affected adversely. But not all would be affected the same. There would be no court case, no lawsuit, no trial, no lawyers, and no settlement. Each person would have a percentage of the responsibility assigned for the part they played in the tragedy.

The consequence of this arrangement is that those who provide resources will be *extremely* careful about the reputations of those to whom they give those resources. They will not want to risk their income by giving them to incompetent or careless people. Those who design and manufacture goods will not want to risk having their suppliers refuse to supply more materials or having their distributors refuse to accept their products. Those who distribute (sell in today's terms) the goods will want responsible agents who will be sure that the consumers will use the goods appropriately. They stand to lose income if they give dangerous goods to careless fools. In the car accident case above, those who design and build roads will attempt to make them as safe as possible and to minimize damages when the inevitable accidents do occur.

Contrast that with today's POM situation in which no one in the chain from basic raw materials through design and manufacture to distribution and customer service seems to have any real responsibility. In a non-POM society people behave responsibly because their rewards depend upon being responsible. The consequences of one's actions have consequences for the actor. Thus, every producer, every worker will insist that those they work with act responsibly and will not give their goods to anyone whom they don't trust. No one will take the attitude of "I'm just doing my job" because their *job* is to produce net benefits, not widgets. Saying "I gave it to Jones" makes no difference because it's your property and you are

responsible for anyone you give it to. That makes all the difference in the world.