Introduction

A practical economy, and a book that can be shown.

Economic systems rooted in productive work and voluntary exchange give a society a realistic foundation. They rely on ordinary human choices rather than heavy-handed control. Prices and rapid feedback separate a working idea from a failing one, without demanding constant inspiration or constant force. They still permit superficial distractions. The requirement of a tangible result keeps them from collapsing into pure instant gratification. A society endures best when that discipline is joined to cultural and community values. The economy is not asked to supply all human meaning.

Egonomic Anonymous is a transparency-and-rules framework, not a full monetary replacement. It keeps existing money and institutions. It requires a public sequence: floor first, a public mint schedule, named credit that is not cash at par, and a visible tape. That sequence binds the state, the firm, and the person equally. Most other monetary reforms aim to change who creates money, or how much is created. This one mainly changes what must be shown, and in what order.

Major alternatives

Proposal	Core idea	Who creates money	Private credit	Baseline	Difference from Egonomic
Full-reserve / Chicago Plan	Banks hold 100% reserves. Only the state creates money.	State only	Banks intermediate. They cannot create deposits.	Indirect, through fiscal policy	Ends private money creation. Egonomic allows named credit, forbids it clearing at par, and requires it on the tape.
Sovereign money / Positive Money	The central bank creates all money. Banks lend only existing funds.	State only	No new private deposit creation	Often paired with public spending	A similar aim, but absolute. Egonomic is opt-in and keeps parallel rails.
MMT	A currency issuer spends first, then taxes or borrows to manage inflation.	State, limited by real resources	Banks still create deposits	Can support a job guarantee or public spending	Opposite emphasis. MMT treats the state’s print as a feature. Egonomic refuses a hidden or off-schedule print.
Bitcoin / fixed supply	A hard cap. Issuance is decentralized.	The protocol, on a fixed schedule	Anyone may issue a token. The base layer stays scarce.	None	Shares a public schedule, but replaces the unit. Egonomic keeps existing money and adds rules.
CBDC	A state digital currency.	State	Depends on the design	Possible direct payments	Central control, against the same rules for all three seats and the right to refuse.
UBI by new money	Regular cash grants, funded by new money or by taxes.	Usually the state	Unchanged	An explicit cash floor	The floor is paid from named surplus first, not from a new print.

Proposal	Core idea	Who creates money	Private credit	Baseline	Difference from Egonomic
Debt jubilee	Wipe or restructure debts.	Not applicable	Reduces debt directly	Temporary relief	Prefers a titled residual, retired against surplus, over a blanket cancellation.
Gold standard	Money tied to a physical asset.	Mining, plus convertibility	Constrained by reserves	None	A hard constraint, but physical and often deflationary. Egonomic is a rule, and it can be digital.

Where Egonomic sits

Transparency first. Most reforms argue about the right quantity or the right issuer. The distinctive claim here is: if it cannot be shown, it is not policy. Title, mint, lien, conversion, and an agent's act must appear on a public tape. This is closer to open accounting than to classic monetary theory.

The three seats stay. Full-reserve and sovereign-money plans largely remove private money creation. MMT expands the state's role. Egonomic leaves the state, the firm, and the person in place, and strips the privileges: a quiet print, credit clearing at par, an unpublished act.

A senior floor from surplus, not from new money. This is neither a floor printed into existence nor austerity. The basket is paid first from surplus already named. The mint schedule stays independent.

Opt-in, and able to run beside what exists. The book does not abolish taxes, legal tender, or existing clearing. Most other reforms require a legal or institutional replacement.

Refusal is the person's tool. The third seat can refuse a line that skipped the order. That is weaker than a central-bank monopoly, and stronger than market discipline alone, because the refusal itself is a public record.

Practical trade-offs

The strength is lower political resistance and an easier small test. One public program, one association, or a parallel rail can adopt the tape without rewriting the currency. The weakness is that voluntary adoption may stay limited. The framework does not, by itself, solve inflation, a bank run, or a large fiscal gap, the way a full-reserve system or a credible fixed supply claims to.

Full-reserve and sovereign money are more decisive about private money creation, harder to implement, and apt to concentrate power in the state. MMT is more expansive about public spending, and less concerned with a hidden or off-schedule issue. A fixed-supply coin removes the central mint and brings volatility and an adoption barrier. Egonomic sits in the middle: the same rails, stricter visibility, a protected floor, and equal rules, without a new unit or a new monopoly issuer.

> *Most monetary reforms want to change the printer. Egonomic mainly wants to make the printing, the claims, and the order of operations impossible to hide.*