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.*

A working book for the third seat

How a person can sit with the state and the firm, on one public order, without abolishing either.

Drawn from the site thesis and from practices already in use. October 2026.

The practices that already work share one habit: a public rule is written before anyone spends the surplus. The site's thesis is that habit, with the person as a third seat. A full replacement of the state or the firm will not be adopted. A narrower book will.

What the two branches already run well

States keep three operations that serve a majority when they are bound. Norway's oil fund is the cleanest. Petroleum rent goes into one public fund, about $2.1 to $2.2 trillion at the end of 2025. The government may spend roughly the expected real return, about 3 percent a year, and not the principal. Holdings and votes are published. That return now covers about a fifth of the national budget, so the oil can decline without the budget collapsing with it.

Alaska runs the smaller version: a constitutionally protected fund of about $80 to $91 billion, and an equal cash dividend to each resident. Norway saves more. Alaska lets the person see the remainder and defend it. Both beat the common pattern, which is to spend the rent in the year it arrives.

Corporations keep three operations that work for the same reason. A wage and a safety stock are paid before the dividend. A price, including a carbon price, is named before a project is approved. The remainder is assigned to a name: an employee-owner, a foundation lock, or a disclosed shareholder. Where those three are skipped, profit is booked and the tail is handed to the public later.

What both will not give up is the privilege itself. The state can tax and, in a crisis, expand the base. The firm can issue credit and keep limited liability. The exemplary ones do not abolish that privilege. They put a clock and a public line in front of it.

Where the thesis bites

The site's order is floor, mint, issue, tape, charge, agent, thin, desert. The person is not a new government and not a new bank. The person can read the book, refuse a line that skipped the order, and is bound by that same order.

Current disclosure fails at that point. Sustainability reports among large US firms fell in the latest count, about 6.8 points, while a target with no posted consequence stayed easy to announce. Carbon prices and trading systems now cover roughly 28 percent of global emissions. Coverage without a tape is still a story. An act that cannot be shown is not a policy.

The compromise, as a standing procedure

Do not take the mint away from the monetary authority, and do not ban corporate credit. Bind both. This is the procedure most likely to be used, because each branch keeps the privilege it already defends.

Step	What they keep	What is no longer optional
Floor	Means-tested programs and wages.	A posted basket of living costs is paid first, from rent already saved, not from a fresh print.
Mint	The central bank, and the firm's right to borrow.	The schedule is published. An emergency expansion is a named line the same day.
Issue	Deposits, invoices, and treasury paper.	All three are promises. None spends as if it were already cash. Conversion is a separate, visible event.
Tape	Privacy of the home and the person.	Five lines only: who holds the claim, what was minted, the lien, the conversion, and what the agent did.
Charge	Market discounts.	One posted fee for writing. No friend rate and no treasury exemption. A resource or carbon price is named before approval.
Agent	Human offices.	Software pays the basket on the clock, flags a side price, and refuses a second print. It does not choose who deserves the basket.
Thin	Market makers.	A quiet book stays wide. Width is published. Neither branch may print to fake a tight price.
Desert	Public budgets and dividends.	After the basket and the posted prices, the remainder is named. The principal is not spent. A loss stays with the name that took it.

The workable desert is Norway's rule plus Alaska's dividend. Save the seed. Pay the public budget from the harvest. Pay a small equal share of that harvest to each person, so the majority can see the book and will defend the principal. A large dividend starves the fund. No dividend leaves the person with nothing to check.

The model most likely to succeed

Start where both branches already lose money, not where they guard the printing press.

One resource, or one city's procurement, goes onto a single public tape. Royalties or a carbon charge enter a locked account. The fiscal rule is 3 percent of that account, not of this year's windfall. The basket for the people tied to that resource or city is paid from that 3 percent first. Invoices to the public buyer must carry the five lines, or they do not clear. The fee for writing is posted and identical.

What remains after the basket and the fee is split. Most stays in the principal. A thin equal dividend goes to the persons covered. The rest funds ordinary public services. Private life stays off the tape. Credit still exists. It cannot pretend to be the base.

This can succeed because the state gets less fraud and a fund that outlives the well, the firm gets faster payment and one rule instead of a private deal, and the person gets the basket before either of them reaches the surplus. Nobody has to abolish a central bank to start.

Timeline

When	What is live	What is still untouched
Year 0 to 1	One tape for one resource or one city. The basket number is posted. The principal is locked. No new money.	Wages, taxes, and the currency.
Year 1 to 3	Public invoices must be on the tape. The charge is posted. An agent pays the basket on a date, from the account.	Bank deposits and private trade.
Year 3 to 7	The 3 percent rule has held for three years. A small equal dividend starts. A promise that becomes spendable money is on the tape the same day.	Emergency monetary powers, but they are no longer silent.
Year 7 to 15	Other cities copy the tape because fraud fell and the fund is still there after the resource declined.	A national mint, until a second region has finished the same three-year hold.
After 15 years	The third seat is ordinary. A skipped line does not clear, for a treasury or a firm.	The privilege to tax and to issue credit, still inside the order.

Do not begin with a new currency. The first proof is a fund that was not raided and a basket that was not skipped.

What the majority, the resources, and the land get

People

Survival comes off the bottom of the list. The basket is paid before a program, a dividend, or a buyback. The equal remainder is small on purpose, so it belongs to the majority rather than to the largest claimant. Hidden fees lose their room, because a missing line does not settle.

Resources

A stock is not spent as if it were income. Norway is the evidence: the well can decline and the claim does not. A posted charge on extraction makes depletion a cost at the decision, not a loss discovered after the profit is gone.

Environment

A footprint and a real reduction are two lines, not one brochure. A charge named before approval is harder to skip than a target announced afterward. Cleaner air, water, and soil reach the majority only if that charge is uniform. A friend rate is a private permission to pollute.

The order is the benevolence

If the state takes the whole remainder, the person cannot check the book. If the firm takes it, the public inherits the loss. Pay the basket first, keep the principal, name the harvest, and put every exception on the tape the day it happens. That is the version both branches can live with, and the only one the majority can defend.

Same rails. Anyone may issue. No one may hide the print. The person is the third branch.