PerCon Flow (PCF) / Potentialism Core Overview
A maximally ethical socio-economic model (a Capitalism upgrade) towards a high-tech future of abundance solving the biggest challenges

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Vision and Goals

1. Identifying the **true root problems** of our societies/economies based on science to then analyze them and **propose solutions**. It turns out that there are **15+ ways** our societies are **transgressing thresholds**, can **end up in chaos** and **kill most of us within months! We are currently like lemmings marching to a cliff!**
2. **How can we take away the cancerous parts of capitalism** so that all **unfair parts** and all **misdirected incentives** are removed?
3. Identifying as many **quality criteria of socio-economic models** as possible, adhering to all of them and being as **innovative as possible**.
4. Designing a **maximally ethical** socio-economic model towards a **high-tech abundant future** allowing everybody to **reach their maximal potential**.
5. Not **letting billionaires all resources and power** while "you will own nothing and be happy" (Klaus Schwab, CEO WEForum.org: The Great Reset).

This Concept can for the first Time solve these Problems that nobody had a Solution for before (1)

1. (Civil) **war**, civil unrest, devastations, sabotage, pollution, **(trade) wars, (economic/fiscal) sabotage.**
2. **Earth, nature and their limits:** Limited resources, exponential population growth/over-population, pollutions, droughts, fires, floodings, plagues, pandemics, global warming/desertification.
3. **Growing international and national inequalities leading to big instabilities:** Hunger, diseases, lack of opportunity, radicalization. Rapidly **opening financial scissors in society, growing levels of income inequality, decline in buying power.**
4. **Automation job-loss problem.**
5. **Economic sectors with price/corruption explosion** blackmailing others. Big **inefficiencies on personal and organizational levels. Loss of competitiveness.**
6. **Societal sclerosis: Fewer people doing net beneficial practical work. Breakdown of public services** (bureaucracy, corruption, ...).
7. **Minimizing crime and corruption rates.**
8. **Mindsets/skills**: Less education, more fake news, more hate, less cooperation, lower attention spans, more ADD, less care, more outrage and hate (on social media), ...
9. **Recessions and economic instability. Bubbles and ensuing crashes.**

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This Concept can for the first Time solve these Problems that nobody had a Solution for before (2)

10. **Predictable and stable monetary instruments and policy. Explosion of national debts.** Inflation & **insufficient supplies** coinciding with mass unemployment.
11. **Misdirected incentives, too narrow and short-term** focus on **organizational, profit and GDP growth; corporate profit maximization and societal interests often misaligned**, not enough social values.
12. **Political inefficiencies and problems.**
13. **Insufficient accountability and liability. Permitting or not prosecuting unethical deeds and business.**
14. The **road to hell** is paved with good intentions: **Complacency, unconscious incompetence, ignorance, jumpiness** (starting but not thinking and following things through)**, laziness, brushing things/people off, partial or half-baked solutions and abuse of power leading to bigger failures or damage and people accepting mediocrity/low quality, arrogance or failure.**
15. **Victimization by divide and conquer, fears, mass psychosis induction, individualization and distractions.**
16. **Many countries do not have enough inter-generational justice** and/or are **overaging** and consequently run into **financial trouble.**

How these Problems could hit you personally (1, same order)

1. **You and many people die** due to (civil) war or its consequences or live in dire poverty due to **(trade) wars, and economic/fiscal sabotage**, destruction/pollution of infrastructure, resources, nature, ...
2. **There are just not enough resources for you to survive and you will die earlier** due to heat and tropical infections. Also, you need to pay more due to sweet water scarcity, loss of arable land, mass migrations, **each day a billion dollar disaster by 2030** and ecosystem collapses: The new drug you need does not get developed because the animal or plant from which it could have been derived got extinct.
3. You die from hunger, disease, terror, war, etc. or you **stay unemployed** or become **increasingly poorer** and can't pay all your bills if you work while some become much richer. Some **costs explode** and you can't afford costs like these any more: Medical, housing, energy, education.
4. **You lose your job** because an AI, robot or machine does it. Alternatively, it could be outsourced to low wage countries or others to which this has happened offer to work for less in your position: You get paid less.
5. All your **tax payer money goes to banksters, military** and other corrupt or fraudulent people. You, your **government and your company are inefficient**, sabotage/sue each other and create little value or even harm. **Employment only exists for richest or highest IQ people** in a handful of western corporations and in some Chinese regions. All **others like you are unemployed or low wage slaves**.
6. The **costs explode to get anything practical done** or get a disease cured: Most institutions are increasingly incompetent, bureaucratic or corrupt. **No more public service for you** – you are helpless when being defrauded, sick, unemployed.
7. **You frequently become a victim of crimes,** get blackmailed and have to pay bribery money for nearly everything.
8. **You do not even understand the miserable situation you are in** due to just different superstition and false narratives being discussed that distract you from the real issues, having to work all your waking hours and education has become unaffordable.

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How these Problems could hit you personally (2, same order)

9. You **lose many of your investments** and possibly **your job or company** due to a crash or recession. Your bank might **force you to pay back credits** by selling off your investments at low rates. You can't buy important things due to lack of supplies or too high prices.

10. **Classical money has no more value.** You barter or try to find the 0.001% of crypto currencies that might rise. **Your money becomes worthless** within months (hyper-inflation) or overnight (debt collapse/monetary reform). **You think if you should just accept to die soon** or participate in an uprising to fight against **quickly rising prices** & **insufficient supplies** coinciding with mass unemployment.

11. **Your private and the state's money also gets wasted due to misdirected incentives.** You have to do overtime but a few months later the **company crashes due to rip off, lack of innovation or materialized risks.**

12. Your **government/administration(s) do not get much done**, mostly quarreling, bribing, paying lawyers, suing.

13. **Your company reorganizes or otherwise gives you a worse job or contract** which forces you to relocate, have less time for your family, destroys the environment, etc. Others make **unethical business and profits to your disadvantage**, manipulating you, governments, authorities or your partners/employers.

14. Your problems only seemingly get worked on or solved. In reality **much does not get solved or even gets worse** (e.g. debts, corruption, ...). The **public only wants your money and does not help you** e.g. if you get defrauded.

15. You get manipulated into **strange (sexual) hobbies and conspiracy theories, electoral choices, buy useless or non-functioning products/services and die early in poverty**.

16. You have **gigantic old age deductions, you inherit gigantic debts and broken systems** (while previous generations might have lived well beyond their means) but you **won't get much, you'll spend your old days or even your entire life in poverty**.

Solution in PCF / Potentialism (1, same order)

1. **Binding ethics codes** and of **ethical cooperation** – on national and supra-national levels. Generally, taking on ethical decisions and fostering global development and cooperation to avoid wars. No race to the bottom regarding taxation, no speculation, etc.
2. These problems are solved with the **new reward function around NBV** and by accelerating innovation, here in the field of green tech/decarbonization. Around 50% of the GDPs would be shifted away from speculation, marketing, sales etc. towards net beneficial activities.
3. **Fair trade and development aids**, allowing any country to reach maximal performance levels if the introduce PCF. Everybody is **fairly paid regarding NBV** delivered (normalized across the population) **and minimally gets the UBI** (universal basic income) and prices are calculated ethically on that basis. Bosses can no longer determine their income.
4. **Money is systematically re-invested** and **many new job types are created and paid by society**, e.g. caring/coaching/education jobs which also partially prevent crime, diseases like depression, etc.
5. Elimination of most crime and all corruption by e.g. only having **one fully trackable crypto currency**. Prices are calculated ethically. New team-**based management techniques** in which everybody can reach their full potential and efficiency, also maximizing flow state and cooperation. **Accelerated innovation** for everybody; equal opportunity for all regions with equal politics and thematic clusters of excellence, fair determination of prices, no monopolies. No speculation.
6. Elimination of most crime, building everything with **maximal efficiency in mind on personal, team and organizational levels**; offering the best-fitting therapies, minimizing mobbing, enforcing ethical fair principles.
7. Main measures: **One central controlled and monitored crypto currency, each transfer must have a valid purpose, fighting drugs**, monitoring some top decision makers and criminals, educating people (on jobs and regarding ethics), having a UBI and free healthcare for everybody so that people do not have to steal.
8. **Reversing all man-made trends that led to deteriorations** through different politics, regulating IT and media companies, education and healthcare programs, new optimized news and publication systems, etc. No speculation.

Solution in PCF / Potentialism (1, same order)

9. A **new monetary system** not creating new money with credits. One central controlled crypto currency, having to re-invest money (not allowing to hoard it), no interest paid (except for success percentages). **Speculation is forbidden**, all value/prices are calculated based on **objective criteria based on supply chain**, costs and benefit created.

10. Implemented through the introduction of a **new monetary system** in which debts are the exception but re-investment of money is the main mechanism. No interest is paid but only profit/growth percentages. **No more debts** have to be created except in emergency situations. Everybody **receives fair payment**.

11. Misdirected incentives are mainly removed with the new reward function NBV (net benefit value) on a societal level. The **societal focus is simply shifted by laws and practice** with corresponding practical measures that contribute better to long-term macro-economic net beneficial effects.

12. An entirely new **science-based political system** is introduced: Countries, regions and organizations are essentially led like the most efficient corporations are led nowadays.

13. Based on NBV and laws, each person is **fully accountable** by law (except for the UBI). Everything that is **unethical is forbidden, detected and prosecuted** with the help of AI regarding all aspects.

14. Reward based on the end result (net benefit value) not based on how somebody seems to try. Public figures are publicly assessed.

15. Clear laws for media and communication, public information portals with complete information required.

16. Around **50% of the GDPs** would be shifted away from speculation, marketing, sales etc. towards net beneficial activities which frees gigantic financial and personnel resources. The causes for having fewer children will be removed like bringing families out of poverty, having to work less.

Governance in PCF / Potentialism

1. **Several rotating councils of decision makers** with expert and AI support shall take important (top level) decisions like e.g. the Swiss Council of Seven. Decision makers should ideally represent the different stakeholders involved in decisions and never may vote or decide if they have a possible personal conflict of interest. There should **ideally be 3 or more teams of around 7 top decision makers** each that take turns.
2. **People in power (also when in commissions) have to rotate**, **accept advice from and defend themselves publicly against** objective arguments by expert teams.
3. All organizations, their employees and all citizens/visitors must be **completely objective, open, ethical/fair** and **compassionate.**
4. All applicable decisions and all staffing of positions (already in parties/NGOs) shall be **based on objective structurally weighted criteria.**
5. **No personality cult or advertising** around single people is allowed.
6. **The AIs and their expert teams** must be independently developed and are encouraged to use different techniques and ideally be maximally ethical and explainable.
7. **Correct and complete information/news** shall be distributed/broadcasted.
8. If a government or governing body uses against people with different opinions **censorship, data manipulation, propaganda/false narratives, oppression, discrimination, crime or complicates getting neutral information/scientific evidence for others** (except for national security reasons), **immediately a new government shall be formed.**
9. **Direct decisions:** To speed up decision processes and minimize bureaucracy, a country's president and ministers can directly make decisions in their fields of responsibility and order immediate payments (e.g. in case of natural disasters). The condition is that everything related to the decision is first checked by the AIs for conflicts of interests and all relevant documents and the reasons for the decision are published so that anybody can see that no corruption or nepotism is involved.

We're just discussing far too inefficient Solutions

1. Reduction of CO2 emissions, stop of deforestation, electric vehicles, and all other currently discussed topics: All just **maximally** lead to **~ 0.1% yearly improvements** each in just a single major problem category (out of 20+).
2. To prevent the **collapse of nature or our economies/civilization**, we need to **improve by several percent per year in all major problem categories**. That means that we **need to improve 10x-100x faster** than currently.
3. We need to **think and act much bigger**!
4. This can only be achieved by **massive systemic shifts**:
   a) We must all become more efficient at a personal and team level (more cooperation, fewer conflicts).
   b) Crime and especially corruption must be minimized.
   c) We must eliminate all misdirected incentives.
   d) We must eliminate all unethical, manipulative or exploitive/abusive/zero-sum activities.
   e) We must fix all major issues of current capitalism.
   f) We must efficiently get to objectively good decisions.
   g) We must exploit our creativity instead of nature.
   h) We don't have much time for discussing and testing.

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Definition of PerCon Flow / Potentialism

PerCon Flow aka Potentialism is a new socio-economic model (**SEM**) (also ambiguously dubbed *resource-based economy* (**RBE**) *model* (**RBEM**)) that strives to offer in practical ways equal opportunity for all while acknowledging that outcomes are unequal but that a focus on **per**severance and **con**scientiousness (short: **PerCon**) pursuing long-term goals, ideally in (group) **flow state** dramatically improves the success probabilities.

Core Ideas of PerCon Flow

1. Elimination of most crime, all corruption and **misdirected incentives in favor of efficient collaboration, UN SDGs** e.g. environmental protection.
2. Adopting **best practices and innovations of industrial analysts, VCs and investment banks** but applying and automating them **for the good of society.**
3. **AI to automate everything** (if desired) to minimize bureaucracy and speed up decisions.
4. **AI analyzes & orchestrates everything**, being fed & controlled by humans.
5. State or society remunerates everybody based on **net beneficial value (NBV)** of the results of their work instead of wages.
6. Shifts **away from less beneficial work or professions** (speculation, marketing, sales, legal work for corporations) towards **efficient practical science/innovations, medical, social, care and environmental work**.
7. **One cryptocurrency** as a state's only currency with requirement for valid reasons for payments: Provides transparency and minimizes corruption and crime.
8. **Everything ethical; avoiding recessions** and any disruptions; **exploiting our creativity instead of nature, optimizing** the entire society, science & R&D
9. If required, each citizen gets a low **UBI** (universal basic income), **free education and healthcare** and is expected to improve their **per**sistency, **con**scientiousness and (working/ideating in) **flow** (state) and collaborative skills – the properties that most likely lead to success in life and are the root of the name.

Basic Thoughts

What could an optimal socio-economic system which **maximizes creativity, innovation and prosperity look like**?

No wrong incentives, remunerating everybody based on the **net benefits values (NBV)** and **effects** created, trying to make **everything sustainable and ethical**, being **maximally fair** to everybody, eliminating the **root causes** of everything that does not work optimal in today's societies like *all types of wastes/inefficiencies, misguided companies/organizations, abuse of power, bad influence of billionaires and growing income inequalities, suffering of innocent people, crime/corruption, bad education, health, psychological issues, prejudice, hate, discrimination, defamation, ...*

Base Principles: Rewards based on net Benefits produced, Universal Openness, Objectivity, Equality, Fairness, Efficiency, Innovation, Efficient Collaboration

1. From these base principles (= **key human values) most of PerCon Flow is derived** using mathematical logic like induction or concept transfer.

2. They will be accomplished when they are **fully respected from the top to the bottom** of society and misdirected incentives (speculation, manipulating or tricking people with legal clauses), unethical or unsustainable practices, crime/corruption and status behaviors are eliminated.

3. Psychological techniques for **efficient collaboration** will be taught in school and university/college.

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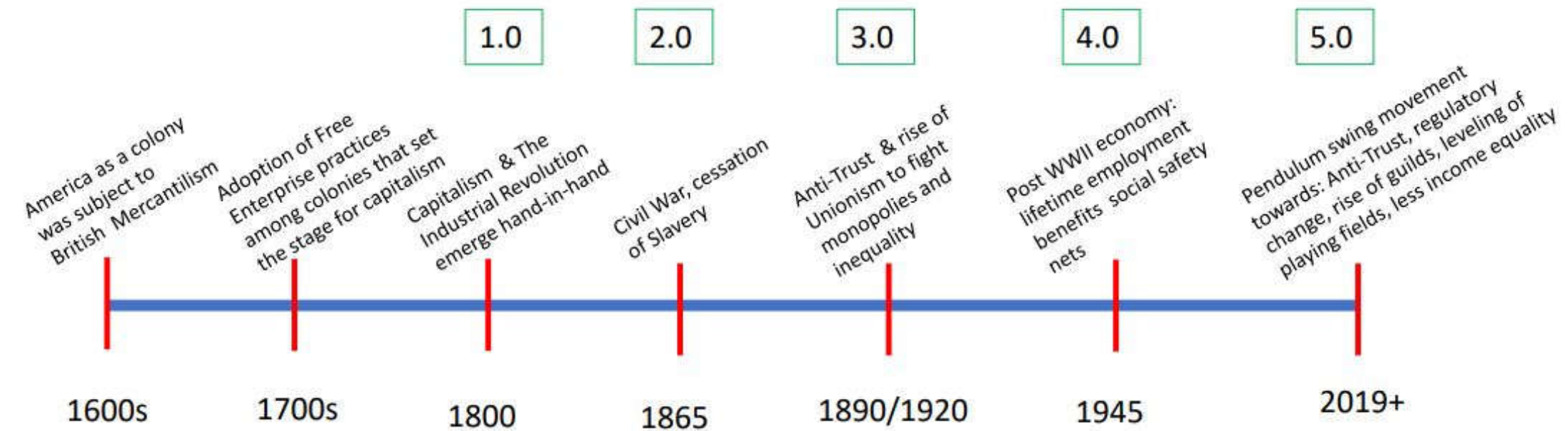
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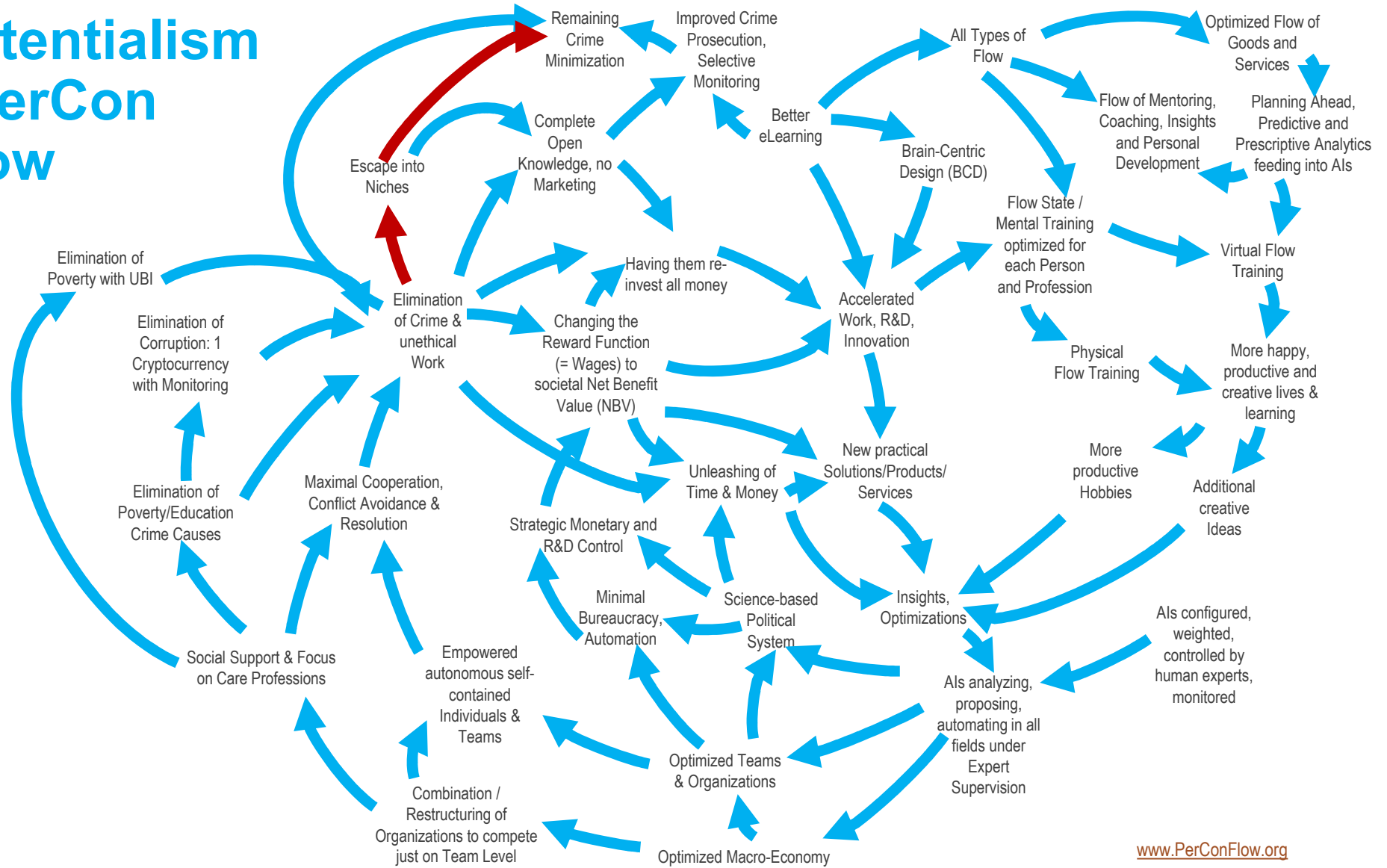
Capitalistic Model Updates
PerCon Flow is proposed as Capitalism 6.0 Upgrade

1.0   2.0   3.0   4.0   5.0

America as a colony was subject to British Mercantilism

Adoption of Free Enterprise practices among colonies that set the stage for capitalism

Capitalism & The Industrial Revolution emerge hand-in-hand

Civil War, cessation of Slavery

Anti-Trust & rise of Unionism to fight monopolies and inequality

Post WWII economy: lifetime employment benefits social safety nets

Pendulum swing movement towards: Anti-Trust, regulatory change, rise of guilds, leveling of playing fields, less income equality

1600s   1700s   1800   1865   1890/1920   1945   2019+

https://www.winthroppartners.com/wp-content/uploads/2018/12/Business-Trend-Capitalism-1-2-3-4-5.pdf
https://www.linkedin.com/pulse/why-how-capitalism-needs-reformed-parts-1-2-ray-dalio/

Potentialism / PerCon Flow

Elimination of Poverty with UBI

Elimination of Corruption: 1 Cryptocurrency with Monitoring

Elimination of Poverty/Education Crime Causes

Social Support & Focus on Care Professions

Escape into Niches

Elimination of Crime & unethical Work

Remaining Crime Minimization

Improved Crime Prosecution, Selective Monitoring

Complete Open Knowledge, no Marketing

Better eLearning

All Types of Flow

Optimized Flow of Goods and Services

Planning Ahead, Predictive and Prescriptive Analytics feeding into AIs

Flow of Mentoring, Coaching, Insights and Personal Development

Brain-Centric Design (BCD)

Having them re-invest all money

Changing the Reward Function (= Wages) to societal Net Benefit Value (NBV)

Accelerated Work, R&D, Innovation

Flow State / Mental Training optimized for each Person and Profession

Virtual Flow Training

Physical Flow Training

More happy, productive and creative lives & learning

Maximal Cooperation, Conflict Avoidance & Resolution

Unleashing of Time & Money

New practical Solutions/Products/ Services

More productive Hobbies

Additional creative Ideas

Strategic Monetary and R&D Control

Minimal Bureaucracy, Automation

Science-based Political System

Insights, Optimizations

AIs configured, weighted, controlled by human experts, monitored

Empowered autonomous self-contained Individuals & Teams

Optimized Teams & Organizations

AIs analyzing, proposing, automating in all fields under Expert Supervision

Combination / Restructuring of Organizations to compete just on Team Level

Optimized Macro-Economy

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Striving to be **innovative or unique** regarding these Criteria

1. First concept to **allow a consistent and fair financing of the UN SDGs (sustainable development goals) with the green new deal without putting anybody into poverty**, politics to protect mother nature and transform the economy into a **sustainable** one leading to **only sustainable i.e., minimal global warming, pollution, overexploitation, extinction of species**, etc.
2. First concept to **dramatically accelerate the human scientific-technological development**.
3. First concept to **end all work that does not benefit humanity.**
4. First concept to **eliminate all false incentives, end most corruption and crime**.
5. First concept to **treat everybody in it fairly** and to really allow everybody to **reach their maximal potential**.
6. First concept to **systematically address all root causes for crime, hate and psychological issues**.
7. First concept to **systematically minimize all types of economic wastes** and to **optimize all social and economic outcomes**.
8. First concept to **maximally limit the damage** that can be done **by individuals or groups of people**.
9. First concept to **minimize or eliminate all unethical and unfair practices**, e.g., regarding exploitation, taking advantage, manipulating, mobbing, defamation, defrauding, lying, etc.
10. First concept in which **taking responsibility** has the **original meaning** of the word, i.e., also **being liable** for one's (in)actions.
11. First concept to **avoid the in 2021 immanent and future recessions** and economic **crashes.**

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Key Shifts Required

They key elements of PerCon flow are the **shifts away from speculation, marketing, sales and most of the legal profession** to things that produce net benefit value (NBV): Freeing about 50% of the GDP and people to re-assign them to beneficial activities and thus meet all current challenges.

PerCon Flow Properties 1

Classical Capitalistic Economy	PerCon Flow Economy
Growth through **unsustainable exploitation of the planet's limited resources, speculation, elbow mentality, fraud, war.**	**Growth** through putting our **unbounded sustainable creativity** to work with optimal flow regarding **accelerated innovation** and **higher efficiencies** through efficient collaboration, co-creation and just the competition required for motivation and efficiency.
Misdirected incentives of money or economy.	**No misdirected incentives any more of any type.**
Wrong incentives directing trillions of dollars to manipulate or subdue other - useless and even harmful for the good of society: Speculation, marketing, sales, tax advisors, large part of lawyers' work.	**No useless work for society gets remunerated any more,** top resources are put into **maximal innovation, environmental protection, education, healthcare, etc.**
People are **afraid of investing** or using money or speculate or create sparsity or monopolies (e.g., with protective rights).	All **money is managed by a few institutions** and **gets continuously invested** into new technologies with a risk and profit sharing approach.
Competition mainly on an **organizational level.**	**Competition** mainly on a **team and personal level.**
Low **wages** and often **high consulting fees** due to nepotism to **pay people**	**Net Benefit Value (NBV)** to **fairly remunerate people.**
Monetary unsustainability through interest rates, speculation, having to massively print money, inflation, crashes, growing inequalities, abject poverty, increasingly more early deaths.	Monetary sustainability by **disallowing interest rates, speculation,** investing all into innovation and other measures.
Investment bankers and analysts **invest based on latest elitist insights, insider knowledge and corruption.**	The **community** invests based on **objective insights published early** to the community.
Pseudo-meritocratic "elites" discriminate and bribe.	**Equal opportunities, complete openness and no discrimination.**
Bureaucracy	**Unbureaucratic** due to AI-based automation
>= 90% of startups fail, e.g., due to marketing/sales, not getting accepted	Society optimizes the success probabilities of new tech and business ideas in every respect and tries to **remove all innovation hurdles.**

PerCon Flow Properties 2

Classical Capitalistic Economy	PerCon Flow Economy
Billionaires or unethical managers manipulate or subdue millions of people for selfish reasons (win – lose, zero-sum "games").	All business transactions and projects are fair and optimized for NBV.
Prohibitions, complex (case) laws	Extreme liberty: Few clear principles and commandments, hardly any prohibitions
Not enough time or money to prevent and look into discrimination, defamation, other negative behavior	AI-based assessment of behavior and outcomes where required.
Biblical recessions roughly every 7 years with millions of job losses, suicides, etc. – HR departments doing Sisyphus work.	Avoidance/minimization of recession due to many counter-recession mechanisms like continuous cleanup/renewal.
Inflation that more or less quickly takes away the value of savings of relatively poor people.	Minimized inflation and deflation – not giving anybody a disadvantage.
Priority on driving consumption to the extreme using manipulation	Priority on preservation (of nature, economy, monetary value, piece, product quality, ...)
Big inefficiencies due to white-collar-crime, speculation, artificial scarcity.	No avoidable inefficiencies, everything aligned with maximal NBV.
(Planned) Obsolescence	Optimum Design for longevity and reusability
Property	Property and access (providing abundance)
Unrealistic hope for infinite growth, no plan B.	Growth driven by innovativeness inside nature's bearable limits.
Repetitive labor for income	Mechanization, automation, ingenuity
Scarcity/Imbalance	Abundance, balancing of needs
Dispersed work with inefficiencies	Creating and following strategies to get skills passions and work packages perfectly flowing together.

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PerCon Flow: Job Shifts

Eliminated or Reduced Jobs: With Reasons	Increased or Created Jobs: With Reasons
1. **Fake news**: Unethical.	1. **Market** and **technology** analysis (~100x more than today in western economies): Possible future directions are explored to optimize the risk-opportunity ratio - since most resources shall be put into these future directions. Around 10% shall be put into moonshot projects.
2. Spreading/selling **unscientific unproven content**: Unethical except labeled as such and given away for free.	
3. **Speculation**: Unethical.	
4. **Fraudulent** activities: Unethical.	
5. **Military, police, espionage**, counter-espionage: Less needed (hopefully).	2. Continuous **improvement and innovation** in all areas (~10x more): Researching alternatives, ideating, testing, monitoring, documenting the results, identifying and communicating the best methods with rationale to accelerate innovation.
6. Parts of **banking**: Just payment processing stays, everything else done by the AIs.	
7. Most **insurance** jobs: Replaced by state insurance since the risks can be objectively assessed and the rest depends on how deeply customers are manipulated or discriminated (unwanted detrimental competitive factors).	3. Research and development (**R&D** ~10x more), **engineering**, testing and support in all fields that are useful for humanity and to accelerate innovation.
8. **Marketing, sales**: Replaced by objective information through Wikis, TV shows, ….	4. The previous groups would mainly also be **reviewing/improving project proposals** and assess project **outcomes** and note **lessons learnt** to optimize resource usage.
9. **Agent** professions: Replaced by objective information.	
10. **Tax advisors**: Replaced by AI.	5. **Social, educational, psychological and medical** professions: Doing their best to help each human reach their maximal potential and live their optimal life.
11. Large part of **lawyers'** work: Contracts are hardly ever needed. The final results count. Replaced by AI.	
12. Any other **not sufficiently net beneficial research or work**.	6. **Life enjoyment** related jobs: Entertainment, wellness, luxuries, vacation, sports or art-related jobs: To enjoy successes, compensate for good work, regenerate quickly.
13. All **simple or repetitive jobs** that were **scheduled for automation anyway**.	

Misdirected Incentives

- **Unethical speculation**
- **Marketing, sales**
- **Tax advisors**
- Large parts of **lawyers' work**
- **Unhealthy competition** inside an organization where cooperation would be better
- Unsustainable **exploitation of nature**
- **Corruption**, nepotism
- **Bureaucracy**
- **Creating artificial scarcity**

- **Monetary unsustainability** through interest rates, speculation, having to massively print money, inflation, deflation, crashes
- **Causing, aggravating or taking advantage of recessions** by e.g., not investing, firing people and hiring cheaper people
- **Taking advantage of catastrophes** with e.g., speculation, leveraging contacts at excessive conditions, overpriced offers.
- **(Planned) Obsolescence:** Designing products so that they break quickly or are no longer usable or offering only a replaceable instead of a durable solution.

Inefficiencies and Limitations addressed

- **Monetary policy:** Limitations of quantitative easing (e.g., printing money) at 0% interest rates in 2021 and **risks of inflation/deflation**. New monetary policies are needed.
- **Recessions** roughly every 7 years: By having a system which continuously cleans itself out, we can do without recessions.
- Problematic or **wrong incentives**, e.g., around speculation e.g., making millions with food or medical speculations to the detriment of people (up to risking their lives).
- Most **crime, corruption, cheating, conflicts, war**
- Most **non-productive parts of the economy**: Marketing, sales, insurances, (possibly partly) banks, speculation, tax advisors, large part of lawyers' work.
- Breaking most **vicious circles** and discrimination, also regarding biased law enforcement, acceptance of suggestions, etc.
- **Hardly any human suffering, psychological problems, anger, rage, discrimination**
- Automation **job loss problem**
- **Money not being invested** due to fear of loss
- **Abject poverty (1 child dying every 5s due to this), relative poverty and inequity**
- **Unemployment**

- **Destabilization** and conflict
- **Debt collapse**
- **Pollution and waste,** Water and **resource scarcity**
- Energy **scarcity**
- **Public health** disorders
- **Negative project management or negative project members making projects underperform or fail**
- Most **regions are falling** behind when compared against Silicon Valley and Chinese cities – being accelerated by tax evasion constructs protected by corrupt politicians. That strips these countries of the ability to invest in research to innovate.
- **Research projects not delivering any tangible actionable insight.**
- The **brightest human minds** and many of humanity's **resources** are put into harming or taking advantage of fellow humans, i.e., victimizing others and get victimized. Often a lose-lose outcome, sometimes turned with discrimination or corruption into a win-lose outcome for billionaires.

Big Opportunities

- **Faster innovation** because all knowledge and innovation is open and a large share of the money is systematically invested in it and the brightest minds innovate.
- Minimizing **misdirected funding.**
- **All misdirected incentives of society are removed.**
- Minimizing **bureaucracy.**
- Faster **creation of wealth and prosperity.**
- Even **faster automation**, less work for humans but a high standard of living for most.
- **Protecting the earth** efficiently.
- Before introduction: Still an **inspiration** for what's needed in the future, can be a basis for awarding **incentives/bonuses at work** and **keeping project teams going.**
- People could **follow their passions** and excel in what they do without psychological issues.
- It generates the highest probability of **everyone reaching their maximum potential** and contributing nearly optimally to **society**.

- Moving from (artificial) scarcity to **abundance, no more abject poverty**.
- No more **discrimination**, **equal opportunities** for everybody.
- Eliminating most psychological/psychiatric/**mental health** issues.
- Solving the problem of **unemployment.**
- **Hardly any effort for contracts and legal cases, because most of the contested issues would be determined by the NBV calculation.**
- **Avoiding recessions** and the resulting mass-unemployment, public debt accrual, violence, (psychological) suffering, etc.
- **Little lawyer costs:** Few contracts need to be created anymore because people get remunerated based on NBV, most reasons for crime are removed.
- **Putting humanity's resources to the best possible uses.**
- Best approach to help each human **reach their maximal potential** and **live their optimal life**.

Key Concepts (1)

- **All knowledge is made open** and held in an improved Wikipedia-type of resource: No more patents, industry secrets, etc. (except to protect against non-PerCon-Flow countries).
- Replacing the exploitation of the **earth's limited resources** with the effortless-feeling **limitless exploitation of our mind's ingenuity and creativity** in flow state.
- **Competition takes place on a team and NOT on a corporate level**, i.e., most **companies** competing in key common fields against each other are **combined** (as far as practical), sharing their knowledge, expertise and employees.
- **Demanding or paying interest rates is forbidden** as well as **all types of speculation** and **bartering/black market transactions** because it de-stabilizes the monetary system. A stable monetary value is desired – avoiding **inflation as well as deflation** except for fighting a crisis.
- **All standard insurance needs are covered by the community or government but with a deductible** amounting to around 50% of one's annual income for all insurances together per 12 months to encourage personal responsibility. All necessary health care would be provided without deductibles. Beyond this, people can buy online insurance to minimize marketing/sales costs.
- There's **no such cash any more. It is completely digitized using distributed ledger technology (DLT) based transactions e.g., using digital money or crypto-currencies.**
- All **payments have to be made digitally** and shall be traced to **eliminate unethical uses**. Bartering is prohibited except in one's neighborhood for non-bureaucratic help.

- **All money** is **managed centrally** by governmental organizations or just a few banks adhering to standards and systematically invested for the good of the community, country or mankind with **first priority into innovations and then into higher quality and length of life**. Taxes are also deducted. In crisis times, the government is allowed to adjust the amounts of money in the bank accounts using **smart rules or contracts** (additional tax or financial gifts to prime the economy).
- Regarding their money/assets people get **no interest but a share of the results** reflecting the percentage of improvement/growth of society which can be negative, too.
- **Salaries, consulting fees, rent/product/service prices are replaced by a virtual form of reward or payment calculation** based on the **NBV** (net benefit value) created – an idea by Larry K. Mason (NoPOM).
- **Payments** outside the PerCon Flow countries must minimally cover the basic survival of a 3-person-family including social deductions/contributions and old age provisions which must also be predicted to be sufficient for the parents to cover life's necessities at the location in which they live.
- People get **paid** according to their '**net benefit**'. This means that if I do something that benefits you but negatively impacts either another person or the environment then my net benefit shall be the good I've done you minus the bad I've done someone else/the environment. This means it's in my financial interest to be as ethical and benign as possible.
- **Universal Basic Income (UBI):** No one should have to 'earn a living' in a job they hate, earning just about enough money to stay alive so they can carry on going to the job they hate. We live in a civilization that could easily provide the basics of life for everyone for free, and in a PerCon Flow system it would.

Key Concepts (2)

- If people want anything **beyond the UBI** (a better life style, luxuries, etc.) then they shall have to **create something valuable** in order to get additional money to pay for it.
- **How people/goods/services get paid is decided by multiple competing AI system whose weights are controlled and adjusted by a scientific community** each called the PerCon Flow Strategists.
- **New or dramatically changed AI systems would be limited and analyzed regarding their changes:** Do they represent one or more valid future economic scenarios or could the changes be rooted in nepotism, corruption, etc.?
- **The setup of such AI systems would start with the existing price and payment structures, but first everything that does not produce net benefit would be eliminated:** Speculation, fraudulent activities, marketing, sales, insurance, parts of banking, agent professions, tax advisors, large part of lawyers' work, not sufficiently net beneficial research, fake news, spreading/selling unscientific content, ...
- Any business idea, project or behavior that likely has a **negative net benefit value for society** is prohibited. E.g., privatization of profits and communitization of losses is forbidden and has taxes or penalty tariffs as a consequence for imports.
- **Teaching everybody in personality development, psychology, psychiatry coaching/mentoring** each other so that hardly any ill-behaved or (psychologically/medically) untreated people are around anymore.
- **Eliminating as many reasons as possible why people get triggered** (i.e., minimizing the build-up negative anchors) or falling into negative behaviors or beliefs: Discrimination, having to pursue menial jobs to survive, having to work under a bad or incompetent manager, causes of crime, lying, etc.

- **As much as possible is standardized with continuous upgrades** as science and insights emerge and all organizations have to adhere to them.
- **Perseverance** and **conscientiousness aspects (beyond grit)** get rewarded, e.g., rewarding **not dropping out** of projects when it gets harder.
- Incentives for **picking up somebody else's work, finishing it**, commercializing/marketing/selling it. However, some people just might be wrong in their positions.
- Several levels of management and strategizing – having to merit it to be allowed to work in full Holacracy, Teal, Sociocracy, Management 3.0, pitching framework(used e.g., by Netflix (Book: no rules), Trivago, Basecamp, Valve, Gore, Semco, ...). **Team and task-based varying management structures**: The less experienced, knowledgeable and less cooperative or more criminal, the more management.
- **Several competing central AI systems for evaluating** risks, opportunities, future scenarios, feasibilities, probabilities, weights, estimating and publicly advertising projected NBV, etc. Anybody can choose based on which AI system they want their work assessed like they chose utility suppliers nowadays. The AI systems are rewarded based on their actual-vs-expected performance to give no room for corruption and lack of innovativeness.
- **Rewarding MONEY after milestones reached** or even estimated benefit so that people don't have to wait until a big/long project is finished to get their rewards.
- Regarding contributor's **valuation** especially the **Berkus method** is recommended: "assigns a value to each, with the sum of each segment leading to a comprehensive valuation."

Key Concepts (3)

- **Objective meritocratic and proven qualification criteria** for being considered for anything (but not having a pseudo-meritocracy discriminating people): Placing/keeping people in **expert committees** with voting rights with continuous assessments of skills and knowledge, regarding the level of monitoring or trust, putting time or money into their suggestions, etc.
- Prioritizing and having to **pay what is needed as input to discourage inefficient use**. Resulting/produced materials may only in exceptional cases be less expensive than the supplied input materials plus work costs at minimal wage.
- Allowing people to **report needs in an IT system**, e.g., getting food delivered when their infected in times of a pandemic.
- For every service or product, **only a limited number of teams** is accepted based
    - Implementing the top different **strategies to reach the top combinations of USPs** (unique selling propositions): Each product/service should be the best regarding certain aspects but often there is none which is optimal in all respects due to required trade-offs.
    - **Risk minimization** (people, regions, technologies …): Everything should be able to go on if normal natural or personal disasters happen.
    - Size and regions of the demand so that this can be **fulfilled nearly optimally** and ideally locally.
    - Allowing **different team structures** with different types of personalities as long as they are highly likely to succeed and reach top productivity.
    - Teams leading to purely mediocre or bad offerings or that are not needed, are **dissolved** to have the members contribute to other teams or start new projects.

- A big visual **Wiki (stigmergy, stigmergic knowledge accumulation) and intelligent search engine.**
- People get **gently pushed to fill up projects** and to no longer work on hopeless things, ideas, etc.
- Still have top and lower level **decision makers/managers** who decide where the AI system can't decide alone because no decision is objectively the best one (lack of information, etc.): Politicians, managers or experts who continuously have to prove competences across the bank (technical, personal/social).
- **Crime-investigation** based on existing **reputation: Balanced monitoring, scoring, assessed** and silence/gentle investigations to not make people victims of false whistle blowing/denunciation/defamation
- **Punishment/consequences** by giving people less for their basic life, forcing them to learn the (psychological) topics in which they showed deficiencies, having to wear electronic foot chains or implanted devices with defined legal places where to stay or move along, having to wear monitoring equipment (camera, microphones), locating devices (e.g., GPS), become test & teaching subjects for medical/pharma experiments, serving as patient model in medical teaching, having to do social/menial work, ... For severe criminals, implanted devices could even induce slight or severe pain to keep them from committing new crimes when monitoring data hints at that. However, putting people in prison is not a good option: There they just lose time, become more radical, angry, jaded and don't typically develop positive new skills but rather negative ones.
- **Challenging and encouraging**: People who cause high costs for the society, even if not directly illegal, can be challenged to change their behaviors: From gentle encouraging, nudging, training to mandatory trainings or health checks, e.g., if people are living an unhealthy lifestyle, over-eat, break the flow of other people's work, etc.

Key Concepts (4)

- A **Liquid feedback-like system for political opinions/voting.**
- **Legal System:** It shall stay the same as it is in central Europe, e.g., Germany or Switzerland: Expert judges, no lay people or citizen juries, fact-based argumentation; the main focus is on prevention: Educating people and taking away the reasons and motivations for crime.
- **Guiding people to fill the most relevant roles for the future best** of society and **limiting the number of new projects** that can be opened by resources and quality of ideas/projects.
- **Support for different team structures and types of teams and leadership/cooperation practices:** Depending on the task and the challenges, different personalities and organizational forms and practices might be required and what exactly works best on a personal level is usually not clear. Therefore, for a single task, multiple teams approaching the problem differently on a technical/personal level can be formed. However, they need to make their strategies explicit and thus facilitate staffing and minimize discrimination with objective criteria who fits in. E.g., Simon Wardley's innovation personalities (Pioneers, Settlers, Town Planners).
- **Upgraded governments** are only allowed to decide among different options with roughly equally good outcomes and are allowed to adjust weights or resolve conflicts. They must publish their weights (except for national security related issues) so that everybody can spot fabricated unrealistic weights leading to wrong decisions (e.g., due to corruption).
- **Parliaments** could persist in smaller forms or be replaced by Wikis, weighting mechanisms, AI and expert committees.

- Hardly any **effort would be required for contracts and legal cases** because most of the contested issues would be determined by the NBV calculation.
- **Non-violent communication (NVC)** and applying principles of spiritual awakening/personal development, e.g., showing respect, gratitude and appreciation with a growth mindset (moving out of a fixed mindset, elbow mentality, arrogance, etc.).
- **Adherence to the doughnut economics principle.**
- **Transitioning to PerCon Flow:**
    - **Existing money would be converted to the (optionally new) money and people/companies still keep everything they own.**
    - **All knowledge and process documentation** of all organizations would be **opened up** to everybody participating in the form of a giant Wiki-like IT system.
    - **Companies/organizations would be combined to reduce productivity loss** due to competition, small numbers produced, etc. but all technical R&D and technical approaches that might be relevant for the current or future of the organization and its technologies would be pursued in parallel based on weighting factors – maybe putting some ideas on hold.

I think that only daring speculation can lead us further and not accumulation of facts.
- Albert Einstein

Criteria used when assessing how much NBV/money to award

- Urgency
- PerCon (improvement over grit), **per**severance and **con**scientiousness working on projects
- Factors regarding the improvement or impairment of **flow** of all types: Ideas, goods, services, traffic jams, hiatus of all kinds.
- Efficiency/productivity of work and resource usage
- Fitness of the work and the results into what others produce and need, if it flows nicely along (avoiding production jams/bottlenecks/queues) and together with what others need.
- Degree of friendly collaboration, co-creation, ideation with others in group flow
- Resource abundance: Supply and demand side, past and future trends
- Customer satisfaction based on objective criteria
- Environmental benefit, use of regenerative energy and materials

- Customer/Creator ratio (social impact)
- Customer benefit, Human benefit
- Scientific benefit/risk short-term and long-term
- Demonstrated self-education (taking a test after learning)
- Current and future risk
- Long-term future strategies into which it fits, potential, opportunities
- Innovativeness, creativeness
- Future-safety
- Scarcity and required qualification (e.g., regarding the payment in jobs)
- Monetary stability (avoiding inflations and deflations)
- Regional factors: Wealth, cost levels, level of public services, education, income, tax and social cost levels and deductions, efficiency losses/wastes.

Principles to fight Corruption

1. Everybody is only paid based on the amount of **net benefit value (NBV)** created for society.

2. There is **only one central cryptocurrency** like the digital Yuan/RMB, Dollar, Euro, etc. All others (crypto)currencies are forbidden: No more coins or paper money.

3. All **payments must have a reason** and are checked for potential unethical uses/crime.

4. All knowledge, **innovation** and production is open, participatory and stigmergic.

5. The top and the bottom end of society are put under some **monitoring** to detect unethical acts/crime.

6. All decisions (politics & economy) are made on the basis of **objective criteria** as parts of pro-con-argumentations. Humans are only allowed to discuss weights, trends and decide when several strategies have similar future net benefit – the main decision factor.

7. **Competition** takes place mostly on the personal and team level.

Compdis.com

Avoiding Recessions (1)

- All money paid based on NBV is **normalized** based on what normally prevents both an inflation and a deflation, i.e., **monetary stability**.
- **Nobody is allowed to create money except if explicitly allowed, monitored and controlled** by a central entity to avoid monetary instability. Banks are by default not allowed to create money when handing out loans or in other circumstances as is the case in Western countries.
- **Supply chain:** money is needed for prioritizing in the supply chain and everybody has to **pay, as customer, what is needed as input for goods/services to discourage inefficient use of resources**. Resulting/produced materials may only, in exceptional cases, be less expensive than the supplied input materials plus work costs at minimal wage.
- This **on the following slide** needs to be done to **make recessions less likely** or to avoid them, **generally involving excellent and efficient work of public service and government**

Avoiding Recessions (2)

1. Regular economic self-cleansing: Uncovering inefficiencies/ incompetence/fraud.
2. Dissolve companies or teams with unprofitable business models.
3. Regularly stimulate people to think harder, try harder, and think about their negative experiences in the past and how to do it better.
4. Regularly teach and incentivize people to cooperate more frequently and efficiently with more people.
5. Continuously provide investment opportunities with attractive risk-opportunity-ratios (e.g., through industry analysis, business-related R&D).
6. Fail fast, thus avoid bigger failures of entire technologies (like e.g., nuclear power, Hadoop, ...)
7. Recognize and eliminate all types of resource waste as early as possible.
8. Avoid big losses of trust, e.g., scandals by e.g., transparency, police work, and limited monitoring.
9. Avoid that many people become more criminal or corrupt e.g., due to loss of hope or low risk of consequences.
10. Avoid damaging mass-immigration or emigration.
11. Avoid big slumps in productivity of many people e.g., due to falling education, motivation or industriousness levels of people, mass-trauma of people (mental health issues like PTSD), loss of faith in the government, ...
12. Avoid ruptures of supply chains or breaking the flow of goods or services e.g., through predictive and prescriptive analysis.
13. Avoid the exhaustion or largely increased scarcity of natural resources e.g., with a doughnut economic model.
14. Avoid Inflations/deflations and too high interest rates e.g., with a good monetary policy.
15. Always have attractive stimulations for innovation or self-initiative in place.
16. Avoid pandemics by looking for, and quickly reacting to early signs.
17. Don't engage in wars or provoke civil wars, criminal clan culture, and mafia.
18. Prepare for and minimize natural disasters.

Empowered Individuals and Teams

1. Everybody shall be empowered to **reach his/her maximal potential** and to work in **corresponding positions**.

2. Since not everybody can hold top positions, this automatically requires to have **empowered self-containing teams** with sufficiently highly qualified employees managing themselves and making independent decisions.

3. Therefore, **self-managing self-contained** (regarding all required skills) **teams** of 5-15 people will be the basic organizational element and they try to solve all issues themselves, first.

4. These teams and their members **are assessed and scored** for their NBV results.

5. **Competition** mainly takes place on this team level to avoid big losses at higher levels.

6. **People can pitch themselves into other teams or higher roles or get hired** by other teams.

7. Online **education is free. AI recommends contents and teams** to join.

Adjusted Types of Leadership

1. Leadership is only required where the self-organizing self-contained teams need help:
   a) Servant leadership, e.g. regarding work materials, access rights, coaching, etc.
   b) Conflict avoidance/detection/mitigation/resolution
   c) Negotiations, corner cases, staffing (un)popular positions
   d) Product/Business/competitive strategy and their implementation
   e) Crisis preparation, reaction, business continuity, emergency reactions + recovery.
   f) Classically managing only people who need to be told what to do or still need to get guidance.

2. Leadership shall be carried out with a growth mindset (instead of a fixed scarcity based one with e.g. envy), adaptability, humility, courage, discipline, fairness/objectivity considering possible SWOT/consequences and avoiding disproportionality. Avoid neglecting your private life and family.
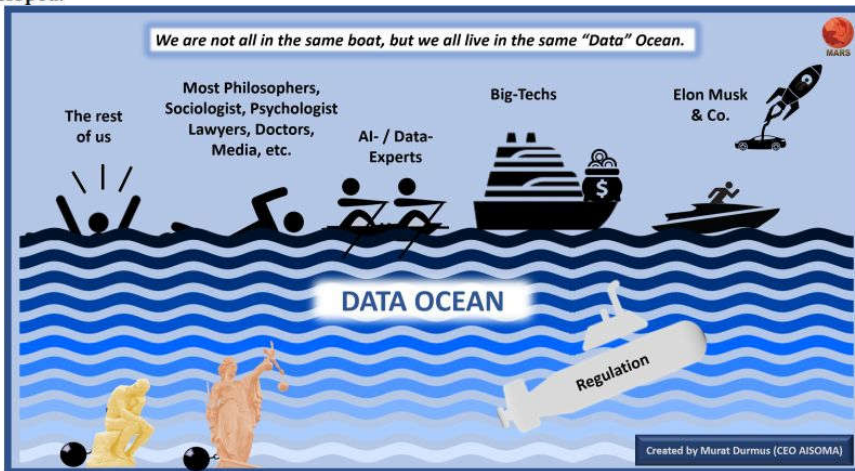
AI Systems

1. Many key functions will be carried out by AI systems whose IT architecture, input, processing and output **shall always be controlled** by the **top experts** in the relevant fields and should be **bias-free, fully ethical** and **explainable** (all are difficult to achieve).
2. Everyone has the right to have AI systems or algorithms that incriminate or decide about them be **transparent, verifiable (for experts), fair** (e.g., as unbiased as possible, applied ethically) and allowing the **correction of errors** by human supervisors.
3. **AI systems** are generally used for analysis, prognosis, especially trend and scenario recognition, analysis and forecasts: Their configurations, weights, rules, other inner workings are openly published.
4. AI systems will calculate the **NBV**.
5. Different **AI systems can compete** and people/organizations can subscribe to and switch them.

How we endorse AI Ethics & Governance

Figure 2: Overview of Internal Audit Framework. Gray indicates a process, and the colored sections represent documents. Documents in orange are produced by the auditors, blue documents are produced by the engineering and product teams and green outputs are jointly developed.

Scoping	Mapping	Artifact Collection	Testing	Reflection	Post-Audit
Define Audit Scope	Stakeholder Buy-In	Audit Checklist	Review Documentation	Remediation Plan	Go / No-Go Decisions
Product Requirements Document (PRD)	Conduct Interviews	Model Cards	Adversarial Testing	Design History File (ADHF)	Design Mitigations
AI Principles	Stakeholder Map	Datasheets	Ethical Risk Analysis Chart		Track Implementation
Use Case Ethics Review	Interview Transcripts			Summary Report	
Social Impact Assessment	Failure modes and effects analysis (FMEA)				

We are not all in the same boat, but we all live in the same "Data" Ocean.

The rest of us — Most Philosophers, Sociologist, Psychologist Lawyers, Doctors, Media, etc. — AI- / Data-Experts — Big-Techs — Elon Musk & Co.

DATA OCEAN

Regulation

Created by Murat Durmus (CEO AISOMA)

Potential Harms from Automated Decision-Making

Individual Harms		Collective / Societal Harms
Illegal	**Unfair**	
Loss of Opportunity		
Employment Discrimination E.g. Filtering job candidates by race or genetic/health information	E.g. Filtering candidates by work proximity leads to excluding minorities	**Differential Access to Job Opportunities**
Insurance & Social Benefit Discrimination E.g. Higher termination rate for benefit eligibility by religious group	E.g. Increasing auto insurance prices for night-shift workers	**Differential Access to Insurance & Benefits**
Housing Discrimination E.g. Landlord relies on search results suggesting criminal history by race	E.g. Matching algorithm less likely to provide suitable housing for minorities	**Differential Access to Housing**
Education Discrimination E.g. Denial of opportunity for a student in a certain ability category	E.g. Presenting only ads on for-profit colleges to low-income individuals	**Differential Access to Education**
Economic Loss		
Credit Discrimination E.g. Denying credit to all residents in specified neighborhoods ("redlining")	E.g. Not presenting certain credit offers to members of certain groups	**Differential Access to Credit**
Differential Pricing of Goods and Services E.g. Raising online prices based on membership in a protected class	E.g. Presenting product discounts based on "ethnic affinity"	**Differential Access to Goods and Services**
	Narrowing of Choice E.g. Presenting ads based solely on past "clicks"	**Narrowing of Choice for Groups**
Social Detriment		
	Network Bubbles E.g. Varied exposure to opportunity or evaluation based on "who you know"	**Filter Bubbles** E.g. Algorithms that promote only familiar news and information
	Dignitary Harms E.g. Emotional distress due to bias or a decision based on incorrect data	**Stereotype Reinforcement** E.g. Assumption that computed decisions are inherently unbiased
	Constraints of Bias E.g. Constrained conceptions of career prospects based on search results	**Confirmation Bias** E.g. All-male image search results for "CEO," all-female results for "teacher"
Loss of Liberty		
	Constraints of Suspicion E.g. Emotional, dignitary, and social impacts of increased surveillance	**Increased Surveillance** E.g. Use of "predictive policing" to police minority neighborhoods more
Individual Incarceration E.g. Use of "recidivism scores" to determine prison sentence length (legal status uncertain)		**Disproportionate Incarceration** E.g. Incarceration of groups at higher rates based on historic policing data

Capitalist Hoarding Comparison & Visualization

Some core Values of PerCon Flow

REALITY
One gets more than is needed, while the other gets less than is needed. Thus, a huge disparity is created.

In early Capitalism

EQUALITY
The assumption is that everyone benefits from the same supports. This is considered to be equal treatment.

EQUITY
Everyone gets the support they need, which produces equity.

JUSTICE
All 3 can see the game without supports or accommodations because the cause(s) of the inequity was addressed. The systemic barrier has been removed.

LIBERATION
Everyone is free participate

INCLUSION
Everyone is included into the teams to their abilities

Questions?

Understood?
Comprendes?
$\Rightarrow$ compris.com
$\Rightarrow$ verstanden.de