

THE MONEY
ECONOMY

MONEY
LIFE

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INTRODUCTION

DEAR READER,

This is our second meeting. On the first meeting we saw how money goes through a system, how the system is built and how happy we are knowing the money we generate goes to different people stimulating them further to work, to produce something new and provide new services. While in the first book we got acquainted with the money system and considered life from different perspectives, in this book we look at opportunities to earn money and spend money. Do not think that spending money is less responsible than earning it or that spending is easier. We will be looking in detail at the issue of money proceeding through our lives, from the moment of our arrival until the last day we spend it or pass it on to the next generation, either in the form of cash or a final commodity such as a house or car. I think for most of us, receiving and spending is like electricity—we get the benefits of it but do not know exactly how it is generated. It would be difficult to describe all the types of jobs or opportunities available to us to earn money, but some of them will be covered in this book. It will demonstrate how the socialisation process didn't previously exist in human history on such scale, and happens now because of the presence of money in our lives, and that we have to communicate with others in order to earn money. The main idea is that money must be taken from the pocket of a customer; that is, the one you are communicating with to earn money. The more communication, the more satisfying the product or service, and the more chances you have to build your money channel and widen your income.

Since childhood we are immersed in the money system, and from a certain grade in school we proceed towards a chosen profession and begin to specialise in this field. Later in university, we study one subject because we think we will like it and want to better understand it. Then, we dream about getting the best position in

this field when we complete university. Once the period of being a student is over, we become job hunters and think we are the best—we can do everything, work 24 hours a day and learn our role at the same time. Despite their education, there are those who are involved in the business sector and get who get work irrespective of the fact that they are still hunting for a better job. Interestingly, then we realise it is difficult to get something better. We understand that the next generation is coming and we have to keep our position at any cost. So, we begin to find the best way to work in our position and then try to ensure our position is as secure as possible. We hope we will not get fired and hope we can stay where we are working as long as possible, and that our salary is maintained. In the end, when we are due to receive a pension—which remains a point of contention insofar as a system that fairly calculates a pension has not been established—despite generating much income for our companies or countries while working, the devaluation of currency means we will receive more in a pension than we contributed when working. The indexation mechanism may help in this instance, but even that cannot be the basis for calculating a pension in a way that sees one receiving less than another.

The input we generate to receive money will not be equal to receipts from this income. As in business, we take risks that may or may not deliver us an expected income. Therefore, you should believe you are doing very well while you are studying, but also know that you have to be in a constant search for opportunities; that is, anything that may bring benefit, opportunity, work or income. Therefore, do not expect an equal income from the volume of investment; instead, work to be ready to accept failure in investment and to establish new options in life to get an income.

In this book, we will look into the perspective of a money economy and our attachment to money and this system. We look at the ways we may get into this system and the most efficient use of ideas for earning more, or having a better understanding of or sense of satisfaction in the process. Remembering that money is keeping us busy, we make the process of production and service provision part of the system and, most importantly, make today's goods obsolete to open the way for future production. Following the basic ideas we presented and highlighted in the first book, we will be looking into the perspective of living in a money economy system and principally answering the questions of what to do and

how to live in this reality. First, you should remember that a money economy system wants you to get money and spend money—that is the core of the system and by it proceeding, the money economy system will allow us to be more central in our life. Second, it is a little more complicated and difficult to search for opportunity and use every option. Yes, you can tell yourself, ‘I’m too smart to do it’, but that’s the wrong approach as you should do work and everything else that’s possible. Third, depending on income and spending, each individual builds their own sphere of connection and social network. It is like atoms in quantum physics, where each atom has its own unique number of protons. Each individual, depending on their financial income and general availability, has their own specific environment and building its explicit condition.

In the beginning, we will look to some aspects of money within the money economy system that will allow us to proceed further with the analysis of money and its role in our life. The money earning and spending part will also be considered from the perspective of money measurement mechanisms and moral satisfaction that we are receiving. In fact, our perception of the reality of the money economy system pushes us forward to understand rational decisions to take irrational actions. This will be examined through an algorithm chapter, in which it is shown that the decision-making process is based on a step-by-step insight of the system on a subjective level. Moving on from this point, there will be an analysis of how exactly ideas are coming up, and this gets us to the point where the thoughts in our mind and final stage of action will be examined in detail. Finally, as the money economy creates a certain level of social order, we set up models of communication and work. This will be reviewed in the final parts of this book—the money efficiency mechanism, its future and circulation of money in the system.

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CHAPTER 1

Money Measurement

DO YOU KNOW how much money you have and how much money you need? Do you have a limit on how much you need to have and how much you want to have? Have you ever observed how much your requirements have changed up until this moment in life? Do we have measurement of calculation for establishing the condition of 'good enough'?

We are using words such as 'not enough' and 'not earning enough', and building up this concept based on our current circumstances, required goods and availability of money. You, my dear reader, are living in different countries with different incomes in different circumstances, and therefore the answer to the question of money measurement will be different. Further, the difference will also be based on real requirements and irrational choices based on a rational understanding or perception of reality. While today it is possible to live on debt, receive money and spend today and pay later, the measurement of money cannot be done clearly and exactly. Our fantasies for spending are becoming more and more irrational, just to satisfy the need of ego and social status. Certainly, our fantasies are only limited by the availability of money. Spending based on social status is the major driver of maximum levels of employment. The more such spending occurs, the more people are getting involved in work and the more we will have money and opportunities. At the same time, the value of money must be kept, via the importance of the product produced and its requirement within and outside the country, and via financial channels. This topic was covered considerably in the previous book, so here we will concentrate on the question of measuring money on individual level.

Since each of us has an individual and unique model of measurement of requirements for money, goods and services, there will never be one way of such measurement nor mutual understanding of needs. Thus, perceptions of social inequality will always exist, even if income is the same, as the measurement of correct income and spending will never be the same. People who are only players in the money economy system have different incomes and spending, so there will always be differences in money measurement and perceptions of social reality. The individual measurement of satisfaction and 'enough' income is specific for each person. The measurement will change every day and every time a player finds somewhere new that they can spend money. At the same time, if the income remains constant, the only change is where to spend money. With a varying income level, the measurement changes again, in one way or another, but the hope for a better income remains.

So, we have changing income and spending, circumstances outside our power and influence, and depending on those conditions, a changing measurement of money. Fluctuation of the measure is evident in every society and in this is part of money economy system, constantly changing conditions and measures of money drive the money economy forward in a way we can understand and perceive it. As we cannot have one level of income and expenditure, and since our possibilities and requirements vary, our individual measurement system will also change in line with of internal and external circumstances. Let's look at one example to see what this means. Someone has an income of USD 1,000 and expenditure of USD 900 in one month. In the next cycle, they have the same income but an expenditure of USD 1,200, and finally, a USD 500 income and USD 1,500 expenditure in the third cycle. This represents a rotation we face in our lives, at different times and under the pressure of different conditions. In each case, we have a different evaluation measurement of satisfaction, happiness and requirements. Our social condition and perception of reality changes depending on the money turnover in our life. Thus, while living under the money economy system and accepting its changing circumstances, we have different measurement methodologies derived from existing conditions that allow us to build not only perception of reality, but also hope for the future. At the time of little money availability or shortage in relation to expenditure,

we are building hopes for the future and a changing perception of reality. Our financial or material hopes for the future are built on the notion of subjective personal reality—sometimes dream of something we have but do not recognise it in our reality as being possessed. Therefore, we come to the possession of money or products and services, is not always accepted as something we have, because the money economy is principally established in a virtual reality where we identify what we want (what are the basic human needs) and try to achieve it. Thus, in constantly desiring to have something, we forget what we already have.

Measurement within the money economy varies, as it has never been the same on an individual or collective level, and will never be perceived the same way by each individual as it depends on us accepting a number of circumstances as reality. The money economy cannot exist without us, and we create in the system what we want in the frame of a legal order that we have established for ourselves. In the next chapter we will look at exactly how the money channel comes up and identify ourselves as the channels for money, and thereby analyse how widening or reducing the money channel changes the money economy and its impact on the ideas of development on individual and collective levels.

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CHAPTER 2

Money Channels

NOW THAT WE understand money measurement, we need to define the channels through which this money proceeds; that is, the income and spending part. All over the world, by demand or desire, we receive and spend money. One way or another, after certain period of time, we are spending the money we once received. Consider yourself as a channel through which money passes—coming from one hand and then moving to another hand. In this endless process, one particular unit of money will get out of order when it is technically unusable, while at the same time, new money will replace it. We are creating and using existing money that passes through us and becomes available to the next party. This is important, because otherwise, the system would fall down. How exactly have we become the channel? Can we get out of this chain and become independent from the money economy? To what extent we can extend our channel to become a passage for money as income and more expenditure? Can we change today's balance of more spending now and covering it in the future to having more earnings today and not more than earnings? Can we change the balance of the time gap between earning and spending, and will it be efficient for the money economy system?

So, we are not only players in the money economy system, we are the channels that gain money and spend it—moving money from one side to another, receiving it from some and passing it on to others depending on the needs and requirements. The only question is identifying how to get money and where to spend it. We may receive money for delivering jokes and spend it on bread for children at home. We do the best we can to get more and spend less, by first spending it on our basic needs and then on

everything else that gives us moral satisfaction and maintains our social level (i.e., where we are in our mind or if this spending can take us to the next stage of the social ladder, which is where we imagine ourselves). We know many people who are doing the same thing—absolutely the same thing we are doing—trying to get more and spend less. Consider yourself as same channel from which a money amount grows and comes down from time to time. We have purchased a lot of things with the money we have received, and remember, everything we possess has value. So, we have cash flow in, which are the commodities that belong to us and whose value is also changing depending on different internal and external circumstances, and we have an outflow of money, which gives us moral satisfaction, happiness and, in the first instance, meets our demand for basic needs.

As money channels in a money economy system, money has to be able to pass through us. In a money economy system, there must be money that changes from one hand to another, where each handover is an exchange of money goods and services. The more we have money, the more places we find to spend it and the more high-quality products and services we receive. The channel widens with more income but narrow when there is a shortage of incoming money. It is very difficult to find places where we can spend less money, but there are certain conditions when incomes are falling. In another words, the balance of income and spending rises and falls depending on the time, internal and external circumstances, and a number of other reasons identifiable as a factor impacting income level. The time of spending much and earning much is the roughly the same, although this tendency is changeable due to the time and availability of money.

We should search for opportunities and allow ourselves to be the channel that passes money from one person or place to another. Remember that money is yours only for a while, before someone else takes it. Let this channel to work. For some this channel is big, for others it's small; whatever the size, you will always remain one. From the moment of birth you are a channel of investment and from the moment of the first income, you are the channel of two sides, income and expenditure.

The feeling that we are not earning enough stays present in our mind, and as the channel passing money, the feeling of 'not enough' does not leave us, which is what pushes us to search

for new opportunities. The correlation and mutually-dependent existence of money on the players and the players being the only channel in the system for money circulation, makes a closed circle and in this circle the efficiency of the channel creates the efficiency of the money economy system. Certainly, spending creates demand for products and services. The competition has forced education and research to move forward, resulting in the conclusion that spending is a very good thing and may be more important than earning. More spending on one other hand comes back to us again, in the form of income for production and service provision. Financial income and expenditure is just mathematics, what about our feelings and perceptions of reality in this sense? In the next chapter we look at this particular problem, our emotions and feelings about money, and the natural feeling of justice on a subjective level.

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