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1. PROLOGUE

2050. The only surviving human beings live in an orbital station and from there they observe the apparently intact Earth. During the previous ten years the continuous flooding and loss of harvests on a global scale caused immense migrations in search of food, a long series of local conflicts, empowerment of organized crime, even religious uprisings; the consequences were millions of lost lives. Later a long drawn out diplomatic-military impasse caused a chain of bad decisions, and cyber-attacks on computerized defence systems triggered a total nuclear war. Atomic bombs were launched from their arsenals or exploded locally, destroying life on earth.

The few surviving astronauts in the orbital station have placed their hopes for mankind on traces of life in the deep ocean, where it should be possible for a new life cycle to start again... in a few million years. Watching and waiting, slowly consuming their last resources, they wonder in anguish: “ Would a different solution have been possible, another epilogue for human beings?”

CONCLUSION

2020 A series of new business models are emerging, they are based on the direct relation between consumer and producer, as individuals. For some there is the pursuit of extreme customization and improvement of the products, and a sense of individual responsibility with personal and working relationships. The need of a new secular ethics which encourages the development of innate capacities of each and every person has started to influence academic and political discussions. The concept that democracy must be applied to all fields of human endeavour to be effective includes increasingly the world of commerce, production and consumption.

Many are starting to think that a Second Renaissance is getting started.

Most other are still very busy with their own traditional way of living to notice.

You and a growing number of ethical citizens and entrepreneurs are increasingly discovering and exploiting big opportunities, and making it happen for profit and greater self, and societal-fulfilment.

Congratulations. The future is yours.

Claudio Da Rold

2. THE PROBLEM: RISKS ARE BECOMING CERTAINTIES.

Risks are becoming certainties: a recent survey of the World Economic Forum, the so-called World Economic Forum Global Risk 2014, found numerous far-reaching risks with a very high likelihood for occurrence. In this survey they found 5 risks with a likelihood factor rated between almost 5 to nearly 6: (On a scale from 1 to 7, from lowest likelihood to highest)

1. Income disparity.
2. Extreme weather events.
3. Unemployment and underemployment.
4. Climate change.
5. Cyber-attacks.

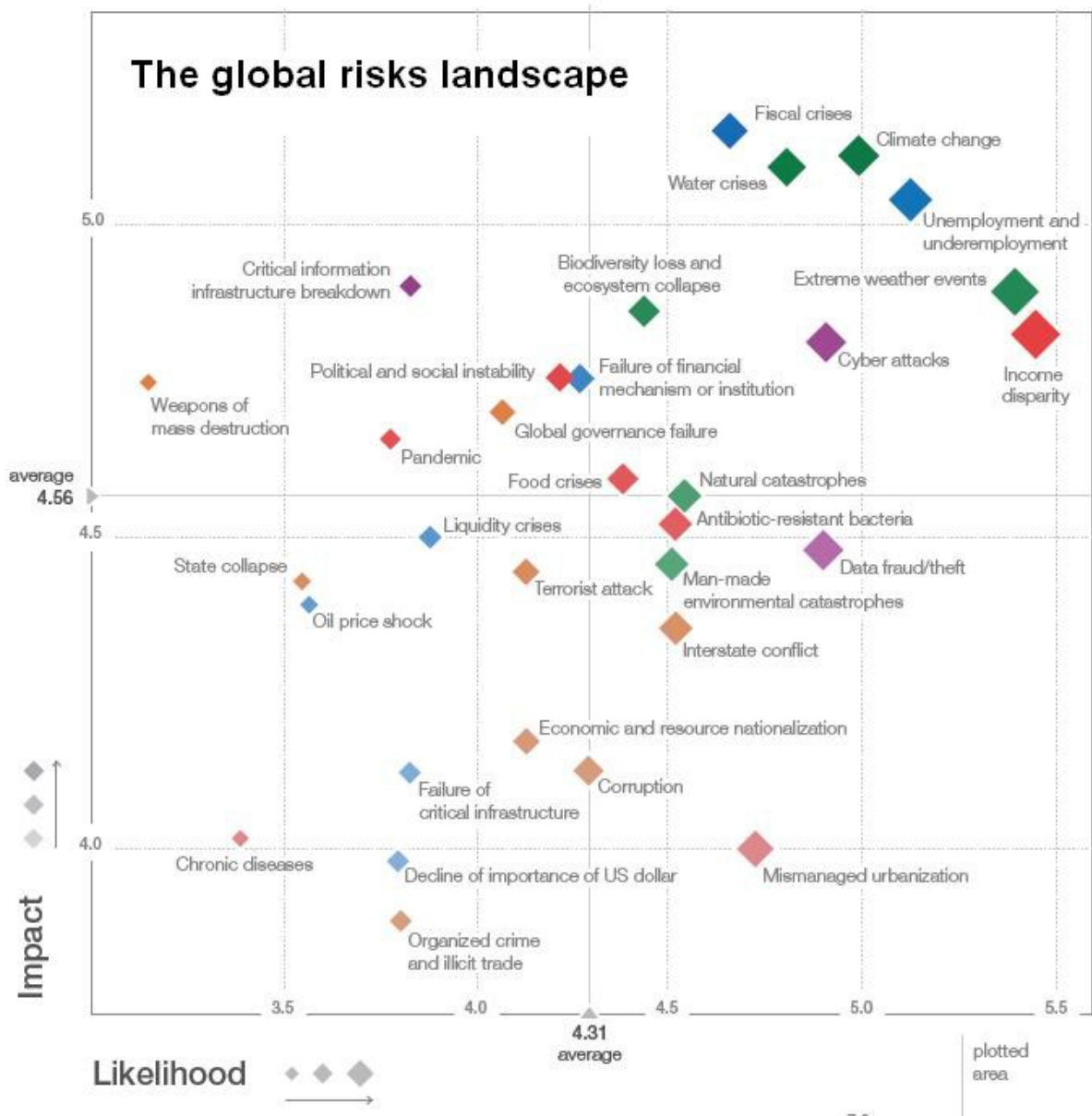
All of the above mentioned factors, even given their high likelihood value, do not represent the certainty of catastrophe; yet many of their related changes are already happening now.

This survey also rated the impact of numerous factors with the same scale system, and found, for instance, the fiscal crises to be rated at nearly 6. In terms of possible consequences (impact), the following five factors are the risks with the worst effects:

1. Fiscal crises.
2. Climate change.
3. Water crises.
4. Unemployment and underemployment.
5. Extreme weather events.

As a matter of fact, if we consider the global map of risks for 2014, and we focus on the risks that have at the same time a high potential and an impact over 4.5 (the section of the table toward the top right, see figure 1) we can make a list of a series of risks that have at the same time a high likelihood of happening and a high level of impact, so that they can be considered the worst dangers humanity is now facing.

Fig. 1. The Global Risks Landscape 2014



The list of the worse risks the humanity is facing is as follows:

1. Fiscal crises in key economies
2. Structurally high unemployment/underemployment
3. Water crises
4. Severe income disparity
5. Failure of climate change mitigation and adaptation
6. Greater incidence of extreme weather events (e.g. floods, storms, fires)
7. Global governance failure
8. Food crises
9. Failure of a major financial mechanism/institution
10. Profound political and social instability.

The impact of any these risks would be disastrous, especially if you take into consideration that we are not facing a singular risk here, but a series of interconnected risks, and there is no global government able to face them in a coordinated way. There are instead, countries and continent aggregations (EU, NAFTA; etc.) that try to coordinate the specific interests of one or more parts of the world, but with a weak or zero capacity of anticipation and solution of global problems. These difficulties, consequentially, transform often times into true crisis.

Sadly, even the crisis management of the USA and of the UN clearly demonstrate a lack of real understanding of the global-impact of their actions, with regards to the world and its population, as a unit, as a connected ecosystem.

We can use two events to represent this trouble in an effective way. The first; the actual financial crisis, in which three elements collided: a huge interjection of liquidity by the governments to banks, the absence of transfer to enterprises and families, and an accumulation of the profit margins inside the banks and big companies. In relation with this dynamic, the governments were caught on the outside-looking-in, and consequently very slow to react. Also factoring into the process of damage control following the actual crisis was influence from major lobbies and special interests. And the official reason for such behaviour is that banks are “too big to fail”, or clearly in this particular case “more powerful than the governments that should control them”.

The second event is on the subject of the climate change. The failure of the Copenhagen conference of 2011 has clearly demonstrated the absence of true global governance. And in the end, this situation underlines that unfortunately, the governments have, as a matter of fact, ceased the process of searching for a common solution to the containment of emissions; hence accepting the inevitable rising of temperature of the planet. Even the media, after Copenhagen, diminished their attention on the theme of climate change and the consequent impact on our lives. Everyone however, has been witness to an increase of extreme climatic events, with the consequential property damage and loss of life; while our governments seem preoccupied with matters in which they can more easily appear to control.

It is as if we are all travelling on a large vehicle, having lost the pilot, and moving very very fast. A few people in the front see a large wall ahead and scream in fear. Everyone else reacts by clenching their seats and screaming in anticipation, yet not knowing exactly for what. The few people who could help out are either paralysed by not knowing exactly how to react, or just too busy grabbing as much of the wealth as they can, hoping by such to be able to keep going.

a. Global warming, climate and pollution

In the debate on global warming, some experts, analysing the on-going changes, namely the absence of substantial emissions reductions, have gradually adapted a kind of “point of no return” position with climate change. And hence, if the global warming process cannot be stopped, they think that it is actually better to just prepare ourselves for the change, and maybe even find a way to take advantage of it.

The new rush for oil, gas and metal mining in the North Pole (that is now less protected by the cover of ice) or the opening of new commercial routes through the area (now open for a greater part of the year) represent evidence of this adaptation.

We cannot forget that it is the abuse of non-renewable natural resources - such as carbon, oil and gas – which have led to the current climate change. Science has stated since the 1980’s, through numerous studies, that the raising of the Planet’s temperature will result in catastrophe. For governments to simply ignore the data and allow further exploitation of this kind demonstrates an

inexcusable short-sidedness, and collusion with the big industries which look to continue their profit. As usual, the human race shows that it is a champion of adaptability, yet unfortunately in this particular case, due to the success of certain financial interests to shape economic politics and policy, we are adapting to something which we are better off changing.

b. Hyper-influence of the financial sector on politics

Money – historically getting its start as simply a more convenient or practical means of a substitution of the barter system, began as a coin of a precious metal which was, by itself, valued at the quantity of metal it included (gold or silver). Contrary to these metallic coins, the paper banknotes which followed represented an equivalent of goods (gold or silver deposited in a bank, or actual properties; all things that were actually available at the moment of necessity). The nominal value of the banknotes could be substituted, when needed, for the correspondent value in goods or properties.

This correspondence between money in circulation and related goods was the fundamental parameter of finance in its earlier phases. With the first banker-traders of the Middle Ages, this correspondence began to steadily decline. Later came the introduction of the so called “letters of exchange” (for places and times in the future, and not to a specific person), which were more similar to a promissory note than to a perfect correspondence with deposited wealth. During the Great Depression of the last century, the attempts of people to get all their money from their deposits in the banks to then be able to use that money to buy the goods which that money should have represented, demonstrated how the real relation between material goods, properties and money has broadened into very difficult and complex (maybe impossible?) systems, even for top managers of central banks and government regulators.

The explosion of creative finance in the decades of the most unchained capitalism/consumerism has created 8 new *artificial* levels of GDP over the real global GDP of the planet.

The GDP – using the current approximate evaluation system – is the market value of the total quantity of wealth which is produced each year in a particular country. The total of the GDP of all the countries in the world (about 72 trillion dollars in 2012) represents, hence, the total global wealth of the planet. In theory, this would be the total amount of the money *and financial tools* which equate to material goods.

In actuality, according to the McKinsey Global Institute of global Financial Stock for 2010, the total global wealth, including outstanding financial tools, was the equivalent of 212 trillion dollars (3 times the actual GDP value). According to Bis.org "Quarterly Review Statistical Annex – December 2008" the total global wealth, including outstanding financial tools, was 800 trillion dollars (about 11 times the actual GDP value) in which derivative products were also summed into. A huge part of the global financial system – many times larger than the actual value of global GDP – is given to derivatives and financially complex products; so-called financial sausages, stuffed with high risk financial products that have poisoned global finance and economy in this, the second Great Depression (the one started in 2008 and still, partially going on). Some rightly observe that, inside this big virtual value, there are a lot of products that would annul themselves if sold or collected (for instance: the derivatives that cover the opposite risks would annul themselves in the case of settlement). While this is true, no one knows or can really anticipate and control what in reality would happen if for any reason the 800 trillion dollars of outstanding financial products were to be exchanged into available goods.

IS THE STAGE SET FOR A FULL-BLOWN GLOBAL FINANCIAL CRISIS ?

1. If every citizen or institution in the world asked for their money, in which they're entitled to, the banks would risk failure and the closing of their counters like what happened in 1929 (these financial tools and deposited money do not remain inside the banks; they are processed into other financial products like loans, mortgages and derivatives that are not available money). To avoid that, and to sustain economic growth, in the past few years Central Banks have been pumping additional liquidity into the banking system (quantitative easing)
2. If every citizen or institution in the world asked for the transformation of their money and financial tools into correspondent goods (gold, silver, food, energy...) there would not be enough to face the increasing liquidity that has been pushed into the system. Again citizens would find the banks incapable of providing the money they're entitled to, and even if the money would be available there would not be necessarily enough goods available to exchange for money. Being a financial bubble 11 times bigger than the real GDP, we can roughly estimate that up to 80% of the nominal value of financial entitlements would be lost in the case of financial settlement and/or the transformation into equivalent goods.

In other words, the overall value of the world's market is not based on an amount which exists now, but it is based upon an amount which is speculated within the banking and finance sector. The difference between the actual value and projected value is the proverbial bubble, at present distorting this amount as much as 8 times (at present if we deposited 100,000 euro, according to this rough equation, it would be equivalent to 12,500 euro). Even in the remote hypothesis that some financial tools would annul each other it is still reasonable to think that only 20-25% of the global bubble could be transformed in the correspondent value of goods and services. By this point of view the "hair cut" on the Greek debit (a cut of minus 40%) or the reduction of big accounts in Cyprus (minus 25%) or the increased taxation on Italian accounts (from 12 to 20 then to 25%) are only very small steps towards the readjustment!

In this very volatile economic crisis, with the unstable financial situation of many companies and banks and the incapacity of governments to understand and address the real causes of the problem, the only effective politics (beside some excess of late austerity in Europe) has been the so called "quantitative easing ":

- Since there is no economic growth, and hence prices don't grow (in this way the problem of inflation disappears, a problem that is of primary concern for the central banks) you inject liquidity into the system (that means that you produce money, that however, doesn't correspond to any real economic growth or new value, it has not a real connection with goods that have been deposited or produced)
- To inject liquidity in the system means to lower the interest rate and give more money to banks, that can only create value with that money by using more creative finance (since they don't really invest in entrepreneurs) and the whole process continues in the direction of a model Depression, or "the perfect financial storm".

You have to take into account that any phase of economic stagnation – worsened if coupled with competitive prices lowering and stagflation - is very dangerous; as the classical models and ways to regulate the financial market simply cease to function . Once the primary interest rate is equal to 0%, the traditional stimulus cease to work in stagflation conditions, and that's almost exactly the situation we are in.

Japan is proof that stagnation is dangerous and tends to be stabilized for a long period of time (since the financial sector doesn't seem able to solve the problem) and in fact, this nation, which entered this stagflation crisis at the end of the '90s, has generated a sick economy for a couple of decades in spite of the great level of industrialization and innovation, especially in the electronics sector. The only significant positive shock for that economy has been given – very recently – through the *Abenomics* (named after the Japanese premier Abe, who made very aggressive economic changes). Incredible injections of liquidity forced the Japanese people to reduce their investments in internal public debt and move on to profitable foreign investments, and by consequence, to devalue the Yen. This led to the rising competitiveness of Japanese companies and a restart of long-awaited growth.

Facing the enduring economy stagnation in England of the past years, someone hypothesized that the best solution would have been the simplest: to print big quantities of money and launch it from the sky over London so that many people, gathering it, would be tempted to buy goods and services, giving a push to economy. It would be very difficult to escape the irony (British Humour?) of this hypothesis. Clearly – for those interested in the reality of the situation – the matter is a lack of trust in the financial system, with its links to a “business-as-usual” governmental system, and consequently a lack of trust in the future, by either small business or individuals. All of this influences people with some income to save more (and for firms to put apart their profits and avoid investments) because they fear that the future is unclear and will be worse than the past, and even the present (and they are right to have their doubts).

Every injection of liquidity and money – by banks, interest rates (or magical money launchers) – feeds, unfortunately, a further decrease of trust, as it is evident that this approach doesn't solve the long range problems. The scope of the real problem (trust in the financial-political-economic system) is so daunting, requiring so much change, that no one person or institution actually can deal with it. *Too big to fail*, is what we hear from the big financial institutions. Big banks have become, as a matter of fact, more important than some countries, whose governments on the contrary can fail (even if technically they fail very rarely, they do, like in the case of Argentina). Big banks have also become more important than some governments, as governments can be changed with a new election, while banks answer only to their shareholders.

More and more often even newly elected governments, of opposite political parties from the preceding ones, intend either to profit for themselves from this system, or view this particular system as unchangeable, and choose to spend their time on issues which they appear to be able to control, instead of the issues that are associated to our major problems.

c. Inequality and instability

But let us consider, in an hypothetical way, a particularly enlightened government who found an escape, and finally, gradually restructured and realigned their financial system. The repercussion of the years of creative finance (the part of the bubble which was empty) would sadly fall back on the individuals of that particular country.

Indeed, the consumers and workers will be the ones to lose up to 80% of the value of the money that theoretically was theirs; not the big banks, nor the big executives at their top, nor the big investment funds or parties and politicians that are financed greatly by them.

Taking history into account, we can look realistically (if not a bit cynically) at the situation which would take place if we suddenly decided to reduce the excess of liquidity and creative finance on the global market. No doubt the effects would be as follows:

1. Moving of the losses toward the single investors (like that which took place in the famous cases of Cirio, Parmalat, Argentina's bonds, Blackrock, subprime mortgages, Greece, Cyprus, etc.)
2. Creation of more bad banks or investment funds doomed to failure.
3. Failure of minor banks and funds, with partial or total loss of owned investments and titles.
4. Legal compensatory action against the responsible parties; albeit with small and very late compensation for those who created, and ultimately lost that wealth.
5. Loss of many jobs caused by the chain reaction of failures of firms and minor financial institutions, or of the bad banks.

Essentially, those who are now able to obtain a good portion of the huge wealth which is in circulation are the elite; big banks, big funds, big executives, and the mafia and organized crime (which have polluted politics, finance and industry). This wealth is accumulating rapidly in the form of real goods such as villas, jewels, and extreme luxury items; and (due to the sophisticated legal protection their money affords them) this wealth will likely not be lost, even in a hypothetical governmental compensatory action taken against them. Another major factor protecting this elite is the interconnectedness of the banks, shadow banking (offshore banking linked to underground corrupted finance), insurance companies, and even retirement plans, which governmental deregulation has created. You cannot reform any one of these sectors without adversely affecting the others.

So every traditional method of adjusting, or correcting the problem of creative finance will inevitably fall back on the shoulders of consumers-workers, reducing their wealth up to 80 %, and positioning a big section of the population under the poverty line, possibly dooming it to remain there forever. On the contrary, those that accumulated the real wealth will be effected only marginally. In fact some will even profit with their investments, as much of their wealth is transformed into non-perishable goods.

Obviously, any adjustment would be followed by an extreme economic crisis of productivity, with more growth in unemployment; already at an unsustainable level for the middle and lower class. Clearly, we are facing a *devil's problem*: e.g. a problem in which any solution seems to be the wrong one. And indeed, it seems we have to continue to feed the actual situation (that has already shifted the greatest concentration of wealth and power into the hands of just 1% of population), or attempt a change which could lead to a further, ultimate loss of up to 80 % of accumulated wealth for the remaining 99% of the population.

d. Informed citizen or subjugated slaves?

In relation to these problems (societal change, the power of finance, and corrupted governments) it is interesting to note that the individuals which should be involved (the citizens, hypothetically sovereign in democracy) have not a primary role, and neither do they seem to have a lot to say or do in the matter.

No one asks the citizens about what they think of the big conglomerations of power (banks, funds, multinationals companies monopolizing key sectors, like energy, weapons, information media, etc.) or what could be done to better regulate it. If there is any doubt about the value of Capitalism at this, the dawn of XXI century, and about the priorities we choose in order to face the problems of society; perhaps we can begin with asking the question: can an organization really be too big to fail? If the big banks cannot fail, and their actions threaten basic Democratic rights, it follows, that something has got to give....so far, it has been Democracy.

Big banks have, as a matter of fact, operated outside of the public domain, and continue to do as they wish, without any substantial interference from government, exercising a kind of omnipotence. It could easily be argued that too big to fail is just their way of saying God rewards the rich. Nobody really asks the citizens what they think about the policies of debt reduction; policies that have been often created by the same people that produced that debt (in which politicians, public administrators, and financial institutions have already made money on). The losers are again the citizens, who pay for this debt (which they did not necessarily get value out of) in the form of new taxes.

The way in which citizens are made responsible for these corrective measures, without consent, represents not just a breakdown of Democracy, but also evidence of its disease (corruption, career fixing, absence of consistency between proposals and results, etc.). On an altogether separate front, we, as citizens in a Democracy, deserve to ask the question: is this present societal model of compulsive consumerism, wealth inequality, and acceptance of corruption the one we wish for ourselves and our children ? But there does not seem to be any significant opposition on the part of the citizenry, nor are there even reasonably good turn-outs at the polls. This apathy on the part of the citizens just provides politicians the excuse to become more detached from their responsibilities, and to simply continue with business-as-usual.

The foundation of representative Democracy is linked to the delegation by the citizens to their elected officials, that should govern under the checking of the electors. Consequently the ones that delegate should be constantly informed about the situation of the country and on the decisions to make, in order to evaluate and shape the decisions of the elected. This mechanism of evaluation and feedback on governors has completely disappeared in a chain reaction of circumstances that have their origins in the globalization and the growth in complexity of society as a whole:

1. Governments are no more related to a small community, isolated from the rest of the world (in which internal economy and external defence were the two major priorities). They are now connected to bigger and bigger areas, linked through globalised economy to the entire planet.
2. The problems now are no more related to a circumscribed economy, but to a global economy in which every individual and community has to find their role.
3. The problems are no more limited in a scale of values, nor are they simple to evaluate; they are complex and interconnected, and can be solved only by well-coordinated and global actions.
4. Information effects not only your neighbour (or what happens at the borders of your country) but also local and remote communities, your country, and the entire planet.
5. The news media is no longer directly based on exchanges and participation to the facts; it is owned by big corporations that have made it a powerful tool to shape and control the masses. Complex problems interconnected on a global scale are not well understood by the common citizen, who is little or badly informed by this mass-media.
6. Consequently, extreme and relatively simple convictions spread among people, exactly the opposite of how a healthy Democracy should work. Instead of searching for shared resolutions, which may be complex, but possible to achieve, today more and more people go to extremes; simple but useless positions, even sometimes dangerous :
 - a. it's all the fault of the immigrants
 - b. it's all fault of a particular race (Jewish, Black, Spanish, ...)
 - c. it's all the fault of the banks
 - d. it's all the fault of U.S.A.
 - e. it's all the fault of rich people

etc. etc.....

All of these extreme positions are exactly the opposite of what is needed in a Democracy, they accomplish nothing regarding the control power and search for solutions to problems. At this point, the elected can do as they wish, and often enjoy their position for their own personal interest, since the matters are *too big to be solved*, and people are too distracted with their own extreme ideas to check on the action and efficiency of their elected.

The complexity of the global society, bigger and bigger due to the tendency to go to extremes in the capitalist-consumer-model, is not coupled with an improvement in culture, ethics, societal organization, formation and information of citizens; seriously undermining the possibility of a Democracy. The result is a world population in which nearly 80% consists of slaves subjugated to the informational mechanisms of society and big firms.

But sooner or later, this community will rebel and *try to take back what they think they deserve, and – sadly - in doing so they're likely to destroy our democratic society*". The Occupy Wall Street or the Arab spring movements both started with huge hope of a democracy (re)-birth but resulted in disappointment so far. Much worse, the twin towers in New York and the numerous local wars – including the return to cold war wind between Europe and Russia - are all demonstrating clearly our earlier scenario of the world running full speed on a vehicle without a pilot, or at least a pilot we could trust.

This “run-away vehicle” scenario clearly exposes the dangers of top-down models in organizations, such as fascism, nazism, and various dictatorships. These models cannot bring resolutions to contemporary problems, but can only create worse ones. We have on the contrary to find a solution to the problems we created; to start an evolution of our current working models (democracy, capitalism, industrialization) into more advanced forms, to enable mankind with the capacity to manage global affairs in a more shared and democratic form.

3. WE HAVE AN OPTION YET LITTLE TIME TO PUT IT INTO PRACTICE

Do we have an option? Yes of course, one which is very fundamental: it is the alternative to the “run-away vehicle” scenario. There is still time to build alternative societal models, and this represents the only option which we have to change our current trajectory to a more fair and sustainable one. We must begin to at least exercise some influence on the destination of our global, shared vehicle.

The projections of global-warming science speak of the years 2050-60 as those when the changes in which the warming already triggered would not be re-adjustable, threatening all life on this planet. Hence, there is still time. We need also to underline some positive factors: a series of so-called third world countries are improving in terms of poverty and consumerism (however even with this progress the problems of radically unequal wealth distribution, civil strife, military tyranny, rampant urbanization and environmental degradation still persist). What should really worry us above all is the lack of sharing of global wealth and the growing incapacity of democratic representation to really effect global problems which seem to be the most urgent.

In this world the rich and the poor have always been. Usually however, the rich and the poor were separated in different countries. Even inside the same country the separation between the rich and the poor was made of a very strict distinction in hierarchical levels that were managed by military power, casts, or religions; while democratic rule (if existent) was in charge of redistribution of wealth and power (to some extent). But global society is horizontally opened thanks to the growth of democracies and the information exchange via the internet, and it is opened vertically thanks to

the proximity of the rich and poor in the same region, city, urban zone. It has opened geographically by the reduction of the boundaries that divide countries inside the same continent, and between the continents also thanks to mass travel and emigration.

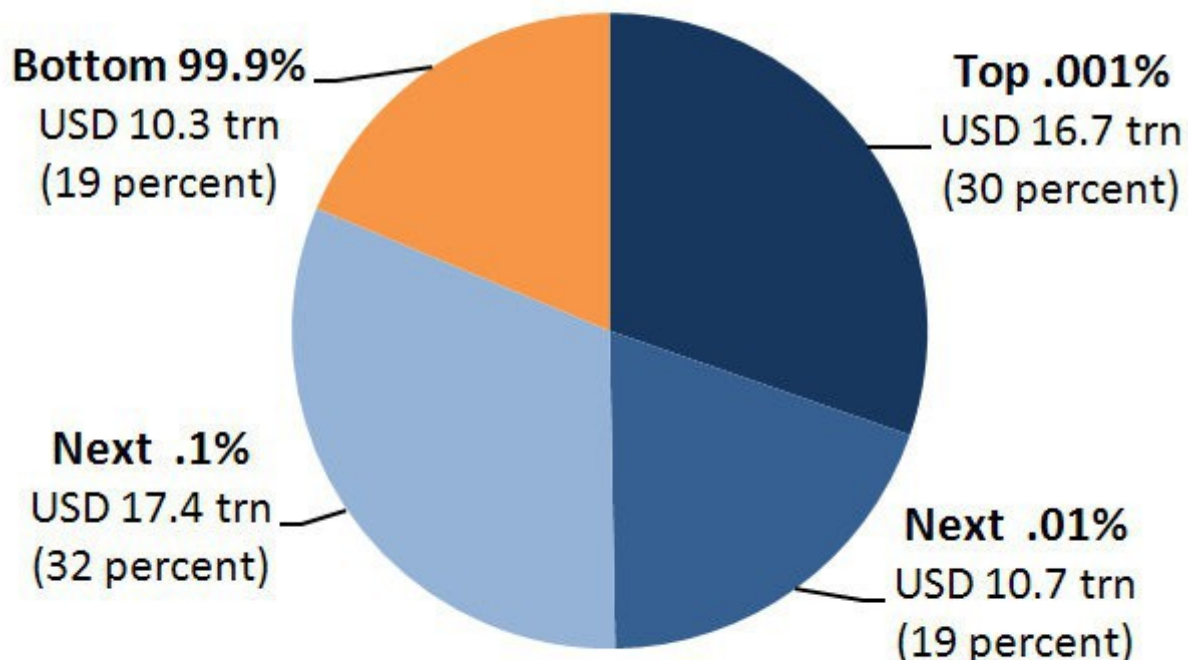
This opened proximity and connection between wealth and poverty, available information for everyone, and travel opportunities due in part to rising wealth (even if distributed in a more and more unequal way) has never been seen in the history of humanity. Yet with this transparency comes responsibility, causing much difficulty in maintaining vastly different levels of wealth within such close proximity to poverty.

The redistribution of global wealth and power from the controlling 1 % to the remaining population will be the hallmark of the next decades (see Figure 2). Movements like Occupy Wall Street and the so called Arab Spring, demonstrate clearly the rage and pressure connected with low income, and the uncertainty of the future. Clearly the unemployed and under-employed people of Europe, the Middle East, Asia, Africa and the Americas all demonstrate a history of violent confrontation with their respected governments when they become desperate.

The worst outcome of the wealth disparity problem in a connected and increasingly transparent society is that the 99% of the population (that doesn't have access to wealth, power and control) feels they are not in control of their life when acting both as consumer and as worker or employee.

Fig. 2 Global distribution of wealth.

Global Distribution of Wealth



James S. Henry, 2012

When the 99% act as consumers

To serve a growing population of consumers in the globalised world, another approach by the big consumer products companies is to create lower costing (and quality) goods, in which the average low-paid worker/consumers, including a growing number from the developing countries, can afford. The market for, and availability of the higher quality goods will eventually shrink when the middle class of Europe does the same. Accelerating this whole process is a very complex marketing strategy, targeting consumers, made possible by the mass-media information age.

The desire of manufacturers to make food, clothes, and other goods at very low cost for a growing number of people, coupled with their control on the production factors and the greed for maximum profit, has called into question the quality, traceability and value of mass produced goods. Examples such as Mad cow disease in Europe, the growth of pollution in fishing areas of Japan and China, the chemicals found in milk, and the low quality of meat found in baby's food are only some of the countless examples.

The will of the big multinationals to increase their profits, coupled with the growing mass of consumers seeking lower prices, will not only lower quality levels further, but will also accelerate the depletion of natural resources (clean water and air included). This greed for profit has created a chain of sub-supplying, outsourcing, and offshore investments, which have attracted huge crime organizations and the mafia to move into production and distribution either of goods or even waste management. Slavery, abuse of human rights, the buying up of land, the use of transport systems to move contraband, and improper waste management (the famous so-called "land of fires" in the Italian region of Campania is a horrifying example) are all tactics employed by organized crime groups. And even large big-brand companies have been found to be connected through their long chain of sub-contracting.

When the 99% act as workers

Wherever you are born you will require resources to survive, resources which come at the cost of services rendered; which means we need to work. To find a job in the developed world often times requires surrendering any creative impulses, and simply following a prescribed regiment. To find a job in other parts of the world, for many, means leaving the very country in which they were born. These immigrants in search of work are often exploited to the level of slave (see this site for more details: <http://www.globalsslaveryindex.org/>). Another major factor with grave consequences for workers is the growing automation within modern manufacturing processes. This automation has enabled large companies to hire far fewer workers to produce a finished product, at a time when there is an increase in the amount of people needing work. Compounding the problems of this particular dynamic is the fact that the employment and wealth distribution has become an "elephant in the room" issue: even experienced economists and social-political academics choose to ignore it or to accept that it can't be solved.

The complexities of these current trends of replacing workers with automation, outsourcing, sub-supplying, and exploitation of low-wage immigrant or resident work force operating as it is, has made it very difficult for the traditional systems to protect workers. While labour unions, strikes, and boycotts have become powerless, and governments have grown more and more unwilling to intervene, production and jobs can be moved from one country to another in a matter of days. In a world of growing and unregulated corporate profit-seeking unemployment and lower wages are the inevitable by-products. The globalised market – if confronted with the regionalization of countries and unions – will simply overpower their traditional mechanisms of protection of workers. The speed with which you can move goods and services production in a world that progressively becomes more global and digital demonstrate how it is possible to reduce work to a simple

component, a simple production factor, and finally, simply the commoditising of people. These matters have become incredibly difficult to manage, both politically and socially.

This is clearly visible now in some areas of Europe such as Italy, Greece, Portugal, and Spain where as a consequence of the financial crisis many firms have bankrupted, causing a growth in unemployment and under-employment. Consumers, now with less money, seek out lower prices, feeding the market for lower-quality goods. This negative cycle breeds stagflation (stagnation of economy and lowering of prices, an economic and financial mix against which the traditional financial stimulus cease to work). Basically in a globalized world where the production of wealth is not associated to a system of redistribution; where instead it is doomed to rise disproportionately to the privileged 1%, an individual of the remaining 99% will lose more and more of the actual share of global wealth, both in terms of workers' rights and buying power.

With the decreasing satisfaction of his job and lowering of his income threatening even the most basic of human desires (to have a family and home) modern man loses more than just his pride or his dignity, he will likely lose his own sense of fulfilment and self-value. The longer this process continues with the 99%, the greater the prospect of confrontation with the controlling 1%. However, another very important question appears regarding this amount of time: how much time will this planet allow us with our destructive environmental exploitation.

In the end we have only one real option. Accepting the fact that our current societal model is ultimately leading to our "run-away vehicle" scenario, and identifying new options – new models of democracy, capitalism and industrialization – in order to find an alternative direction. The exploitation of man, as a worker in an industrial and capitalistic society, was well described, conceptually, by Karl Marx in "Alienation of the worker from his product", in the mid 1800's. Marx's solution for this problem was described in his later book "Capital" and a disastrous interpretation was implemented in practice with the communism in the 1900's, particularly in Russia and China, where the community concept associated to it was quickly supplanted by totalitarian regimes. As almost a century of confrontation between communism and capitalism has clearly demonstrated that communism is the loosing model; the capitalistic industrial model we have been discussing is showing its limits; limits which have been amply discussed in the preceding paragraphs, and is leading to the "run-away vehicle approaching the wall" scenario.

Any accurate analysis considering the exploitation of man or the environment, needs not only to focus on capitalistic and communistic models ("legal" models of social organization) but also the ones which are illegal; such as mafias and certain extremist "religious" groups, in which physical (mafia) or moral (fanaticism) means are employed to overwhelm and control the base of a pyramidal organization, as a cover for illegal activities (contraband, drug- traffic, prostitution, human rights abuse...). The result of this process has led to the acquisition of an illegitimate control on entire territories and communities (mafia-like control of South American favelas, al-qaeda related groups controlling areas of the south Sahara and middle east, drug cartels controlling areas of Mexico and South America).

To consider these illegal groups as inhuman and unethical is easy and obvious, yet we have to notice that they move around huge amounts of money, thereby influencing local power structures. Furthermore these groups have existed for a very long time and they are able to take advantage – sometimes better than the legal models – of the global economy. The limits of international tools for controlling these crimes, and the complexity of international trade, make it very difficult sorting the regular trade transactions from ones which originated by money laundering and corruption. More

and more the grey area of finance, politics, economy and mafia, in which large amounts of money are moved around, is making it difficult to understand the origin of economic transactions, thus reducing further the necessary trust in society, politics, and commerce.

But if the current models of capitalism, communism and organized crime are the wrong answers; at least inefficient in facing the current globalized economy, or in addressing future problems, than which is the right model ? What is in common with capitalism, communism, organized crime, and religion, other than their inability to address future options or even current situations ?

One of the common characteristics of communism, capitalism, tyrannies and mafia – which has been also associated somewhat with ecclesiastic organisations and religions, like the catholic church - is the use of hierarchical organization in which the superior levels (the few) have the power to decide for the lower levels (the many).

Upon final analysis even the democratic model developed by the Greeks – until now considered the most successful representation of democracy, in which supposedly everyone had the right to participate – reveals an orientation to a hierarchic structure in which the higher levels (government, parliament) decided what was right for the citizens. Unfortunately the balance of power between the interim government (controlled by periodic elections) and permanent societal needs (justice and security) necessary for a fully functional democracy, degenerated in time. We are currently witnessing a similar cycle of degeneration when we turn our attention to the mass media, big finance groups, corrupted and corrupting politicians, and international mafias on a global and interconnected society.

To be fair, the level of complexity in organizational structures driven by globalization does not seem to have a precedence. In the past, with the exception of small communities, it was almost unthinkable to have no hierarchic organization of any societal structures which were growing constantly in number, size and complexity. In reality we needed 40 centuries of human history based on hierarchic models to finally create a society that is now *perhaps* in position to utilize the technological means to allow us to start creating new models; ones which will not be based on hierarchy, but in which each one would be controlled by the rest of society. But what would these alternative models look like ?

Before trying to describe these new models and its alternative ethic, we have to start with finding our true goals; which once reached, could allow us to better address the current situation, which we have clearly outlined. We will dedicate the next paragraphs to a practical and detailed description of options which should lead us to our goals.

a. Economy and ecosystem

It is clear that the traditional economy – based on capital – which has led us until now, is no longer capable of carrying on into the future. The preceding centuries of human activity have provided much unexplored frontier, and huge seemingly inexhaustible natural resources, which we quickly exploited like a “gold rush”. Now, with our planet largely explored and exploited, we realize how small and sensitive to change it is (with pollution, global warming, and resource depletion) and clearly, we need to change our approach. We need to totally rethink even our most basic economic paradigms; factoring in the true costs of pollution, and the substitution of non-renewable resources, in order to measure the wealth of a given country. Also, and of equal importance regarding a given country’s wealth, is how that wealth is distributed amongst their population (what good does it do for a country if nearly all of its wealth is in the hands of 1% of its people ?). These environmental

and socio-economic factors are glaringly absent from the officially accepted accounting system now used to measure a country's wealth; the proverbial GDP.

Obviously big academic discussions on these issues and significant initiatives to transform these economic productive models are taking place (for example, the United Nation Development Programme has developed new parameters - like for instance access to sanitary services, level of poverty and secure food sources - which focus more on human development rather than wealth in evaluating a country's welfare, see also next chapter).

But notwithstanding the big macro and micro economic theoretical models being discussed amongst economists, just what would bring the common citizen toward a model of life where everyone would do his part in the recycling of resources and energy saving. What would make them productive in the workforce? What can assure us that we are moving toward a sustainable model in respect to the ecosystem, and that everyone else is doing their best in the workforce, and not just exploiting others for their own personal interest (which is exactly what that 1% is doing now)? Who, in this given time, is capable of re-thinking political, financial, social, productive and cultural systems? And who is able to teach or compel the rest of the world to follow?

Who could possibly bring about all of these changes? Not a tyranny (like North Korea or some Arab countries), not democracy in itself, nor even a new religion. Still yet, beyond any reasonable doubt, we need a new model of society, a model that can adapt and create, in order to spread democratic reform to the huge "stage" of the globalised world, but at the same time sustainable (taking into account available resources).

b. Value, prices and available wealth

Without a solution that comes from the outside (a benevolent tyrant or angel who comes to tell us how to solve our problems) we have to hypothesise a solution which would result in a greater product value, better distribution system, and more equitable wealth management. The current close proximity of rich and poor will factor intrinsically into any future socio-economic solutions. If the 1% decides to distance themselves from the poor (as in the current case of rich countries and poor countries; or, as in the case of medieval times with the rich protected in their castles), the poor, once they become desperate, will seek what feel they need with force and violence. And at this point, neither a police force, secret services, nor even an army would be enough; just as we have already witnessed in numerous parts of the world.

The only direction for sustainability in a global society is a better distribution of the value, income and wealth. If we wish to avoid social unrest and possible revolution, with the consequent destruction of life and property, in which wealth passes from the losers to the new rich (like the post-soviet Russia) we need to focus on income as a sign of value which we create in making a product or a service, and on the distribution of the price/income in relation with the productivity factors (work, capital, raw materials, other goods and services).

One of the most effective tools for global economic sustainability (one not currently recognized even in working democracies) is in fact, the role of the citizen as a buyer of goods and services. In this role it is necessary to better understand the dynamic connection between what a citizen is spending versus what he is earning.

Many constitutions protect work (or they are even based on it, like the Italian model) and private property; the basic concept of wealth in a democracy. However, all of these constitutions fail to

address the matter of protections for the citizen; as a consumer and as a worker. Yet the role of the citizen is fundamental when we define value utilizing the updated factors we have previously discussed.

The role of the citizen-buyer should be foundational to modern democracy as well as the role of the citizen-worker. By whom and how value is defined, along with monetary policies, should be constitutionally protected, undergoing constant democratic processes, and not delegated to a third party (intermediaries, banks, multinationals, long sub-contracting chains, mafias).

Well known are the cases when some of these processes – when delegated to private institutions – have become a further source of income and corruption (as in the case of the corruption of criminal cartels influencing the determination of the Libor index in Europe, or of the lack of transparency and collusion between rating agencies and big banks, and insider trading), creating enormous losses for consumers.

The mechanisms of defining prices, and define the value of work (e.g. salaries) and the value of other production factors (investments, plants, intellectual property, ...) and therefore the composition of the actual revenues for the components of a supply chain, should be completely transparent in the new model. And this ought to be reinforced by already available mechanisms of market analysis and customers direct feedback. Citizens ought to be assured that there are no diversions from a pivotal concept of market transparency: “the value of a good or service is defined by the citizens (in both their roles of producers and consumers) while the market provides enough transparency on the factors defining that price, the availability and quality of any alternative products or services, and previous feedback from other consumers. This information needs to be easily available, instantaneous, and not filtered by any third parties to avoid market distortion.”

The fact that the market and society needs to be transparent, and that the so-called “revenue positions” (capital, distorted market, distorted information, crime...) cannot be created or permitted, should be a pivotal clause of modern democracy. We don’t protect democracy, workers’ rights, product quality, or the environment, if we don’t protect ourselves first from these “revenue positions” which continue to empower the 1% to undermine democracy, distort public opinion, and lower work and health standards for the remaining 99%.

c. Self-fulfilment and work

How can we achieve happiness? How can we find fulfilment ? Probably the only answer which qualifies here with these basic and ethical questions is: we need not only to find the things which bring immediate satisfaction or are primary needs, but to search for the actual meaning of our own self-fulfilment.

The previous may seem a play on words (you're happy if you're self-fulfilling), but it hides some fundamental truths and implications:

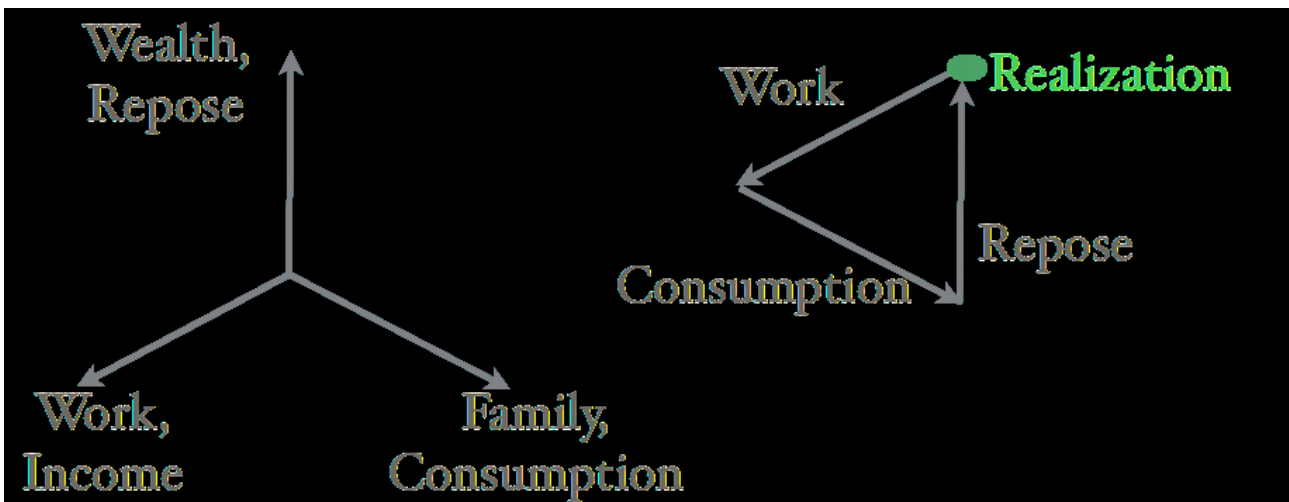
1. There is not just one singular source of happiness (different people find quite unrelated things to make themselves happy).
2. There is not just one singular path to self-realisation. What a person does – for instance, mountain climbing or polar exploration – is certainly not for everyone.
3. Happiness and self-realisation are linked one to the other, but they are not the same thing. We can be socially happy and abundantly rich for example – but yet very sad and depressed for personal or family reasons.

Since in the pursuit of happiness we inevitably interface with others, there are limits to our self-fulfilment. Obviously, if we endeavour to kill or even harm others, we remove from the others *their* right to self-fulfilment. We need hence, to understand that there is a limit to the freedom of self-fulfilment, in relationship to others. In order to adopt a more democratic definition of the pursuit of happiness we could say “the pursuit of happiness which does no harm to others(or better yet, assists others) in their pursuit”. Also, since in this life the pursuit of happiness is so often times overcome with mundane activities (primary needs like eating, sleeping, working) it becomes clear that if we can be happy with these basic activities, we would increase our overall capacity of self-fulfilment.

The majority of people in fact work to earn money in hierarchical organizations where everyone is asked to do a job and a series of activities which has been decided by others (and in the future more and more by computer software dictating which activities need to be performed to insure the execution of global processes with pre-defined performances). This generates a lack of sense of responsibility (for instance, or especially with government jobs) and extreme boredom, as with assembly line workers.

Even important positions (lawyers, doctors, engineers) can be dissatisfying and difficult to tolerate in hierarchical and bureaucratic organizational structures (public hospitals, army, ministries). Often times the major activities of life; work, time with family, consumption, and rest time, create a cycle of little self-fulfilment and personal progress (the cycle: I sleep, work, come back home and get busy with things I have to do – see Figure 3).

Fig. 3 Primary needs and work: lack of realization



Hence the pursuit of happiness and self-fulfilment in a balanced model should necessarily include both a greater role of responsibility with our job, and more personal power as a consumer. In other words we are dealing with a cycle, which begins with a fulfilling job, and finishes with a content consumer. This being said then, we must find a way to create a sense of self-fulfilment within this whole cycle.

The following figure, n. 4, represents graphically the effect of fulfilment and “direction of life” that better ethics in the roles of producer and consumer would generate. The same figure underlines that

there is greater human fulfilment in the activities that generate income (production) than in the pure act of consumerism, and this can have a huge impact on the fulfilment and “direction” of a person’s life. With everyone expected to spend a third of their life working it is a shame that so few are able to find a fulfilling job. And even as consumers, those that are able to buy are far too often making poor choices, influenced by clever advertising.

Self-fulfilment is so important that it cannot be left to just hobbies, daily free-time, weekends or vacations. Self-fulfilment must be factored into your job and your actions as consumers.

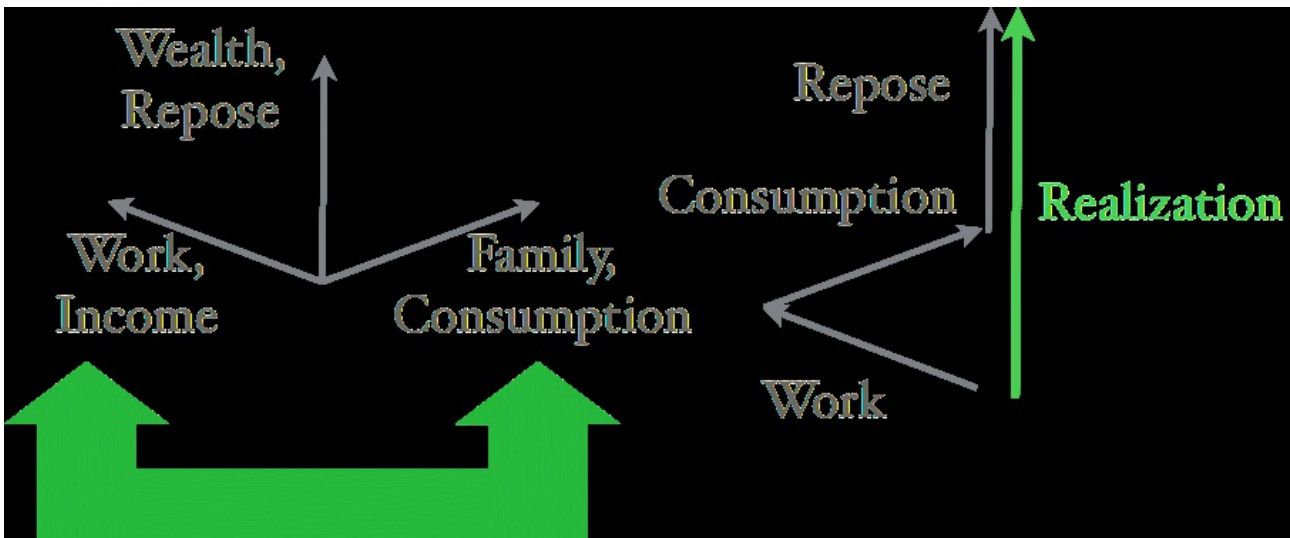


Fig. 4 Self-Fulfilment during work and consumption.

The first right in a new ideal model of society should be the right to the pursuit of happiness. This accomplishment should commence with fulfilling jobs, shaped by evaluations of the citizenry themselves, in a democratic and transparent way, taking into account globalization and the limited natural resources of our planet.

It is interesting to note that some public documents, such as the declaration of independence of the United States have this concepts in their very core; “ We hold these truths to be self-evident, that all men are created equal, that they are endowed by their creator with certain unalienable rights, that among these are Life, Liberty and the pursuit of Happiness”. And in the Italian constitution it is written ;“Italy is a republic founded on work”.

Are there any signs at present, besides these bold declarations of intent (which are not, unfortunately getting accomplished) that can provide hope for our success in a more and more globalized society having reached the limits of its ecosystem ?

4. SIGNS OF CHANGE

This chapter is dedicated to demonstrating some of the major signs of change, along with important sources and components that we can use in defining the concept of an accomplishable secular ethic.

a. The third industrial revolution

Jeremy Rifkin is one of the most popular contemporary social thinkers and activists. He is a great example of how a single individual and a new theory can influence major governmental systems, especially in the European Union. In the past 30 years, with a series of studies, books, and conferences on climate change and globalization, Rifkin has demonstrated the need to activate a gigantic change in the passage from our current industrial revolution (based on carbon and oil) to the third one – based on the internet and renewable energy resources. His contributions did not finish with his academic positions. Starting from early 2000 he was actually able to influence higher and higher decision levels inside the European Union, contributing to the definitions of the so-called “20-20-20” goals by 2020. This means that Europe would commit to engage unilaterally by 2020 to lower greenhouse gas emissions by 20% (to levels of 1990), increase renewable energy production by 20%, and raise European energy efficiency by 20%.

Unfortunately the failure of furthering his influence onto the world stage demonstrates the lack of concern for the future in which the current global model is operating, and that despite this visible engagement, the destiny of the Kyoto protocol and the failure of the Copenhagen meeting (and the following ones) has left Europe in the role of a leader that, sadly no one is listening to. Europe in fact has more recently become more and more overcome with its own inability to correct its monetary situation; facing a devil of a problem with high public debt, stagnant economy, and weakening capacity to compete with other countries.

It all comes down to the fact that the five pillars of the third industrial revolution of Rifkin (move toward renewable energy, micro-generator systems, micro-storing systems, use of internet for the management of electricity, and increased usage of electric transport) has not gone well, even in advanced Europe, and the situation seems doomed as there are insufficient funds and energies to seriously engage the new model.

In the rest of the world, focus on energy imbalance and pollution appears to be much less than that in Europe, as demonstrated by a growing denial of the actual problem in the USA, or with the position of China claiming that they “deserve” their own industrial revolution (despite having the worst pollution problems in the world).

With European influence proving insufficient, just what can accelerate the change towards a more balanced use of resources and sustainability in our global economy? The creative and far-sighted experience of Jeremy Rifkin shows a further failure of the top-down model. The failure of big governments in adopting to necessary change is the adherence to outdated top-down models of management which seem more concerned with today’s profits and not with future generations.

b. Wikinomics

Another thinker, entrepreneur, and business consultant named Don Tapscott has shown us how the Internet has brought many changes – some happening now and some still potential – on a global scale either in relation to business models or in relation to persons and systems. In 2007 with the collaboration of Anthony Williams he wrote the book “Wikinomics, how mass collaboration changes everything”. Tapscott maintains the possibility to redefine on a different basis the various

social, productive, and business relations between people, organizations, and nations; to move towards a new age of “networked intelligence”.

The use of collaborative models that are based on internet and social innovative networks would allow us to substitute the traditional models of society (the typically top-down, hierarchic ones) with new ones that are based on the five principles of wikinomics, then further advanced in the book Macro wikinomics:

1. Collaboration
2. Openness
3. Sharing
4. Integrity
5. Interdependence.

Many positive examples of success are attached to this principle, among them are Google, Facebook, E-bay, Wikipedia, the web site “Eye on Earth” of the European Environmental Agency, the peer to peer bankers like Prosper and Zopa, the journalism site Huffington Post, and many other crowd-sourcing sites now used by big global organizations like GoldCorp and P&G. Yet, even with these newer web-based models of business and information we still are not promised the kind of equitable working models we have been discussing.

In fact what happens is that this system of innovative collaboration could be another tool for exploiting the work of others with the purpose of the accumulating profit for the 1%. In some cases crowd-sourcing is used to lower the costs of research and development, which seems a good idea in lowering costs.

The problem is, by paying only the winner, not all the participants, and acquiring all the rights on the future exploitation of the product or idea, the only winner is the singular company. In other cases small, very innovative start-up companies are bought by large multinationals, as they find more profit in letting others run the risk of innovation, and simply buying the few survivors.

How do we make it so that these wikinomics aspects are really balanced between all of the stakeholders (the ones that have been involved in it) and not only the stockholders of the main company?

b. Secular ethics

The fundamental contribution of His Holiness Tenzin Gyatson, the Dalai Lama, through his books “Ethics for the New Millennium” and “Happiness beyond Reason”, has been to realize that a universal ethic should not be imposed by religion. And, that ethics cannot be based on an external god, but must be found inside of ourselves, and should therefore be both universal and secular.

Consider how important it is that the supreme leader of one of the most wide-spread religions in the world made this statement. The Dalai Lama argues that - It is unthinkable that all of the world’s religions would unite to form one singular unit. In fact history has shown that religions, and their specific religious ethics, have been a cause of division, not unity, between people.

Hence - and this is really the greatest contribution of the Dalai Lama – the only ethics capable of unifying people on this planet must be secular, an ethics that is based on the common characteristics of everyone – both theoretical and practical. This secular ethic should address people as a big and wholesome movement that will be at the same time free (because it needs to be shared) and coordinated (to be sustainable).

In his books the XIV Dalai Lama explores the different elements that could be at the base of these Secular Ethics :

1. Common human nature (human equality)
2. Common pursuit of freedom

3. Compassion (attention to the well-being of others)
4. Understanding (the capacity of judgement on decisions and effects)

Indeed all of our actions have consequences that inevitably effect our life and the lives of others. We need to assure ourselves that our choices will have a positive impact on the vast majority of the inhabitants of this planet.

d. Zero-sum games

A great amount of effort has been invested by very gifted mathematicians analysing “game theory” and “economic theory”. Wilfredo Federico Damaso Pareto, John von Neumann and John Forbes Nash Jr. (the protagonist of the movie “A beautiful mind”) have all applied their genius to mathematical analysis of game theory and developed and published their own concepts. Of particular interest, in the game theory field there is a model called the zero-sum game. It consists of a situation in which the gains and losses of participants are perfectly balanced by the gains and losses of the others. If you subtract the total losses from the total gains of all participants, it equates to zero. In this kind of game if I win you lose. And if you win I loose.

As we know well, in reality life’s problems offer numerous solutions, perhaps balancing better the results for everyone. Clearly, if all the participants of a group do what is best for themselves, it does not always represent what is best for all. In fact there is more advantage in leaving gains from each to combine with others. The optimum situation would be to better the gains for everyone by a collaboration among participants.

Since the group is often in contrast with the individual, it is very important to find a ruling agreement among the participants (and hence some kind of institution that controls the agreement) with sanctions for those that break the rules; perhaps reducing the profit of the participant that moves in another direction contrary to the strategies which grant the best results for everyone, so that no one would prefer to leave the agreement.

The final conclusion, after all of this, is really rather simple. In our past, whenever a new land was discovered, a “gold rush” quickly ensued by profit-driven interests to explore and exploit, resulting in winners and losers. The winners were all too often already rich and powerful forces, and the losers were the indigenous people and the environment, as with pre-Columbian South America and Africa. Given the incredible amount of wealth in these areas, had another model been employed to develop their resources there would, no doubt, be far more of it distributed.

But in an almost totally explored and exploited world, it is clear that the totality of physical resources (clean air, potable water, energy, raw materials, space, etc.) is limited, and therefore its allocation must be optimized with non-zero-sum games where transparency, trust and certainty of the rules are agreed upon. This transparency, coupled with an active system of checks and balances, is necessary in order to insure that one person’s gains remain in reasonable proportion with the welfare of all. Also, this transparency would be necessary to create and maintain the needed trust for identification and creation of the maximum value. A value that will be compatible with our limited resources and the variety of needs and expectations of everyone, not only the 1% elite.

In many other areas of human society, not directly related with physical resources (culture, thought, ethics, logic, philosophy, arts, inventions, shows, innovation, etc.) – *there are no material limits to the achievements and the human accomplishment is potentially endless, unlimited.* If we apply non zero-sum games models to these human development areas, where the self-accomplishment of each of the players could contribute exponentially to the accomplishment of others, the result would be “win-win-win-win” chain games where the only limit is the capacity to think positively about

desires, needs and creativity. Our new models must at the same time optimize available and limited resources to divide them equally in order to create the conditions with which the unlimited possibilities for human fulfilment develop to the maximum extent and provide additional streams of wealth to the humanity and to the individual. (As an example, consider the flourishing art during the first Italian Renaissance where art and science were clearly part of a fast moving economic environment).

Nowadays it seems our society is doing just the opposite of what we are describing; globally, few are consuming and/or accumulating the limited resources, while the largely dissatisfied masses are unable to achieve even a small portion of their potential human and spiritual fulfilment. The greed for money, profit and goods (often beyond any practical use) is stifling the overall potential of human creativity: the beast is triumphing over the soul.

e. Determination and motivation: to go across the pole?

Within the realm of the fundamental spiritual components of human fulfilment, there is a force which at first appears somewhat irrational, yet deserves a very significant role in our ultimate fulfilment, and also our pursuit of new ethics. What is determination? What is its source? What creates the interior stimulus in which reason cannot control? What creates heroes? And what creates devils and antiheroes? What are the conditions for those souls which triumph over the beast, and for those who are destroyed by the beast?

What makes a person decide to do something totally unique, something no one before has ever done? What makes a person decide to walk to the north pole without any assistance, carrying with him all of his needs? The reading of "Beyond the limits" written by one of the most important living explorers – Ranulph Fiennes – is an eye opener on this topic. In this book he describes his motivations and experiences in the organization and execution of impossible adventures, in which he pursued for a singular reason; simply because "I was motivated to do it".

What makes a woman, a normal everyday woman, decide to spend her whole life dedicating herself completely to others; as in the role of a dedicated mother, or as a missionary like Mother Teresa? What can create such a strong interior motivation, so strong that it transcends all of the normal and somewhat selfish desires of modern life? Only one thing: motivation.

Motivation is that force which is inside of all of us, moving us to accomplish what we really set out to do, somehow independent from our reason. To be fulfilled or at least happy is often times at odds with what *we have* to do in order to survive, and so we abandon this particular motivation.

In our everyday world we have become so overwhelmed with what we have to do that it's easy to fall into habits or laziness, and we fail to look deeper into what really, actually motivates us. In an ideal society this deeper motivation would lie at the heart of our secular ethics and daily conduct. To find that force which motivates us should be our primary goal in life.

This has been maintained by many people who experienced success after a long series of failures: "the failures are the steps through which you can discover your true capacities, your deep motivations, or, anyway, find the right idea, the winning activity that will help you to accomplish yourself as a person". The pursuit of freedom and fulfilment are addressed at the base of the Declaration of Independence of the United States....."certain unalienable rights, that among these are Life, Liberty and the pursuit of Happiness".

This is indeed at the roots of the new ethics which we are ready to introduce and explore.

5. MANIFEST FOR AN ACHIEVABLE SECULAR ETHICS

The manifest for an achievable secular ethics doesn't create a brand new ethics, it limits itself to a selection of the key elements which emerge from centuries of human endeavour in the fields of philosophy, ethics and our common human roots.

Starting with the most fundamental elements of human equality, *right of life*, freedom and self-determination; the manifest for an achievable secular ethics lays down three essential values for the self determination of human conscience.

These three fundamental values cannot be bought, their strength lies outside of economic calculations, and they are beyond any "zero-sum" models. With these potentially unlimited values we enable ourselves to self-determination, happiness and fulfilment; they are :

- Truth
- Respect
- Passion.

Truth cannot be bought (money can only buy lies and silence). Where there is no truth, silence collaborates with falsity to assist crime, mafia and bad politics.

The respect for people and the environment that surrounds us where we live, was born and gets its nutrition from truth. Respect also cannot be bought (in fact you can buy adulation and servility, but they are the opposite of respect). Respect needs to be built by long lasting engagement with the truth as a constant confirmation of our merits. True respect builds communities, where it breaks down, communities break down. It requires years to achieve true respect, yet only minutes to destroy it. This volatility requires our constant attention, our honest behaviour and participation in our communities, governed by transparency and truth.

To live with passion is a choice that every human being makes on their own. We use the word passion here *in the larger meaning of Pathos = Passion* as it was authoritatively expressed by Vito Mancuso in his book "The Passion Principle"; Logos + Chaos = Pathos (Passion).

Mancuso further maintains that the world design is of two alternatives in constant competition, Chaos and Passion. Black and White, Hatred and Love, everybody at each given moment is faced with a choice between the two, and Passion means choices; love, fulfilment, things that we like to do and think. And to identify and fulfil our passion is perhaps the most genuine way to define human life, not our animal/instinctive nature, but the one that is based on the pursuit of objective truth, self-respect and respect of others, fulfilment of our passions in respect of passions and freedom of others.

Truth, Respect and Passion. These three fundamental values are the pillars of our achievable secular ethics. Note that they are not economic values and they can support unlimited self-fulfilment and realization.

a. You are unique, and the most important

The first fundamental focus of our secular and achievable ethics is that you, and everyone else, are unique and important. Any other approach to the development of an ethics model would be both futile and harmful. If everyone, in his uniqueness, with his own aspirations and passions, and his own limits and defects, were not in the centre of this ethical effort, ethics itself would be a failure. Furthermore, anyone who thinks that ethics should be taught to us by priests or religions, or dictated by laws from the Parliament and imposed by judges, or who believes that ethics are innate in honest people and doomed to be non-existent in the dishonest ones, is simply wrong. Ethics, as a

basic principle exists within our own human nature, and is a result of our search for the truth in understanding what is right for ourselves, and what is right for others.

The fundamental contribution of the Dalai Lama in his books on Ethics and Happiness has been that ethics cannot be imposed by religion or delegated to any external divinity, but needs to be found within ourselves. The greatest contribution of the Dalai Lama is the idea that the only possible ethics that could unite the individuals on this planet is a secular one, one that is based on everyone's common aspects – which unite humanity into a huge singular movement, at the same time free (so to be shared) and coordinated (to be sustainable).

Our challenge shall be balancing equality with uniqueness, freedom with responsibility, stability with creativity, and our personal passions and interests with our limited global resources. This is the contest in which we must define the new relational mechanisms which would enable us to practically realize this more-developed secular ethics, in a way that enable us to compete with new models against the most competitive traditional models in this increasingly globalised economy.

b. You can feel and live better

You are – by your point of view – the most important person on the planet. By consequence the persons that surround you - your family and community – should be the most important in the world for you. Your self-fulfilment cannot but be connected at their fulfilment and vice versa. To reach out further for the respect of the community in which you have decided to live should be one of your greatest priorities. With this purpose, inside your community, you should do the things you feel the most inclined to: the ones you do better and give you more of a sense of accomplishment. On the other hand you will have to choose your community keeping in mind your passions and expectations. If you think that your passion would be more appreciated in a different community from the one where you were born, don't hesitate to move, and live where your aspirations have the better possibilities to be accomplished and to conquer the respect and approval of the new community.

Fig. n. 5 Practical achievable Secular Ethics

- **YOU CAN BE BETTER, DO BETTER AND FEEL BETTER**
- **FIND OUT WHAT YOU CAN DO AT YOUR BEST, DO IT TO FULFIL YOURSELF**
- **WORK WITH THE BEST: BUY AND PRODUCE QUALITY**
- **IDENTIFY AND CREATE COMMUNITIES OF INTEREST (PHYSICAL AND VIRTUAL)**
- **CONNECT PRODUCER TO CONSUMER, VALUE TO USE**
- **GET BETTER, LED BY A SENSE OF VALUE FOR YOU AND YOUR CLIENTS**
- **SIMPLIFY WHEN POSSIBLE: LESS IS BETTER, NOT MORE**

To examine the distance between everyday reality and the achievable secular ethics that we are introducing here, the reader has to consider carefully how much time we are spending with people that in reality don't help us to fulfil ourselves, that often don't seem to have too much estimation for us and with whom, on the contrary, we continue to have a negative and sometimes destructive

relationship. Often we spend more time complaining about things that don't work, instead of trying to multiply the ones that do, or to invent new and better things.

If you don't think that the people around you are a community that represents your interests, then your next mission is the finding of the person, family, community, organization, university, firm, city, region or country that you think could satisfy at best your needs of relationship and fulfilment. Find the communities (physical or virtual) that share your passions, or that find your passions interesting or helpful, and develop them to maximize their benefits for you and the community. It could very well be that to gain access to these new communities requires a long period of time, effort, studying, work – certainly some mistakes and probably some disappointment. Hence the only thing to do is to start as soon as you can. My hope is that this book will act as a guide for the beginning of your actualization of a secular ethics.

Some of us are more fortunate, already living in one or more communities that they feel they belong to, and they are active in doing something that fulfils them. Sadly many others, oftentimes pass through a negative period, like when a large company that is very important for the local economy shuts down (often due to de-localization) and many families at the same time lose their jobs and their way of life. By the end of this book we will have a roadmap to see how these situations, normally considered as tragedies, could indeed become the base for a new start, towards a new more ethical *and* competitive model of a local community within the context of a globalized economy.

Our secular ethic of being a part of one or more communities (physical or virtual) rewards us economically (the physical community produce goods or ideas that are bought by the virtual, global community or vice versa). Additionally it reward us with the satisfaction that our passions and activities fulfil us while at the same time we feel to be part of a larger human society with which he shares the world, the food, the wealth and the culture. The connection between personal ethics, community ethics and sharing of common resources is the founding value of the achievable secular ethics and the key for the achievement of a model of a sustainable development.

The victory of democracy and capitalism as the two models that have until now supported the advancements of modern humanity is not final, as our corrupted democracies and extremist capitalism have led us to a cul-de-sac, and the only way out is change. This change must start from each one of us and be motivated by a view of building communities of interest to drive an economic change.

The individual seeking secular ethics must be able to think of a community as a place where he can find what most motivates and fulfils him, where he can continuously better himself towards his potential and, in doing so, improves his own community and possibly even a larger part of society.

c. We can work better, with better colleagues and tools.

The vast majority of active persons – in one way or another – earn their living by working for a company or an organization that is typically based on a hierarchical approach in which the board of directors and upper management organizes and leads the lower levels of office workers and manual labourers. In this kind of organizational system every level leads and organizes the work of the lower ones, directing and coordinating activities, controlling the work and checking the results. For many organisations the bureaucratic structure that is in charge to manage and control the interior resources represent a significant percentage of the total cost of the production of goods and services; these are the so-called indirect costs which can be as high as 43%. Moreover, another 10-20% of the total costs are connected to middle management. We can easily say that over 50% of the

price of goods and services from these kinds of companies are not related strictly to the production costs and, on the contrary, is constituted in big part by *overheads or indirect costs*, and shareholders profits.

If you could choose, wouldn't you prefer to work for a company based on different principles and where a more direct link between your job and the results would be facilitated? Results that would be measured not only by the company management (your "bosses"), but in a transparent way, by the end-users of those goods or services, the citizen-clients? Wouldn't it be better to work in a way that every end-user of the product which we created (or contributed to create) would be our "supervisor" and in this way we would be responsible not to a hierarchic boss, but for a client that pays and uses that good or service which we contributed to create? And wouldn't it be more competitive and efficient, if instead of paying middle management inside the firms to organize and check the work of the single person and the flow of operations, we would find a way to interface directly with the client (consumers, end-users, citizens as buyers).

Direct rating systems by clients, of services – such as Tripadvisor for hotels and touristic attractions, or Amazon and iTunes for movies and books, are already demonstrating clearly the efficiency of this direct and more democratic model we are discussing. The clients which utilize this type of rating system form a democratic control that is more efficient and faster than the traditional in-house managerial systems and the certification of quality control (although there will always be a need for a mix of certifications and audit combined into the larger forums of customer feedback). But no centralized form of evaluation (certification or periodic evaluation) can compete in efficiency with the immediate ratings of clients that are treated badly: the falling off of the service, the raising number of negative reviews, the lowering of the rating (from 4-5 stars to 2-3) and, hence, the progressive lowering in the rating list of a restaurant or hotel, would condemn the owner to business failure.

As everyone knows, to regain the respect and satisfaction of clients, after having disappointed them, is usually rather difficult and expensive. Therefore the entrepreneurs that are operating within a transparent rating system by their clientele understand that they have to make all their efforts to be up to the task with prices, promises (with their descriptions, pictures, and enlisted services) and competition.

Considering that one of the biggest causes of frustration – on your job – comes from a hierarchic relation with headquarters (that lead and control) and distance (alienation) from the finished product in relation with its utility and value on the market, wouldn't you rather work for a firm that operates according the ethical principle enlisted in tab n. 6?

Do you think that a company structured in that way could survive and continue to be competitive in the growing globalized environment? We must consider that one of the effects of the achievable secular ethics is (and must be) exactly this; to **build very competitive companies** which incorporate these ethics. And due to the focus on quality/price, personnel motivation, and reduction of the traditional overhead percentages, these companies will be extremely competitive.

How competitive could be a company be without overheads? How competitive could a company be with a dynamic commitment to improve, which focuses on products and services with the purpose to differentiate them as having the best quality and/or price? How competitive could a company be which used its clients for its own quality assessment (QA) and for its process of continuous improvement (CI), as if they were collaborators in its innovation of product and processes? And what if these clients would also be possibly their financiers ?

A first, thumb-based evaluation of the combined positive effects of an achievable secular ethics shows an increase of perhaps 50% added competitiveness (in the sense of faster speed, lower cost of

production and sales, and greater flexibility) compared to traditional organizations, even starting with limited size companies. This added competitiveness, while already impressive, could be increased even more if merged into a network of other organizations which share the same operative and ethical models and act globally as a larger supply-and-value-ecosystem.

Fig. n. 6 *Would you like to work for an ethical company that:*

- **IS BASED ON TRUST, TRANSPARENCY AND QUALITY.**
- **PURSUES HEALTH, SUSTAINABILITY AND COOPERATION.**
- **MAKES YOU RESPONSIBLE OF YOUR PURPOSES, ACTIONS, RESULTS AND SALARY INCREASES**
- **PAYS TAXES IN THE COUNTRIES OF PRODUCTION AND SELLING, MAX/MIN SALARY < 50 TIMES**
- **DON'T SELL OR MAKE COMMERCE OF CITIZENS OWN DATA**
- **GIVES 15% OF THE YEARLY NET PROFIT TO CHARITY AND NON-PROFIT ORGANIZATIONS**

d. We can produce things that are important for us and for others

Let's start from the products and services and from how they should be made and projected. Currently the processes of marketing, research and development, prototype production and related advertising (basically what happens before a product or service is available on the market and buyable) are at the same time a huge expenditure and a relevant source of risk. It is estimated that more than 80% of new projects (for products/service) are failures, and less than 10% of the new attempts lead to the creation of a significant part of the profit for a firm at 3 years.

The super competitive market of our consumer-society is basically cyclical: the rush for profit compels a continued injection of new products in the market, either for addressing new consumers or to substitute past generation products which were designed not to last (built-in obsolescence) with newer products. In this consumer-society, problems are not solved in durable and sustainable ways. Working tools are a perfect example as they are notoriously built with low quality standards and accompanied by poorly written instructions on usage and maintenance.

This deliberate built-in obsolescence equates to more sales for greater short term profit.

Since every used and replaced product increases the quantity of trash which ends up at the local land-fill, it is clear that the current cyclical consumer-societal model is not compatible with our closed ecosystem, limited resources and a growing population, as enormous problems arise with these land-fills seeping their toxic contents into the aquifer, and ultimately into the water supply. It's only a matter of time before humanity begins to suffocate under a layer of waste which is produced by its own activities, activities which only temporarily satisfied particular needs or desires. To find more and more efficient ways to answer these growing needs (health, food, homes, waste-management, amusement, fulfilment...) of the 7 billion people on this planet is the final purpose of the achievable secular ethics: to create an opportunity for a better world, that will be managed in a more efficient way, replacing our cyclical consumer model with a more utilitarian approach.

Within this process of change to address our common needs and discovering solutions for our problems in a more sustainable manner there will emerge vast new possibilities to create new

products and services, all based on achievable secular ethics. These ethics will create a better relation to price/service which will largely be defined and guided by competent clients, contributing to an optimization of the product/service itself (overall quality, maintenance service contracts, substitution/recycling of the product at the end of its usefulness). Hence this ends in the maximum optimization of costs and utility, above all when you transform goods *to own*, into services *to share, and use only when really needed*.

Do you think that a product like this could be more competitive than what has been traditionally designed, made and commercialized according to consumer demand? It is estimated that the high number of failures in the continuing attempts to create a final product which consumers like (remember that 80% of the market plans for new products are failures) provides a great opportunity to demonstrate more effective models of product development in which the end-users contribute to the actual design.

When client-driven models of product development catches on and grows in a transparent model, it will require of the manufacturers new capacities and competencies, and require significant innovation aimed to serve what clients are asking for. The more the decisions will be taken near to the customer community, though, the lower the cost of failure and the faster the development of new products and processes.

Two of the main pillars of the achievable secular ethics are indeed: a) the looking to problems as opportunities; b) the utility based and humanistic attitude in the designing of products/services that solve that problems and satisfy needs. The smaller and more distributed is the problem (the so called spread out niche of the market, or long queue) the more innovative and particularly competitive is its solution (*product/service opportunity*). If we involve in an effective way the input from the potential future clients (demand driven specifications) then the clients themselves may assist with co-financing as well.

We are not considering here the handcrafting of small products of “poor” goods as in the chain of ethical goods stores— this approach represents a niche and, even if noble in its purposes, will never become competitive (for looks, appeal, features and global availability) with mass industrial produced goods. But, on the contrary, how much more competitive would a firm be that asked their potential clients to specify which goods they would buy? And that uses the relation with its clients as a way to optimize and improve continuously its processes and goods? And where its personnel are ready to fulfil the quality of service to satisfy the clients?

And how could the relation with clients be if put in the position to know and understand the details of the productivity cycle and influence the quality/cost of production? At what point would the same clients start “to vote from the bottom up”, decreasing his purchasing of traditional goods and increasing his buying from sources employing secular ethics?

While the ethnic products of handcrafting are not a believable alternative to industrial production, an ethical industrial production, oriented to the fulfilment of the work of the handcrafter (*homo faber*) could be extremely competitive in a global world if assisted by optimized digital processes. And this could return work and dignity to “*homo faber*” who has been alienated by the assembly line and is further threatened by extinction, as the future of this type of work will be digital planning and production through 3d printing (a production of objects created directly from a digital program which produces physically, from this program, in 3 dimensions).

With automation displacing the work of *homo faber*, he will need other opportunities, otherwise these new technologies will be both non-ethical and non-economical.

For instance, while the 3D printers could substitute a series of less complex/cost productions, the *homo faber* will be employed more usefully in activities of customized assembly, in assisting the buyers/users, in maintaining and customizing so as to provide more value to the buyer (that will self-satisfy in buying) and to the *homo faber* (that self-fulfils in the service).

e. We can consume and produce better quality goods

One of the behavioural problems induced by modern consumerism is the rush to purchase something which will be consumed, thrown away, and then substituted in the least amount of time possible. These consumers (in opposition to professional users) display little concern for product quality or product potential, as they will simply look to substitute the product in the near future. In fact almost no one reads all of the manuals for the use of their products, or even reads the details on the labels that explain contents and directions. We use many products largely unaware of their potential, which in some cases required years of research and development to create and update. What is the purpose of investing so many costly innovations into creating patents and product details in which consumers largely fail to utilize? In the current system the efforts of planning and production are oriented more towards economic factors of production and to the competitive positioning in relation to other products, than on the utility, ergonomic layout and performance of the product when finally in the hands of the end-user. Ultimately the consumer (end-user) usually makes his purchase based on flashy well- advertised commercials and utilizes only a portion of the product's actual potential.

Products and services could be so much better, if only we focused our design efforts with the main purpose of:

1. how it will be utilized (including the best practices of use, associated to the purpose and design of the product)
2. an extended lifespan and quality of the product
3. sustainability of the production process (so not to pollute the places where the citizen - producers live)
4. services of support and maintenance (to expand further the lifespan of the product)
5. the processes of reuse, recycling, or proper disposal (so not to pollute the places where the citizen – users live)

How much better and competitive would a product be if conceived with this approach? What pre-conditions are necessary to persuade consumers to avoid the flashy and commercialized products and buy the optimized and long lasting ones? What are the necessary ingredients to create the right relationship between products and clients, to begin and maintain such a huge change?

Until now consumers have been easily convinced to purchase products through an obsessive marketing approach, using commercials which are paid for with an unknown tax (the scale of which is around 500 billion dollars each year) that we all pay when we choose -aware or unaware- to purchase these name-brand products, on the basis of their commercials. (In other words, the consumer pays the price for the advertisement of the product which he chooses to buy.)

It is easy to see this same marketing approach (with little attention to real quality) is also at the base of the financial growth of internet, as with Google and other mediated systems of relation between producers and consumers. If it is true that these models give a big potential of visibility for all products and service (which you can find with an online search), it is also true that they are

overcome by the promotion of goods whose position in the search engines is determined by money (the commercials on internet). This fact creates a tension between free information (in the sense that the commercials pay for it) and information that has been paid (commercials) that, as a matter of fact, undermines the trust level of a careful consumer in respect of the free online services. How does a consumer, or society concerned with secular ethics begin to navigate this online marketing minefield of fact and fiction?

f. We can link every producer to every consumer.

A few thousand years of evolution and technological and social progress have drastically changed and improved the living conditions of people on this planet. Clearly the evolution that brought the early tribes to city-states, to empires and kingdoms, and eventually, to communities, big revolutions, democracy, capitalism and technological progress must be regarded with the respect due to a pattern of progress and advancement of the human race.

This respect for our advancement needs also to be accompanied by the following awareness:

- the violence, wars, deaths and inequalities that have accompanied that advancement, making it positive for some people and negative or fatal for others
- the lack of balance in countries, race, and social classes
- increased inequality in the potential of freedom and fulfilment
- the fact that the distribution of global wealth has worsened and the distance between the rich and poor is actually growing
- hence the path which we have shared until now – if positive in a global way – is not necessarily the best one from now on, and is not the only one possible.

To summarize we can say that our journey until now - even though it has enabled much accomplishment - shows the visible signs of an evident limit (that has to do with the supremacy of consumerism, the desperate search for profit, and hierarchical organizational models) and has become obsolete, and even potentially lethal for the human race.

Considering the new possibilities (at the base of an achievable secular ethics) and utilizing new innovations, just what will limit us in imagining new societal models of advancement, quite different from the past? Just what is there around us and how can we use it to implement new models of production, relation and trade? Our most important opportunity for change lies in leaving behind the traditional societal models and adopting a modern version; one which utilizes the new technologies promoting the transparent interconnectedness of people, information, and opportunities.

In the year 2020 it is estimated that every single person on earth will have internet access of some form (Smartphone, tablet, eyeglasses...) which will enable them to be constantly connected to information sources for any daily activities; for the choice and fruition of products/service, as an interaction with their colleagues and company, and even perhaps their social duties (many democratic functions, like the expression of will or votes). Along with this will also come the possibility to connect their actual products to a computer so that they will be able to receive information about their actual functioning status, use, where they are located, etc. Practically every object, whose price will be a little more than a few dollars, will be equipped with sensors and an internet connection – constant or not constant. This business is estimated to be worth 30-50 billion dollars by the year 2020.

The way these interconnections will be utilized to maximize profit, and the manner in which these profits are distributed are part of the difficult challenges which are awaiting us and our children. The practical accomplishment of improving services and connections among people, organizations, processes and products/services in this phase will be critical for the future of humanity. The pure extension and application of these new opportunities to digital business models driven by consumerism and profit will multiply the potential for abuses:

1. concentration of information into the hands of a few (big search engines like Google, big social networking sites like facebook, big finance intermediaries...)
2. concentration of investment potential into the hands of a few (big multinationals that buy innovative firms as soon as they show that their investment is working, leaving the weight of the costs of invention and failure to others)
3. concentration of influence (information, economic, social) into the hands of a network of special interests, corrupted politics and organized crime
4. a further concentration of profits and wealth for the 1% who continue the process of exploitation of the 99% and the environment.

This last scenario would certainly exacerbate the systemic risks that we discussed in the first paragraphs – risks which seriously threaten us with extinction. These systematic risks could very well lead to a suite of Black Swans (see the book “The Black Swan” by Nassim Nicholas Taleb who developed the black swan theory; a metaphor used for hard to predict, unexpected events of large magnitude and consequence. No one can know which sequence of Black Swans could result in unmanageable outcomes, but it's clear that the digital acceleration of the current model will make the actual threats even less manageable and stoppable than before.

Our other possible fate lies in the intense acceleration of the process of interconnectedness of human beings, organizations, processes and products in creating new models of life and work that could make – if competitive with cost, quality, and sustainability – alternative, integrated and sustainable models for the future.

These models, propelled by the latest automation and mechanization, can be managed through more evolved business systems, utilizing the latest digitalized technology (see “That Internet of things thing” article by Kevin Ashton. Also note that General Electric is investing 1 billion dollars into the creation of an industrial leverage to the internet of things).

These digital models will be intrinsically much more efficient than in the past; being based on a direct interaction between consumers and producers, who are utilizing the latest automated production processes, eliminating a great amount of overhead costs (including workers) from the traditional manufacturing models. This incredibly high efficiency of the production process will create a further acceleration of the accumulation of profit, which would be damaging to the 99% if it falls only into the hands of the 1%.

Consider, on the contrary, that these same models could be used to redistribute in a democratic way power, profit, work and value; a value that will be created by continued innovation and greater efficiency. Humanity can acquire this great opportunity only where the continuous and structural connection of people, goods and services would be available not for reasons of the accumulation of personal wealth (useless and dangerous if extreme) but of the optimization of commerce, resource protection, reduction of pollution, and above all the balancing of power between producers and consumers (governments, business organizations and non-profits as well). But all of this needs an ethics. And this ethics must be secular, not religious. And this secular ethics should be practical and

achievable. The key is an approach in which people can adopt an attitude of “not because it is right” but “because it is convenient for me as an individual”.

So the real news for 2020 could well be that the new digitally interconnected systems have begun to facilitate incentives to the restructuring of the balance of powers, with the goal of creating a more dynamic system (perhaps a so-called “perfect market”) between consumers and producers, with both groups acting in harmony, not amorphously.

This new model, or dynamic, while adopted for purely economic reasons, can in fact also match and be the springboard for our secular ethics.

As a people we have already witnessed the inability to implement a practical and working ethical framework by countless religions, empires, kingdoms, tyrannies, or even democratic constitutions. Though a functional constitution framing the blue prints would be a step forward, we must learn to trust the natural evaluation processes in which our globalized, interconnected and digitalized age provide us. We must believe that once this newer approach is adopted, it will out-perform the traditional top-down models, and ultimately replace them.

g. We can continuously improve products and work

In the traditional model (top-down and profit-oriented) there are three causes that tend to limit the level of continuous product improvement.

1. the top-down structure limits innovation from the bottom (from the ones that understand best the production processes) and from outside (from clients or third party collaborators). The innovation of the product is oriented to simply maximizing profits and therefore pays little attention to the labour force or the environment.
2. the profit oriented model also pays little attention to the actual quality of products and client satisfaction. Quality and satisfaction are tended to only as a reaction if a drop in sales threatens profits.
3. the attitude of ownership in relation to the intellectual capital, associated to the products and services, continues to keep it both protected and closed inside and outside of the company, limiting the possibilities of using any transversal approach (for instance with other companies or different sectors, or, even, with their competitors). With few exceptions in high risk and prepared markets (joint ventures in Oil&Gas or productive platforms in the automotive sector) the vast majority of the companies look at their intellectual capital like the best available secrets, not to be share with others.

In a secular ethics model on the contrary, the focus, which is oriented on relational approach and results, consents that every service or process or product or component is made and used by a network of individuals and organizations that share the best available practices and are always looking for possible improvements in a synergetic fashion. A chain of relationship and result oriented activities (for all the participants in the chain) has as main purpose the understanding and satisfaction of the clients. A motivated and well-informed work force concerned with creating the best quality product will always be the most competitive.

But this chain needs to share inside (its clients included) the best practices of production and use of its products and this sharing will bring a continuous improvement, led by:

- a continuous connection with clients, with quality feedback, with competitiveness and with all the requests for improvements/advancing of the product or service.
- a continuous connection of the chain that creates the value, with distributors and dealers to collaborate in creating elements of extra value, shared resolutions, common services (that can lead to the creation of more service organizations inside the chain) and continuous improvement of the product-service.
- A transversal modelled best-practices-sharing (for financial aspects, human resource management, logistic, IT, legal aspects, etc.) including different companies or sectors or areas to optimize the secondary processes, and to apply innovations from other sectors (home financing, online payments, e-government...).

In fact the competitive key is to keep on improving inside a network of interests that all connect in a transparent way. In a rapidly changing world the starting point doesn't necessarily count so much, but what can really count is the continuity of the effort and the capacity to adapt and improve in an ongoing way. In a world steadily implementing newer digital models, the model with the best potential of competitive *continuous improvement* (CI) will always be the one with the best potential to win.

The implementation of an achievable secular ethics, hence needs to take into consideration the ongoing sharing of best practices (end to end, from maker to user) and everything that integrates and facilitates the continuous optimization of processes and products, led by the clients-users themselves that could guide the evolution (future specifics) and by the workers/producers that know deep inside the production processes and the functional designs.

h. We can be more efficient and reduce waste and pollution

The traditional consumer model is based on the continuous change of goods. Even the most durable goods (cars, computers, electric appliances, , etc.) are now designed and produced with deliberate built-in obsolescence, as there is more short term profit in completely replacing the product, rather than repairing it. But this behaviour – supported by a lack of cost evaluation of environmental damage (recall mafia involvement in waste treatment sector) and the expectation of an endless supply of available energy and raw materials, does not represent a reality-based approach to the future.

To understand the extent of this damage it would be enough to visit a traditional dump (where all the possible materials are mixed and heaped onto the ground, polluting it for hundreds of years) or to a deposit of nuclear waste (with raw exhausted materials and containment materials, both destined to irradiate and pollute for thousands of years) or to visit the so called Land of Fires where the eco-mafia has buried and burnt toxic and special waste for years, poisoning a large part of the Campania region of Italy, and will continue to do so for possibly hundreds of years. This last incident occurred with the strong support of the local corrupted government, as well as the central government, which collaborated to hide a 1997 report of the ex-mafia collaborator Schiavone, releasing them only in 2013. On a larger scale, a visit to any Chinese megalopolis, suffocating in air and water pollution measured at inhuman levels, would easily confirm the need of new resolution models. Considering these facts it is evident that any resolution based on the current consumer model is no longer efficient, if you factor in the present and future impact on the environment, energy and raw materials sustainability, health and work.

The societal implementation of any secular ethics models would clearly necessitate not only a concern for these matters just mentioned, but also a pursuit of the most optimal resolution. This

effort would be the starting point for the processes of continuous improvement that will ultimately demonstrate that these newer ethical business models out-perform the traditional consumer-oriented models in the long run.

In the end the most efficient processes, in an holistic sense, are the ones in which you reach the desired purpose (a certain product or service) with the least use of energy and raw materials, maximizing intellectual capital, building on the relation between human beings and creativity (this cannot be done by machines only) and minimizing the effects in the end (pollution, waste materials, product substitution). The end-product may not be the least expensive today, but will demonstrate superior value in the future.

We can diminish waste and create entrepreneurial opportunities with a very high standard of innovation, with highly motivated collaborators, closely connected with clients and a network of partners and supplying firms. Aided by the use of digital technology our secular ethics models can recreate on a global scale one of the elements of business that is currently extremely scarce: trust. While huge amounts of liquidity have been pumped by countries and central banks into the financial system in order to facilitate corporate growth and create more jobs, this has been off-set by the lack of trust between producer and consumer, between the employed and the firm, and between the investor and the entrepreneur. This has clearly demonstrated that the problems of the system cannot be resolved with traditional approaches (the same approaches that created the problems).

To find a resolution for these fundamental problems regarding the needed trust among all the components of a business and societal relationship (labour, trade, and finance on a global scale) is far beyond the capabilities of any central bank or even large government. The lack of trust (or the mechanisms for its creation) is more related to a possible common ethics (consistent with all countries, cultures and religions). There is also a lack of trust in the actual possibility of creating successful ethical business models.

All that has been mentioned thus far represents the first description of an achievable secular ethics that:

1. can recreate a relational trust among the involved parts (producers, consumers, workers, financiers...);
2. can be implemented inside a global digital business model (to achieve the highest potential in order to connect and grow niches of the market that are geographically fragmented).
3. can be the base for competitive products and services which represent at least a believable perspective alternative (if not a new dominating model) replacing the traditional hierarchal, profit driven, consumer-oriented model.

6. EXAMPLES, SEEDS AND SYMPTOMS: THE CHANGE IS ALREADY ALL AROUND US.

Despite the pessimism that seems to spread out in a great part of western societies - pessimism often due to lack of jobs and opportunity- we can also see seeds and symptoms of change as more and more people have begun seriously re-thinking their relationship to the globalised society. Many have focused their concern towards the exploitation of people and environment in the developing world, and the connection between it and modern consumerism. The “Fair Trade” organizations are one example. Their labels can now be seen on tea, coffee, bananas, and chocolates found even in large grocery stores, and assures that the process from producer through distributor is free of exploitative methods.

Dragged down by growing youth unemployment and the prospect of having to work more years before retiring, many people have allowed themselves to fall into inactivity or worse, to live off of their families, volunteer organizations and government assistance. But many others pull themselves up by their boot strings and reinvent activities possibly related with their previous job experiences (becoming an entrepreneur) or applying a previous hobby or passion into a business idea. This is the category to which many innovative handcrafter-manufacturers belong: they produce high technology objects at low cost, operating on three major directives, imagination, relations, and entrepreneurship.

In the past years the banking and finance sector of the most developed countries in the world have shifted their focus from extending simple credit to families and small business (which may require a great amount of time to create revenue) to complex investment schemes designed for quick returns. Because either way they choose, if they fail they will be bailed out by their governments, they opt for quick returns, leaving the future to chance. In the more dynamic developing economies, instead, banks are evolving towards low cost models that allow them to finance families and small business even in limited income areas, by offering mobile-banking and micro credit. In countries like Kenya, for instance, 80% of the population owns a cell phone while 60% do not have a bank account: in this country mobile banking has already reached 15 million users that would not have been able to get traditional banking services. Yet even in the advanced countries some innovations are growing in importance: Wonga offers online loans to 400 pounds, with answer and automatic credit-check and authorized availability of the loan in 15 minutes; or Transferwise, a system for transferring money abroad at very innovative conditions compared to traditional ones; or KIVA, a different approach to micro credit.

The connection between the company and its clients has been the key to the success of many innovative start-ups, for instance Milkyway, which produces accessories and apparels for extreme sports, makes 85% of its profit online and keeps an ongoing connection with its Milky Tribe community of extreme sports lovers from all over the world. Or Raleri, which keeps a direct dialogue with Facebook, Twitter and YouTube, connecting with motorcycle fans to constantly improve its products for visors.

The competitive co-projecting - where the clients and potential producers interact with the goal to create new products – is well represented in the complex world of crowdsourcing (the practice to get services, ideas or contents asking for the contribution of a large amount of people – usually an online community – instead of traditional workers and producers). For instance, through CoContest, you can obtain in 7 days a significant amount of alternative projects to interior redesign or restructuring. The client chooses the kind of activity (Concept, Project or Advanced) and knows what he will spend in advance: from about 70 dollars for the concept of a wall closet to 260 dollars for the project of refurbishing an old farm house. Even receiving multiple projects among which he can choose his favourite, the client pays only the winning project, often getting much more and spending just a fraction of what he would if he paid an architect.

Facing the clear inequalities of a growing society of concentrated information and profit, the discussions about ethics in business are gaining in intensity, as well demonstrated recently by Edmund S. Phelps, Nobel Prize winner for Economy, and director of the Center on Capitalism and Society at Columbia University. His thesis is based on the necessity of returning to ethics in the invention, research, experimentation and discovery fields that had created the foundation of the great American and European middle class societies in the years following the second world war. The secular ethics of work and self-fulfilment have to again gain the upper hand of the actual

success parameters of companies: employees need to earn a larger percentage of company profits while producing better and healthier products for their customers.

A very good example of ethics being applied in successful business plans is the story of Brunello Cucinelli. He concentrated on recovering the region of Solomeo Italy, a region with a history and old infrastructure of textile business, in order to ultimately conquer the global luxury market of cashmere.

As you can see many of the components of achievable secular ethics are already in action singularly. We have not yet witnessed all of these components interconnected as a network. Let us hope that – when this does happen – the growth of firms of this model will create a paradigm shift significant enough to leave the past models behind; so that WE can create our own future.

7. BUILD YOUR OWN ROADMAP

What is your passion and how can it become a source of income for you and value for others ?
.....

What is your market niche? Do linking factors to the market exist already?
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.....

Which is the best community to develop your niche? Who's better than you in this field? Can you collaborate with them?
.....
.....
.....

Who can finance your activity? How can you contain the initial costs?
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.....
.....

How can you build an ethical and successful business around your passion?
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.....
.....

Instructions:

Answer these questions as honestly as you can, afterwards try to think big. Try to consider these questions as a list of things to do, verify, discover and then improve.

Don't try to answer all the question today, but use this Road Map to move toward the identification of your new job, community, investment and activity, so that it will be the one most aligned with your aspirations.

Keep us posted on your Road Map and your ideas at: nw2013@icloud.com

8. THIS IS YOU. YOU CAN IMPROVE YOUR LIFE. YOU CAN FEEL AND BE BETTER.

I don't know your personal history, nor your actual position in life. You can have a job that has been given and directed to you by others (top-down), maybe it is a safe and pretty well-paying job. Or you may have just lost one – a job you thought was safe – and now you don't know how to keep going. You can be an upper manager of a company, an artist, or an entrepreneur that doesn't know how to finance his activities and is losing his clients to Chinese competition.

But one thing I do know of you, if you have read this book until this point, it means that you are restless and you, like me, are looking for new models of personal, social and work related accomplishment.

If you think that a model of life and work based on:

1. trust and transparency for all
2. co-participation in projects, products, and product development; by all involved parties (clients, firms, entrepreneurs, workers and financiers)
3. ongoing improvement of processes and products
4. total visibility of business practices and decisions
5. utilization of advanced and interconnected digital models
6. a total-value-oriented-system in which everyone in the chain of relations evaluates himself with the quality of the finished product and customer satisfaction,

can be accomplished, and would like to be part of this type of model; don't waste any more of your time and get started now on your opportunities. Find the type of problem solving which most interests you (exploiting at the same time your best capacities and what you like to do most, that will help the most to improve yourself).

Do it following the simple instructions of the chapter “ build your roadmap” and keep me posted about your ideas, advancements and results at

7. If we find our existing network potentials between different ideas and initiatives, we will keep informed and, when possible, connect to promote each other's maximum success potential.

9. CONCLUSION

2020 A series of new business models are emerging, they are based on the direct relation between consumer and producer, as individuals. For some there is the pursuit of extreme customization and improvement of the products, and a sense of individual responsibility with personal and working relationships. The need of a new secular ethics which encourages the development of innate capacities of each and every person has started to influence academic and political discussions. The concept that democracy must be applied to all fields of human endeavour to be effective includes increasingly the world of commerce, production and consumption.

Many are starting to think that a Second Renaissance is getting started.

Most other are still very busy with their own traditional way of living to notice.

You and a growing number of ethical citizens and entrepreneurs are increasingly discovering and exploiting big opportunities, and making it happen for profit and greater self, and societal-fulfilment. Congratulations. The future is yours.