

# THE MONEYLESS MAN

“An inspiring and entertaining guide to escaping the money trap and reconnecting with reality.”

**Paul Kingsnorth**, author of *Real England: The Battle Against the Bland*

“Intriguing. It makes several very important points. A powerful look not so much into the past as into the future.”

**Bill McKibben**, author of *Deep Economy*

“Thought-provoking, inspiring, and eye-opening. Mark writes from the heart with compelling honesty and humour. Fascinating.”

**Brigit Strawbridge**, star of BBC’s *It’s Not Easy Being Green*

“The story of one man’s journey to defuse the ‘consumption explosion’ by turning his back on the normally unquestioned habits of daily economic life. Mark Boyle writes engagingly, like a scout who has run ahead of the crowd to send back reports from a better world where we live more in balance with other people, the planet that sustains us, and ourselves.”

**Andrew Simms**, author of *Tescopoly*

“A pleasure to read. An important experiment which has relevance for everything from global sustainability to local community. Boyle tells it with wit, good humour, and generosity of spirit.”

**Patrick Whitefield**, author of *The Earth Care Manual*

“Reading Mark Boyle’s account of his courageous year-long experiment helps to break the spell of money over your life. It reminds us that a simple life can be a rewarding one. Even if you only want to live on less money rather than none, this book is jam-packed with practical tips for comfortable survival.”

**Theo Simon**, lead singer of Seize the Day and activist

“Mark Boyle is one of the prophets of the transition movement, and what he writes is important - but this book is also a wonderful, funny, and thoughtful glimpse into the future.”

**David Boyle**, author of *Bad Company: The Rise and Fall of the Great British Corporation*

**Mark Boyle** founded the worldwide ‘freeconomy’ movement. An economics graduate and former businessman, his website ([justfortheloveofit.org](http://justfortheloveofit.org)) has become a hub for community sharing with over 15,000 members. He is a regular contributor to the *Guardian* and *Ethical Consumer* magazine, and has been featured in a variety of national media, including Sky News, BBC Radio Four, BBC Two, *Daily Mirror*, *Daily Mail*, *Télegraph*, and *The Times*.

# THE MONEY- LESS MAN

MARK BOYLE



ONE WORLD  
OXFORD

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*To MKG*



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# ACKNOWLEDGEMENTS

My name is on the front of this book, which suggests that these words are mine. But that's a half-truth. I claim no ownership. How could I? They are merely an accumulation of all that has come before them – the people I've met, the books I've read, the songs I grew up with, the rivers I've swum in, the girls I've kissed, the films I've watched, the traditions I've learned, the philosophers I've studied, the mistakes I've made, the violence I've seen and the love I've witnessed.

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# PROLOGUE

## **BUY NOTHING EVE, 28TH NOVEMBER 2008**

The timing just doesn't get any better. Five past six on the evening of my last day in moneydom and as far as I am concerned, the shops have effectively closed down for a year. It's been an unexpectedly long day; the media caught a sniff of my plans to live without money and so, instead of making the final preparations for my impending social experiment and – far more important – having a last pint of ale at my local, I ended up doing interview after interview after interview. The sound of my voice answering the same questions over and over again has made me slightly nauseous.

Cycling home from my final interview at the BBC, on a short-cut through a particularly boozy, neon-lit and broken-glass-clad quarter of Bristol, I feel my rear end wobble. It's nothing major, only a puncture, but it is a symbolic example of the challenges I'll be facing every day for the next twelve

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months. I'm eighteen miles from my caravan, where I've foolishly left my repair kit, but I can stop at my girlfriend Claire's house to patch up the tube. My only concern is that I'll have to drag my slightly crooked bicycle, with two heavy panniers on the back, for just over three miles. Given that I'm five minutes too late to buy a new wheel, I could really do without buckling the one I have.

On my way there, I give my mate, Fergus Drennan, a shout. Fergus is a famous forager but, unfortunately, a terrible bike mechanic. Nevertheless, he's irrepressibly enthusiastic and just what I need. The pressure of time, mixed with apprehension about the year ahead, is starting to take its toll. After we eventually make it to Claire's house, as I mindlessly start undoing what I think is the back wheel, he describes how I can make paper and ink from mushrooms. Exhausted, but intrigued by his ramblings, I'm increasingly frustrated at my difficulty in getting the wheel off. At the precise moment I think I should get some food inside me before I either pass out or shove a Death Cap mushroom down Fergus's throat, there's a huge ping! and something that looks rather important springs across the room. Instead of loosening the wheel, in my exhaustion I've released the rear *dérailleur*. This really isn't very good news. With the exception of my body, this bike is easily the most important possession for my impending experiment. Actually it's not merely important, it's absolutely essential. It's a thirty-six-mile round trip on foot to many of my sources of potential food and wood and eighteen miles to most of my friends; without the bike, travelling to meetings would become impossible and I wouldn't have a hope in hell of being able to scavenge for the bits and pieces I'll inevitably need throughout the year.

I know a bit about bikes but something as intricate as the rear *dérailleur* is beyond me. In my previous, moneyed, existence, if something went seriously wrong with the bike, I took it to the

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bike shop, bought some new parts and paid the nice assistant to fix it. That, however, was no longer an option. I'd spent the day talking to reporters about how, for six months, I'd been preparing myself to succeed in living without money for a year and here I was, four hours before I'd officially started, lying, completely mentally and physically exhausted, beside a freshly-mangled bicycle that was at the heart of my plans. Given the fact that I was also due to cook a free three-course meal the next day for one hundred and fifty people, made from wild and urban-foraged foods that I hadn't yet gathered, I was starting to feel the strain.

It wasn't just the bicycle that worried me. It was one small example of the thousands of problems I encountered in a normal year. The difference was that in the past, I could have thrown money at my problems whenever and wherever they arose. I realised what a precarious position I was in, about to enter a world of which I had very little experience. For the first time, I felt vulnerable. The simplest of tasks, tasks that up to now I would have taken for granted, would become extremely difficult, if not impossible. Was this experiment doomed to failure from the start? I decided not to think about it: there was no backing out and anyway, millions of people had heard me talk about it, which added considerably to the pressure I was feeling.

And so as I lay there, covered in oil, full of apprehension, exhausted, stressed and staring at the ceiling, so many thoughts flew through my mind. How on earth had I managed to get to this point in my life and why the hell did I end up embarking on this seemingly impossible mission so publicly?



# 1

## WHY MONEYLESS?

Money is a bit like love. We spend our entire lives chasing it, yet few of us understand what it actually is. It started out, in many respects, as a fantastic idea.

Once upon a time, people used barter, instead of money, to look after many of their transactions. On market day, people walked around with whatever they had produced; the bakers took their bread, the potters brought their earthenware, the brewers dragged their barrels of ale and the carpenters carried wooden spoons and chairs. They negotiated with the people they hoped would have something of value to them. This was a really great way for people to get together but it wasn't as efficient as it could have been.

If Mr Baker wanted some ale, he went to see Mrs Brewer. After a chat about the kids, Mr Baker would offer some bread in return for some of Mrs Brewer's delicious ale. A lot of the time, this would be perfectly acceptable and both parties would come

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to a happy agreement. But – and here is where the problem began – sometimes Mrs Brewer didn't want bread or didn't think her neighbour was offering enough in exchange for her beer. Yet Mr Baker had nothing else to offer her. This problem has become known as 'the double coincidence of wants': each person in a transaction has to have something the other person wants. Perhaps Mrs Brewer had discovered her husband was gluten-intolerant and so Mr Baker had been contributing to her lesser half's irritable bowel syndrome. Or that rather than bread, she really wanted a new spoon from Mrs Carpenter and some fresh produce from Mrs Farmer. This was all very confusing for poor Mrs Brewer.

One day, a man in an exquisite top hat and tailor-made pin-striped suit entered the small town. The people had never seen him before. This new chap – he introduced himself as Mr Banks – went to the market and laughed as he watched the hustle and bustle as everyone chaotically mingled and tried to get what they needed for the week. Seeing Mrs Farmer unsuccessfully trying to swap her vegetables for some apples, Mr Banks pulled her aside and told her to get all the townspeople together that evening in the Town Hall, as he knew a way in which he could make their lives so much easier.

That evening, the entire community came, jostling with excitement and intrigued to know what this charismatic stranger in the top hat and beautiful suit was going to say. Mr Banks showed them ten thousand cowry shells, each stamped with his own signature, and gave one hundred shells to each of the one hundred townspeople. He told them that, instead of carrying around awkward beer barrels, loaves, pots and stools, the people could use these shells to trade for their goods. All everyone would have to do was decide how many shells their wares and produce were worth and use the little tokens to do the exchanging. 'This makes a lot of sense', said the people, 'our problems have been solved!'

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Mr Banks said he would return in a year and that when he did, he wanted the people to bring him one hundred and ten shells each. The ten extra shells, he said, would be a token of their appreciation for how much time he had saved them and how much easier he had made their lives. ‘That sounds fair enough but where will the ten extra shells come from?’ said the very smart Mrs Cook, as he climbed off the stage. She knew that the villagers couldn’t possibly *all* give back ten extra shells. ‘Don’t worry, you’ll figure it out eventually’, said Mr Banks as he walked off to the next town.

And that, by way of simple allegory, was how money came into being. What it has evolved into is far removed from such humble beginnings. The financial system has become so complicated that it almost defies explanation. Money isn’t just the notes and coins we carry in our pockets; the numbers in our bank accounts are only the start. There are futures and derivatives, government, corporate and municipal bonds, central bank reserves and the mortgage-backed securities that so famously caused the world-wide collapse of financial institutions in the 2008 credit crunch. There are so many instruments, indices and markets that even the world’s experts can’t fully understand how they interact.

Money no longer works for us. We work for it. Money has taken over the world. As a society, we worship and venerate a commodity that has no intrinsic value, to the expense of all else. What’s more, our entire notion of money is built on a system which promotes inequality, environmental destruction and disrespect for humanity.

## DEGREES OF SEPARATION

By 2007, I had been involved in business in some way for nearly ten years. I had studied business and economics in Ireland for four

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years, followed by six years managing organic food companies in the UK. I had got into organic food after reading a book about Mahatma Gandhi during the final semester of my degree. The way this man lived his life convinced me that I wanted to attempt to put whatever knowledge and skills I had to some positive social use, instead of going into the corporate world to make as much money as I could as quickly as possible, which was my original plan. One of Gandhi's sayings, which struck a chord with me, was 'be the change you want to see in the world', whether you are a 'minority of one or a majority of millions'. The trouble was, I had absolutely no idea what that change was. Organic food seemed (and in many respects still does) to be an ethical industry, so that looked a good place to start.

After six years deeply involved in the organic food industry, I began to see it as an excellent stepping-stone to more ecologically-sound living, rather than the Holy Grail of sustainability I had once believed it. It had many of the problems rife in the conventional food industry: food flown across the world, convenience goods packed in too many layers of plastic and large corporations buying up small independent businesses. I became disillusioned and began exploring other ways to join the growing movement of people world-wide who were concerned about issues such as climate change and resource depletion and wanted to do something about them.

One evening, chatting with my good friend Dawn, we discussed some of the major issues in the world: sweatshops, environmental destruction, factory farms, resource wars and the like. We wondered which we should dedicate our lives to tackling. Not that either of us felt we could make much difference; we were just two small fish in a hugely polluted ocean. That evening, I realised that these symptoms of global malaise were not as unrelated as I had previously thought and that the common thread of a major cause ran through them: our

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disconnection from what we consume. If we all had to grow our own food, we wouldn't waste a third of it (as we do now in the UK). If we had to make our own tables and chairs, we wouldn't throw them out the moment we changed the interior décor. If we could see the look on the face of the child who, under the eyes of an armed soldier, cuts the cloth for the garment we contemplate buying on the high street, we'd probably give it a miss. If we could see the conditions in which a pig is slaughtered, it would put most of us off our bacon butty. If we had to clean our own drinking water, we sure as hell wouldn't shit in it.

Humans are not fundamentally destructive; I know of very few people who want to cause suffering. But most of us don't have the faintest idea that our daily shopping habits are so destructive. Trouble is, most of us will never see these horrific processes or know the people who produce our goods, let alone have to produce them ourselves. We see some evidence through news media or on the world-wide web but these have little effect; their impact is seriously reduced by the emotional filters of a fibre-optic cable.

Coming to this conclusion, I wanted to find out what enabled this extreme disconnection from what we consume. The answer was, in the end, quite simple. The moment the tool called 'money' came into existence, everything changed. It seemed like a great idea at its conception, and 99.9% of the world's population still believe it is. The problem is what money has become and what it has enabled us to do. It enables us to be completely disconnected from what we consume and from the people who make the products we use. The degrees of separation between the consumer and the consumed have increased massively since the rise of money and, through the complexity of today's financial systems, are greater than ever. Marketing campaigns are specifically designed to hide this reality from us; and with billions of dollars behind them, they're very successful at it.

## MONEY AS DEBT

In our modern financial system, most money is created as debt by private banks. Imagine there is only one bank. Mr Smith, who up to now has kept his money under the bed, decides to deposit his life savings, 100 shells, in this bank. Naturally, the bank wants to make a profit, so decides to lend out a proportion of Mr Smith's shells, let's say 90 of them, keeping ten in their coffers in case Mr Smith wants to make a small withdrawal. Another gentleman, Mr Jones, needs a loan. He goes to the bank and is delighted to be given Mr Smith's 90 shells, which he'll eventually have to pay back with interest. Mr Jones takes the shells and elects to spend them on bread, bought from Mrs Baker. At the close of the day, Mrs Baker takes her newly-acquired 90 shells to the bank. Do you see what's happened? Originally, Mr Smith deposited 100 shells in the bank. Now, in addition to Mr Smith's 100 shells, the bank has Mrs Baker's 90 shells. One hundred shells has become 190. Money has been created. What's more, the bank can now lend out a proportion of Mrs Baker's deposit! The process can start again.

Of course, the physical number of shells hasn't changed. If both Mr Smith and Mrs Brown wanted their shells back at the same time, the bank would be in a fix. However, this rarely happens and if it did, the bank would have shells from other depositors to use. The problems start when the bank lends out 90% of all their depositors' shells. The result is that of all the shells in all the bank accounts of this fictional world, only 10% exist! If all the depositors wanted more than 10% of the total amount of shells at the same time, the bank would collapse (a bank run) and people would realise that the bank was *creating* imaginary money.

This system may seem ridiculous but it is what happens today, every day, in every country of the world. Instead of one bank,

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there are thousands. Instead of shells, we have the world's myriad currencies. But the principle is the same: most money is created by private banks' lending. Our most precious commodity doesn't represent anything of value and the figures in your bank account are mostly someone else's debt, which itself is funded indirectly by another person's debt and so on. Neither are bank runs fictional. Recent bank crises, from Northern Rock in the UK to Fannie Mae in the US, show the inherent instability that comes from basing our financial system on an imaginary resource. The edifice is built on pretence and, as shown by 2009's bank bail-outs across the world, tax-payers inevitably have to subsidise with billions to keep the pretence alive when the system implodes.

## DEBT FORCING COMPETITION, NOT CO-OPERATION

In the current financial system, if deposits stay in banks, the banks make no interest and therefore no money. Therefore, banks have a huge incentive to find borrowers by whatever means possible. Whether by advertising, offering artificially low interest rates or encouraging rampant consumerism, banks share an interest in lending out almost all of their deposits. The credit this creates is, in my opinion, responsible for much of the environmental destruction of the planet, as it allows us to live well beyond our means. Every time a bank issues a human with a credit note, the Earth and its future generations receive a corresponding debit note.

It seems we can't get enough of it. According to a Credit Action report published in 2010, there are now 70 million credit cards in the UK; the UK has more 'flexible friends' than people. The average household debt (excluding mortgages) is over £18,000 and to compound the situation, at the time of writing

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the UK's national debt is growing by an astonishing £4,385 every second. Payback time, in both economic and ecological terms, will inevitably come. Whilst all this money creation is great for the economy, it is not so good for the people that the economy was originally intended to serve. Every day, the UK charity Citizens' Advice helps more than 9,300 people who need professional support to deal with their debts, one person is declared bankrupt or insolvent every four minutes and a house is repossessed every eleven and a half minutes.

In the end, the process of money creation inevitably means the rich get richer and the poor get poorer. Banks lend out money that, by any objective measure, they didn't have in the first place and at every stage, accrue interest and keep the right to repossess real assets if loans are not repaid. Is there any wonder that huge inequality exists in the world?

Let's return to our little town. In the past, at times such as harvest, it was common practice for the people to often help each other out on an informal, non-exchange basis and the people there co-operated a lot more than they do today. This co-operation provided them with their primary sense of security; indeed, a culture of collaboration still exists in parts of the world where money is deemed less important. However, the pursuit of money and humans' insatiable desire for it has encouraged us to compete against each other in a bid to get ever more. In our little town, competition replaced the co-operation that once prevailed. Nobody helped their neighbours bring in the harvest for free any more. This new competitive spirit was partly responsible for many of the town's problems, from feelings of isolation to a rise in suicide, mental illness and anti-social behaviour. It has also contributed to environmental problems, such as the depletion of resources and the climate chaos that currently go hand-in-hand with relentless economic growth.

## **MONEY REPLACING COMMUNITY AS SECURITY**

For most of us, money represents security. As long as we have money in the bank, we'll be safe. This is a precarious position to adopt, as countries such as Argentina and Indonesia, which have recently suffered hyper-inflation, will attest. The boom period the world experienced at the start of the twenty-first century – a bubble inflated by highly-pressurised bank executives – has been punctured. Many politicians, economists and analysts are still not sure if there was only one thorn.

Whilst I've no doubt that we'll make it through this downturn and maybe even a few more, future economic crises will not be so easy to manipulate and stimulating recovery will be harder, as these challenges will be affected by real-world problems. The banking industry is inherently unstable and two of the pillars of our economy, the insurance and oil industries, will eventually take a huge hit from two massive and evolving problems: climate change and 'peak oil'.

## **CLIMATE CHANGE**

Whatever your beliefs about why the climate is changing, it's undeniable that it is. It's also certain that the damage it will cause is going to cost someone an incredible amount of money. In 2006, Rolf Tolle, a senior executive of Lloyd's of London, warned that insurance companies could become extinct unless they seriously addressed the threats climate change poses to their business. Ultimately, there are two scenarios: either the insurance companies continue to cover 'acts of God' (or, more accurately, 'acts of humanity') and drastically increase our premiums to protect themselves – yet still risk extinction; or they stop covering them and the people whose homes and possessions are wiped out pick up the tab, ruining local economies and creating one humanitarian crisis after another.

### PEAK OIL

‘Peak oil’ – a huge subject – boils down to one simple fact: our entire civilisation is based on oil. If you don’t believe me, take a look around wherever you are now and try to find one thing that either isn’t made from oil (remember plastics are oil-based) or wasn’t transported using it. Oil is a finite resource: when it will run out is up for discussion but the fact that it will run out is not. What’s more, even before the wells run dry, speculation will push up prices, so that oil will increasingly become unaffordable for more and more people. According to Rob Hopkins, founder of the Transition Network, we are using four barrels of oil for every one we discover, meaning that we are already moving rapidly towards this scenario. To highlight how critical oil is in our lives, Hopkins adds that the oil we use today is the equivalent of having 22 billion slaves hard at work – or each person on the planet having just over three. Oil is the sole reason that we in the West can live the lives we do; lives which are unsustainable in every sense of the word.

Governments may be able to bail out banks during times such as the 2008 credit crunch; unfortunately, we are also approaching what George Monbiot calls the ‘Nature Crunch’. As he correctly points out, nature doesn’t do bail-outs. Pavan Sukhdev, a Deutsche Bank economist who led a study of ecosystems, reported that we are ‘losing natural capital worth somewhere between \$2 trillion and \$5 trillion every year as a result of deforestation alone’. The credit-crunch losses incurred by the financial sector amount to between \$1 trillion and \$1.5 trillion; these pale in comparison to the total amount we lose in natural capital every year. As we lurch towards environmental disaster and the economy contracts, will money continue to be seen as security? Or will living in a closely-knit community that has re-learned its ability to work together and share for the common good take its place?

## WHY MONEYLESS?

This became apparent to me when I went back to Ireland, to visit my parents, in 2008. In the six years I'd been away from my homeland, working in the UK, the country had changed beyond recognition. The growth that Irish people experienced during the 'Celtic Tiger' economic period had radically affected their culture. Twenty years earlier, when I was growing up at the end of the eighties, it had seemed very different. My memories were symbolised by the street where my parents still live. When I lived there, everyone knew each other; it could take fifteen minutes to get to the bottom of the road on your way to town. Then, out of the eighty houses, only one had a phone. When you wanted to make a phone call, you went to that house (which, like every other house, always had an open door), stuck a couple of small coins on the table and made what was usually a pretty important call. I can remember no more than five cars on the street; if you saw a Mercedes, you knew someone had relatives visiting from abroad.

Now, most people are only interested in getting on their individual property and career ladders. It doesn't really matter what wall the ladder is propped up against, just so long as they are climbing. The street I remember is no longer there; its once-open doors are all shut.

## PLANET EARTH PLC

Money allows us to store our wealth very easily and for a long time. If this easy storage were taken away, would we still have an incentive to exploit the planet and all the species that inhabit it? With no way of easily 'storing' the long-term profit that results from taking more than we need, we would be much more likely only to consume resources as we needed them. A person would no longer be able to turn trees in a rainforest into numbers in a bank account, so would have no real reason to cut down a hectare

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of rainforest every single second. It would make more sense to keep the trees in the earth until we needed them.

Consider the planet as a retail business, whose store managers are our world leaders. These managers of Earth plc are on short, four-year contracts, so they elect to make as much profit as quickly as they can, to give them a better chance of their contracts being renewed. They decide to sell some of the cash registers and shelving, to add a bit extra to the year's bottom line and make the profit and loss account look healthier. It works: the shareholders – us – don't bother to look at the balance sheet and the managers get their contracts extended. The following year, their ability to make money is diminished due to their reduction of important fixtures and fittings and so they have to do the same again, until they have used up every asset they have. In the meantime, the shareholders have voted to re-invest very little of the profit, choosing instead to buy goods with a very short life and of little practical use.

For our planet, it is exactly the same. At the moment, we are liquidising our assets and spending the profits on products with built-in obsolescence. This is a long-term business strategy no responsible businessperson would recommend. In 2009, Kalle Lasn, founder of the influential magazine *Adbusters*, said:

... we got rich by violating one of the central tenets of economics: thou shall not sell off your capital and call it income. And yet over the past 40 years we have clear-cut the forests, fished rivers and oceans to the brink of extinction and siphoned oil from the Earth as if it possessed an infinite supply. We've sold off our planet's natural capital and called it income. And now the Earth, like the economy, is stripped.

## THE DIFFERENCE BETWEEN SELLING AND GIVING

I don't see myself as a hugely spiritual person in the traditional sense. I try to practise what I call 'applied spirituality', in which I apply my beliefs in the physical world, rather than them being something abstract I talk about but rarely practise. The less discrepancy there is between the head, the heart and the hands, the closer you are, I believe, to living honestly. To me, the spiritual and physical are two sides of the same coin.

I do see a non-physical benefit to living without money. When we work for people, beyond what we do for family and friends, it's almost always an exchange: we do something because we get something in return. I believe that prostitution is to sex what buying and selling is to giving and receiving: the spirit in which the act is done is significantly different. When you give freely, for no other reason than the fact that you can make someone's life more enjoyable, it builds bonds, friendships and, eventually, resilient communities. When something is done merely to get something in return, that bond isn't created.

Another major motivation is much simpler and more emotional – I'm tired. I'm tired of witnessing the environmental destruction that takes place every day and playing a part, however small, in it. I'm tired of giving my money to a bank, which, however ethical it claims to be, nonetheless pursues infinite economic growth on a finite planet. I'm tired of seeing families and lands destroyed in the Middle East so that we in the West can fuel our lives on cheap energy. And I want to do something about it. I want community not conflict; I want friendship not fighting. I want to see people make peace with the planet and with ourselves and all the other species that inhabit it.

## HOW TO BECOME MONEYLESS

It's one thing to intellectualise the reasons why we should give up money but it's quite a challenge to try and do it. In 2007, I decided to give it a shot. I sold my beloved houseboat, moored in Bristol Harbour, and used the cash to set up a project called the 'Freeconomy Community'. Some might, understandably, call me a hypocrite for using money in an attempt to accelerate its demise. However, I see money in the same way as I see oil: we should be using what we have to build sustainable infrastructures for the future.

I had experience of local trading schemes, such as LETS and Timebanks, in which people exchanged skills and time rather than money. Although I thought these schemes were a really positive alternative to the global monetary system, they still focused on exchange, rather than unconditional giving. My theory was that if you were part of a big enough community, with a diverse enough range of skills, you could help somebody without worrying about what that person could do for you in return. Security would lie in the fact that the community would be there to help any member whenever they needed it. The person whom you help may never help you, and a different person may help you though you have never helped them. The difference between this and the normal monetary system is that one uses figures on a computer screen to calculate our level of security, while the other sees security as the bonds we inevitably build with people when we do something just for the love of it. One system builds stronger communities, the other builds higher fences.

I used the profits from the sale of the boat to pay a web developer to work with me on building an online infrastructure through which people could help each other, not for profit but simply for the love of it. The over-riding aim was for the website

## WHY MONEYLESS?

to act as a facilitator in enabling people to help each other for free but how best to do this was up for some debate. In the end, I decided that sharing was at its heart; not only did sharing mean that fewer of the world's resources would be used but it would also be a very devious way of bringing people together. Have you ever liked anyone *less* for sharing something with you? Exactly. Sharing builds bonds, reduces fear and makes people feel better about the world they live in. Peace will only come when all the little interactions that occur around the world every day become more harmonious. The whole is made up of the detail.

The Freeconomy Community became a skill, tool and space-sharing website, designed to bring people together and allow them to teach each other new skills, pool resources and eventually be enabled to live a life in which money wasn't the primary factor in everything they did. I called the site 'justfortheloveofit.org', which I felt summed up the spirit of the project. The early success of the website astounded me. The concept behind it was as old as the hills but I suppose its presence on the world-wide web gave it another dimension. Within a year, journalists were using the term 'Freeconomy' to describe the entire moneyless movement.

## **'BE THE CHANGE'**

By early 2008, I felt I was getting closer to understanding what change I actually wanted to be. Having set up a project that successfully enabled people to start making the transition to sharing rather than selling their skills, I decided that if I wanted the world to place less emphasis on money, a decent way to start would be for me to try to live without it, to see whether it were even possible.

In June 2008, I decided that I was going to give up money for at least a year and resolved to start at the end of November, on

## THE MONEYLESS MAN

International 'Buy Nothing' Day. When I told my friends, they thought I'd gone mad. Why, they asked, was I doing something so extreme (a word that often gets used about my way of living)? But what is 'extreme'? To me, buying a plasma screen television for a couple of grand seems extreme. And given that some of the problems we will face in the future, such as climate change and 'peak oil', are, according to many leading scientists, likely to be extreme, how can we possibly expect the solutions to be moderate?