

# The future of Money

@ Club of Amsterdam,  
April, 24th, 2008

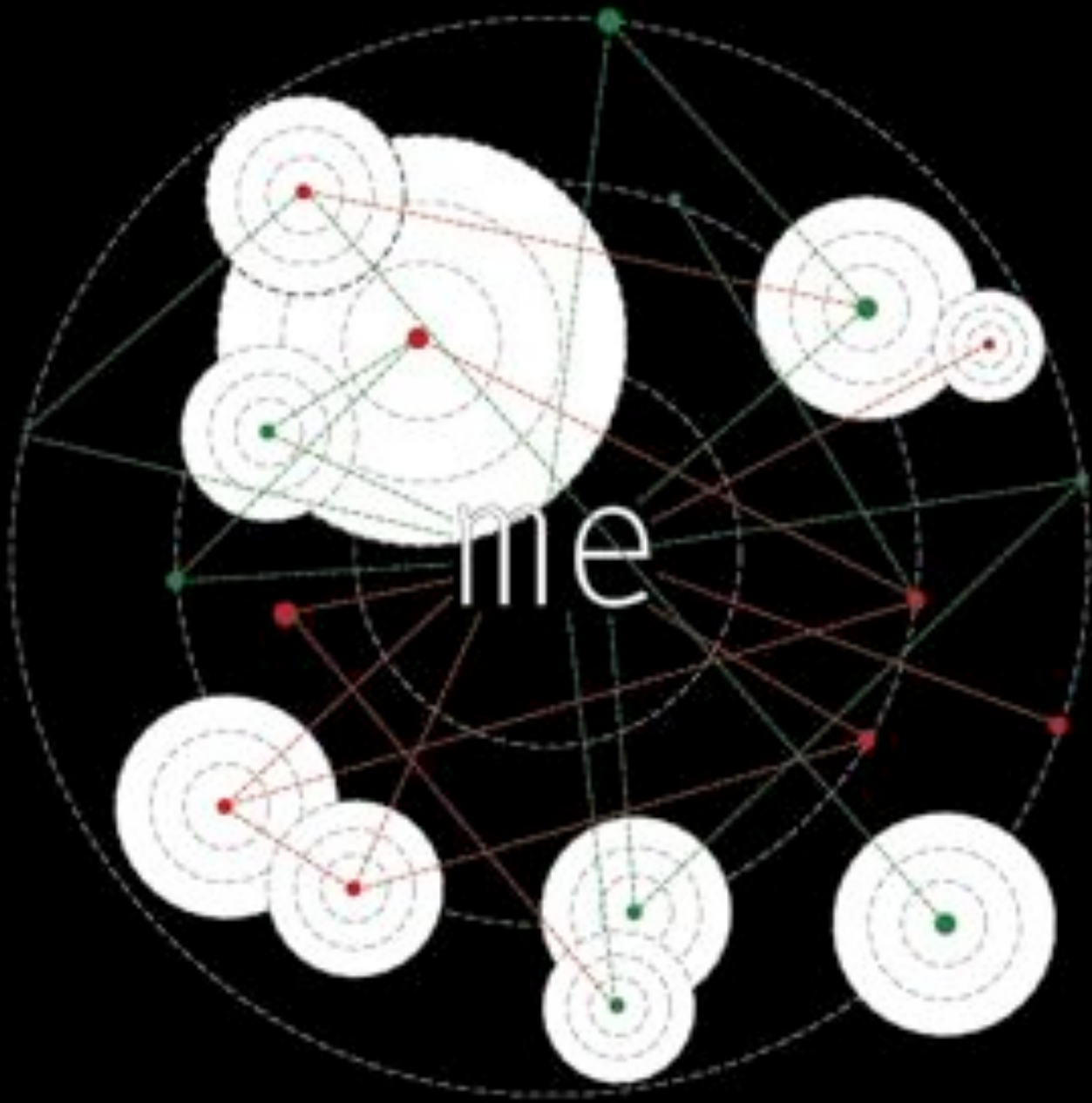


Frank, open, without fear

[www.thefutureinstitute.nl](http://www.thefutureinstitute.nl)

Spanjaardstraat 136  
3025 TX Rotterdam





What am I doing  
**here?**

$$\text{If } X = 3Y$$

$$10Y = X^a$$

$$X^a = -25$$

$x$  = Price    $y$  = Days

$a$  = attention<sup>(force \* direction)</sup>



# Everybody is connected **to everything**

From huntergatherers in territories  
to citizens in nation states,  
to employees in organisations,  
To individuals in networks.

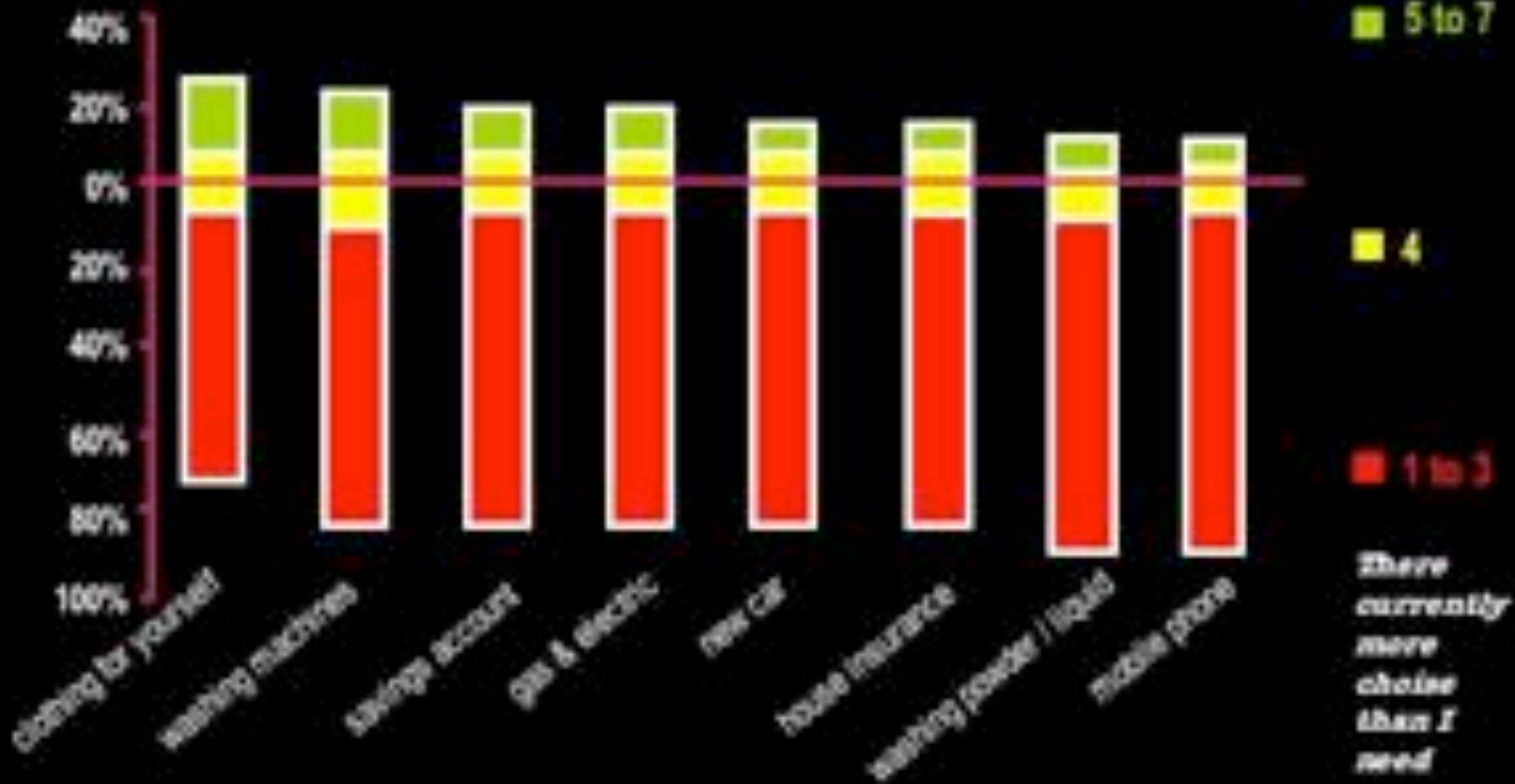


# Attitudes to choice

## Paradox of Sales

Organisations want to sell products

Individuals want relationships with them



From: Changing Lives/InVision 2003

# Towards the end of scarcity



## 16. Liewe Kwakman (profile...)

**Location:** Netherlands, Groningen  
**Basics:** Several People, 27, students, Definitely Has Couch!  
**Mission:** *Make the cats stop fighting*  
**Last Login:** 19 hrs ago  
**Languages:** Dutch<sup>Exp</sup>, English<sup>Exp</sup>, German<sup>Bas</sup>

72 Friends  
 41 References  
 101 Photos  
 Replied: 100%



**About:**  
**Description:** "We are a couple, Lien and Liewe, age 23 and 27, living together with 2 cats Poes and Mau. Lien is a medical science student and Liewe a computing sien..."



**Board broek**  
 Middelburg (4337)

2 EUR / DAG



10 EUR (per dag)

Een echte Gucci handtas  
 Geen score (Geen evaluatie)

[Zie kaart](#)

[Textiel & accessoires > Tassen en bagage >](#)



**Wipzaag**  
 Gent (9000)

15 EUR / DAG



**Gipsen vrouwen torso**  
 Antwerpen (2000)

4 EUR / DAG



**Camcorder Panasonic HVX200**  
**DVC PRO HD**  
 Etterbeek (1040)

100 EUR / DAG



**PORSCHE 911 (993)**  
 Nieuwpoort (8620)

300 EUR / DAG



## 11. COUCHISTA (profile...)

**Location:** Netherlands, Noord-Holland, Haarlem  
**Basics:** Male, 45, I train people in prepress and publishing companies, Definitely Has Couch!  
**Mission:** *My current mission is to bring peace and justice to this world. Together with the rest of humanity of course, I can't do it all alone.*  
**Last Login:** 2 hrs ago  
**Languages:** Dutch<sup>Exp</sup>, English<sup>Exp</sup>, French<sup>Exp</sup>, German<sup>Exp</sup>, Spanish<sup>Int</sup>



**About:**  
**Description:** "I am self employed and not a workaholic. This gives me time and flexibility to raise my almost teenage daughter - and to host you, of course. Apart fr..."

59 Friends  
 60 References  
 20 Photos  
 Replied: 97%

CouchSurfing is a worldwide network for making connections between travelers and the local communities they visit.



SEARCH FOR A COUCH NOW!

Find an available couch from the list below

[Find out more](#)

[Is this safe?](#)

[Signup Now!](#)

**Zilok**

huur en verhuur alles online!

Zoek [boormachine](#) | [spelconsole](#)

In de buurt van [Gent](#) | [3061](#) | [Utrecht](#)

[Zoeken](#)

[de categorieën doorlopen](#)

[de steden doorlopen](#)

[geavanceerd zoeken](#)

[Categorieën](#)

[Onlangs verhuurd op Zilok](#)

Markets exploded from a couple to endless options  
Micro economies in micro societies,  
with different roles and needs in different networks.



TipIT

The easiest way to  
turn **content** into **cash**



FLASH MOB  
NEW YORK CITY

8:54

KTVU @ TRANSIT On Time  
GOLD GATE FERRY

# **The future of Money**

Attention\* will become the  
**New Oil**

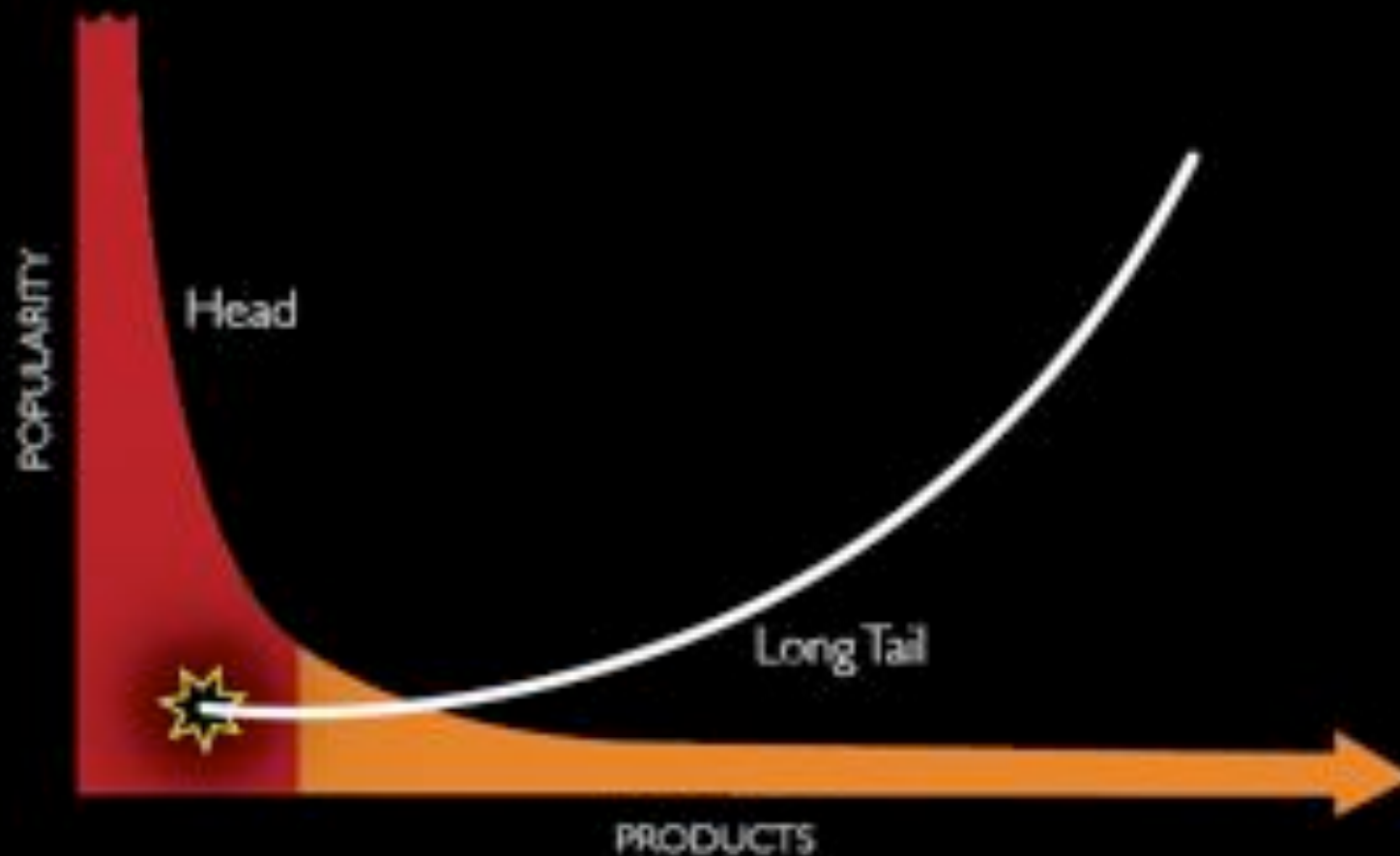
\*attention =

*Knowledge, loyalty, time, mindfulness,  
effort, ideas, solution*



# The next Marketplace

Market Marxism



**From hunting**

Monopolisation  
Short term  
Transaction  
Hierarchy / Control  
Facts / Aggression  
Career  
Large organisations  
Decision skills  
Recognition  
Money

**...to farming**

Mobilisation  
Long term  
Relation  
Network / Cooperation  
Intuition / Consensus  
Development  
Smaller organisations  
Feelings  
Broad orienting  
Free time

2005

2007

2010

2012

2030

## **Network generation 9/11 isn't into money, they're into attention, acknowledgement**

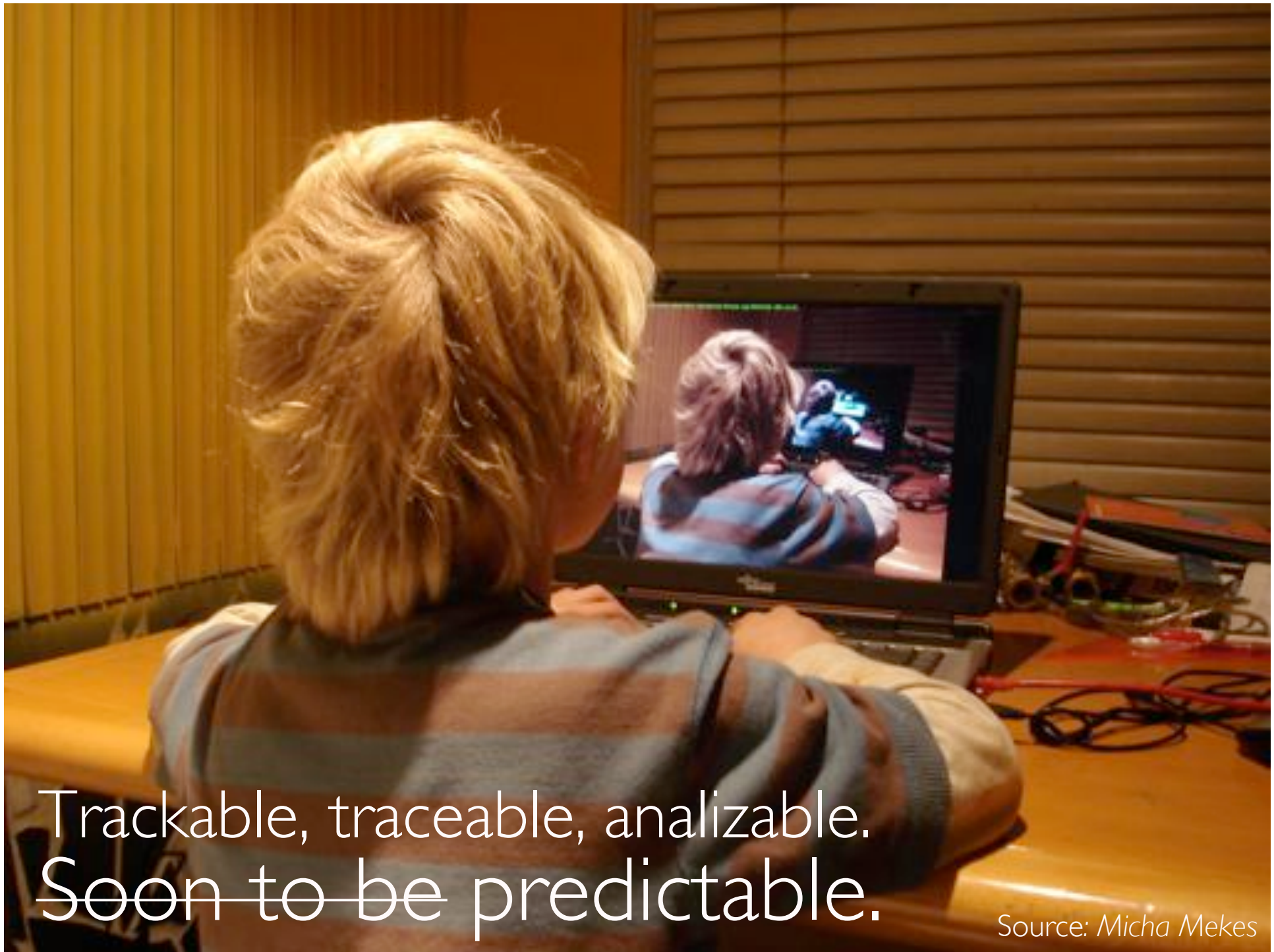
Amongst the young, the group categorized as  
being individually idealistic  
has grown to 37%,

only 48% is still materialistic

# The future of Money What's the next scarcity?

As soon as Father got them both onto his citizen's access, they began testing the waters. They stayed away from the nets that required use of a real name. That wasn't hard because real names only had to do with money. They didn't need money. They needed respect, and that they could earn. With false names, on the right nets, they could be anybody. Old men, middle-aged women, anybody, as long as they were careful about the way they wrote. All that anyone would see were their words, their ideas. For a time, it was

Source: Enders Game, 1977



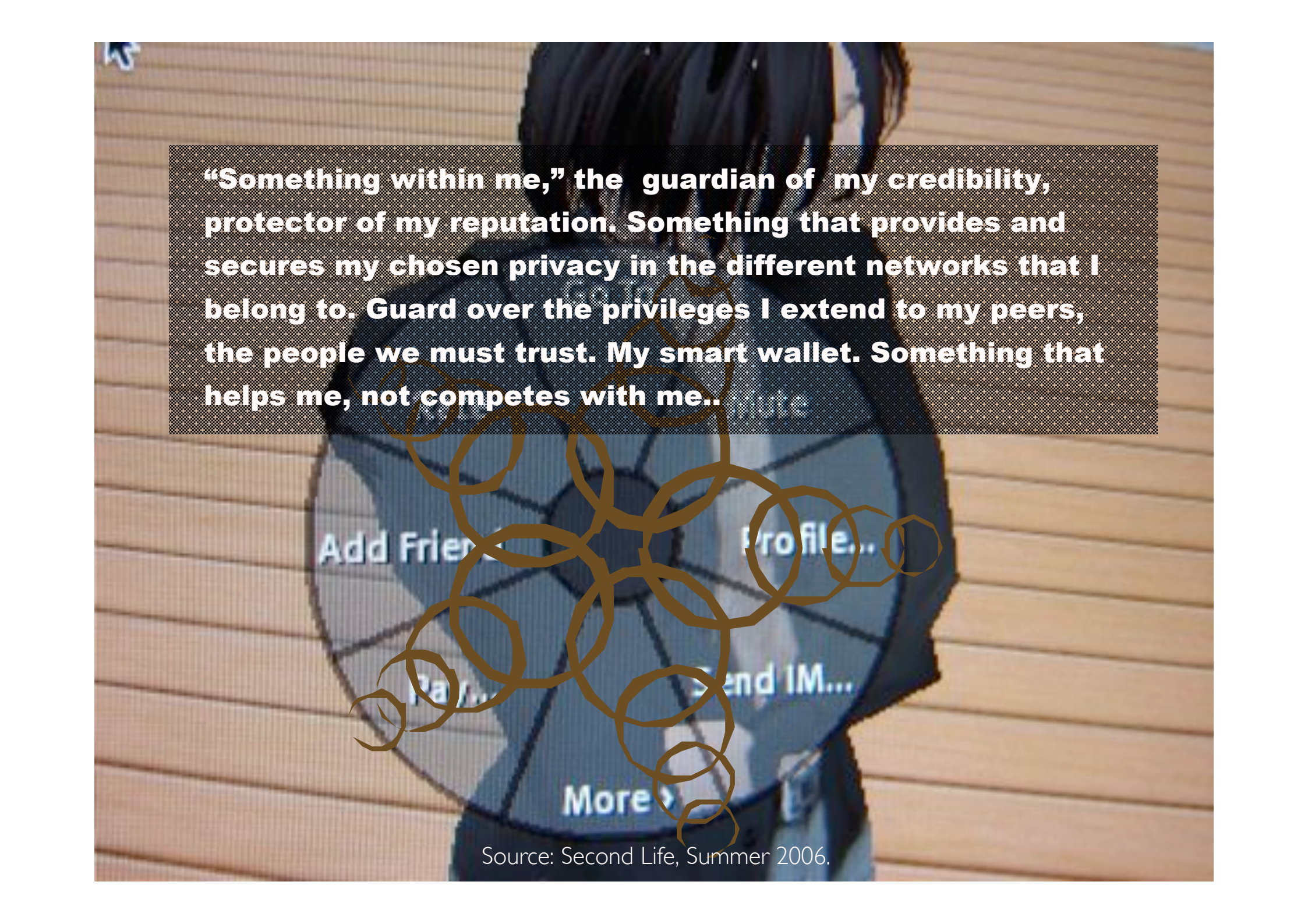
Trackable, traceable, analizable.  
~~Soon to be~~ predictable.

Source: *Micha Mekes*

**The future of Money**

**Who will we trust with our most  
vulnerable possessions?**

Reputation, intention, ideas

A person is holding a tablet computer. The screen shows a social network interface with several menu items: 'Add Friends', 'Profile...', 'Send IM...', and 'More >'. A large, semi-transparent text box is overlaid on the top half of the screen, containing a quote. The background of the image is a wooden wall.

**“Something within me,” the guardian of my credibility, protector of my reputation. Something that provides and secures my chosen privacy in the different networks that I belong to. Guard over the privileges I extend to my peers, the people we must trust. My smart wallet. Something that helps me, not competes with me..**

Source: Second Life, Summer 2006.

Pocket money  
> 5.000 euro



my smart  
wallet

5 new challenges

-> innovation rate >tasks  
-> precision rate >skills



Fundings

> Pension has been filled up to 2034  
on the basis of own house.



Knowledge network  
> 20 credits



Commons









This presentation is dedicated to all the people  
and organisations who made it possible,

Rabobank Nederland.

Het Eerste Kabinet van de Vertraagde  
Vooruitgang, Arnold Heertje, Martijn Aslander,  
Circe van Bergen,

De Vas Diaz Keukentafel. All the Inspiring  
Twitterazzi, The Next Web, Lifehacking  
Acedemy. Unconference The future of money.  
Hallo©, Unconference Health 2.0

A publication on this subject is soon available  
and will be lounged at a symposium.  
With still 60 places left. Arnold Heertje is asked  
to talk about Echte Economie, Martijn Aslander  
will talk about network-dynamics. There will be  
supervised think tables. There is a price tag to it.  
But then you're also member of the open future.

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**The future of** Money

**technology will provide  
us with safe**

pay it forward systems