



### **Human rights, not banking plights**

Society must set the rules for the financial system and not vice versa. Banks should serve the people.

### **Fair distribution of wealth**

Money should be accumulated according to individual achievement. Workless concentration of capital widens the gap between rich and poor. One must take decisive steps to heal this growing rift.

### **No more gambling for banks**

The first step is to separate commercial and investment banks. States may not give guarantees for the speculative business of investment banks. States should never bail out investment banks. Shadow banks, offshore financial institutions, hedge funds and derivatives create nothing of real value. Experience shows clearly that they in fact harm society.

### **Money supply must serve the public**

It's a waste of time to debate monetary policy without taking into account how money is created. Profit-oriented private banks should not be allowed to create money. The money supply should be controlled by non-profit institutions.

### **End speculation with essential resources**

Financial speculation with food and commodities, which represents blackmail of people and the real economy, must end. Financial exchange markets must become a zero-sum game. The securities market must become a zero-sum game, not a tool to siphon off assets from useful businesses. Sensible forms of investment should lead to a flow of money towards the real economy. States may not go into debt for this.

## **Self-determination of all people**

The Euro and many international treaties were pushed through over the heads of those very citizens who bear the consequences. We evoke the right to self-determination and demand referendums. Every country has the right to decide on its budget, its economy, and thus on its own currency. ESM treaty, fiscal compact and institutions that are not democratically legitimized should be rejected.

### **A call to the people and the political representatives:**

[note: for the section „To:“ on [change.org](http://change.org)]

We call for comprehensive reorganisation of banking and finance. The money supply must serve the public, which has the right to shape the system. Our money must be safe and separate from speculative capital. Profit-oriented private corporations should not be allowed to create or destroy money. In particular, money must work in a way that excludes the systemic concentration of wealth.

Money is a social achievement, and thus a public good. Citizens have the right to choose their monetary system in a democratic manner. Democracy is a farce without democratic money!

### **Initiative from Germany, Austria, Switzerland**

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