

Money2069

Building the rails for a stable currency standard that outlasts any nation-state

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Abstract. Money is humanity's primary coordination tool, and today's money infrastructure is fragile, political, and not built for a multi-planet civilization dominated by AI. Money2069 is a monetary religion for the age of AI and multi-planet life. Its creed: money must be neutral, state-free, and stable in spending power. Money2069 is the open institution that coordinates research, capital, and builders around this standard, with M69 as its meme and funding engine, aiming to establish a currency standard that can stand alongside the dollar complex by 2069.

*„If you don't believe it or you don't get it, then I
don't have time to try to convince you.“*

Satoshi Nakamoto - Inventor of Bitcoin

1. Introduction

For thousands of years, we upgraded everything except money. From the Roman Denarius to the US Dollar, the logos changed, the rails changed. Still, the core design stayed the same: money issued by central entities, managed by politics, diluted when necessary.

As long as money is linked to nation-states, it inherits their cycles. Empires rise, overextend, debase, then reset. Currencies follow. In a world of AI, global capital flows, and potential permanent settlements on other planets, this is a risky design flaw that could lead to the collapse of human civilization.

Money2069 treats this as a foundational error in our monetary architecture. Today, money ultimately rests on the solvency of states and the discretion of central bankers.

We propose a different creed: money should not depend on the balance sheet of any government but be pegged to the real value that humanity creates.

In practical terms, that means a currency that adjusts elastically to economic spending power and value. A unit of account that treats an Argentinian engineer and a Swiss banker the same. Such a currency could unlock far more of what money is supposed to do, fostering growth, innovation, and resilience of humanity on an interplanetary scale.

Money should be a credible neutral infrastructure, such as the internet. Ubiquitous as the air we breathe or the sun that warms us. It should be abundant enough to support productive activity, yet structured so that saving in it allows humans to participate in long-term economic growth rather than being slowly taxed by inflation.

This is not a technical whitepaper. It is a socio-economic manifesto and founding text for a new monetary standard. The hard part is not just writing smart contracts but aligning builders, researchers, and stewards so a new standard can emerge and reach critical mass.

2. Problem: Money That Works Until It Doesn't

For most of history, money has been a growth hack with a hangover. It boosts activity for a while, then ends in debasement, crises, and resets.

- ❖ **Ruler Money (Fürstengeld).** Rulers mint coins, set the unit, and dilute when they need war or luxury. Supply is directly controlled from the top. Result: short booms, then inflation, arbitrary interventions, and political misallocation.

- ❖ **Fiat Money.** Modern money is created as bank credit, steered by central banks through rates and regulation. Wealth in a fiat system is roughly:

Economic growth – bad bets – seigniorage.

As long as growth quietly covers past bad bets (bank loans that cannot be paid back) and seigniorage (the rent extracted from money creation), the system muddles through. When growth slows, or bad debt piles up faster than the economy can absorb, the adjustment shows up as inflation and currency debasement.

- ❖ **Hard Money (Gold, Bitcoin).** Hard external, exogenous assets with fixed or near-fixed supply. They fix the printing problem but introduce another one: supply ignores demand. When growth wants more liquidity than the base can provide, pressure builds as deflation, stress on debtors, and eventual political moves to bend or abandon the standard.

Most stablecoins are just fiat in a new wrapper. They inherit dollar strengths and dollar fragility. If the fiat system breaks, so do they.

Across these regimes, the pattern holds:

- ❖ **Central planning:** stimulate growth → overextend → debase.
- ❖ **Hard money:** preserve wealth → choke growth when supply lags demand → eventually bent or abandoned under pressure.

Money has been a 50-year enabler, not a lasting neutral good. It lets humanity sprint, then forces painful resets. In the age of AI, where productivity and coordination could explode, rerunning this script at global scale is dangerous.

3. The Problem Behind the Problem: Misalignment

Even if we could build perfect monetary tech, we are not incentivized to build and maintain it for centuries. Venture capital runs on 10–20 year exit cycles. Governments lean toward backdoors, national bias and indirect control. The base layer for value and coordination keeps getting pulled toward short-term profit or politics.

Today's money systems are wired so a small group captures most of the upside while risk is socialized. In tradfi, seigniorage and credit creation flow to states, big corporations, and banks. In crypto, the pattern repeats as teams launch tokens, front-load rewards, sell into their own markets, then disappear.

- ❖ short-term extraction > long-term stability
- ❖ private seigniorage > broad participation
- ❖ governance for insiders > users and builders

Competitive capitalism works well at the application layer. What is missing is one layer below: a shared alignment layer that coordinates builders, companies, governments, and researchers around a common monetary infrastructure. It must cut across borders, anchor a few non-negotiable values, and sit above quarterly incentives.

A neutral currency cannot be funded and governed like a company looking for an exit. It has to be of the people and for the people, with incentives that reward those who help build and steward it over decades, not quarters. Creating that global, open alignment layer and the institution that stewards it is what Money2069 is about.

4. Our Creed: Ten Money Commandments

1. **Neutral & State-Free.** Thou shalt keep money credibly neutral and independent of all states, parties, corporations, and tribes, serving everyone equally and remaining open for anyone to use and build on.
2. **Meritocratic.** Thou shalt let value accrue by merit and contribution, not by privilege, status, or closeness to power.
3. **Value-Preserving.** Thou shalt target stable spending power over years and decades, measuring it explicitly and adjusting the system so that a day's honest work today buys a comparable day's honest living tomorrow.
4. **Fair & Transparent.** Thou shalt encode all monetary rules and governance processes in open, auditable systems, so that the smallest holder can verify the game they play is the same as for the greatest whale.
5. **Debt-Free Issuance.** Thou shalt not let new money arise from interest-bearing debt, but from measurable real-world economic activity, so that the money supply is effectively backed by the value humans create, not by leverage.
6. **Stable in Daily Use.** Thou shalt minimize spending power volatility in everyday use, setting explicit stability goals and designing mechanisms so people can plan, save, and trade without living in fear of wild swings.
7. **Long-Lasting & Interplanetary.** Thou shalt choose rules, institutions, and code that can survive centuries and new habitats, so that this money can outlive empires, tech stacks, and even planets.
8. **Global Standard, Local Expression.** Thou shalt define an open global standard for money that is not pegged to any national currency, so that many local and sectoral units can interoperate while each reflects its own economic reality.
9. **Humanity First.** Thou shalt design monetary rules so that human dignity, broad participation, and real economic flourishing take precedence over pure extraction, optimization, or machine-only objectives.
10. **Technology as Catalyst & Guardian.** Thou shalt implement these rules in open, auditable, credibly immutable and permissionless systems, with upgrades proposed and adopted in public, so technology guards the creed instead of quietly rewriting it.

5. The Solution: A Monetary Religion And Its Alignment Layer

We need something that spreads like a meme, organizes like a religion, and funds like a capital pool.

Memecoins already proved one thing: a simple ticker plus a shared story can coordinate millions of people and billions of dollars without a CEO or a roadmap. So far, that force is mostly wasted on zero-sum games. Money2069 takes that energy and points it at a single long-term goal: a credibly neutral, state-free, spending-power stable currency standard.

Traditional religions show what this can look like at civilizational scale. They create a shared value system that crosses borders, lock in norms for centuries, and pool resources for big projects.

5.1. M69-enabled money

So far, every monetary regime has put the money supply at the mercy of something that is not the real economy: rulers, central banks, or hardcoded scarcity.

With M69-enabled money, currencies follow a shared standard that ties issuance and redemption to measurable real-world value and spending power. If humanity creates more value, supply expands. If value is destroyed or written off, supply contracts. The goal is to mirror stable purchasing power over time and across places, while remaining fully state-free.

Money2069 exists to research, test, and standardize this regime by 2069.

5.2. Money2069: the open institution

Think of Money2069 as the church for our new religion:

- ❖ It guards the creed (neutral, state-free, spending-power stable money)
- ❖ It trains and funds its stewards (builders, researchers, operators, missionaries)
- ❖ It keeps a shared treasury for the mission
- ❖ It welcomes anyone, regardless of passport or background, as long as they subscribe to the doctrine

Traditional money systems privatize the upside and socialize the downside: states, banks, founders, and VCs capture seigniorage and gains, while the public eats inflation and volatility.

Money2069 is designed to invert this. The benefits of building better money are meant to flow into a shared public asset, M69.

Money2069 will invest in ventures and for-profit institutions that establish and build state-free currencies. We intend for economic upside from the ecosystem to flow into M69 rather than closed VC or bank cap tables.

5.3. M69: meme, store of value, and funding engine

M69 is the alignment token of Money2069.

- ❖ **Store of value with a long-term target.** M69 is a liquid, on-chain claim on this whole project: a collective bet that a neutral, state-free currency standard will matter at least as much as today's dollar system. We make that bet falsifiable with a single metric: the fully diluted market cap of M69 divided by the aggregate value of all USD. North Star 2069: by then, M69's market cap should exceed the aggregate value of all USD.
- ❖ **Public good: fair launch, public liquidity.** The total supply of M69 is placed into public liquidity pools across multiple blockchains. No hidden allocation, no VC round, no private discount. Official pools charge a small fee of 2.069%; fees flow into the Fair Money Fund, which finances research, ventures, and infrastructure for state-free stable currencies. Buying M69 in official pools is both a bet and a contribution.
- ❖ **Fair Money Fund.** Liquidity positions and accrued fees form a growing pool of capital that can be deployed into research on spending-power stability, protocol design, reference implementations, and state-free stablecoin ventures. The fund is there to make building better money independent from VC cycles or government grants.
- ❖ **Membership and access.** M69 is the membership and coordination token for the researchers, builders, missionaries, and operators of Money2069. It gates access and voice: holding M69 unlocks the institution's know-how, resources, capital, and real weight in governance. Over time, the contributors who stay, build, and carry the creed with M69 become the backbone of the institution and ultimately shape the Fair Money Fund and the roadmap of Money2069 itself.
- ❖ **Collateral and value anchor.** As the vision matures, M69 can serve as a value anchor and collateral layer for state-free currencies. It becomes the economic gravity well around which multiple stable units orbit, tuned to local realities but sharing one underlying standard and alignment layer.

6. Money2069 Mission

- ❖ **Build a global movement & community.** Grow a long-term oriented community of contributors, missionaries, researchers and builders. Run retreats, hubs, and gatherings that keep the mission aligned.
- ❖ **Empower builders & research.** Fund open-source research, protocols, and tooling for M69-enabled money. Support long-term projects without forced exit horizons.
- ❖ **Protect neutrality & governance.** Guard Money2069 against state, corporate, or cartel capture. Steward the Ten Money Commandments and ensure M69 flows to people with deep understanding, meaningful resources and real clout.
- ❖ **Drive adoption, education & culture.** Explain “broken money” and spending-power stability in simple, accessible language for broad audiences. Build and cultivate symbols, stories, art, and rituals around Money2069 that people can carry and pass on for generations.

7. Call of Urgency & Conclusion

Humanity is running a high-stakes experiment with fragile money, nuclear tech, multi-planet civilization, and emergent AI. If we keep the old monetary rails, the next big bust may not be a local crisis but a civilizational one.

Money2069 is a bet that we can upgrade this base layer without waiting for states to do it. Not with one perfect coin, but with a shared standard and an institution that guards it: neutral, state-free, and stable in spending power. M69 is the meme, the store of value, and the funding engine that lets builders, researchers, and stewards align around that goal.

If we succeed, money becomes boring again: reliable, predictable, invisible, while real innovation happens on top, and by 2069, the market will value M69 above the entire USD system that came before it.

If this vision feels roughly right to you, you are already part of this movement. The work now is simple, but not easy: turn belief into research, code, capital, and culture before this window closes.

References and Influences

This manifesto does not start from zero. It stands on a long line of people who questioned money as it is and tried to imagine money as it could be.

Bitcoin and cryptography

- *Satoshi Nakamoto, “Bitcoin: A Peer-to-Peer Electronic Cash System”*
Proof that monetary rules can be enforced by software, not states, and that credible issuance is possible without a central bank.
- *Nick Szabo, “Shelling Out: The Origins of Money”*
Explores money as a social technology and coordination tool, not just a metal or a number.

Free and neutral money

- *Friedrich Hayek, “Denationalisation of Money”*
Argues that money should not be a state monopoly and explores competition between private currencies.
- *Silvio Gesell, “The Natural Economic Order”*
Critiques hoarding and interest-bearing money, and asks how currency design shapes real economic activity.

Modern monetary critique and Fürstengeld

- *Christian Rieck, “Fürstengeld, Fiatgeld, Bitcoin”*
Frames ruler money, fiat money, and Bitcoin as three stages of monetary design, highlighting who controls supply and who benefits.

Memes, culture, and religion

- *Murad Mahmudov and various talks on memecoins*
Show how memes, symbols, and simple tickers can coordinate huge flows of attention and capital.