

# How Copiosis Works:

## Making Fundamental Change Our Reality

July 4, 2016

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*“You never change things by fighting the existing reality.  
To change something, build a new model that makes the existing model obsolete.”*

— R. Buckminster Fuller

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## Introduction

Whether it's public events, email, or via my [Patreon](#) page, a common question I get is some version of this:

“Giving away food, clothing, shelter, education and healthcare, having people produce these necessities and other things (like capital goods) sounds great. But eventually, you have to PAY these people for doing all this work. Where does the money come from? How do you actually pay people to do all this stuff in Copiosis?”

That this question comes so frequently is no surprise. Capitalism, fueled by money, American denial, hopelessness and helplessness has us all believing in things as though they are absolute and true. What we forget is that they are only true in the context of certain situations, where we need money to acquire most things we want or need.

Outside those situations, these premises are not true at all. It is not true, for example, that people won't work unless you pay them. It also isn't true that you must buy everything you value or that everything of value can be bought. You can come up with a lot of examples where people work without being paid. You also can come up with a lot of things that you can obtain without paying a dime. The love of your parents, for example, is more valuable than anything you could spend money on.

Outside of a system that runs on money, everything of value can be had without payment. It's a matter of designing such a system. I believe we have that system in Copiosis. The beliefs we hold about our socioeconomic reality—beliefs that don't hold up outside the current system—don't apply in Copiosis. Even at Copiosis headquarters we have to remind ourselves that we are under the impression that certain things are true that actually are not true. Once we begin to let go of those untrue beliefs, Copiosis becomes easier to understand.

## How does Copiosis work?

In Copiosis, there is no money. No one pays anyone to do anything in Copiosis, and people still will do good things for other people and for the planet. No one gets money for this work; instead, people are rewarded for their work. They use this reward to obtain luxury items and services offered by the people who make them or other providers. As you'll see, the reward doesn't function at all like money.

The reward people get in Copiosis is called net-benefit reward (NBR). NBR is quantified recognition of one's social reputation. People are rewarded when they do something that makes people or the planet better off. The more we do that benefits even one person or the planet, the larger our award, or the social recognition of our contribution to society.

In Copiosis, many people do things that make the world fun to be in because that's who they are. They don't care about being rewarded, even though they may accumulate reward in substantial amounts. Other people are motivated to do things specifically to obtain these rewards. Both these motivations can be found in people in our current system. The first group I call "intrinsically motivated". Their motivations come from within. Extrinsically motivated people are motivated by external stimuli. Neither is better than the other. But the difference shows up when you consider the nature of the external reward.

Let's take a look at that.

You don't earn NBR. You are awarded NBR. There's a big difference there between money and NBR. NBR is society saying, "Hey, you did good. Here's a token of appreciation". That's different from, "You earned this money for the work you did this week. Good work". The difference is subtle, almost energetic.

Perhaps you can feel the difference. Think about how it feels when you receive your paycheck. It may be easier to access the feeling you have about your paycheck when you don't get it. When you have spent all of your last paycheck and really need the next one, but it's not coming until next week, there's a feeling of entitlement, like someone owes you something. And in Capitalism, they do owe you something.

Now think about what it's like to receive a reward. In most cases, you're not expecting it. You don't feel entitled to it. It's nice to receive it because it's unexpected. It is also something you don't need. So you're not desperate if you don't have it. That's the nature of NBR. It is bestowed upon you as a reward. Without it you can get along just fine, because your necessities are provided at no cost to you.

Another way to think about this is like frequent flyer miles. My feelings are much different about those than they are about the money I earn. I'm rewarded for using Southwest, for example. I don't get all uptight if my rewards aren't immediately forthcoming. I rarely think about them actually because I get along just fine without them.

While the difference may be subtle, the effect on society of rewarding people versus paying them will be huge. Particularly when all people's necessities are provided without those people needing to do anything necessarily to get them.

The language shift that comes with Copiosis is a challenge for many, even here at Copiosis headquarters. We find ourselves slipping back into capitalism's vocabulary—earning, paying, spending, buying and such. What happens in Copiosis when something is done for another isn't captured by the same words used in capitalism. So we must learn a new vocabulary.

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## More about NBR

NBR is not money. When you use it to obtain a luxury you don't hand your NBR over to the clerk, proprietor, or the maker of the thing you want. These people receive NBR for serving you but not your NBR. *Your* NBR, when you use it to obtain a luxury, is deducted from your account and disappears. NBR is non-transferable and can't be exchanged between people. It is also completely virtual. You can't touch your NBR. It exists nowhere and is only represented as numbers in your NBR account. The only thing you can do with your NBR is use it for luxuries. Necessities are provided to everyone at no cost.

Every unit of NBR follows the same life cycle, if you will. It comes into existence to reward a single person. It is given to a human being as a reward for that person's contribution to making people or the planet better off. When a human being uses her NBR, that NBR goes out of existence.

Only natural persons can be awarded NBR, not organizations. I'm describing how Copiosis works in this Insight Bulletin. There's a lot of psychology behind the "why" of how it works that I won't go into for brevity's sake. I just want to stop here and say that how NBR works is extremely powerful for eliminating nearly every social problem we see on the planet as many of those problems are caused by the kind of money we use to run our societies and the psychological ramifications of its use. You can read more about that in [Insight Bulletin #1](#).

So when a person produces something like "relieving a strawberry patch owner from having to pick the strawberries" that person (the strawberry picker) has benefitted someone (the owner of the strawberry patch). Society rewards that strawberry picker for the benefit. He can use those

rewards to obtain a luxury such as a gourmet meal or an especially nice article of clothing. He can also save it.

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## How much to reward

We like the idea that different people have different talents and capabilities. Furthermore, different people have made varying levels of investment in their lives to learn skills which are more valuable than others in terms of their benefit to the planet and its beings. We believe people who produce more benefit should be rewarded more. Especially when necessities are provided to all at no cost, thereby eliminating most obstacles that prevent people from gaining such useful and valuable skills.

While units of NBR are all the same in terms of their individual, intrinsic value, how much NBR a strawberry picker receives is not what a life-saving, risk-taking rescue swimmer gets for plucking a drowning fisherman from the Arctic Ocean. The difference is determined by the net-benefit algorithm, which essentially works like this: We measure all the positive results an action produces in the world. Then we measure all the negative effects that same action has in the world. We subtract all the negative effects from the positive ones. If the net result is positive (called a net benefit), the actor is rewarded. If the result is zero or negative, the actor receives nothing or can forgo future rewards if the negative number is high enough.

In practice, the algorithm is very complicated although not mathematically so. It tries to take into account all the information needed to perform the calculation above and generate a fair amount of NBR for any result. The algorithm and our software are open source and continually under revision. Anyone may have input into it according to the rules of stigmergy.

Some say, "It's impossible to assess all the effects of a given action, especially because many are subjective." That may be true literally. It may be true figuratively. Practically speaking, it is not true. One reason that it's possible to measure all the effects is no one receives NBR until all the results are known, so it can take a while for someone to receive their NBR for what they did. Think about how life would be if people working in a given business were all rewarded only after we knew the full effects of their products or services on people and the planet.

As a society, we already know the results many human activities have on the planet, people, and society, and we're collecting data all the time. So, in many cases, the NBR calculation can be performed with relative speed, and reward given right away. The inevitable delays will vary, of course. Because necessities in Copiosis are provided to everyone at no cost to them, we at least won't have to worry about our basic needs. But we will need to cultivate some delayed luxury gratification.

## **Necessities for all**

Your food, clothing, education, housing, and healthcare are provided to you at no cost. By now, you should be able to answer the question, “How do the people providing these things get paid?” These five things are called necessities, because for a person to freely pursue freedom, happiness, and self-actualization, they first must have access to these five things. Let’s look at these categories in some detail.

Obviously, we don’t have to provide ALL food as necessity items. That doesn’t make sense. There are a lot of food items people would still be willing to give up NBR to get. Same with the other categories. So we identify certain foods as necessities, and the rest are considered luxuries. A nutritious, multigrain bread loaf, for example, may be designated a necessary food. An artisan loaf of kalamata olive bread crafted by Franciscan monks might not. Down coats or other winter protective clothing may be necessary in North Dakota, and not in Hawaii. However, a Giorgio Armani down coat, even in North Dakota, may be a luxury item. Citizen juries will decide such questions in coordination with the Payer Organization, which I describe shortly.

Sushi, in certain Asian communities and probably in Japan, may be a necessary basic food. It might not be designated as such in Gabon. Cultural differences, yes? A face-lift would likely be a luxury procedure in most cases, while diabetes treatment or a diabetes cure might be considered necessary.

In all these examples, you can see there are products and services that fall into one of the necessity categories but may not be considered necessities. Copiosis administration—the Payer Organization, described later—may establish necessity-class sets. Maybe not.

## **No cost is not “free”**

There’s a HUGE difference between no cost and free. Necessities are provided to all people at no cost, not free. In Copiosis all property is private property, including necessities. It is up to the owner how much you get or what you get. The key thing to understand at this point is that you can’t just walk into a store in North Dakota, take a coat, and leave just because you don’t have one. Just like today, you must check out the items. Unlike today, how much cash you have doesn’t matter. How much NBR you have doesn’t matter either, since your NBR is worthless to everyone but you. You don’t hand over your NBR to the coat maker or store clerk in exchange for the coat, as you do with money. You give up your NBR to obtain the coat, and it disappears from your account. You get the coat. Then, after you have reported your experience with the coat, society rewards the coat provider with NBR. “The coat provider” includes everyone in the product life cycle (in this case the coat) who contributed to providing you with a coat, or rather, the benefit of warmth and protection from the elements in a harsh winter environment. If you think about a product life cycle, including the supply chain and the recovery chain, that’s a lot of people who get rewarded NBR when you report using your new coat.

So whether you get that coat, or anything else, will be determined by the owner's disposition, how eager they are to receive NBR, what kind of person you are, and other considerations. We'll look more at this in a moment.

## The end of scarcity

Copiosis is based on abundance. Scarcity is not real in most cases today. I don't know about you, but I have rarely wanted something and not been able to get it because there wasn't enough of it to go around. And if it wasn't available, it wasn't long before supplies arrived, enabling me to get it. Scarcity is something we believe is real because of the systemic conditioning we've received. Some things *are* limited. Not everyone can own beachfront property on Laguna beach or on a private island, because there aren't enough beaches or islands, although I'm pretty sure we can find a way to make more islands if we want to.

I hope you can see that when I'm talking about abundance and scarcity, I'm not referring to obvious things that are actually limited in supply relative to the potential desire of people to have that thing. I'm referring to the perception that what you might want is unavailable because you don't have enough money to obtain it, or because its price is so high only a few can experience it. This perception of scarcity creates a lot of psychological trouble for humanity.

Because Copiosis is based on abundance, quantities of things, such as food, water, the number of pants you can own, etc., are not regulated or limited by any authority like a government, guild, or association. Instead, they are regulated by the NBR formula (algorithm) and the whim of the owner of the thing you want. In Copiosis, real limitation is only felt by people who make things. Let's look at what I mean.

## Providers make all the decisions

In Copiosis, people who make things have all the power. They make the system go, they speed up or slow down consumption, they manage resource consumption, replenishment, and the environment as well as the speed of innovation and the speed of progress.

A producer is someone who does something that makes Earth or people better off in terms of net benefit. A dog walker is a producer, as is someone who tutors a child. So is the person who creates the next awesome piece of software, or the first interplanetary transit service. The person who creates riparian zones for anadromous fish is a producer. A person who collects data to determine whether next year's crop yield will be sufficient to feed a given population is a producer. A person who feeds another is a producer.

Obviously, producers create things that fall into one of three categories: products, services, or capital goods. These categories are further divided into necessities, luxuries, and capital goods. Capital goods are required to make other things, and they are provided to producers at no cost.

No one can compel anyone to do anything they don't want to do in Copiosis. Everyone is free to do what they want. We'll talk about how behavior is managed in Copiosis in a moment. This total freedom is important to note now because it applies to producers.

Producers, for the most part, are free to designate what they create as a necessity, a luxury, or a capital good. They also are free to set the NBR gateway (analogous to price but not the same thing) for their luxury goods and services. Producers make these decisions by understanding how Copiosis works, what goes into making what they make, and by understanding how much NBR they wish to receive.

Let's look at the fisheries industry as an example. Many fishing stocks have been depleted because of several factors. Overfishing is one, and demand drives overfishing because fishermen must earn a living in our current system and the more fish they catch, the more money they make. So the real culprit for stock depletion is the fisherman's need to earn a living. Freed from that (in addition to all necessities and capital goods being provided at no cost, debt also is eliminated in Copiosis), fishermen as producers now have options.

Generally speaking, a fisherman's NBR over time will decrease as supplies of the fish he catches go down, because the algorithm weights heavily the health and abundance of a natural resource. It also accounts for the number of people using that resource, so if there are many fishermen after the same fish, NBR for our fisherman will go down even more because the number of fish are decreasing and the number of people targeting them is large. Demand for the fish is included in the calculation, but resource abundance trumps that.

So our fisherman's ability to receive NBR will be limited by the supply and health of the fish they are fishing, and the number of fishermen going for that fish. If the number of people demanding the fish goes down, that, too, will decrease the amount of NBR a fisherman receives. These NBR signals tell our fisherman that if he wants to continue to receive the same level award, he has to change his actions. How can our fisherman increase his NBR?

One way is to shift his fishing to other types of fish. A more effective way is to shift his own activities from fishing the fish he's been fishing to helping replenish the stocks. How? By helping scientists, biologists and others passionate about the ecosystem to return the fish stocks to abundance. Should our fisherman marshal his colleagues in support of replenishment, he will receive more NBR, because it is more valuable to society, ecologically and with regard to consumer demand for fish, to take these conservation and replenishment acts than to continue fishing the fish to collapse. The more fishermen doing this work, the fewer are fishing the fish. The more people helping to restore the fish, the better off the fish ought to be.

As fishermen shift to resource replenishment, they increase their NBR because people objectively need a healthy ecosystem, which includes diverse and abundant species, more than they need to consume this particular fish. Even if the number of people doing this work is high, it doesn't matter that much because the number of resources they use is not likely to be as taxing on society as depleting a particular fish species. The result in this case could be consumers seeing less of this type of fish in stores and restaurants.

It's an easy matter countering public frustration over not receiving the fish they've enjoyed up to now. The fishermen, market, restaurant and grocery owners can enlist communications people to explain to the public the value of this reduction to consumers. Such communications provide the benefit of an informed public on ecosystem vitality as well as a net reduction in the consumption and demand for over-harvested fish, resulting in NBR for the communicators, NBR

for the fishermen engaging the communicators, and NBR for owners of the communication channels.

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If you are following this, you can see how activities people take today to restore environmental damage, in Copiosis result in NBR rewards. And there is nothing preventing the very same people responsible for the damage from reversing the damage they've done and receiving NBR in the process.

The net effect of these actions may be that consumers will see periodic limitations of goods. Those limitations are for virtuous reasons, not because the resources used to produce those goods were over-consumed due to the producers' need to earn a living.

There's a lot to describe here, and I hope you get a sense that producers determine whether a product is necessary or luxurious, how much NBR is needed to obtain the product, and what resources are needed to make the thing. They also determine how many people can potentially own/consume the thing. These decisions don't directly affect provider NBR. Requiring a large amount of NBR to obtain a thing does not necessarily result in a large NBR for the producer.

Consumers can consume all they want, until the producer begins to feel the effect of that consumption expressed as a change in their net-benefit reward. If the producer is using a lot of resources to meet the demand for her product, she will see a decrease in her NBR as more and more resources are used up in the production process to meet increased demand.

I think you're beginning to get the point of how necessities are determined and how abundance is managed. But there's one more group we need to present to round out the picture of how Copiosis works.

## **The Payer Organization**

When people first hear about the Payer Organization, they mistakenly think that these people have all the power and control in Copiosis because they make decisions that affect the NBR algorithm. While they do steward the algorithm and the software running it, the people in the organization have little power. Let's examine why.

A lot has to happen to give a person NBR for the result of his actions. Someone must monitor consumer and provider activity, collect and analyze many kinds of data, research enormous knowns and unknowns, report on all this, forecast many events and conditions, archive past activities, and generally administer the Copiosis system. There will doubtless be more things needing to happen than this small list.

Government, research universities, research labs, and think tanks such as the Pew Research Center perform some of these roles today. Government is supposedly kept in check via a three-branch system (in the US), or a parliament of elected representatives who are supposed to make decisions in the best interest of the rest of us. You get the idea. And, we already know



how those alternatives tend to turn out. Universities and research centers tend to be peer-reviewed or government-regulated. That doesn't always work that well either.

In Copiosis, the Payer Organization performs all this work and more. The only authority the organization has is to ensure that people are fairly rewarded with NBR. That's it. They can't tell anyone or compel anyone to do anything or not do anything. They can't detain anyone, they can't take NBR away from anyone. All they can do is make sure that people are being rewarded fairly for their acts according to the tenets of the system.

Someone has to operate and maintain the servers where the Copiosis software sits. Someone must regularly update the open-source algorithm so it keeps up with technological and cultural shifts. Someone has to maintain all the technology in the field that feeds the system. Someone has to interact with members of society to take the pulse of the culture. There must be a mechanism for society members to voice and resolve grievances. There must be a way to educate and communicate changes that happen to true up to society progress and changes and this has to happen at multiple societal levels because society is decidedly not homogenous.

Someone has to do results research, statistical analysis, social science, medical science, biological science, industrial science . . . it goes on and on. The Payer Organization is made up of all the people, the disciplines, the experts and industry representatives that do all this work to reward producers fairly. The organization operates on the principle of stigmergy.

*Anyone may become a member of the Payer Organization.* There are no restrictions other than other people's desire to work with you—remember, no one can force anyone to do anything. Producing results as part of the Payer Organization creates significant net benefit because you're keeping the system running, so these roles are well rewarded. That's my guess, anyway.

The Payer Organization has members who work in offices, and there are staff in the field interacting with providers, consumers, and the environment; and feeding the system and reporting to the public about what's going on in the larger society. They may, for example, publish a listing of fields that currently are high-NBR potential opportunities. They may work with producers and recommend ways to increase their operational efficiency. Of course, other providers can do this same work. There are no restrictions.

While there will be full-timers in the Payer Organization, there also will be occasional workers and part-timers. There will be independents who work with the organization. There also will be non-members participating in the Payer Organization via citizen juries, helping to make cultural and community value judgments that inform inputs to the algorithm.

This organization has no power other than to ensure that producers are fairly rewarded with NBR. They make no laws, enforce nothing, direct nothing, compel nothing. How accountability is maintained, how people doing bad things is prevented in the Payer Organization and elsewhere in Copiosis is covered next.

## **Your reputation matters**

In addition to an NBR account, each person has a reputation account. Since NBR is a quantified form of one's social reputation, there also must be a qualitative form as well. The reputation account serves this purpose.

Reputation accounts are encrypted records of everything you do in a Copiosis society. In today's world, a lot of value can be gained from having access to that, so I don't blame people who gasp as they imagine how this would work—or not—in the context of today's surveillance society. The thing is, we're not talking about today's world.

No one needs or really has the motivation to want to see what's in your reputation account except for a few components and in a few instances. That's why only you have the power to reveal that information to others. No authority can compel you in Copiosis to reveal the data unless you desire to do so. There are some instances where doing so would be a good idea.

Since your reputation account includes all the purchases you made, if someone were to take something of yours for example, it would be easy to determine if that thing is indeed theirs or not by examining your reputation account and the reputation account of the current possessor. It makes sense to reveal some of your reputation account if you're considering working with someone you don't know, and you want to decide whether to work with her. There are other reasons why you would want to share aspects of your reputation account with others. I'll avoid them for brevity.

Your reputation account contains your biological data, your work history, and your education and skill information, including certifications and awards. There are also declarations, which are statements people make about you and that remain with you permanently. It's kind of like a Yelp review for you as a person. Declarations are serious business. Since people can't compel you to do things, including being honest, the declaration component of your reputation account allows people to decide whether they want to interact with you based on what's in there. Declarations are positive or negative. As the owner of your reputation account you get to approve all positive reputation declarations. You also have input, as well as the ability to review and contest all negative declarations. After the review and verification process is complete, if the declaration is accurate as determined by that branch of the Payer Organization, that declaration sticks. Forever.

People don't necessarily need to see the nitty-gritty of your declarations. That might be embarrassing. That's why we're considering creating an index—colored lights, grades, stars, or emoticons—aggregating the detail into a series of easy-to-interpret icons or signals. There's more detail to this, but I think you get the idea.

Now, in Copiosis, if something is happening that can be improved, and you improve that thing, you have made people and perhaps the planet better off. You can report it and you'll be rewarded with NBR. Anytime you make something better for people and the planet, including improving the Copiosis system, you get NBR.

Imagine you are aware of a plot to take over the Payer Organization or you know someone who is trying to hack the algorithm so it rewards him with enormous amounts of NBR. If you notify the Payer Organization of that and their investigation results in proving your claim, you get a reward and the person plotting to commit the offense gets a negative declaration in their reputation account.

Even if the person succeeds with his plot and isn't found out, friends and community members may begin to wonder how that person received so much NBR. It is easy to connect NBR to

results, because the results are required to reward NBR. A person with a huge NBR account and no real results in his reputation account or in the physical world commensurate with that much NBR is going to be in for some serious questioning.

If a loophole in the system is discovered, either by bad actors or white hat hackers, those people discovering the hole stand to be rewarded with NBR for making the system better. Any act that makes the system better triggers NBR. In this way, NBR helps temper human behavior, by rewarding only positive, net-benefit producing actions. Reputation accounts help the NBR system by holding people accountable for their actions *and* the *results* of those actions.

There are cases where a person just screws up and does something dumb. There are measures for addressing such mistakes already in place in today's world. I think there also will be a spontaneous creation of services that could help people overcome such mistakes. After all, helping people being penalized over the long term for being stupid early or at one time in their life, makes that person (and others like him) better off. Knowing what you know now about how Copiosis works at this point, can you think of some ways producers could receive NBR by addressing such a problem?

## Wrapping it up

I hope by now you get a sense for how Copiosis works as a total system. See our Frequently Desired Answers Document, which you can download from the Copiosis Store for answers to many questions asked in response to this Insight Bulletin.

You now may want to find out more about:

[How our Transition Plan works.](#) Our transition plan is tried and true. It is fool-proof because it contains tactics and strategies which have been proven millions of times around the world. It already is producing phenomenal results for Copiosis. Download your free copy of [Insight Bulletin #4](#) now and read about our [Transition Plan](#) or click the link at the beginning of this paragraph.

[How our Demonstration Projects Work.](#) Our Demonstration Projects are near the center of our Transition Plan's early phase activities. We have nearly 20 projects declared around the world. Find out how they work and how we're using their success to make Copiosis a reality. [Download your free copy of Insight Bulletin #3](#) and read about our [Demonstration Projects](#).

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