

> The Home Office

> Green Paper #001 - Cash Flow and Economic Health



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Author



Benjamin Gray,
Deputy Vice Minister of State
Culture,
Home Office
Posts: 148
(7/25/05 7:04 am)
Reply



ezSupporter

Comment

Green Paper #001 - Cash Flow and Economic Health

Deputy Vice Minister of State, ROYAL KINGDOM OF GOTZBORG

MINISTRY OF ECONOMIC AFFAIRS

Green Paper #001: Cash Flow and Economic Health

One of the problems in creating and sustaining a working economy within the Royal Kingdom is ensuring a constant flow of money from the government to the private sector and vice-versa. Since nearly all citizens of the Royal Kingdom are government employees, thus receiving their salary from those that also create the money. If there is nothing for government employees to spend their money on, then money will keep moving away from the Royal Bank until there is no money left to pay people with. At this point it will be necessary either to stop paying government employees, and encourage them to spend money, which would be difficult since the government will possess little to no money to encourage the start-up of businesses for government employees to spend their money on, or to introduce a high level of taxation or repossession of money from the wealthy, a possibility that is likely to be unpopular and act as a disincentive to work, causing further economic stagnation, or finally to print more money, which will devalue the Thaler, causing inflation and massive economic damage. The only solution to these possible problems therefore is to maintain a constant flow of cash between private citizens and the government in order to ensure that none of the three possibilities outlined above have to be put into practice. In this Green Paper it is the aim to provide a brief outline to several possible methods of keeping the Gotzborg economy healthy.

Method #1: Money Sinks

In many forms of online games, such as the successful Anarchy Online, economies have spiralled with massive inflation because of a constant generation of cash and items, creating a wealthy class of long-time players with massive amounts of money, and an underclass of poor players who are unable to gain the cash necessary to purchase

good-quality items from other players. An example of this in-game would be the "Omni-Med suit", an item which is only available to players from one faction, yet has significant advantages for any owner and is generally viewed as an essential item for any selfrespecting player (it boosts the player's medical skills, giving them an edge in combat). These suits can be purchased from players aligned to the correct faction for 10,000 credits and sold for as much as 500,000 on the open market. This problem has started to be addressed by the makers of the game, Funcom, through several methods, the main one being so-called "Money Sinks". These are luxury items, such as stylish cars or luxury apartments, which are often seen as statussymbols, that cost a massive amount of money (for example the "Yalmaha Stiletto", which cost over 100 million credits to purchase and assemble), thus taking money away from the rich, which can be used to stabilise the economy. Within Gotzborg this could be achieved by using state-owned or heavily-taxed companies to produce "status symbols", such as housing or something similar, which can be used to ensure that thalers flow back into government coffers to be either re-issued or destroyed (to slow down inflation). Casinos and other forms of gambling can also be used to ensure that money is "lost" by citizens and ends up back in the hands of the government.

Method #2: Private Enterprise, Investment, Loans and Interest Rates

One of the best methods of ensuring cash flow within Gotzborg is to help establish private enterprise within the Kingdom, who provide goods and services for people to spend their money on. This should be able to stop people from hoarding money, and the profits generated by the companies can be spent on other goods and services, making a constant flow of money. In order for this to be achieved though, it will be necessary to ensure that numerous companies are established, providing goods and services to a significant portion of Gotzborgers. In a micronation, where access to natural resources that can be paid for with thalers is difficult, it is necessary to concentrate on creating a service-based economy. Services such as web design, consultancy (such as the excellent Universal Arbitrations Inc., which is headed by a former Chancellor of the Kingdom) are vital to maintaining the economy, given their international nature and ease of production. The government therefore should be concentrating on encouraging companies such as Zulu 5 Oscar and UAI to establish branches within Gotzborg, providing goods and services to citizens, with initiatives such as a publicity campaign in other nations and international bodies and the press encouraging people to invest in Gotzborg. In order to found companies within the kingdom, it may be necessary for companies to receive investment from those in possession of thalers. Ultimately this should be the responsibility of private citizens, possibly through stock exchanges or venture capitalist firms, but initially it may be necessary for the government to provide the initial investments in companies either through investments that will be

written off (not recommended), by buying shares in companies (allowing the government to make back their investment and possibly more, but caution must be exercised: purchasing too many shares may cause the industry to be effectively state-owned, and the government must take care not to be too greedy; it should sell its shares as soon as it has recouped its initial investment or set a time limit for ownership of the shares), or by providing loans to companies. The interest set on the loan can then be used to ensure that money remains in the bank to pay government employees, and can be set to ensure that the government makes as much money as is necessary. Caution must be exercised here though: setting the interest rate too high could cause many companies to go bankrupt or not even bother applying for a government loan, meaning that the government will actually make less money than if it had kept the interest rates low.

Method #3: Taxation

The most common approach of governments in order to raise the money they require is taxation. This is a very simple method of raising the money necessary in order to pay their employees, finance projects and pay contractors. The most obvious form of taxation is through income tax, and the best method in ensuring a dynamic economy is a low, flat rate of taxation. The method of having a flat tax is to declare a single rate of taxation for all income over a certain amount. By having only two values to alter (the starting income level for taxation and the rate), the tax can remain dynamic and fair on those who are in financial difficulty. However raising money solely through income tax is not recommended, and it may be worth raising money through other, more indirect forms of taxation, such as sales tax. These must remain low and simple, since complicated tax codes restrict business and make tax-avoidance easy by creating loopholes. A simple, dynamic system of taxation is the best method of ensuring a strong economy.

Method #4: State-owned industries

One method of ensuring that the government makes money is for the government to own businesses that provide goods and services to the people of Gotzborg, with profits re-invested in the government. This has some obvious advantages in that they can keep taxes down, but presents numerous problems. State-owned industries are rarely as competitive as their private counterparts, and are often inefficient, since they can simply ask for more money from the government. If the business is not run well, it may create spiralling costs that cause the government to lose money and create far more problems than they solve. This is not recommended unless there is no alternative.

Method #5: FISCAL DISCIPLINE

If the government is to have to recoup money but keep the economy

strong, fiscal discipline is absolutely vital. Government must be efficient and ensure that money is not spent unnecessarily. All departments and ministers must be absolutely merciless in their analyses of spending each fiscal year and any money that can be saved, must be. The less money the government needs, the better the economy will fare. All of these methods proposed are absolutely pointless if there is no fiscal discipline within government.

Method #6: Confidence

Ultimately, an economy relies upon confidence in the currency. If the Royal Bank and the government are not responsible in administering the economy, people will lose confidence in the thaler, and businesses will be reluctant to establish themselves in Gotzborg. If people do not believe that a currency has value, and do not believe that that value will be stable, they will not use it. In the absence of pegging our currency, either to macronational currencies or to precious metals, it is necessary to ensure that confidence is maintained and that the value of the currency, and the goods and services provided, remains relatively constant. This should be one of the main goals of the Government and the Royal Bank.

Signed:

Ben Gray

LT. COL. DEPUTY COMMISSIONER SIR BENJAMIN GRAY, KB, DEPUTY VICE-MINISTER OF STATE, ECONOMIC AFFAIRS

Edited by: graius at: 7/25/05 7:07 am

Re: Green Paper #001 - Cash Flow and Economic Health

Thank you for this submission Sir Gray. I will review it and, barring any unforeseen circumstances, will issue a reply on it to you later this week.

Also, re your email: The PDF version has been completed and I will email it to you as soon as possible. Unfortunately I wasn't able to make it to your requested specifications so I used the default Home Office white paper PDF (Acrobat doesn't print coloured backgrounds for pages in a word processor, much like any printer and I don't have the time to make it all image files).

Sir Liam Sinclair, K.S.G.

Kingdom of Gotzborg | Minister of State, Home Office

Re: Green Paper #001 - Cash Flow and Economic Health

Thank you, and I can pdf995 it when I get home, including the colours.

S Liam Sinclair

HG Liam
Duke of Montin
Minister of State,
Home Office

Posts: 287

(7/25/05 12:13 pm)

Reply

ezSupporter

graius

Benjamin Gray, Deputy Vice Minister of State, Culture, Home Office Posts: 153 (7/25/05 2:17 pm) Reply ezSupporter



Austi Scot

Visitor Posts: 2

(7/26/05 12:05 am)

<u>Reply</u>

CLHarrisTill

HL Christopher, Count of Montrose Royal Chancellor

Posts: 371 (7/26/05 11:07 am)

Reply

<u>smaug007</u>

Ernest Wilde Editor-in-Chief, Gotzborg Eagle

Posts: 159

Lieutenant Colonel Deputy Commissioner Sir Benajmin Gray KB.

Life Guard Cuirassiers (2nd Regiment (Colonel-in-Chief), Royal Guard Cavalry)

Chief of Investigations, Criminal Police

DVMS Economic Affairs Royal Kingdom of Gotzborg

Micronational Man of Men

Re: Green Paper #001 - Cash Flow and Economic Health

Indeed a very interesting and well written article.

Austi Scot

Re: Green Paper #001 - Cash Flow and Economic Health

Sir Ben, I'd like to congratulate you for a very neat piece of work!

As to the details you bring up, I firmly believe that 'money sinks' are a strong possibility, and indeed I recall that there has been some hints toward a real estate market (or at least in terms of rentable properties) that would be a nioce way for affluent Gotzers to spend their pay packets on. Examples of this exist on the website, where in addition to several rentable sites within Lonenberg, two residences are showcased with aview to attracting leasees- Julian Palace, currently occupied by HRH Prince Ryan and Princess Julia, and the sadly derelict Brontif Manor, which is owned by the County of Montrose estates (which presumably means I shall have to do something with the place!). It seems to me that many other Gotzers might like a smart address on these lines, and so there is clearly scope for development there.

I also fully agree that encouraging business is a vital aspect of a strong economy, but it is important to concentrate on companies providing services that citizens- as opposed to governments- will be interested in purchasing from.

Anyway, great work and a lot of food for thought here.

Christopher (Harris-Till), Count of Montrose KB KOE

Royal Chancellor of Gotzborg Colonel, Royal Guard Cavalry Regiment Nr 5

Re: Green Paper #001 - Cash Flow and Economic Health

Nice work. I'll look at it more closely soon, but it has some worthwhile ideas.

(7/26/05 10:17 pm) Reply

tolkien28

Visitor Posts: 1 (7/28/05 5:24 am) <u>Reply</u> Re: Green Paper #001 - Cash Flow and Economic Health

I would like to first congratulate Sir Benjamin on what is certainly a Green Paper that thoughtfully addresses the main problem any economy faces. I however would like to offer some comments and suggestions on issues that I think are fundamental to ensuring the successful development of a meaningful economy.

As we all know the economy in the end comes down to two things, supply and demand. The thing that I always struggle with is how can supply and demand be realistic in a society that in the end has no essential demands. Sir Benjamin of course addresses this in the concept of money sinks. The problem with this however is that these purchases are not essential. They will not be made often and one of the most important factors in an economy is activity. Otherwise, people will lose interest; they will view the economy as a game that in the end has little or no impact on their day-to-day lives.

Sir Benjamin of course addresses this problem through the idea of taxation; however, it is my contention that taxation is not enough. What an economy really needs is a commodity. In a community such as this, the most basic commodity is the Post. It is something, which is essential, it is something that one must use and it is something that the state should commoditize.

A Commodities Market should be created and on this market should be sold Posts both to privately owned corporations at bulk prices and directly to the consumer. This will create a real supply and demand that can be regulated by the state. However, more importantly if limits are imposed on how many posts a person can own at a time then we force that person to actively take part in the economy.

It is my belief, as I am sure I have made clear throughout my comments that activity is the most vital aspect of the economy. We need to ensure that activity through commoditizing certain aspects of our society. The ability to post comments is one of the most fundamental aspects of our society and one that has a natural demand. It is my belief that it is the foundation upon which we can build a meaningful and realistic economy.

I thank all of you who took the time to read my post and realize that you must a be perplexed at a foreigner being so concerned about your economy. I realize now that I failed to mention that I recently applied to become a citizen and have enquired about a teaching position at your University.

I once more would like to congratulate Sir Benjamin on what I think

is one of the most detailed looks at the problem of cash flow in micro economies and methods of regulating it.

Liam Sinclair
HG Liam
Duke of Montin
Minister of State,
Home Office

Posts: 292 (7/29/05 8:12 am) <u>Reply</u>

ezSupporter

Re: Green Paper #001 - Cash Flow and Economic Health

I have reviewed the green paper submitted by Sir Benjamin Gray, Deputy Vice-Minister for Economic Affairs, and must state that I am highly impressed by his work in the formulation of that paper. In large part, I find the proposals in the green paper satisfactory, though I do have some comments to add.

Money Sinks

It is my belief that the proposed money sinks (i.e. luxury items designed to return Thalers to the government coffers as a method to stabilize the economy) is an excellent idea. The only portion of this proposal which I wish to comment on is that Thalers will not, except in times of extreme economic peril, be destroyed as a means to slow down inflation. It is extremely difficult for any micronational economy to date to effectively simulate inflation, and it is doubtful that that concept will affect Gotzborg's future economic simulation either.

Private Enterprise, Investment, Loans and Interest Rates

With respect to this portion of the proposal, I am in fully agreement with the policy put forth by Sir Gray. It is important that any government ownership of private enterprise, through stock options, be that of a minority owner to ensure that the enterprise does not effectively become a crown corporation (state-owned enterprise). On the issue of a stock market for Gotzborg, this is a realization the Home Office intends to work towards in the future, though a more detailed and concrete policy document regarding the operation of such a market must first be created by the Home Office and approved by the Royal Cabinet.

Taxation

On the issue of income tax, it is important that a bracketed system is used. This method of taxation allows the Royal Government to "takeback" more Thalers from the higher income earners within the Royal Kingdom while allowing the low-income citizens to retain a higher percentage of their earnings.

Regarding sales tax, this is a very hard concept to enforce in a PHP banking system as individual transactions are difficult to track with bank administrators having an easier time tracking overall account balances. It is therefore a consideration for an annual sales tax rate to be applied against the income of a business, instead of against each sale transaction.

State-owned Industries (Crown Corporations)

Macronationally, crown corporations exist to provide services to the public which cannot be offered through currently established private enterprise due to poor access as a result of geography or to unreasonable costs to the private enterprise. Where a private enterprise in the Royal Kingdom can provide a service, the Royal Government should make it a point to not start a crown corporation to offer the same service. That is unless the private enterprise is charging an unreasonable price for the good or service, then a crown corporation should be formed to offer direct competition and force the private enterprise to lower its price for the good of the people and the national economy.

Confidence

I am in fully agreement with Sir Gray on his policy regarding the need for confidence in the national currency (the Thaler).

Additional Considerations

I would like to put forth an idea which came to mind in light of the green paper as well as the recent tendering process underway in the War Office for the construction of new naval vessels. This idea for consideration is the utilization of sub-contracts to spread around the wealth of government contracts to more businesses operating in the Royal Kingdom. Here are some brief points:

- A company which wins a Royal Government contract (naturally through the tendering process as this is the only proper way for the awarding of such contracts) should be encouraged to divide the tender into sub-contracts. These sub-contracts would be sold to additional companies by the tender holder (contractor). For example, in the construction of a new naval vessel, company A is the contractor, having won the government tender. The contractor sells outright (or holds a tender to attract the lowest price) a sub-contract for the supply of engines for the naval vessel to company B while selling another sub-contract, for a weapons platform, to company C. With just one tender, three companies in the economy have benefited.
- The obvious downside to this system is that the contractor would lose some of the money from winning the initial tender as it would have to pay the sub-contractors for the materials being bought. The system does, however, add a very real sense to the economy as no one business is able to build every component needed to fulfill a major contract, such as one for naval construction.
- Sub-contracts would only be able to exist where there are businesses operating in Gotzborg, or in the intermicronational economy connected to Gotzborg, which are able to meet the requirements to fulfill the sub-contract. After all, there is no sense offering a sub-contract for a missile platform when Gotzborg's navy is turn of the 20th-century based technology.
- Local businesses, i.e. those based in Gotzborg, would not be required to issue sub-contracts. Foreign businesses winning Royal

Government tenders would be required to issue sub-contracts as this is a way to ensure that Thalers stay in the local economy and benefit the population to the best ability possible. It is recommended that contracts between foreign business and the Royal Government have clauses to ensure that a certain amount of sub-contracts (and thus money flowing from the foreign contractor to the local Gotzborg economy) be required to be in the Royal Kingdom. This effectively ensures that a buy-at-home policy is followed (as is the prime consideration for all nations, micro and macro) while foreign business is supported and encouraged to operate within the Royal Kingdom (thus, the number of required sub-contracts to be distributed to Gotzborg-based businesses for any one contract should not be overbearing in nature).

Regards,

Sir Liam Sinclair Lord Montin, Sir Liam Sinclair, K.B., K.S.G. Minister of State, Home Office

Sir Liam Sinclair, K.S.G.

Kingdom of Gotzborg | Minister of State, Home Office

Re: Green Paper #001 - Cash Flow and Economic Health

Although this is my first response on this topic, I have been reading and thinking on this issue for this last week.

I am impressed. Without blowing Sir Benjamin's head up *too* much, he has shown a high level of insight into this matter and has reinforced his ability to evaluate problems and issues from an objective point of view, which is important to creating thought, comment and future plans.

There are some very good ideas here, and while I am thinking about it, I would recommend everyone interested or with a stake in this should copy and save a copy of these ideas just in case something happened to it.

Anyhow, I myself have been pursuing some form of simulated economy for a long time even before Gotzborg. Only now are we seeing some major conversation and minor headway in this area.

Please be advised that while not directly connected, I have initiated some mapping talks in Anthelia to discuss the addition of 'resource' based maps for products, transport, military and the like. This has led into conversation about how this would assist and augment a simulated economy. I would recommend interested parties visit the Helion Convention Center in Anthelia which may in turn engender more ideas.

King of Gotzborg
HRM August Charles II,
King of Gotzborg



Posts: 1994 (7/29/05 8:45 am)

Reply



Let's keep up the chat, we are getting somewhere.

ACII



Sir Benjamin Gray KB,OE
Deputy Vice Minister of State,
Economic Affairs,
Home Office
Posts: 159
(7/29/05 11:12 am)
Reply
ezSupporter



Re: Green Paper #001 - Cash Flow and Economic Health

Thanks for the praise from all sides, it's almost as good as Rob Davis calling me a "Man of Men"! There have been good ideas raised here, but one of the main problems that arises here is what we can realistically buy and sell. The sale of posts, whilst an interesting idea, probably contravenes freedom of speech laws, and sounds highly convoluted. The main commodities that are sold are goods and services. Goods are almost impossible to sell given the lack of macronational confidence in the Thaler, and the international nature of micronations. The main area we have to look at is services, and that raises the problem of what services can be provided at a sufficient level to keep the economy strong, without "commercialising" the hobby too much and replacing the selfless hard work of most micronationalists with a mercenary "I'll do it, but only for a price" attitude. We have to strike a fine balance between a strong economy and any of the following:

- 1. Over-commercialisation
- 2. The sale of so many "fictional" products that this becomes a glorified RPG
- 3. The mercenary attitude.

The main services that I can see presently are News (and it is my aim to create a large news multimicronational), which can charge for its radio broadcasts, pdf sheets etc., which would rely entirely on MX2 due to its multimicronational nature, and Web Design, which would be quite useful for government/personal sites, and for making existing sites look better, thus attracting new citizens.

I think what we need to do next is to start consulting other micronationalists to see what services they would be able to provide, and to talk to existing micronational companies, such as Zulu 5 Oscar and possibly UAI, to find out their views. I will probably be posting on MNN later today with this question, but internet connectivity is sporadic here in Sicily (Mafia probably stealing my bandwidth), so no guarantees.

So far, great input and responses, and once this is all thrashed out, we can make some decisions and I'll summarise the recommendations in a White Paper (ah the joy of bureaucracy).

Lieutenant Colonel Deputy Commissioner Sir Benajmin Gray KB,

Life Guard Cuirassiers (2nd Regiment (Colonel-in-Chief), Royal Guard Cavalry)

Chief of Investigations, Criminal Police DVMS Economic Affairs Royal Kingdom of Gotzborg

Micronational Man of Men

Re: Green Paper #001 - Cash Flow and Economic Health

mrks1

Visitor Posts: 2

(7/29/05 9:53 pm)

<u>Reply</u>

Quote:

would rely entirely on MX2 due to its multimicronational nature

Yes, the MX2 does enable cross-micronational transactions, but there is a problem. The exchange rate is determined by a formula, embedded in the system, and fixed according to the starting amount of currency and number of citizens of the nation. It never changes.

Anthelia will not be conducting foreign exchange through the automated systems of the MX2. Should a person wish to change Thalers into Stars, the method is to pay Thalers to a *bureau d'change* which has MX2 accounts in both Gotzborg and Anthelia. That *bureau d'change* would then pay the appropriate number of Stars to that person, which necessitates them having an MX2 account of their own in Anthelia. At this point, there is no effective *bureau d'change* unless and until Gotzborg allows the First Micronational Bank (Austi Scot) to begin trading here.

First Micronational Bank will set an exchange rate according to the laws of supply and demand, and the effective strength of each currency. The Central Bank of Anthelia has advised that a starting rate of GTH1 = STR10 would be appropriate given the nominal values suggested by salary payments.

Just to repeat: Whilst the MX2 is an indispensible utility for the micronational monetary economy, it should not be used for cross-currency transactions because it does not properly reflect the market value of currencies. Personally, I was surprised when I saw that Gotzborg was going to MX2 when your own php bank was perfectly satisfactory.

Austi Scot

Visitor Posts: 3 (7/29/05 11:05 pm) Reply Re: Green Paper #001 - Cash Flow and Economic Health

It is my view that MX2 is a good facility if treaty like it's your pocket. Use the money that is in MX2, of what denomination you have, as if it's the cash in your pocket.

It is not the money you have in a bank account of any sort.

(Just my humble opinion)



Sir Benjamin Gray KB,OE
Deputy Vice Minister of State,
Economic Affairs,
Home Office
Posts: 162
(7/30/05 1:44 am)

Reply ezSupporter



President Darcy of Anthelia

Visitor Posts: 2 (7/30/05 6:53 pm) Reply



Re: Green Paper #001 - Cash Flow and Economic Health

Hmm... I think it may be necessary to have a *Bureau de Change* then, since it's difficult to see how you can effectively transfer money from MX2 to phpBank. I'm currently playing about with a sandbox phpbank on my own website, so if necessary we can do experiments on that one.

Lieutenant Colonel Deputy Commissioner Sir Benajmin Gray KB.

Life Guard Cuirassiers (2nd Regiment (Colonel-in-Chief), Royal Guard Cavalry)

Chief of Investigations, Criminal Police

DVMS Economic Affairs Royal Kingdom of Gotzborg

Micronational Man of Men

Re: Green Paper #001 - Cash Flow and Economic Health

MX2 has two levels - **username** and **account**. After you register for the first time, you can hold any number of accounts under that one username.

As Austi said, your account is just money in your pocket. if you are a business, your account is money in your cash register. So, in order to own Thalers you need an account with Gotzborg; to own Stars you need an account with Anthelia; to own Natopos you need an account with Natopia; and so on.

Foreign exchange (say, Thalers to Stars) is best accomplished by paying Thalers to the exchange agent in Gotzborg, who then pays you Stars in Anthelia. Foreign exchange is worst accomplished by the direct method built into MX2, which does not allow market-based exchange rates.

So, what we need is an agent with a currency account in both Gotzborg and Anthelia who is equipped to conduct foreign exchange transactions. Under the Banking Act of Anthelia, such an agent would need to obtain a Banking Licence to operate in Anthelia. So far, only the First Micronational Bank has such a licence.

As for "moving" money from your existing php bank to your new MX2 accounts, you don't. The admin of the MX2 9Liam, I guess) simply bumps up each new account on the MX2 to the same level that person had on the old phpbank, and when everyone is done you shut

down the old system.

Cheers

John P Darcy

President

Republic of Anthelia

<u>CLHarrisTill</u>

HL Christopher, Count of Montrose Royal Chancellor

Posts: 376

(7/31/05 12:36 pm)



Re: Green Paper #001 - Cash Flow and Economic Health

Well I did promise some input, but to be honest those behind this thread have covered just about all the angles that have so far occured to me!

One suggestion did howver spring to mind with respect to 'money sinks'; as Mr Anderson rightly pointed out, these will only work if people use them on a regular basis- which can be difficult to arrange for high value goods. Now I remember His Grace the Duke of Montin proposing the possibility of 'living cost deductions', and it struck me that one idea would be to require all government officials in Gotzborg (i.e. those with ministerial posts) to hold an address. That would require all ministers, and also would-be ministers, to enter the housing market, either by purchasing (or otherwise acquiring) a 'residence', or by renting one. Obviously, the latter would mean monthly deductions from the salary, whilst even 'home owners' would have to pay some form of monthly rates for their property.

Now this is just one small aspect of a wider problem, but it strikes me that this might be a viable service that would bring money back to the state. And it is not without precedent- in the past many government positions have had a tacit 'property requirement' for those who would fill such posts, and even today one doesn't get a job without an address.

There is also the issue of expectations of living- before the last century, there was the tacit understanding that members of the British aristocracy would live in a manner befitting their rank, and this permeated consciousness to such a degree that men sometimes refused ennoblement (or promotion) on the grounds they could not maintain an appropriate style of life. Now i feel strongly that Gotzborg should be wary of associating a price tag - in a way, however indirect- with an honour, but if we did develop something along these lines it could serve as an encouragement to those on the highest salaries to spend their money rather than hoarding it!

Anyway, this is juts a thought; the wider details of MX2 etc are not my forte so I leave that aspect entirely to you fine gentlemen...

Christopher (Harris-Till), Count of Montrose KB KOE

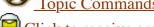
Royal Chancellor of Gotzborg Colonel, Royal Guard Cavalry Regiment Nr 5

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