

JEAN-PAUL FONTEIJN

BRING DOWN THE BILLIONAIRES!

They're getting richer while you're getting poorer (even if you haven't noticed)



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INTRODUCTION

Imagine you've been invited to a grand buffet. Long tables stretch across the room, piled high with food; there is more than enough for everyone. But a small group of guests shows up with containers and bags, scooping up huge portions to take home. The rest are left with barely a bite. Would you call that fair? Most likely, there would be outrage among the hungry guests. And yet, this is exactly what happens in our society, only without the outrage.

Across the globe, some 820 million people go hungry every day. Meanwhile, the ten richest individuals on earth together own about 1.55% of the world's total wealth. This is a staggering imbalance. And to make matters worse, the super-rich funnel vast sums into tax havens. A 2012 study by James Henry for the Tax Justice Network found that in 2010, the world's wealthiest individuals had hidden at least \$17 trillion (and possibly up to \$31 trillion) in tax havens. One trillion is a dazzling amount: 1,000,000,000,000. And this figure has undoubtedly grown since then. To give you a sense of how large this total hidden wealth is, let me put it into perspective: the European Union's total Gross Domestic Product (GDP) - the combined value of all goods and services produced - was \$13.4 trillion in 2020. That means the hidden wealth of the ultra-rich equals 1.3 to 2.4 times the EU's entire economic output. In other words, by 2025, every working European would have to labor full-time for more than two and a half years just to match that amount. These shocking figures reveal not only how deep the divide between rich and poor has become, but also how much of the world's real wealth is buried in opaque financial structures. And here's the most troubling part: even if the super-rich didn't stash their fortunes in tax havens, their wealth would still keep growing. There's a fatal flaw built into our financial system - one that allows them to pay proportionally less tax than ordinary working people. In

effect, they contribute less to society while reaping more from it.

While the rich get richer, the costs of basic necessities, such as health-care, energy, food, housing, and education, continue to rise faster than the wages. Working people find their purchasing power shrinking, and the number of people struggling to make ends meet keeps growing. The odds are increasing that you, too, will start to feel the effects of this unfair system we're all living in. After all, you pay taxes as well, and you're likely facing high and rising expenses yourself. Maybe you've even had to borrow money just to cover your bills - only to find yourself slipping further behind. The result? The gap between the rich and the poor keeps widening.

Perhaps you've also noticed that more and more people are starting to lose patience with this growing imbalance. We need to act quickly to close the gap between rich and poor because it's unjust, it destroys lives, and it puts our societies under immense pressure.

Disturbing Figures

To give you a clearer picture of the growing wealth of the super-rich, I've gathered some striking figures. They show just how immense their fortunes have become and how rapidly they continue to grow. To me, they're shocking, but judge for yourself:

- In 2024, there were 2,781 billionaires worldwide - the highest number ever recorded. Among them are Elon Musk, Jeff Bezos, Mark Zuckerberg, Warren Buffett, and Bill Gates.
- Between 2020 and 2022, global wealth surged due to soaring property prices, record-breaking stock markets, and sky-high corporate profits. Nearly two-thirds (63%) of that extra wealth flowed into the pockets of the richest 1%. Together, they be-

came roughly \$2.5 billion richer every single day, an astronomical sum.

- The number of people with assets over \$30 million rose from 157,000 in 2016 to 220,000 in 2024. These days, you don't even count among the "super-rich" unless you own at least \$100 million.

These numbers are alarming, but what do they mean for you, for me, and for society as a whole? To answer that, we need to look at the consequences of this ever-growing imbalance of wealth.

Time for Change

This book is not about condemning people who have a lot of money. My concern lies with the unjust economic system that allows this inequality to thrive. A fairer and more peaceful world is in everyone's best interest. In Chapter 3, I explain how extreme inequality threatens global peace itself.

Every now and then, politicians propose higher taxes on the wealthy. The problem is that these policies rarely work when applied only at the national level. To be effective, they need international coordination, especially among the world's largest economies. Otherwise, wealthy individuals and major corporations simply move their money, or their operations, to countries with more lenient tax rules. Solving this issue, therefore, requires global cooperation and a shared vision. In my view, the era of preferential tax treatment for the super-rich should come to an end because as untaxed capital continues to pour out of our economies, inequality grows just as fast.

Together, We Can Build a Fair System

In today's economic system, we are the ones paying the price for the extreme wealth of a small group of super-rich individuals. Their vast fortunes are putting increasing strain on our economies, while governments are left with fewer and fewer resources to properly tackle poverty, the climate crisis, and the housing shortage. As a result, many governments pile up enormous debts - bills that, sooner or later, ordinary citizens like us will have to pay.

But things can be different. And in fact, they have to be different. History teaches us a crucial lesson: extreme inequality breeds social unrest and instability. Societies with large income gaps are less stable, their economies are more fragile, and inequality ultimately slows down economic growth. At the same time, public trust in both government and society erodes, while divisions on issues like climate and migration continue to deepen.

In this book, I show how our financial system fuels growing inequality and why it affects every single one of us. More importantly, I offer a concrete solution: a way to build a fairer, more sustainable world where wealth is shared more evenly.

It is important to recognize that the enormous wealth inequality will not disappear on its own. As you will read later in this book, if we continue on our current path, inequality will only worsen. That means we must take action. Do you want to help reduce poverty and social unrest around the world? Then take the time to explore my story, talk about it with others, and make your voice heard at superrichtax.com.

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Accelerating Piketty's Financial Revolution

I'm not alone in calling for higher taxes on the super-rich. Many others - individuals and organizations alike - have championed similar ideas, among them the French economist Professor Thomas Piketty. His mission is to drastically reduce extreme economic inequality through a fairer distribution of wealth. In his book *Capital in the Twenty-First Century*, he lays out his vision in detail. There are many other insightful works that explore how our global economic, political, and financial systems operate and how they might be improved. Some are deeply analytical, like *The Hidden Wealth of Nations* by Gabriel Zucman; others are thought-provoking and inspiring, such as *Limitarianism* by Ingrid Robeyns.

What Is Limitarianism?

Limitarianism is a perspective on the fair distribution of wealth. It is based on the idea that there should be a limit to how much money or assets a single person can accumulate, because extreme wealth creates a host of problems (as I will show throughout this book). It is not a form of socialism or communism: limitarianism does not mean that everyone should have the same amount of wealth; rather, it sets a ceiling on how much one person can own. According to philosopher Ingrid Robeyns, that limit lies around ten million euro. In other words, limitarianism accepts a certain degree of inequality, as long as excessive wealth is curbed. This approach allows wealth to be distributed more fairly and gives everyone the chance to live a dignified and fulfilling life.

Unfortunately, many people shy away from books like this because they're too long or too complex, which prevents the widespread understanding needed to spark real change. Take Piketty's book, for example: it's over eight hundred pages long! Digesting all that re-

search requires serious effort, and many people either give up or never start. And that's a real shame, because the message is so important!

That's exactly why I wrote this book: to bring that same message to you in clear, accessible language. Maybe you can easily handle more advanced material. Or maybe you'd prefer more background knowledge. Either way, there's no shortage of great literature out there. I've already mentioned some of the leading thinkers who share this vision. But in this book, I've chosen to keep things simple and focus on the main ideas. Naturally, this raises questions. Questions I often hear when I talk about my plans or when I ask people to vote on my website, superrichtax.com. People often respond with things like: "Yes, but the economy is still growing, isn't it?" or "Yes, but we're not doing all that badly!" or "Yes, but the rich give so much to charity."

Sadly, many people still don't grasp the scale of the problem or understand the urgent need for change. Some wonder if anything will ever change. Others don't know how to contribute to systemic reform. Many feel powerless, but they underestimate themselves and the power we hold collectively as ordinary citizens.

Perhaps you, too, doubt whether systemic change is even possible. After all, aren't the super-rich far too powerful? In this book, I will do my best to take away that doubt.

My goal is to accelerate the financial revolution that Thomas Piketty began fifteen years ago - by awakening the power of citizens like you and me, ideally on a global scale. We can't afford to sit around waiting for politicians or special-interest groups to take the next step. We must raise our voices ourselves, loudly and collectively. Together, we can send a clear message: it is time to end the devastating and ever-growing inequality of wealth in the world.

I envision a new, fairer world, a world free from the almost surreal disparities of wealth, where money flows in the right direction and ordinary people have real opportunities. A new, sustainable world, built on justice, where the fatal flaw in our financial system has finally been corrected.

These are ambitious goals, certainly. But remember when Sifan Hassan won gold in the marathon at the 2024 Paris Olympics, after taking bronze in both the 5,000 and 10,000 meters? When asked about her motivation, she quoted the great Muhammad Ali: "If your dream doesn't scare you, it isn't big enough." I hope you, too, will dare to dream big - very big - with me and with many others, for yourself, for the younger generations, for their children, and for all those yet to come.

Jean-Paul Fonteijn

PART 1

What We're Doing Now Isn't Working

"Progress is impossible without change, and those who cannot change their minds cannot change anything."

- George Bernard Shaw (Irish playwright, socialist, and theater critic)

CHAPTER 1

The Harmful Effects of the Wealth Gap

“The price of inequality is high. Inequality leads to a weaker economy, slower growth, and fewer opportunities for everyone.”

- Joseph Stiglitz (American Nobel Prize-winning economist)

For most of human history, extreme inequality simply didn't exist. Humanity lived as nomadic hunter-gatherers, moving in small groups of about eighty people. These early humans were true all-rounders. Every tribe had a leader, a wise man or woman who guided the community with knowledge and experience.

These tribal leaders might have had a slightly larger hut or tent and perhaps a bit more to eat, but the differences were modest and transparent to all. There was a healthy balance between ownership and hierarchy, which maintained peace and stability within the group. Without such a structure, constant conflicts would have erupted over how resources, especially food, were shared. Everything the group had was distributed in a fair and reasonable way. The leader might receive the best cuts of meat, but everyone received their share. Extreme inequality, where a few have everything and many have nothing, didn't appear until about four thousand years ago.

Between roughly ten thousand and four thousand years ago, human societies began to change. People who once roamed the land started to settle down, becoming farmers and landowners. At first, people traded goods directly, but eventually money and credit emerged, along with taxes and an increasingly complex financial system. That shift marked the beginning of extreme inequality.

To explain how these vast income and wealth disparities came about, let me tell you a story of four villages.

The Rise of Extreme Wealth

Long ago, in the land of Montara, a place of rolling green hills, dense forests, winding rivers, and lakes teeming with fish, there were four villages. Each evening, the villagers would gather at the market to sell or trade their goods. The market was the beating heart of the community, a place where people from all four villages came together to exchange what they had. In return for using the market, everyone paid a small tax to the chief, usually a few coins or a portion of their harvest.

In one of these villages, called Uru, the mothers walked to a nearby lake to fetch ten liters of drinking water for their families every day. The father of the family living in the house with a banana-leaf roof harvested fifty bananas a day. The father of the family with the nicest house chopped trees for lumber. The father whose home had rabbit skins drying outside caught rabbits each day. And the father of the smallest house went into the forest to gather seeds, nuts, berries, and honey. Every morning, the four men set off to work; every evening, they met at the market to sell or trade the fruits of their labor. Life was good. They could all support their families and lived in peace.

The four families in Uru each had a simple home that offered shelter from the weather and from wild animals. They lived in harmony with one another and with the people from the surrounding villages.

But one day, things began to change. The woodcutter from Uru had managed to save some money. With it, he bought parcels of forestland from the chief, including the banana groves and the small lake. What had once belonged to everyone suddenly became his private

property. The new owner made a deal with the other three families: they could still fetch water, pick bananas, and hunt rabbits, but only if they gave him 60% of their income in return. The condition was outrageous, but the families had no other choice. How else could they survive?

Overnight, the families' earnings dropped sharply. They could barely make ends meet, saving became impossible, and any hope of owning property themselves vanished. Their homes fell into disrepair, and constant worry settled into their lives as they struggled to stretch what little they had.

Meanwhile, the woodcutter, now the owner of vast lands, continued to pay the same small market tax as everyone else. Yet his income soared: he not only earned from his own woodcutting but now collected a large share of the others' labor as well. Because of his clever move, his family became fabulously rich and moved to a bigger and more beautiful house. There, the family lived in luxury. Day after day, their fortune grew, without them having to lift a finger.

Soon, they had more money than they could spend. Looking for new investments - because you've got to spend that money somehow - they bought even more land, becoming richer still. They purchased an even grander home, acquired still more land ... and so it went on and on. In time, almost all the land across the four villages belonged to that one family.

Four Negative Effects

I tell the story of the four villages to illustrate several key negative effects of extreme wealth and ownership:

1. Those who possess a great deal of wealth earn far more than those with little or none.
2. Money continually flows from people with few assets to those who already have much more. That's why the wealthiest keep getting richer. With their surplus income, they can buy even more property and investments.
3. As wealth becomes increasingly concentrated, the economy weakens. Less money circulates, and there's less opportunity for trade and exchange.
4. The government (represented in Uru by the village chief) grows poorer and eventually risks collapse: the total amount of tax revenue collected from income tax, paid mainly by people with low or moderate incomes, keeps shrinking.

Let's pause for a moment to reflect on this fourth effect, because it's crucial to understand why things go awry. In modern economies, governments rely primarily on income taxes, while collecting very little from taxes on wealth or property. When wealth becomes concentrated, stuck in the hands of a few rich individuals as fixed assets, it makes our economies less healthy.

Many assume that wealthy people invest most of their money productively, helping the economy grow. Unfortunately, that's rarely the case. Much of their wealth is used to buy up company shares or take over and merge with other businesses. Instead of strengthening the economy, this actually has the opposite effect. The way we currently handle ownership, money, credit, and taxation lies at the root of global inequality. Money at present is no longer just a means of exchange; it's also a store of value (you don't have to spend it right away - you can save it and use it later). People can hoard it indefinitely.

Ownership or wealth in themselves aren't inherently bad. But when one person accumulates too much, that wealth brings disproportion-

ate power - and power can easily become control over those who have less. We saw this clearly with Uru, in the story of the four villages. The wealthy also enjoy far stronger bargaining positions, even if they don't work harder. They can more easily secure better business deals than people who have less money.

For roughly four thousand years, money has been flowing in one direction thanks to this skewed division: away from ordinary people like you and me, and toward the super-rich.

Today, the "chief" of the tribe is no longer the wisest man or woman - it's the wealthiest. And wealth, as we know, doesn't always come with wisdom. As society grows ever more complex, many people have lost sight of how absurd it is that the richest pay relatively little in taxes and contribute so little to the common good.

It's a bitter irony that our modern financial system, created in part to support people through taxation, also allows a small number of individuals to amass enormous private fortunes. These fortunes exist outside the shared economy, concentrated in the hands of only a few on a global scale. That is a serious problem. Understanding how such extreme inequality came to be is the first step toward changing it. In the next chapter, we will explore this in more detail.

CHAPTER 2

Money is flowing in the wrong direction

“The main challenge of the 21st century is not to create wealth, but to prevent the accumulation of excessive wealth in the hands of a small elite.”

– Thomas Piketty (French professor of economics)

Before I set out how money flows in our societies, it is useful to provide an overview of the different economic models used in the West.

Economic models describe how production, distribution, and consumption are organized in a society. The best-known economic models are:

1. Capitalism (free market): production and prices are largely determined by supply and demand. Means of production are privately owned and the government is mainly concerned with protecting property rights and competition.
2. Mixed economy: a combination of market forces and government control. The government regulates, redistributes, and provides public services, while most production is in private hands.
3. Welfare state or social democratic model: a market economy with high taxes and extensive social security and redistribution, as in Scandinavia.
4. Socialism (market socialism): key sectors or large companies are collectively or state-owned, often with a mix of central planning and market mechanisms.
5. Communism (planned economy): fully communal ownership

and central planning of production and distribution, as in the former Soviet Union.

6. Cooperative or commons economy: means of production are owned by workers or communities and are managed collectively, as in some cooperatives.

Which economic models are used in Europe?

Europe is diverse, but most countries have a mixed economy with a strong social component.

1. Nordic countries (Sweden, Denmark, Norway, Finland) has a distinctly social democratic welfare model: high taxes, generous social security, and an open market economy.
2. Western Europe (the Netherlands, Germany, France, Belgium, Austria) follows a mixed economy with a strong welfare state: the private sector dominates, but the government regulates and provides extensive public services.
3. Southern Europe (Italy, Spain, Greece, Portugal) is also mixed, but with sometimes greater state influence in sectors such as energy and transport.
4. Eastern Europe (e.g. Poland, Czech Republic, Hungary) switched to capitalist market economies after the fall of communism, with some state influence remaining in strategic sectors.

At the EU level, there is often talk of a “social market economy”: a free market combined with social protection.

What economic model is used in the United States?

The United States has a capitalist market economy with characteristics of a mixed system, but with a relatively limited welfare state. The government redistributes less and social services are less extensive than in Europe. Taxes are lower, markets are generally less regulated, and individual responsibility and entrepreneurship are the key focus.

In short, Europe mainly has mixed economies with a broad social base, ranging from Scandinavian social democracy to more laissez-faire models in some countries. The United States mainly follows a free-market capitalist model, with a smaller role for the government in redistribution and social security.

But now to the core topic of this book. All countries in the West have a mixed economy with a social component. How is it possible, then, that despite this social component, the wealth gap continues to grow and more and more people are struggling to make ends meet?

This is because all countries in the world that have a mixed economy are playing a game with unfair financial rules. It is high time to change this. One way to do this is to introduce a (higher) tax on the wealth of the super-rich. It must be a tax that they cannot easily avoid.

What is the difference between income and wealth?

Income is what you earn in a certain period, for example per month or per year. This is your salary, profit (after deduction of costs) from your business, rent you receive for a rented property, or interest on your savings.

Wealth is what you own at a given moment minus what you still have to pay in debts. Wealth can therefore also be negative, for example if you have more debts than assets. Think of wealth as a collection of possessions.

What does wealth include?

- savings and money in your bank account
- shares, bonds, and other investments
- real estate, such as your home or a second home (after deduction of mortgage)
- valuables, such as cars, art, and jewelry
- business capital, if you own your own business.

There is a difference between earned income and investment income. Earned income is the money you earn from your job, your business, and benefits, while investment income is the money you earn from assets, such as interest, renting out property, or profits on your investments. Earned income is taxed at a higher rate than investment income.

This box explains the concepts of income and capital. I will now use an example to illustrate how, under the current financial rules, the income-based earnings model compares to the capital-based earnings model in a company with a thousand employees.

First, let's talk about the possible circumstances of that company with a thousand employees.

The average turnover and profit of a company with a thousand employees can vary greatly, depending on various factors, such as the sector, location, business model, and market position. Here are some general guidelines:

1. Sector: Technology companies often have higher revenue per employee than traditional industries, such as manufacturing or agriculture. Service companies may also have higher profit margins than manufacturing facilities.
2. Location: Companies in economic centers or countries with a higher cost structure may need higher revenues to be profitable.
3. Business model: Companies with a subscription model (such as software as a service) often have a steady stream of revenue, while companies with a project-based model may have fluctuating revenues.

Generally speaking, companies with a thousand employees can have revenues ranging from tens of millions to hundreds of millions of dollars per year. Profits can range from a few million to tens of millions of dollars, depending on the cost structure and profitability.

Now let's continue with the example:

Peter the Investor buys shares in the successful company and thus becomes a 10% owner of that company with a thousand employees.

In this company, a thousand employees work for their own wages, but they also earn a large amount of money for the owners of the company. Under the current financial rules, the company is managed in such a way that as much profit as possible must be made on behalf of the shareholders. The company retains part of this profit as equity and distributes part of it as dividends to the shareholders.

Suppose that this company made a profit of \$20 million in a specific year and that it pays out half of that as dividends. Peter the Investor will then make $(20/2 \times 10\% =)$ \$1 million in untaxed profit without having to work a single hour. Now compare this income, earned without having to work a single hour, to the \$60,000 earned by one of the employees for working 1,800 hours. Can you see the big difference between the income model and the capital model? In other words, can you see the huge unfair difference between the working model and the ownership model?

You earn income by working hard for 40 hours a week, while with wealth - in the form of shares in a successful company - you can earn much more money without having to work even a single hour.

Most people work hard for their money, while in many cases the wealth of the rich grows by itself. This is because large amounts of wealth generate more money, for example through interest, profits from shares, or because assets increase in value. The wealth of the super-rich therefore grows faster than the incomes of people like you and me. As a result, wealth accumulates for people who already have a lot.

To help you understand the consequences of the current unfair financial rules, I would like to give you a glimpse into the world of money.

In particular, I will look at how money flows in a healthy economy and how unhealthy things are in the times and world we live in today.

How does money flow healthily?

First, let's look at how money flows in a healthy economy. I will deliberately explain it in simple terms so that you can quickly and easily understand where exactly things go wrong.

In Figure 1, the Money Flow Model, you see three arrows that show how money flows in both directions in a healthy economy between governments and citizens, governments and businesses, and citizens and businesses.

In a healthy economy, money moves between the three parties as follows:

- The money that ordinary citizens earn flows to the government through taxes and to businesses through our spending.
- Companies pay their employees a salary. So money also flows from companies to people.
- Through government spending – in the form of benefits, subsidies, and services – part of the money flows back to the people.
- Money also moves between businesses and the government. Businesses pay taxes to the government. The government spends money on businesses.

So far, so good. It is a healthy system in which the money we earn circulates and keeps coming back to ordinary citizens. Unfortunately, this is not how it works in reality.

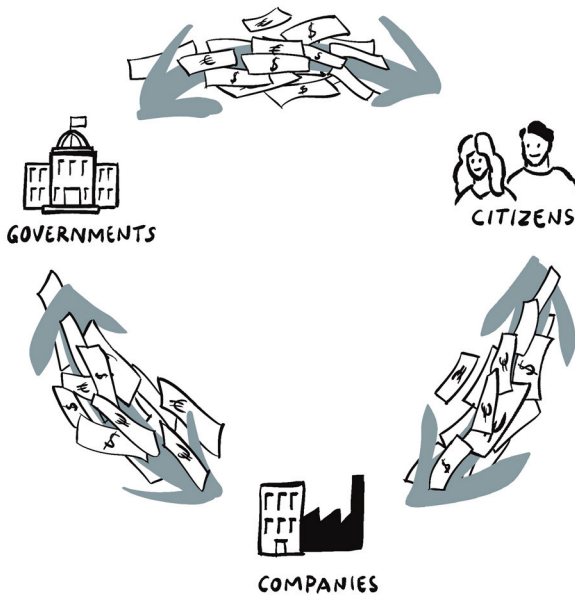


Figure 1 – The Money Flow Model: the basis of a healthy economy.

How does it work in reality?

In reality, there is another party that we need to include in the model: the super-rich. Only a small portion of the money that companies earn flows back to working people in the form of wages. A large portion of the profits disappears into the pockets of the super-rich (see Figure 2).

These super-rich individuals are owners and/or shareholders of many companies. Globally, the richest 1% of the population owns approximately 43% of all financial assets, including stocks and bonds. With

their wealth, the super-rich are buying more and more stocks and real estate, slowly but surely becoming owners of a large portion of the world's companies and real estate. Only a small portion of their money flows into the real economy - the exchange economy in which people work, produce, and consume. As a result, more and more profits are going to this 1% of the world's population.

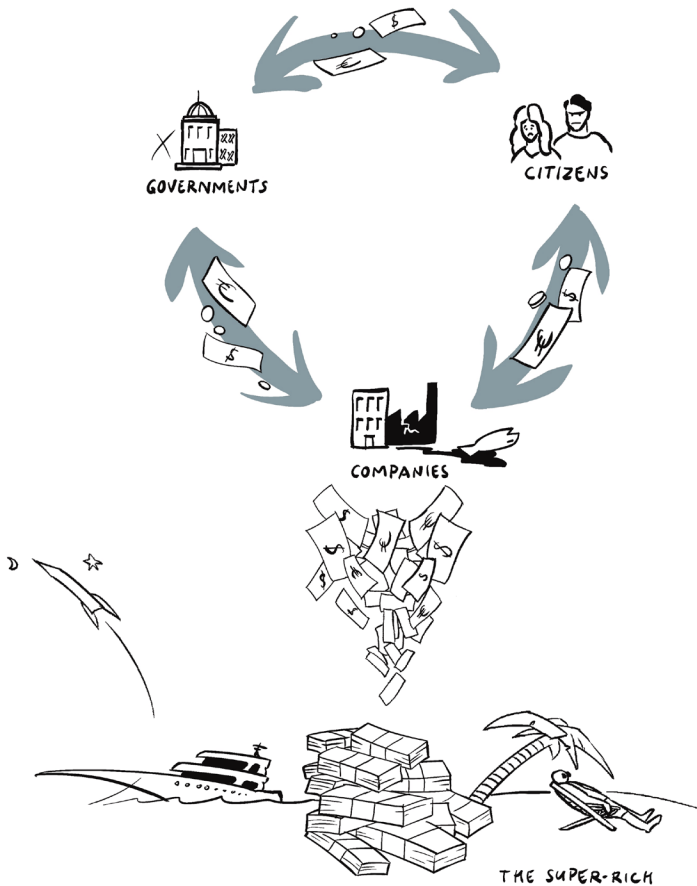


Figure 2 – The unhealthy situation in the world: money flows away to a small group of super-rich people.

How much money do you need to be considered super-rich?

- **Disadvantaged:** you can barely make ends meet and have regular or constant financial worries. You usually only have the prospect of an underpaid job and are unable to build up any wealth. Your future prospects are limited because you do not have the bargaining power to significantly improve your situation.
- **Privileged:** you have (the prospect of) a well-paid job and enough financial leeway to enjoy extra comforts: eating out without worrying about the bill, traveling to beautiful destinations, and the opportunity to buy a house. You can save or build up assets for later, for example for your retirement. Your assets are usually between \$200,000 and \$400,000.
- **Rich:** you have considerable wealth, between \$400,000 and \$10 million. This gives you financial security. You often own houses, shares, or other investments, which not only provide you with a good income, but also allow your wealth to grow automatically (the latter also applies to the extremely and super-rich).
- **Extremely wealthy:** with assets between \$10 million and \$50 million, you have many possessions and live in abundance. You are financially free! You may use part of your wealth to support projects, companies, and charities that align with your interests and beliefs. You sit on boards and in exclusive networks where important decisions are made. And through lobbying, you exert influence on politics and policy, often changing rules and laws to your advantage.
- **Super rich:** with assets between \$50 million and \$200 billion, you are among the richest people in the world. If you are a multi-billionaire, you have more money than

the annual state budget of some countries. Your wealth gives you a lot of power and enables you to exert a major influence on the economy and society.

Most people are in quite a different situation. They do not have access to large amounts of money and are therefore unable to invest in successful companies. This creates lasting and extreme inequality, with the rich getting richer and ordinary people left behind.

Because the super-rich pay much less tax than we do, we have to pay more to compensate for their relatively small contribution to society. What's more, we are doubly disadvantaged: we pay relatively more tax than the extremely and super-rich, and prices rise faster than our wages in the long term. We have less and less to spend. We can spend less money on goods and services, such as new cars, vacations, and education for our children. Compared to the extremely and super-rich, we benefit less from economic growth. Even worse, more and more people from the middle class are falling into poverty.

Because the rich pay little or no wealth tax, our governments are missing out on billions. Billions that we desperately need for healthcare, education, the climate, and security. As a result, government cuts back on important services. This hits the poor and the middle classes particularly hard. If we continue like this, we run the risk that when we are old, there will be no one to get us out of bed, wash us, and help us get dressed (less money for healthcare). And that the police will have to let more criminals go free (less money for security). These are just a few examples of how this will affect us in practice.

The decline in care for Charissa

Charissa is a 68-year-old single woman. She has no children and has been living with rheumatism for fifteen years. The chronic pain of rheumatism makes her dependent on home help. Her joints are stiff and painful; every movement is difficult: putting on a coat, spreading bread, pulling up her support stockings. For years, a caregiver came by every morning to help her and often there was still some time left for a chat and a cup of coffee or tea.

Now, this has changed. The caregiver rushes and only does what is absolutely necessary. "It's not you," she says apologetically, "there's just less time." For Charissa, not only has the care decreased, but her world has also become smaller, because help increasingly consists of hurried actions and the daily moments of genuine human connection that are so important to her have become scarcer.

Because a lot of money is leaking away to a small group of billionaires, citizens and governments are becoming poorer and our economies weaker.

Our governments are losing control of our basic services

Something is seriously wrong in our world. Governments are losing control of basic services, and we are losing those basic services.

Cuts to public healthcare in the United States

Since 2021, for example, there have been severe cuts to good public healthcare in the United States. As a result, people in the United States are dying unnecessarily every day, not from incurable diseases, but because healthcare is too expensive, too complicated, and too

unequal. The effects include poorer access to medicines, delays in new treatments, and the discontinuation of important healthcare programs. People with low incomes or without good health insurance are particularly affected.

As a result, they die unnecessarily from:

- cardiovascular disease, because they do not receive timely treatment
- cancer, due to a lack of early detection and affordable therapy
- infectious diseases, such as tuberculosis and sepsis, due to a lack of medication or medical care
- diabetes, due to insufficient monitoring and expensive medication.

Many of these deaths could be prevented with better organized and affordable healthcare that is accessible to all and guarantees timely treatment.

Closure of youth centers in England

Since 2010, many council youth centers in England have been closed due to budget cuts. Between 2010 and 2023, more than 1,200 disappeared, and now only about 580 remain open. In the London borough of Tower Hamlets, for example, 57 youth centers closed. These centers offered young people a safe place to play sports, relax, get homework help, and receive social and mental support from youth workers. As a result of the closures, many young people no longer have a place to gather, which has led to:

- more loitering on the streets
- more mental health problems, such as feelings of loneliness
- increase in nuisance behavior, such as vandalism, noise, petty crime, and drug use.

Youth workers in England are calling for more money and staff so that youth centers can remain open and young people can receive the guid-

ance they need. They are also pushing for better cooperation between schools, councils, and social services so that young people everywhere receive the right support.

Cuts in Belgian mental health care

In Belgium, there are long waiting times in mental health care. Between 2010 and 2024, the government implemented cutbacks. As a result, care providers became overburdened and some patients had to pay for their own medication.

In addition to long waiting times and overburdened healthcare providers, there are other consequences of the cutbacks:

- Healthcare providers have less time per patient.
- Young people with mental health problems receive less help.
- More isolation for people who were already lonely.
- Additional financial burden for people living in poverty due to rising healthcare costs.

Healthcare institutions are therefore calling for more resources, better cooperation between national and regional governments, and prevention programs, so that help becomes accessible to everyone again.

Time to sound the alarm

You have seen that in a healthy economy, money circulates between people, businesses, and the government. In reality, large amounts of money are leaking away to billionaires. Is this what we want? It causes major problems and is simply unjust. So it is high time to sound the alarm. High time to restore financial balance. How can we do that? I would like to share my vision on this with you.

More money in society's wallet!

It is crucial that the leaked money is returned to the circle of people, government, and businesses so that the economy can recover. We can achieve this by making the super-rich pay more tax on their assets. Figure 3 shows that money will then flow back to where it belongs. That is not in a bank account in Belize, Monaco, the Seychelles, or the Virgin Islands (where favorable tax rates apply and you can also keep your financial affairs somewhat secret).

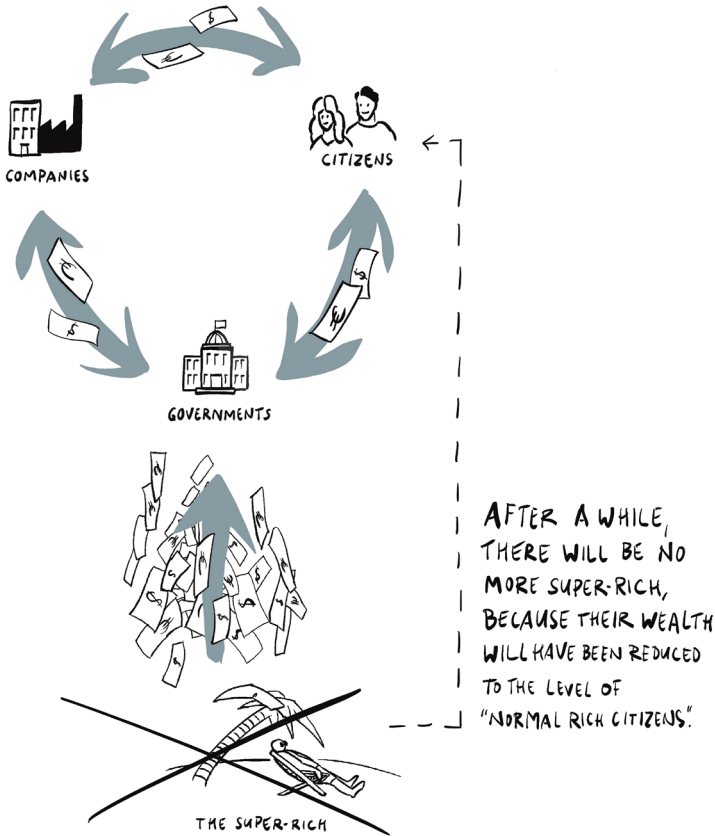


Figure 3 – Taxing wealth restores the economy to health.

However unfair the situation may be now, the good news is that we can change our economic model. In chapter 6, I will tell you more about how we can achieve this together. I am convinced that if we join forces and make our voices heard, we can set a movement in motion. A movement that works towards a more just world. A world in which our economies are healthy, more people have a better income, and our governments have enough money to really tackle the challenges of our time. The Money Flow Model outlines the main points. I use it to visualize the major money flows that currently determine our world. Everything is often divided into separate fields and specialisms: ask a banker, an economist, and a politician for their views on our economy and you will get three completely different stories. This causes us to lose sight of the bigger picture. Unfortunately, positive figures and reports in one area do not guarantee a favorable overall picture. Measuring is therefore not always knowing. Many experts are trapped in tunnel vision because they have too little insight into other fields. This is unfortunate, as it is a broad problem that requires a broad view of the solution. That is precisely why it is important to look at the whole picture, the key points - at what is really going on.

A broad problem requires a broad view of the solution.

And that solution must be found. Because while our children can no longer afford to buy a home and more than half of the world lives in poverty, the excesses of billionaires are becoming increasingly crazy.

- Elon Musk, the CEO of SpaceX and Tesla, is investing billions in his space program. Soon, super-rich fellow entrepreneurs will be able to travel to the moon or Mars in his spaceships.
- Jeff Bezos, the founder of Amazon, bought a house in Washington D.C. for - brace yourself - \$23 million. However, that is nothing compared to what he paid for his estate in Beverly Hills: \$165 million. He is estimated to own between nine and

fourteen homes.

- Roman Abramovich, the filthy rich Russian who once bought Chelsea Football Club, has a yacht measuring over 160 meters. It is equipped with a helicopter, a submarine, and even a laser system to blind intrusive photographers.

Don't get me wrong, I have nothing against people with a lot of money. The person behind such enormous wealth may be a very caring husband, a loving grandfather, or a talented businesswoman who puts a lot of time and money into charity.

What I do have a problem with is:

- that the rich pay proportionally less tax than the poor, because wealth is taxed at a lower rate than wages
- that this places an unfairly large tax burden on the shoulders of people with middle or lower incomes
- that more and more money is no longer circulating in the healthy money cycle (see the Money Flow Model in Figure 1), making ordinary citizens increasingly poorer
- that this means there is less and less money available to tackle the problems that affect our society. Problems that affect you, me, and all other ordinary people.

It is simply a flaw in our current economic model that governments mainly tax the wages of working people and levy virtually no tax on the extreme wealth of the super-rich. Partly as a result of this, more and more money is flowing from people like you and me to billionaires.

Tax extreme wealth more heavily

Even among the super-rich, there are people who believe that billionaires should pay more tax. So if we want to do something to tackle this injustice, we are certainly not a voice crying out in the wilderness.

One of those millionaires is German-Austrian Marlene Engelhorn. In 2022, she inherited tens of millions after the death of her grandmother, whose fortune was estimated by Forbes at \$3.8 billion. The heiress decided to give away \$25 million, the largest part of her inheritance, and keep a smaller part for herself. She felt it was unfair that she had inherited so much money without having to do anything for it. Moreover, she disagrees with the fact that Austria has not levied inheritance tax since 2008.

Marlene wants higher taxes for the rich. She is co-founder of Tax Me Now, an initiative that unites wealthy German speakers to ask world leaders to tax extreme wealth more heavily.

It's about a lot of money

We have seen money flowing away to a small group of billionaires. Because so much disappears into the pockets of the super-rich, wealth is becoming increasingly unevenly distributed between them (1%) and the rest of the population (99%).

In 2005, billionaires in Europe, Asia, and the United States had a combined wealth of \$2 trillion. Eleven years later, that figure had risen to around \$6 trillion, three times as much. A substantial increase, but one that pales in comparison to the figures for the following years. In 2025, the ten richest people in the world alone had a combined wealth of more than \$2 trillion. Imagine what this means for the future!

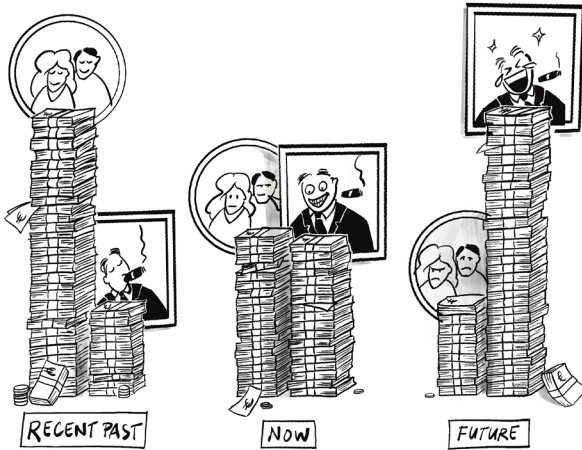


Figure 4 – Billionaires are getting richer, while we are getting poorer.

Is this fair? I don't think so, but that's how the system works at the moment. We play the game according to rules that, in my opinion, ought to be trashed as soon as possible. No, in fact, *must* be trashed.

The richest woman on earth

Have you ever heard of Alice Walton, the granddaughter of Walmart founder Sam Walton? In mid-2025, she was the richest woman in the world with a fortune of over 109 billion euro. That was a whopping 23 billion euro more than she had a year earlier. Do the math and see what that means. If you become 23 billion euro richer in a year, that's 63 million euro a day! The average European with an average income would have to work for about 1600 years to earn that much. So it would take 32 (working) lifetimes to earn what Alice rakes in in a single day. And she doesn't even have to work for that enormous reward. She became so much richer simply because Walmart's shares rose enormously.

These figures about Alice's wealth come from the Bloomberg Billionaires Index, which tracks the wealth of the 500 richest people in the world. Of course, someone on the list may occasionally drop in ranking because a share price turns out to be disadvantageous to them, but the total wealth of this group of rich people remains unimaginably large. If you add up all that money, you end up with an amount that you probably can't even pronounce.

And if the average European with an average income has to work 1,600 years to earn what Alice earns in a single day, how absurd does the calculation become for the poor European, the poor African, or the poor South American, who has to make do with even less?

Don't let yourself be lulled into complacency

You may think: yes, but those billionaires are implementing all kinds of innovations and investing in their companies, aren't they? That's true. But the amount they spend on that is a lot less than what they put into buying up more and more new companies.

Someone like Bill Gates does a lot of good for the world. Through the Gates Foundation, he and his (ex-)wife Melinda have invested millions to make healthcare more accessible worldwide, combat poverty, and improve education. Jeff Bezos founded the Day One Fund, which builds houses to temporarily shelter homeless people. The Giving Pledge is another good example. It was founded in 2010 by Bill and Melinda Gates and Warren Buffett. More than 250 super-rich families pledged to donate more than half of their wealth to charity during their lifetime or through their wills. After 15 years, this is the result: only billionaire couple Laura and John Arnold gave away half of their

wealth, thereby keeping their promise. The rest? They just got richer. Despite the false promises, the Giving Pledge has reinforced the idea among the general public that the super-rich donate enormous amounts to charity. A strong example of billionaire marketing. So there is a danger in these kinds of well-intentioned actions: they lull people into a false sense of security. It is important to remain alert, because as long as we do not address the structural systemic error that has arisen, nothing will change. Many people will continue to struggle to pay their mortgages. There will be insufficient money to build roads and bridges. And healthcare will become unaffordable for you and me, while a billionaire is treated by a private doctor on his private yacht.

We are paying the wrong bill

So the super-rich are sitting pretty, while ordinary citizens and governments are finding life increasingly difficult due to the flaw in our tax system. Because so much money is leaking away to billionaires, our governments and economies have less and less money to spend. But they do need money. So our governments are increasing income tax! You and I have to compensate for the money that is leaking away to the super-rich. Isn't that painful? The wrong people are the ones actually footing the bill.

People like you and me are footing the bill.

You may be thinking: oh dear, but I don't spend all my money right away either. Does that mean I am part of the problem too? No, that is nothing to worry about. There's nothing wrong with saving up for a new bike or for a rainy day. You put money aside because you want to secure certain things, such as supplementing your pension, or because you really want to take that one long trip. The big difference with the super-rich is that, in relative terms, you and I are only talking

about very small amounts of money. What's more, the money we save usually gets spent again at some point and thus returns to society.

The system is failing, it's as simple as that.

With the Money Flow Model and the accompanying explanation, I have clarified the basis of the problem in this chapter:

- More and more money is ending up in the hands of an increasingly smaller group of people.
- These super-rich pay relatively little tax, which means that we, our governments, and our economies are becoming increasingly poorer.
- As a result, there is less and less money available to tackle problems in society, and governments and economies are increasingly unable to invest in services that are important to you and me.

For a better understanding of why systemic change is necessary, in the next chapter we will look at how the wealth gap came about. And how its negative effects are causing problems around the world.

CHAPTER 3

The world is creaking and groaning: four alarming facts

"Inequality is a political choice."

– *Thomas Piketty (French professor of economics)*

They are getting richer and richer, and this is increasing inequality. The world is creaking and groaning, and if we continue like this, we will face more and more social and economic problems. In this chapter, I list four alarming facts. Let them sink in, and you will understand: it is time to take action now. And we cannot leave that to the politicians.

Fact 1: our economic model widens the gap between rich and poor

Our financial system is designed in such a way that wealth mainly ends up with a small group of super-rich people. As a result, most people are left behind. The laws allow and enable this. This keeps the distribution of wealth unequal and widens the gap between rich and poor.

The Covid pandemic began in 2020, followed by massive inflation in 2021 and 2022. In February 2022, war broke out in Europe, leading to much higher gas prices, among other things. This has not helped the financial situation of many people. Yet we see national economies in the Western world growing. Of course, not all sectors are the same, and there are also countries that are lagging behind, but in general, there is growth. And growth is good, right? On paper, it means incomes are rising and there is greater demand for products and services.

We have more money, we can buy more, and businesses are growing because they want to meet that demand. The standard of living is rising and companies are earning enough to expand. This allows them to keep their customers, employees and shareholders happy. Yet those figures do not tell the whole story. More and more people are struggling. People who cannot make ends meet even with two jobs.

Single parents with children who are barely keeping their heads above water. Families who have fallen into debt due to unfortunate circumstances, or who are trying to pay off one loan with another.

It gets even crazier. When economies recover, people's incomes rise, right? You would think so, but who exactly are we talking about? Is this about you? Do we all benefit from a healthy growing economy, or do some benefit more than others? Yes, the economy is growing, but if inflation does not fall, there will be almost no change in what most people have to spend. Life is expensive and remains expensive.

Poverty and wealth in Spain

In 2023, approximately 26.5% of the Spanish population lived in poverty, which is about 12.7 million people. Among them are about 3 million working people – meaning that millions of Spaniards work 40 hours a week but still earn too little to rise above the poverty line. Spain also has the highest rate of child poverty in the EU, with more than 2 million children growing up in poverty.

At the same time, the wealth of the rich is growing rapidly. The number of people in Spain with more than \$30 million has almost doubled in ten years: from 471 in 2013 to 865 in 2023. The number of wealthy individuals increased significantly between 2018-2019 and 2020-2021 in particular. This shows that while millions of families are struggling to make ends meet, the wealth of a small group continues to grow.

Should everyone earn the same?

Incidentally, my desire to reduce the gap between rich and poor does not mean that I want to equalize everyone's income. I don't think it's strange that someone who works hard, or an entrepreneur who takes risks, is rewarded more than someone who spends their time sitting at home on the couch. By working, you contribute to the economy, which is good for everyone. But at present, this reward is allowed to grow unrestrictedly, and this extreme is disastrous for our world.

Fact 2: our economic model causes a pattern of unrest and wars

So we live in a world where extreme inequality is growing. Many people struggle to make ends meet and feel excluded. This leads to tensions, and those tensions can seriously disrupt society.

Extreme inequality is not a new problem. It has existed in the past, for example among the Romans, in ancient Egypt during the pharaohs, and in Holland in the 17th and 18th centuries, when wealthy merchants and large landowners earned a lot of money through trade and colonialism.

Looking at the past, we see a pattern of unrest, war, temporary equality, economic reconstruction, and then inequality again.

This is how the process often unfolds:

Phase 1: unrest and conflict

As the gap between rich and poor widens, many people feel disadvantaged. They can no longer afford the rising cost of living. The feeling that the government is not helping them grows. This causes unrest.

Phase 2: world war

When unrest escalates, serious conflicts arise. Great inequality and poverty played an important role in the outbreak of the First and Second World Wars. They fueled social tensions and political radicalization. Even now, we see that in some African countries, inequality and poverty lead to armed conflicts. Groups fight for power and scarce resources, causing chaos and instability.

Phase 3: relative equality

After a war or major conflict, there is often a period of calm and relative equality. This is because after a world war, businesses and real estate are often bombed to the ground and much of the extreme wealth is normalized - or rather, destroyed by weapons and bombs.

Phase 4: rebuilding the economy

New leaders or systems then distribute resources more fairly, because it has become clear that the old system did not work. Revolutions and changes in politics are often the beginning of a better distribution of wealth. This is how the social welfare state was built in Europe after the Second World War. However, since then, the gap between rich and poor has grown again.

The redistribution of resources is followed by reconstruction. More jobs are created, the economy grows, and most people's lives improve. There is hope and a sense of progress.

Phase 5: Return of inequality

Over time, due to the major flaw in our financial system, differences arise again. Some people or groups benefit more from economic growth than others. The gap between rich and poor widens again, and the cycle begins anew.

We are facing major problems, such as the war in Ukraine, the conflict in Gaza, and fighting in Sudan and Congo. According to international

reports, there will be around 56 major armed conflicts in 2025, the highest number since World War II. Millions of people worldwide need help due to armed conflicts, natural disasters, and climate change.

If you look at where we are in this process, you can see that we are in phase 1. Do we want history to repeat itself? Do we want another world war? Or do we want to break this pattern? I hope that, like me, you will choose the latter. With all the money, common sense, and technology we have, we should be able to do it!

Fact 3: Humanity is at a critical point, but politics is at an impasse

Because our financial system is widening the gap between rich and poor and pushing more and more middle-class people into poverty (fact 1), which is causing a lot of unrest (fact 2), we as humanity are at a critical point.

Politics is failing. Left-wing parties want to levy more wealth tax at the national level, while right-wing parties say that this will bankrupt the country, because the rich will then move to other countries where no wealth tax is levied. Both sides have a point, but neither offers a solution. This has led to a political impasse. Under the current rules of our economic model, there are no possible solutions. These rules are the cause of growing inequality. Only a revolutionary change in the financial rules of our economic model can break the deadlock and solve the problems.

Fact 4: Economic power buys political influence

In many democratic countries, we see a worrying trend: political power is increasingly in the hands of the super-rich. This problem becomes

clear when we look at the temporary partnership of Donald Trump and Elon Musk in 2025. Musk was appointed advisor and co-leader of the Department of Government Efficiency (DOGE). How did Musk get this position? In 2024, he donated more than \$260 million to Trump's election campaign, making him one of the biggest financial backers. The partnership ended abruptly due to differences of opinion and public disputes on social media. Their story clearly shows how money can buy political power and why that poses a threat to democracy. Billionaires donate large sums to election campaigns, influencing politicians and gaining a say in important policy decisions. Although this does not always happen openly, the effect is enormous: it undermines democracy, where the people should have the power. If rich people have more and more influence on political decisions, ordinary people no longer have a say.

This concentration of power among the super-rich therefore has major consequences for democracy:

- Citizens feel that their vote no longer matters because wealthy donors have the biggest influence. This leads to mistrust and frustration.
- Rich people can buy political power. This increases inequality.
- If rich people can donate money to politicians, there is a good chance that politicians will make policies that benefit the rich. This leads to more corruption and cronyism.

This trend threatens the basic principles of democracy: justice, equality, and the voice of the people. It is time to ask ourselves how we can stop this process. How can we ensure that democratic decisions are once again made by and for everyone? By tackling extreme wealth in the world.

There is hope!

We always have a choice: we can continue with a broken system that

keeps wealth in the hands of a small group and ultimately causes unrest and war, or we can work together and start a financial revolution to create new laws that distribute wealth and opportunities more fairly for the working majority.

We can create a financial system that benefits everyone. Imagine a world where wealth is used to strengthen communities, empower people, and improve lives - rather than making a small group of people even richer.

After all, it's about more than money: it's about fairness, dignity, and a future where everyone can thrive. Let these words inspire you to take action. Together, we can reform our financial system.

Those who have more, have more power. Over resources, but also over people who have less.

What next?

In this chapter, you will read more about the enormous flaw in our financial system, a flaw with major adverse consequences for most of us and for the world. We saw that the huge gap between rich and poor causes unrest and wars. And we saw that wealth concentration leads to:

- financial stress, frustration, and despair among an ever-increasing portion of the population
- unequal opportunities, giving many people a strong and justified feeling that they are being neglected
- corruption, because economic and political power ends up in the hands of a small group of super-rich people; this is an attack on democracy.

Does no one else see this? Yes, they do, but often it remains limited to

a small measure here and an idea there. Unfortunately, there is still no sign of structural intervention by governments worldwide, of joining forces to really tackle the problem. That willingness is far from universal. And where it does exist, progress is far too slow.

For me, it is clear: change will not come from above. We have to take action ourselves. Or at least make our voices heard. This financial revolution was set in motion fifteen years ago by Professor Piketty. We now really need to take this up and accelerate it from the grassroots level, before it is too late. It is the only option, it is the route to a better, more stable world. It is our next logical step as humanity, which we must achieve as quickly as possible.

You can read exactly how I envision this in chapter 5. There, I will also tell you more about the solution I have in mind for a fair economic model. But first, in chapter 4, I will take a closer look at how the world is faring right now.

CHAPTER 4

The world is in turmoil

“Those who cannot remember the past are condemned to repeat it.”

- *George Santayana (Spanish-American philosopher and author)*

You can't have failed to notice that there is unrest around the world. Problems are piling up: sky-high prices, crumbling social services, a stagnant housing market, the refugee crisis, an escalating climate crisis, conflicts, wars, and growing polarization. Do you feel frustrated, anxious, or perhaps even angry about what is happening in the world? You are definitely not alone!

What is the world concerned about?

Every month, the international research agency Ipsos asks around 20,000 adults in 30 countries what issues they are concerned about. In general, these are money, security, and access to basic services. In May 2025, 33% of people cited inflation and crime as their main concerns. Many people are also concerned about healthcare (24%), poverty and inequality (29%), and unemployment (27%). In some countries, such as Ireland, access to good healthcare is at the top of the list.

In Chapter 3, you read that, due to a flaw in our financial system, wealth is accumulating among a small group of people. As a result, uncertainty, inequality, and discontent are increasing worldwide, and we find ourselves in a critical period of unrest and conflict. In this chapter, I will show you how this unrest and conflict are becoming visible and tangible in the world, and I will explain what is at stake if we do not take growing inequality seriously.



Figure 5 – Problems are piling up, the cause: the wrong rules of the game.

We are massively dissatisfied, which manifests itself as follows...

The growing discontent in the world is clearly visible, among other things in protests. These have more than doubled in recent years. Take 2025. In April alone, more than 1,400 demonstrations took place in the United States against the policies of Donald Trump and Elon Musk. In March, thousands of people took to the streets in Turkey to protest against the political repression of the Erdoğan regime. In May, there were massive protests in France and Germany over poor working conditions and increasing economic inequality. That same month, more than 100,000 people gathered in the Netherlands to protest against the genocide in Gaza. In addition, climate protests took place

worldwide, and in Spain thousands of people took to the streets to protest against mass tourism, the housing shortage, and the rising cost of living. And this is only part of the global wave of protests.

This global discontent is dangerous. If we do nothing, tensions will continue to rise - within and between countries. We are in phase 1, a time of unrest and conflict, and are moving towards phase 2, that of a world war. If nothing changes soon, history will repeat itself. That is why we must take growing inequality seriously. To understand what is at stake, we look at what we can learn from the past.

War

The First World War began in 1914, the Second World War in 1939. Both world wars were preceded by a period of extreme inequality – a breeding ground for unrest and conflict. Let us briefly consider the forms of extreme inequality that existed at that time.

World War I

- **Social inequality:** most countries in the world had a class-based society, in which the elite had a lot of power and workers and farmers lived in poverty.
- **Economic inequality:** the industrial revolution had brought prosperity, but it was unevenly distributed. Workers labored long hours for low wages.
- **Colonial inequality:** European countries occupied large parts of Africa, Asia, and South America and exploited them. The inhabitants of the colonies had no rights and were oppressed.
- **Women's rights:** in most countries, women still did not have the right to vote or access to higher education or influential positions.

World War II

- **Social and economic unrest:** After World War I, there was great social and economic unrest in Germany. The country was held responsible for World War I and had to pay 132 billion marks in reparations, which devastated the economy.
- **Economic inequality:** The 1930s saw the worst economic crisis of the 20th century: the Great Depression. This caused unemployment, poverty, and hunger worldwide, especially in Europe and the US.
- **Colonial inequality:** colonialism still existed.
- **Racism and anti-Semitism:** Anti-Semitism grew in Germany, leading to inequality and the systematic exclusion, persecution, and extermination of Jews in Europe.

In the last century, social unrest, discontent, and extreme inequality provided fertile ground for extreme nationalism, populism, fascism, and genocide. If we are not careful, we will go down the same path as before...

You can already see it happening: the current growth in inequality is leading to social tensions and political instability. Tackling inequality is a major challenge for Western countries in the coming years, but at the moment we are seeing populism, nationalism, and anti-immigration sentiments gaining ground.

More discontent. More populism.

Why does populism grow precisely at times of great discontent and inequality? In times of extreme inequality, people feel betrayed by the government. Sound familiar? Have you also lost faith in the government because you feel that it is not solving your problems? Do you feel excluded from social progress? Do you feel ignored and unheard

by politicians with their complicated intellectual narratives? Your feelings are justified!

It is not surprising that more and more people are voting for populists who express their frustrations in simple and powerful language. Populists respond well to feelings of discontent. They oppose globalization and use an “us versus them” narrative, pitting “the people” against the established political parties. In addition, populists blame migrants for the problems: migrants are said to take jobs and take advantage of social services, thereby disadvantaging the “original population.” Populists claim to have solutions to these problems and promise rapid change. In other words, they say exactly what most people want to hear. But in practice, their solutions are rarely realistic.

Take immigration policy, for example. Several countries have strict anti-immigration policies. But those policies do not solve the problems that cause people to flee: unrest, war, economic hopelessness. Ending extreme inequality is the only real solution.

It is dangerous when discontent leads to blind hope in leaders who offer no realistic solutions, but instead constantly point the finger at a created enemy - a scapegoat who is blamed for the problems. As a result, many underlying problems remain unresolved or are even exacerbated. History teaches us where this can lead: Germany in the 1930s is a good example. Please understand me correctly: refugee flows certainly do cause problems, and we must address them. But refugees are not the cause of *all* problems. Even if we get that flow completely under control, the gap between rich and poor will continue to grow and our world will remain out of balance.

Psychologically speaking, people are susceptible to the words of populist leaders. We humans are not purely rational beings; our behavior is driven by emotions such as fear, hope, and anger. These are emo-

tions that populist leaders are adept at exploiting.

I am not claiming that populist leaders are inherently bad or deliberately exploit discontent. They are playing the political game - sometimes even with sincere intentions. Perhaps they want to serve their people, but it is often their large egos that prevent them from doing so. Trump may want the best for "his America," but in practice, he gets caught up in his own interests and those of the billionaires who supported his election campaign. Billionaires such as Elon Musk, Timothy Mellon (who belongs to one of the most powerful and richest families in the US), and Kelcy Warren (a major businessman in the energy sector). Therefore, you should not automatically follow the loudest voice or the one who identifies your problems, but ask: In whose interests is this leader acting? And are they actually coming up with concrete solutions to the problems in society?

A swing to the right

John is a 48-year-old owner of a small DIY store in a medium-sized town. He took over the business from his father and works there with his wife and one employee. For John, hard work sits at the core.

The past few years have been tough on John. First, he had to deal with the Covid-19 pandemic, and now he is seeing his customer base shrink due to the rise of large online stores. Rising energy costs and higher taxes are also weighing heavily on his business. John feels that he has to work harder and harder to make ends meet, while he sees large companies easily receiving tax breaks.

John feels abandoned by the government, which he believes is doing too little to protect small businesses like his. He is concerned about rising costs and complex regulations for small business owners. He is particularly bothered by the fact

that people with a lot of money pay proportionally less tax. It makes him wonder: am I crazy for wanting to do everything by the book?

John feels that migrants are taking advantage of social services, while he has to pay more and more tax. He finds this unfair, especially since he has been contributing to society for years. And left-wing parties offer no concrete solutions to the problems caused by the arrival of refugees. This is why he is attracted to political parties that say they stand up for “ordinary people”. These parties promise lower taxes, less government interference, and stricter immigration rules. John hopes that this will give his business more breathing space and that society will become fairer for people like him, who work hard to keep their heads above water.

The real profiteers remain out of sight

The Big Beautiful Bill?

There is a lot of discontent in the United States. Many people are sinking into the lower class. They hoped that Donald Trump would make a difference for them. But who actually benefits from his policies? Judge for yourself based on one of his legislative proposals.

Donald Trump and the Republicans' Big Beautiful Bill extends and expands tax cuts introduced in 2017, during Trump's first term as president.

What does it contain?

- Extending and expanding tax cuts: Companies and wealthy individuals in particular will receive tax breaks. The richest 5% will receive almost half of the benefits. The top 10% will benefit the most. Large companies will

pay less tax.

- Higher exemptions for gift and inheritance tax: from 2026, each person will be allowed to gift or inherit up to \$15 million tax-free.
- Higher import tariffs: To cover the costs, Trump wants to impose additional taxes on goods from abroad. For Americans, it will therefore mean that they will pay more for imported products and food.
- Cuts to social programs: less money for benefits and healthcare, which will mainly affect those on low incomes.

Please note: These were the plans of the Big Beautiful Bill when this book was written. Those plans may have changed in the meantime.

With the Big Beautiful Bill, Trump is lowering taxes for the rich and for large companies. At the same time, he is implementing measures that make life more difficult and unsafe for migrants. For example, it will be much more difficult for migrant children and refugees to apply for asylum, partly due to rapid deportations without due process. Access to basic services such as healthcare, food aid, and other social support is also being severely restricted or even abolished. This particularly affects vulnerable migrant families, who are hit extra hard as a result.

Like other populist leaders, Trump says that (illegal) migrants are “taking” jobs, homes, and social services. Meanwhile, the real profiteers remain out of sight: the super-rich who shamelessly pay no tax on their wealth. They shamelessly take advantage of the rules of our current economic model, which is built to their advantage. And as a result, they are getting richer and richer.

Whether you are for or against the arrival of refugees and economic migrants, one thing is certain: migration is timeless. It is part of human

existence. I am not saying that migration does not cause problems and tensions. Of course it does! Migration has an enormous impact on society. And perhaps you find that impact unpleasant. That's understandable! But I also want to point out that even if we get the migration issue under control, we will still have to deal with the growing wealth gap between rich and poor. In other words, tackling the super-rich will yield more results for ordinary citizens than tackling the flow of refugees. That does not alter the fact that something must be done to control the flow of refugees. The problem now is that the one-sided focus on refugees leaves the super-rich untouched, and that has to change.

Migration: a constant in history

Migration is as old as humanity itself. Throughout history, there have been various migration flows that have changed societies and continents.

The following three major migration flows together show how migration runs like a thread through our history:

- Around 60,000-40,000 BC: the first major waves of migration by modern humans took place from Africa to other continents. They left because of climate change, population growth, and the search for food and space.
- 300-800 AD: during the Great Migration, various tribes moved en masse across Europe, partly because they were attacked by the Huns (a nomadic people from Central Asia).
- 15th-20th centuries: European colonization of and emigration to America, Africa, Asia, and Oceania. Millions of Europeans left in search of land, work, or freedom.

The same is true for most migrants today: due to war, violence, oppression, poverty, or climate change, they see no future in their surroundings and therefore seek safety, security, and a better future elsewhere.

We must also realize that the wealth in the West comes from our exploitation of other countries, ever since the Golden Age. Inequality existed before colonialism, but colonialism made it much worse. The current unfair financial rules not only benefit the super-rich, but also, at the national level, benefit companies in richer countries over companies in poorer countries. Poor countries are exploited through low wages and rock-bottom prices for their raw materials. As a result, some people from poor countries seek security in the West. The unfair rules not only ensure that poor countries remain poor, but also that more and more people in the West are falling into poverty.

In Europe and the United States, the number of people who run out of money before the end of the month is increasing, creating a kind of “third world” even within the wealthy West. A growing group of people live in uncertainty due to temporary contracts, unemployment, and uncertain or low incomes. In several Western countries, including Germany, Belgium, Spain, Greece, Italy, and France, social protection is declining, hitting vulnerable groups such as single-parent families and people with disabilities or who are distanced from the labor market even harder.

Poverty in Europe

Poverty in Europe is on the rise. The figures vary considerably between countries, but in Germany, Portugal, Spain, Romania, Bulgaria, and Greece, the number of people who do not have enough money to make ends meet has grown in recent years. If we look at the United States, we see that about 11% of the population lives below the po-

verty line. If we do nothing and let the super-rich have their way, the number of poor people in the West will continue to rise. Greater poverty in the world - surely that's not what we want?

Poor people face a variety of problems. They have little or no access to basic services such as good healthcare, good education, and good housing. It is also difficult for many poor people to find stable, well-paid jobs, which means they have fewer opportunities for further development. In addition, poor people are more likely to experience social exclusion, which limits their ability to participate in society. Furthermore, health problems, both physical and mental, are much more common among this group of people. They also experience more stress than people who are better off when it comes to providing for their livelihood. The worst thing about poverty is that it is often passed on from generation to generation - from parents to children.

Sad but true: poverty is often passed on from generation to generation.

Children who grow up poor are more likely to remain poor later in life. This is partly because they receive a worse education, have more health problems, receive little support from their environment or society, experience financial stress, and feel that they have few opportunities. Poverty often also leads to poorer health due to stress, poor nutrition, less access to healthcare, and unsafe living conditions. As a result, children from poor families are more likely to have physical and mental health problems, making it difficult to break the cycle of poverty.

The growing gap close to home

Increasing poverty in rich countries is creating new boundaries between places that are doing well and places in decline. Between cen-

tral and peripheral areas. Between participation and exclusion. And a gap is growing between those who get opportunities and those who mainly encounter obstacles.

In certain areas, you see neighborhoods with beautiful houses and luxury apartment buildings, good schools, trendy shops and coffee bars, and safe and clean streets. This is the center of opportunity and employment.

In contrast, there are neighborhoods, for example on the outskirts of the city, or even entire regions with poorly maintained social housing, dilapidated shopping streets, and public spaces that are barely maintained. Jobs and essential amenities are gradually disappearing, and the quality of education in schools is poorer compared to schools in better neighborhoods.

Due to the concentration of wealth, we are seeing the emergence of a kind of 'third world' even within the rich West.

Everyone has the right to a home

Sabrina, a single mother, works as a domestic helper. Three evenings a week, she earns extra money as a waitress in a roadside restaurant. It's hard work, combining two jobs, but she thinks it's important that her children don't go without. Although she is proud that she is managing on her own, she still struggles to make ends meet. Sabrina has two daughters, now 22 and 25 years old. The thing she'd like to give them most of all is an easier life than the one she experienced.

Unfortunately, the future does not look very bright. They both still live at home, but would like to have a place of their own.

The problem is that they cannot find affordable housing. The eldest, who has been in a steady relationship for years, is particularly ready to settle down. And Sabrina secretly hopes for her first grandchild. But the chances of that happening are

slim as long as her daughter doesn't live on her own. She would love to see the government tackle the housing problem once and for all. And not with half-baked measures, but with real solutions.

Some of these marginal areas are in dire straits. They are plagued by poverty, unemployment, crime, and drug use. These areas are also home to people who work hard - sometimes even holding down two jobs - but struggle to get ahead because they don't have enough money to make ends meet each month (perhaps this applies to you). They feel increasingly excluded: economically, socially, and politically.

It is therefore not surprising that the residents of these areas feel excluded. Perhaps you live in such a neighborhood yourself and know exactly how that feels: the frustration, the struggle to make ends meet, the feeling that you don't count. Maybe you are not (yet) affected by this, but you see it happening in other neighborhoods.

Whatever situation applies to you, I would like to invite you to answer the following questions: What does it do to a society when groups of people feel structurally excluded? What does that mean for you, your neighborhood, and the future of the country you live in?

Change in the neighborhood: who pays the price?

Nothing illustrates the emergence of marginalised areas as poignantly as gentrification. Gentrification is the term used to describe the change that takes place in poor neighbourhoods with the arrival of wealthier newcomers. The wealthier newcomers buy up houses, renovate them, and attract new shops and amenities. At first glance, this seems like an improvement. But in the meantime, prices rise and the original residents with lower incomes find themselves squeezed out. They can no

longer afford the new rents or homes in their neighborhood or no longer feel at home there. The neighborhood or region changes and the government seems to have forgotten them.

These people are forced to move to cheaper suburbs or other cities, often far away from family, friends, their trusted baker, and their work. They lose their familiar surroundings, their network, and the feeling of belonging somewhere.

Pim is being forced out of his neighborhood

Pim (45) is divorced and has four children; the youngest is 6 and the oldest is 16. He works as a security guard and has lived his entire life in the Rouseaubuurt neighborhood in Amsterdam-Noord. He knows every street, every park, and goes for a beer almost every day at his local pub, where he chats with friends and neighbors. But the neighborhood is changing: old houses are being demolished or renovated, and new apartment blocks and single-family homes are being built. Pim's house is being demolished, and unfortunately, he is left out in the cold: there are no longer any affordable single-family homes in Amsterdam that fit his income. That is why he is moving to Zaandam, about 15 kilometers away. He misses his old neighborhood, the pub, and the daily encounters with friends and neighbors. Every other weekend, he goes back to his local pub (when the children are with his ex-wife), but spontaneously dropping by after work is usually no longer an option. Eventually, the pub, too, disappears. A trendy coffee shop selling matcha cakes, matcha coffee, and matcha tea takes its place. Not only does his old neighborhood disappear, but so does the sense of connection that Pim always had. Due to his "forced" move and the disappearance of the pub, he slowly loses contact with his old neighbors. This rests heavily on him.

Sometimes they end up in even worse circumstances: in neighborhoods with dilapidated apartments and even fewer amenities. In the worst case, people become homeless because there is no affordable housing available any longer. Thus the upgrading of neighborhoods not only changes neighborhoods, but also disrupts lives and widens the gap between those who have a lot and those who have little. This is happening in large and medium-sized cities around the world: in London, New York, Amsterdam, and Berlin, and in cities in Africa and Latin America, such as Accra, Cape Town, Mexico City, and Cartagena.

**Completely different worlds are emerging within cities –
literally within walking distance of each other.**

Now you may be thinking: Yes, but haven't there always been poor and rich neighborhoods? Or are you talking about the upper middle class now too? What exactly is the problem? The problem is that more and more middle-class people, such as nurses, teachers, postal workers, truck drivers, and administrative staff, are sinking into the lower class because they can no longer afford the higher housing costs in the gentrified neighborhoods, a highly distressing development. Moreover, this group of people is losing its purchasing power (prices are rising faster than wages) due to a flaw in the current system, which causes money to flow away to a small group of super-rich people. As a result, more and more ordinary citizens are falling into the lower class.

The growing gap leads to tensions and a deep sense of injustice. And as I discussed earlier in this chapter, where discontent grows, populism will gain a foothold.

Green ideals do not fit in empty wallets

Imagine waking up in a damp, draughty flat. The rent eats up almost your entire income and you don't know how you'll manage your groceries at the

end of the week. Your child needs new shoes, but you don't have enough money. And then you hear on the news: sea levels are rising, the earth is warming up, we urgently need to fly less, consume less energy and eat less meat. Of course, it does sound important. But how can you possibly worry about the climate when making ends meet is a daily concern?

We are in the middle of a climate crisis. But for millions of people, living in an environmentally conscious way is not an option, but an unattainable luxury. And it is precisely these people who are most vulnerable when nature strikes back. There are regular devastating forest fires in Southern California. The super-rich of the Hollywood Hills can flee, some even to their second homes. When the flames reach their homes, the loss is great, but it does not affect their entire existence. They have alternatives, opportunities, and sufficient resources to quickly get on with their lives after the loss. On the other side of the world, the Bangladeshi coast is regularly hit by tropical cyclones. Bengalis without a safety net lose everything. No insurance, no other home, no way out.

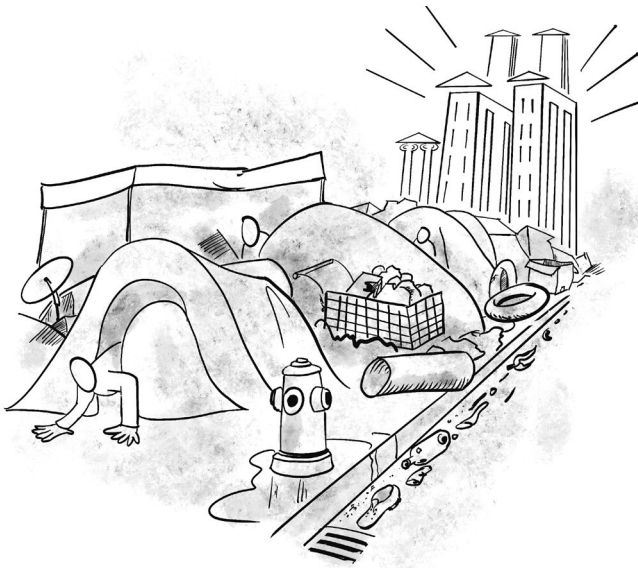


Figure 6 – The ever-widening gap between rich and poor.

You may never have been to a slum, but you have probably seen images of them on television or the internet. In Nairobi, for example, the contrast is striking: the Kibera slum borders a golf course, and in other neighborhoods, the simple dwellings of the poor stand in stark contrast to the villas of wealthy Kenyans and expats.

The following figures illustrate how extreme inequality separates living situations: from tents to figurative palaces.

- Effective palaces: the richest 1% own multiple luxury homes. These are often spacious villas or penthouses with the best amenities, such as advanced security systems, climate control, private swimming pools, jacuzzis, saunas, tennis courts, and large green areas.
- Very comfortable homes: approximately 10-15% of the world's population lives very comfortably in spacious, well-equipped apartments, bungalows, or villas. Sometimes with shared luxury amenities such as swimming pools and tennis or padel courts.
- Ordinary homes: the majority of the world's population, around 68-75%, lives in single-family homes or flats with basic amenities.
- Tents: Worldwide, approximately 15-17% of people (more than 1.3 billion people) live in poor housing conditions, such as shacks in slums, tents or huts in refugee camps, or temporary shelters without basic amenities such as clean drinking water and electricity.

It is difficult to give exact figures, because not everyone ascribes the same meaning to a “tent” or a “palace”. But the percentages make it very clear that there is a huge gap between the poorest people and the middle class on the one hand (together about 90% of the world's population) and the rich and super-rich on the other.

While some flee to comfort, others are left behind in mud and despair.

It is bitter: the people who contribute least to the destruction of the earth - who do not take long-distance flights, do not drive SUVs, do not have air conditioning and heating in their homes - are hardest hit by natural disasters caused by climate change.

The climate crisis shows how inequality even extends to our relationship with the Earth. Only when more people have enough financial breathing room will there be sufficient space to care for the Earth. Until then, climate change will remain not only an ecological problem, but also a deeply social one.

Only when we change the rules of the game and all the money starts flowing again between ordinary people, businesses, and governments (see the Money Flow Model in Chapter 1) can we truly tackle poverty. Then more support and money will also be freed up to solve environmental problems. In Chapter 6, I propose measures that will enable fair rules of the game. First, let's go back to the super-rich and extreme inequality.

Extravagance of the super-rich

While more and more people are looking for affordable housing, leaving their neighborhoods because they are becoming too expensive, or wanting to live more sustainably but unable to afford it, the super-rich effortlessly buy a yacht, a private island, or an extra country house. Their extravagant lifestyle is a subject of both fascination and growing anger worldwide.

Penthouses in global cities, art collections worth millions of dollars, and garages full of rare sports cars are the norm for them. They have

an army of staff at their disposal 24/7: butlers, security guards, private chefs, and doctors. And as if that weren't luxurious enough, they seek entertainment in space, through space travel.

The excesses of billionaires stand in stark contrast to the reality of the majority of the world's population. It is unjust. Out of touch with reality. It conflicts with what is good for people, society, and nature. It raises questions about the responsibility of the super-rich, who seem indifferent to the problems of ordinary citizens.

Zuckerberg's Monopoly in Palo Alto

Crescent Park, once a quiet neighborhood where many doctors, lawyers, and professors lived, changed dramatically after the arrival of Meta's Mark Zuckerberg. Since 2011, Zuckerberg has bought at least eleven houses on two streets and built a luxury complex with guest houses, gardens, a pickleball court (a combination of tennis, badminton, and table tennis), a swimming pool, a cinema, a 650 m² underground bunker, and a private school. Years of construction noise, strict security, and noise from private parties have severely impacted the neighborhood's livability. Neighbors report that private security guards stop them on the public sidewalk and ask them what they are doing there. Zuckerberg's cameras also film the public road and parts of neighbors' gardens, making residents feel like they are constantly being watched. According to residents, the Council lets him do as he pleases because he is a billionaire, a confrontational example of the power of the billionaire.

Private paradises on the rise

Imagine that an ultra-modern private city is being built in your country where national laws do not apply, the government has no say, and

companies make the rules. Where a select group of residents and companies decide for themselves what rules, taxes, and laws they live under. Where work, housing, and security are all arranged by private companies, not the government. And where medical experiments can be carried out freely.

How does that sound to you? Does it sound like science fiction or like a pleasant, hyper-modern city to live in?

Believe it or not, these cities really exist. Private cities and private neighborhoods are on the rise worldwide. Some are still under construction or in development, and some are more successful than others.

The best-known private city is Próspera. Próspera is located on the tropical island of Roatán off the coast of Honduras. It is an island with lush nature, snow-white beaches, and a turquoise sea reminiscent of a postcard.

Wealthy tech entrepreneurs such as Peter Thiel (PayPal), Marc Andreessen (Netscape), and Sam Altman (OpenAI) promote and invest in these types of cities. Próspera is one of the private cities where medical experiments can be conducted freely. Brian Johnson (also a tech billionaire) is known for the anti-aging program he is undergoing. He spends millions annually on innovative treatments, such as stem cell injections, gene and hormone therapy. He does this in private cities such as Próspera.

Like some other private cities, Próspera is a “Zone for Employment and Economic Development” (ZEDE) and is run like a business. Residents set their own taxes and laws; companies in Próspera pay only 1% tax and residents only 5% income tax to the national government. They do not pay tax to the local government, even though they use local facilities such as roads.

The Próspera administration claims that their city creates jobs for Hondurans. Although wages are slightly above the national average, they are very low compared to Western standards.

Próspera divides the local community: some people see opportunities in the private city, while others strongly oppose it. Why do they oppose it? These people are gradually losing control of the island. Próspera now owns more than 404.7 hectares (578 soccer fields) of land on the island. Some opponents call Próspera a modern form of colonialism: wealthy foreigners buy up land, set up their own administration and make their own rules, paying little attention to the local population, and if their interests are threatened, they strike back hard.

President Xiomara Castro of Honduras is trying to limit Próspera's privileges. Shortly after taking office in 2022, she had parliament repeal the law that allowed the ZEDE. She did so to protect national sovereignty and the rights of the local population. But the founders of Próspera did not accept this and took the Honduran state to court. They are demanding \$11 billion, almost two-thirds of what the Honduran government spends in a year.

What can we learn from this?

Próspera painfully reveals that the elite are demanding ever more power and privileges. This is disturbing because private cities not only reinforce the existence of two worlds (that of the “haves” and “have-nots”), but they also undermine confidence in democracy by evading common rules, tax obligations, and political control.

Private cities show us that power and freedom are for sale in today's world.

- New private cities are being built in various places in Africa, such as Kenya, Nigeria, Ghana, and Congo. These are all mod-

ern projects focused on sustainability and innovation that are not accessible to ordinary Africans.

- Bitcoin City in El Salvador is an ambitious plan by President Nayib Bukele. The intention is for it to run entirely on bitcoin and blockchain technology and for virtually no taxes to be levied. Bukele has received a lot of attention worldwide for his bitcoin policy. With Bitcoin City, he wants to attract foreign companies and wealthy investors. Bukele (who himself has assets of between \$2 - 4 million) benefits from this plan because the government, and he himself, are buying a lot of bitcoins. The idea behind this is that if the value of bitcoin rises, the country - and possibly Bukele himself, through prestige and influence - will become richer. But the question is whether ordinary Salvadorans will benefit from the income generated by Bitcoin City. As we will see in Chapter 5, the trickle-down economy is a myth. The benefits of economic growth and extra wealth mainly stay with the richest, while the rest of the population hardly notices anything.
- In the Dominican Republic, a private city is being built for wealthy digital nomads (people who work location-independently and travel a lot). With luxury apartments, fast Wi-Fi, co-working spaces, restaurants, and strict security, it forms an attractive bubble for foreign professionals who earn dollars or euro. Rental and property prices in the surrounding area are skyrocketing, displacing local residents with lower incomes.

Private cities hold up a mirror to us

With the rise of private cities and private neighborhoods, we see how the super-rich are building their own paradises, making their own rules, and shirking their responsibilities. They behave as if they are above the law, and if that law gets in their way, they bend it to their will. They

don't wait around; they seize more and more power. Without intervention, we will soon become economic prisoners of the super-rich, as the current rules of the game increasingly exploit us and make us poorer, while the wealth and power of billionaires grows boundlessly. Honduran President Xiomara Castro is trying to curb Próspera. Such an initiative deserves international support, because this is not just a problem for Honduras, it affects us all - including you. If these kinds of cities and neighborhoods continue to grow, power will shift further and further to a small group that can buy anything, even the rules of the system.

Yes, but...

A common argument is that the super-rich should be free to do what they want with their money. They have worked hard for it, so they should be able to enjoy it. But I see it differently. I have no problem with them being rich, but their wealth at present knows no bounds. Unlimited wealth has negative consequences for our world, where millions of people live in poverty.

Some people point to billionaires like Bill Gates and say, "Look, he gives a lot of money to charity." That's true, but the real problem isn't with that person, but with the system that allows so much money to remain with a small group of super-rich people. Bill Gates has tens of billions that could have been used by many more people. The decision of how such a large amount of money is spent should be a collective one, by society, not by one billionaire. Money should go directly into society (the healthy circle) and not remain in a bank account for years until Gates decides how much will go to charity. Often, giving to charity is mainly "billionaire marketing" or an unconscious way of appeasing their conscience.

Wealth is growing, but so is poverty

In the previous sections of this chapter, I showed how extreme inequality leads to wars, conflicts, and the rise of populism. In our society, migrants are blamed for various social problems, while the real profiteers remain untouched - billionaires who cleverly exploit a system that favors them. I showed how the middle class is becoming poorer and how urban renewal is making it impossible for long-time residents to afford their homes. And then there are the beautiful green ideals. They are important, but for those who struggle daily to make ends meet, sustainable living is often an unattainable luxury.

The picture I have painted is not a rosy one, but it is the reality. Something has to change. You may think I am exaggerating, that inequality and poverty in the West are not all that bad. No, I'm not exaggerating. Here's a quick reality check: In many Western countries, the difference in income is less than in poorer countries, but the difference in wealth is extreme. European countries such as Monaco, Liechtenstein, Luxembourg, Ireland, Switzerland, and Norway are among the countries with the greatest wealth inequality. The gap is also enormous in the United States. Poverty exists, even in rich countries. In many Western countries, the richest 10% own more than half of the total wealth. In short, inequality is not only a problem in poor countries, but also plays a major role in rich societies. But in order to change anything, we first need to understand where things are going wrong at their core: the wrong rules of the game.

The core of the problem: flawed rules

The skewed rules of our current economic model threaten our modern society. Without fundamental change, inequality will continue to grow unabated and economic injustice will remain the norm.

In fact, the same pattern repeats itself over and over again, each time in a different form. The rules of the game give the rich the freedom to increase their wealth and expand their influence. I don't blame them, because they are playing by the established rules. It is precisely this structure, or the current rules of the game, that enables and perpetuates this inequality. That is why we must tackle these unfair rules. Without fundamental change, inequality will continue to grow unabated and economic injustice will remain the norm.

What does the future look like if we do not take action?

The world is currently in turmoil. If extreme inequality is not addressed, our societies risk sliding further into serious conflicts within and between countries. The economy will grind to a halt, solidarity will decline even further, and power will fall into the hands of a small elite, while large groups of people are excluded from opportunities and services. All of this threatens the stability and functioning of democracies worldwide. Do we want to let it come to that?

Yes, but...

You may be thinking: stop being so glum. Everything will be fine. Don't be such a pessimist. If that's what's going through your mind, you're not alone; this is exactly how many people react to disturbing truths. But sometimes it's necessary to pause and consider the seriousness of what's going on. The necessity of this is aptly portrayed in the film *Don't Look Up*, starring Meryl Streep, Leonardo DiCaprio, and Jennifer Lawrence. Have you seen it?

In the film, scientists discover a comet heading towards Earth. They try to warn people, but no one listens. Politicians procrastinate, the media turns it into a spectacle, and the public shrugs it off.

The story is exemplary of how we deal with extreme inequality: the signs are clear - from grinding poverty to extreme wealth - but we ignore them, laugh them off, or push them aside when it suits us. People who point out these problems are often dismissed as doomsayers. But just like that comet, inequality is a real problem. Fortunately, unlike the comet in the film, extreme inequality is caused by ourselves. And what we have caused ourselves, we can also solve ourselves.

Identifying problems is not a matter of negativity, but of taking responsibility.

The real obstacles are not the people who warn us, but the flawed rules of our system, which provide huge tax breaks for the wealthiest. If we continue to pretend that it's not so bad, the blow will hit us even harder, just like in the film. How can we radically change the rules of the game? What does that require?

According to Israeli historian, philosopher, and author Yuval Noah Harari, shared narratives are essential for motivating large groups of people to take action and for (re)structuring societies. In order to change the rules of our economic system, we must therefore formulate a new shared narrative that enough people believe in. Only then will there be support for structural changes in society. Only then will we achieve the much-needed financial revolution.

In part 2, I will show how a shared narrative inspires us, unites us, sets us in motion, and makes change possible.

PART 2

Things cannot go
on like this. It's
time for new rules

"Slavery was not a crisis for the British and American elites until the anti-slavery movement made it one. Racial discrimination was not a crisis until the civil rights movement made it one. Gender discrimination was not a crisis until feminism made it one. Apartheid was not a crisis until the anti-apartheid movement made it one."

- *Naomi Klein (Canadian journalist, writer, activist, and academic)*

CHAPTER 5

The Power of Shared Stories

“Until the lions have their own historians, the history of the hunt will always glorify the hunter.”

– Chinua Achebe (Nigerian writer)

The super-rich pay hardly any taxes. That has to change, because the gap between rich and poor has become deeper and wider worldwide. A large part of the world’s population has seen its income decline. Many of them have low incomes. One in ten even has an absurdly low income of just over \$2 a day. How do we ensure that this inequality is reduced?

Shared stories play an important role in achieving the desired change. Shared stories are stories that we continue to tell each other and that we all believe in. There are many such stories. For example, we believe that money has value, that borders and nations exist, and that people have rights. In reality, they only exist because we believe in them and act accordingly. Without that shared belief, dollars and euro would be nothing more than pieces of paper, and a national border would be nothing more than an imaginary line.

These stories are so deeply embedded in our thinking and in society that we have come to regard them as normal, or even as the only real truth. This also applies to the story that the super-rich pay far too little tax on their wealth. Many people are unaware of this, or they consider it normal because they believe that society benefits from it. It may have seemed like a good idea at one time (more on that in a moment), but we now know better: this has major negative consequences for society.

It is high time to start looking at that narrative differently. In this chapter, I will therefore take you on a journey into the power of stories. Because if you understand how shared stories work, you also understand where change begins.

The influence of the storyteller

Thousands of years ago, a small group of nomadic hunters and gatherers roamed the jungle. The men hunted game and the women gathered fruits, tubers, and nuts. One of the women, Naru, couldn't see very well. That's why she stayed behind in the village when the other women went out to find food.

Naru was very popular within the community because she could tell the most beautiful stories. Every evening, when the sky was black as ink, the fire crackled, and the dangers of the jungle could be heard but not seen, the men, women, and children sat close together around the fire. That was when Naru was at her best. She told stories about wild animals in the forest, about their ancestors who protected them, and about the fire that gave light and warmth to those who honored it and burned those who ignored it.

Her stories became more than just entertainment: the children learned about the dangers in their environment. The hunters ventured further into the forest with greater courage, convinced that their ancestors would protect them. And there were few arguments within the group, because Naru's stories taught them that disrespectful behavior not only offended the fire, but also their ancestors, which would bring misfortune.

Thanks to Naru's stories, everyone felt part of something bigger. The years passed. The tribe grew, moved on, and built better huts.

Naru had long since passed away, but her stories lived on from mother to child and from campfire to campfire. Some stories changed a little, others remained the same, and a few took on an important status.

The people in the tribe believed that their ancestors watched over them. They also learned that you had to respect the fire and your ancestors, otherwise something terrible could happen. Even long after Naru's death, the community believed in her words and lived by them.

Although I made up this story, it does not mean that it is far from reality. On the contrary! It gives you an impression of the **power** of stories. Even today, we build our society on stories that people once made up.

Stories are at the heart of society

In *Sapiens: A Brief History of Humankind*, Israeli historian and futurologist Yuval Noah Harari shows that we as humans (unlike animals) can cooperate with an infinite number of strangers when we believe in the same stories.

How stories give meaning

Harari explains that stories, beliefs, thoughts, and feelings are strongly interconnected. Stories are the foundation of this, because they enable people to give meaning to the world and to themselves.

This happens in different ways:

1. Stories shape beliefs.

We humans invent stories. When many people believe the same story, shared beliefs and values arise.

Think of religions such as Christianity, Islam, and Hinduism. Christianity, for example, is based on the story that Jesus is the son of God. Muslims believe that the prophet Mohammed received the complete message from Allah; that message is recorded in the Koran. In Hinduism, God is seen as an infinite cosmic consciousness (Brahman) from which many gods emerge, representing different aspects of the divine, such as Brahma the creator, Vishnu the protector, and Shiva the transforming god. Political movements and economic models, such as capitalism, socialism, and communism, each have their own narrative about how society should function. Supporters of these movements endorse that narrative.

2. Stories influence thoughts and self-image.

Harari distinguishes between the “self” that gains experience and the “narrative self” that creates a story from what you have experienced. We identify primarily with that narrative self. Stories influence our thoughts, how we think about ourselves, and how we explain events. A story can be very personal; your life story, for example, is unique. But Harari focuses on the power of shared stories (as mentioned in point 1), because they help people work together. Shared stories are also central to this chapter.

3. Stories touch our emotions and guide our behavior.

Stories have more influence than dry facts. Stories evoke emotions. They make you happy, scared, angry, or hopeful. Powerful stories trigger something in us that makes us take action or change our behavior.

Martin Luther King’s “I Have a Dream” speech gave people hope and courage to fight for equal rights. President Barack Obama’s

campaign slogan “Yes, we can” gave many Americans hope for change and a better future, regardless of their background or origin. Advertisements play on desires or fears. For example, Christmas advertisements often show a happy family eating together. This gives you the feeling that conviviality and happiness are part of the product.

According to Harari, we live in a world with two realities: one is the real world, with rivers, trees, and animals. The other is an imagined world, with one or more gods, countries, brands, and the economy. These only exist because we believe in them.

In the imagined world, it's all about telling stories so well and repeating them so often that many people start to believe in them - just like Naru. These types of stories are our basic stories. They are so self-evident that we no longer question them. And if someone doesn't fit into the story, we are shocked. How dare they do that?

Think about it for a moment: how much of what we consider normal is based on made-up stories?

We humans need stories. They give our lives meaning, bring order to chaos, and show us how we should behave. Stories guide our desires - what we want, what we dream of, and what we consider important.

We believe that traveling enriches our lives, that we can relax on vacation, that shopping is good for the economy, and that you have to invest money to build wealth. In African and Asian cultures, there is a belief that you should treat older people with respect. In the West, people believe that everyone should be able to determine their own life.

There are invented stories that have been powerful for centuries, such as religious stories. There are also stories that are losing popularity and stories that are changing as they adapt to a new era, new va-

lues, new insights, or a different generation. Two stories that have shaped the world we live in today are those of the trickle-down economy and money.

A misleading economic story

A story that economists have been telling for years is that money from the super-rich ends up with the ordinary man. Economists call this trickle-down economics. Figure 7 illustrates what this means.

THE MYTH OF THE TRICKLE-DOWN EFFECT...



... AND WHAT ACTUALLY HAPPENS:



Figure 7 – The myth of trickle-down economics.

Wine is poured into the top glass - the glass of the super-rich - and that wine then 'automatically' trickles down to ordinary citizens. This theory, this story, became popular in the 1980s, especially in the United States under President Ronald Reagan. The story goes like this: if rich people and large companies pay less tax and receive government

support, they have more money left over. They use that money to start new businesses or expand existing ones. Those businesses need staff. This creates more jobs, which benefits society as a whole.

But it turns out that prosperity does not automatically trickle down. In reality, a large part of economic growth and extra wealth remains with the richest people, and ordinary people hardly benefit from it. The gap between rich and poor is only getting bigger.

Money is also a story

You are undoubtedly familiar with the role that money plays in our world. Harari explains that money, like religion, is a powerful story that humanity believes in. Just as religion determines people's behavior and shapes their values, so does money.

But money is actually worthless. It is only a powerful tool because billions of people have agreed that it is valuable. That agreement connects people all over the world, regardless of their background, language, or religion. Money increasingly determines what we consider important and how we organize our lives. In many Western countries, wealth is seen as a sign of success and status.

Religion, cultures, nations, borders, laws, money, and even brands such as Nike and Coca-Cola exist in our shared imagination. They are all stories.

An important feature of stories is that they change, are forgotten, or lose their power when people no longer believe in them. And once that happens, there is room for new stories to take their place.

Iconic stories: why the "I Have a Dream" speech touches so many people

Are you familiar with Martin Luther King Jr.'s "I Have a Dream" speech? It is one of the most iconic speeches of the 20th

century. King delivered it on August 28, 1963, at the Lincoln Memorial in Washington, D.C., during the March on Washington for Jobs and Freedom. The speech lasted about 17 minutes and was attended by more than 250,000 people. It was also broadcast live on television, allowing millions of Americans to witness it.

In the most famous part of the speech, King spoke about his dream of an America where people are judged not by the color of their skin, but by the content of their character. He expressed his hope that the sons of former slaves and slave owners could sit down together at the table, and that even the most oppressive American states would be transformed into oases of freedom and justice.

King's speech is a powerful example of how a shared narrative can touch millions of people, connect them, and inspire them to take action.

Why does this speech touch so many people? Why did his words have such an impact - then and now?

- A shared dream: King articulated a vision of the future in which everyone could recognize themselves, regardless of origin or color.
- Powerful emotion: his words were personal, vivid, and full of passion. They came straight from the heart and therefore touched the hearts of others.
- Call to action: King showed that change is possible, but only if people stand up together. He called for peaceful, collective resistance.
- Connecting perspective: by focusing on the "we" story, people felt connected to each other and together they felt stronger.

What stories do you believe in?

We are all shaped and influenced by the stories we believe in. What stories do you believe in? Do you believe that we are destroying the earth if we continue like this? Do you believe in a god or gods? Do you believe in life after death? Do you believe in capitalism? Do you believe in democracy? Do you believe that a better world is possible? Do you believe in this book? Do you believe in the borders of your country? Do you believe that having a lot of money makes life a lot easier? Whatever you believe, these are all stories that influence how you think, what you feel, and how you live.

Stories determine how you see the world, how you work together, who you trust, what you consider important. Stories shape you!

You are probably reading this book because you feel that something is wrong with our economic system. Perhaps you are concerned about the ever-widening gap between rich and poor. Or maybe you are annoyed that billionaires pay hardly any tax on their wealth, while you dutifully pay your share.

You know, this system only exists because not enough people question the story behind it. And those who are critical of the system are still not making themselves heard enough. Fortunately, that is starting to change. More and more people are speaking out. And if enough people make their voices heard, we can really change the system. Are you curious about how that change can become a reality? Then read the next chapter.

CHAPTER 6

New story, new rules

“We are on the eve of a financial revolution.”

- Jean-Paul Fonteijn (author of this book)

We live in a time when more and more people sense that the story no longer adds up. The story that it is normal for large fortunes to be taxed very little. We are inundated with stories about fairness, sustainability, and equality, but meanwhile, our current economic model continues to operate as usual. Beautiful promises, empty words. It doesn't add up.

In the previous chapter, we saw how powerful stories are and how they influence us. It is time for a new story with new rules. Rules that prevent one person from amassing billions at the expense of others, that set limits on absurd wealth and at the same time ensure dignity, security, and opportunities for everyone. Change the rules of the game and you not only change the game, you change who wins, how it is played, and why the players participate.

The revolutionary change in the rules of our economic model is a game changer for our world. Everything will work differently. The rules are the starting point; everything that follows changes with them.



Figure 8 – If you change the rules, you change the game.

In this chapter, I will explain what we need to change about the current rules of the game surrounding money. Before I describe the new rules, I will briefly discuss the original intention of the current rules. To do this, we will start by taking a look at the past to better understand where we are now.

Why do we actually have these crooked rules?

Taxes have been around for thousands of years. The economic system as we know it today is the result of a long development. In prehistoric times, we lived in small groups as hunter-gatherers, but with the rise of agriculture, larger, more organized societies emerged. In these communities, a need arose for a reliable medium of exchange, which

ultimately led to the introduction of money. This did not happen until much later in history, around 600 BC in Lydia (now Turkey). The emergence of money changed the way people traded and accumulated wealth. Money could not only be used as a medium of exchange, but also saved, which allowed wealth inequality to arise and grow. In these societies, it became customary for people to contribute to society, for example in the form of taxes or labor. In the beginning, this was often done in kind, but later increasingly in money.

When people started living in villages and cities, there was also a need for shared facilities, such as roads, irrigation canals, and protection. Taxes were levied to pay for these. In ancient Egypt, Mesopotamia, and China, for example, you had to pay taxes on your harvest, your livestock, your land, your possessions, and even on a funeral.

It was not until the 18th and 19th centuries that countries began to levy taxes on income. This began in England in 1799 during the war with France. Other countries followed suit, especially during and after the First World War. They needed more money for wars, the construction of factories, the development of facilities in growing cities, to provide assistance to people who did not have enough money to live on, and for the growing government.

In many countries, ability to pay became the basis of the modern income tax system: those who earn more pay more tax. This was intended to distribute the burden more fairly.

Although the intention of the modern tax system is to distribute the burden fairly on the basis of ability to pay, in the 20th and 21st centuries it has evolved in such a way that extreme wealth in the form of, for example, savings, shares, and houses is taxed less heavily than income from work. This is because many people believed in the story of trickle-down economics (you read about this in chapter 5). This story says that it is good for everyone if rich people and large companies

pay less tax and receive help from the government. An increasing number of people are discovering that this is not true, but many tax rules in the West are still based on the trickle-down story. As a direct result of that story, today's tax system focuses primarily on taxing income, with wealth being taxed at a significantly lower rate. That is why we are now in trouble. Another narrative we have come to believe is that property and the income it generates are basic rights. This idea stems from the American Declaration of Independence of 1776, in which the thirteen colonies declared their independence from Great Britain. This document states that people have rights that no one can take away, such as the right to life, liberty, and the pursuit of happiness, and that owning and protecting property is part of that. This gave rise to the idea that property is a fundamental part of human freedom. But my perspective is that basic rights are something else entirely: a decent income, a safe home, and access to healthcare for everyone.

It is not normal for wages to be taxed more heavily than extreme wealth. It is not normal for people to be able to hoard endless amounts of money, thereby making a small group of super-rich people all-powerful. As we have seen, this contributes to growing inequality. Politicians are struggling to change these crooked and unfair rules, because changes are often drastic. Real change is difficult as long as we stick to the rules of the current economic system.

Want to get rich? Go ahead. But this rich?

Take entrepreneurs like Elon Musk, Bill Gates, and Jeff Bezos. They have founded successful companies. No problem if they earn a lot of money from them. But hundreds of billions? That's an absurd amount. Do you think that's normal? And all the while, tens of thousands of people have contributed to achieving this success, such as engineers, programmers, production workers, delivery drivers, logistics em-

ployees, and designers. Without their help, these smart entrepreneurs would never have made it.

“There is no moral, political, or economic justification for large fortunes. Many people don’t realize that extreme wealth also causes extreme damage.”

- Ingrid Robeyns (Belgian-Dutch economist and Professor of Ethics)

People who think and act opportunistically have fewer problems with the current rules of the game than those who are more empathetic. This creates an upper class that is primarily driven by profit and possessions and not necessarily by the well-being of others and nature. This is harmful to society. The current economic model rewards harshness and greed, while care and solidarity are much less recognized or rewarded.

Everybody rich: rules for a fair economy

In this book, I have repeatedly shown that under the current rules, more and more money and power is concentrated in the hands of a small, super-rich group of people. I cannot stress enough that we need to change the rules of the system.

I propose three measures that together will distribute wealth more fairly, limit power, and make cooperation (rather than exploitation) worthwhile again. These three rules form the core of a new narrative in which everyone counts and benefits.

“We cannot solve our problems with the same thinking we used when we created them.”

- Albert Einstein (German-Swiss-American physicist)

Measure 1: Tax on extreme wealth

The first measure is to tackle extreme wealth by introducing a wealth tax on assets above a certain threshold. It is important that the percentage is high enough that this first measure ultimately reduces all wealth to a threshold yet to be determined, eliminating extreme wealth. In other words, rich people remain rich, but they are no longer super-rich. So no more billionaires.

No society needs billionaires. At a certain point, individual fortunes no longer contribute to progress and undermine democracy, equality, and freedom. By taxing extreme wealth, we ensure that the ultra-rich remain comfortable, but are no longer excessively powerful. For example: an annual tax of 30% on assets exceeding \$10 million or an annual tax of 40% on assets exceeding \$50 million. The exact thresholds and rates can be refined, but the principle is simple: extreme inequality is eliminated, unused capital is freed up, and wealth that has been hoarded is put back into the economy.

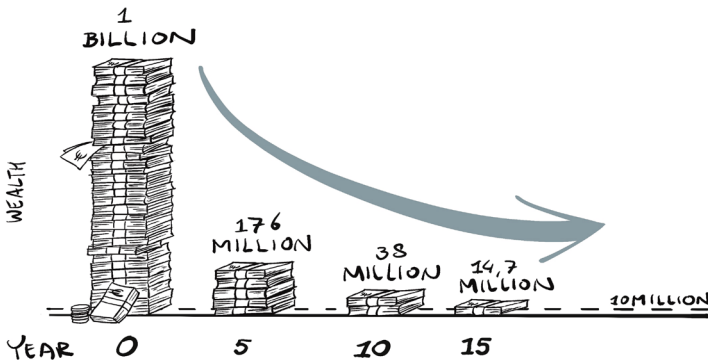


Figure 9 – Introducing wealth tax.

Measure 2: Share dividend payments with all employees

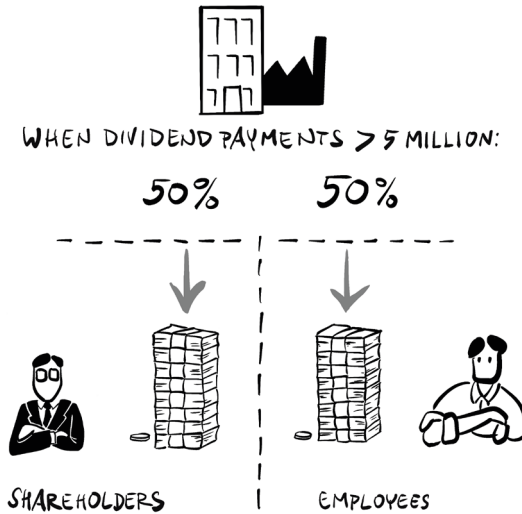


Figure 10 – Dividend payments are divided fifty-fifty between employees and shareholders.

The second measure tackles unfair dividend payments. Dividend payments are payments of a portion of a company's profits to its shareholders as a reward for their investment in the company. Currently, all dividend payments go to the shareholders, often a small group of super-rich individuals. Employees share a small portion of the profits through their salary and perhaps a bonus, but this is far too little in relation to their efforts. My proposal is that a company's dividend payments be distributed more fairly between shareholders and employees.

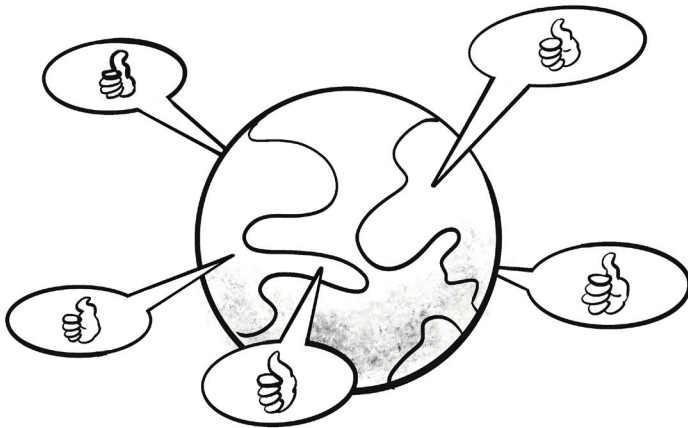
Employees receive wages or salaries. To a company, these constitute expenses. Of course, a company also has all kinds of other expenses, such as energy expenses, purchasing expenses, and transportation expenses. A company's profit is what remains after all of its expenses

have been deducted from all of its revenues. A company's profits can be retained as equity in the company or distributed as dividends to the owners/shareholders. The portion of the profit that companies retain as equity is used to invest in growth and innovation. When a company decides to distribute the profit as dividends to its shareholders, these companies must be required to distribute half of this dividend to all employees.

For example, if a company has distributed more than \$5 million in dividends, half of the surplus above that threshold must be distributed among the employees. The details are open to discussion, but the rule is clear: prosperity belongs to everyone who builds prosperity, not just those who own shares.

Measure 3: Implement measures 1 and 2 as widely as possible worldwide

The third measure is to implement the previous two measures globally as much as possible. If we really want to change something, countries around the world must act simultaneously. Because if one country introduces these new rules while the rest lag behind, large companies and wealthy individuals will relocate to places where they still pay minimal taxes, bankrupting the countries that were the first to implement these measures.



GLOBAL MANDATE

Figure 11 – Implement the measures globally as much as possible

These three measures can change everything. They are intended to curb extreme wealth and strengthen the middle class. They ensure that the super-rich become less excessively wealthy, that work pays off again, that inequality decreases, and that our cash flows become healthy again. In current politics, the opposite is happening: the hard-working middle class is paying more and more tax, while billionaires continue to be spared by favorable tax rules.

Suppose we were to introduce these measures, what would happen?

Measure 1. Tax on extreme wealth

Imagine that we levy a 30% tax on wealth above \$10 million to curb the enormous wealth of the super-rich. That 30% is an arbitrary figure, but the percentage of wealth tax determines how quickly we reduce extreme wealth.

Figure 9 shows that this measure will reduce the assets of someone with \$1 billion (1,000 million) to \$14.7 million after 15 years, as-

suming that this wealthy individual has not generated any additional income during those years. In practice, this wealthy individual will still generate some income during these years, so in practice the reduction will be slightly slower. But the fact remains that, over the years, all assets above 10 million will ultimately be reduced to 10 million as a result of this measure.

In order to pay this annual wealth tax, billionaires will have to sell part of their property or shares in their companies. If they have to sell part of their shares, those shares will end up in the hands of others. As a result, these large companies will be owned by many more people.

You may be thinking: who can buy those shares? Not me, I'm still paying off my mortgage. Those shares are bought by people who still have a lot of money, but who are not among the 0.01% richest people in the world. So not the super-rich, but the rich. People who want to invest their savings in shares can also buy these shares and thus participate. That is already an improvement, because at least the pie is being divided differently. The more people who own successful companies, the less power lies with one person or a small group of people.

Yes, but...

Perhaps the first measure sounds rather communist to some. But I can assure you that this is absolutely not the case. I am in favor of the current mixed economies with a social basis, as explained in chapter 2, but not of the possibility of unlimited wealth that currently accompanies them. It is time for an economic model 2.0 with clear limits on the maximum wealth per individual.

Courage, hard work, and risk-taking should be well rewarded. In addition, hierarchy and differences in wealth contribute to peace and stability in a society. But it must not get out of hand. Wealth is acceptable, but not without limits. Not in a way that throws society off

balance. I am committed to an economy in which success is achieved in a healthy and fair way. Healthy for people and society.

The idea of limited wealth is in line with the vision of economist and professor of ethics Ingrid Robeyns. In her book *Limitarisme*, Robeyns argues that we should not want people to be extremely rich, just as we do not want people to be poor. She too believes that there should be limits to how much wealth one person can have.

She is part of a growing group of scientists and thinkers who believe that extreme wealth is a social problem and advocate for limits or redistribution. To name a few: Joseph Stiglitz (American economist and Nobel Prize winner), Thomas Piketty (French economist), Rutger Bregman (Dutch historian, author, and opinion maker), Branko Milanović (Serbian-American economist), and Luke Kemp (Australian political scientist, researcher, and author).

In all strata of the world's population, there is a growing need for a different economic narrative. A narrative in which justice, sustainability, and shared prosperity are central.

“Don't be an asshole”

According to Luke Kemp of the University of Cambridge, civilizations throughout history have often collapsed due to greedy elites and extreme inequality. He studied more than 400 societal collapses over 5,000 years, including those of the Maya in Central America, the Han dynasty in China, and the Western Roman Empire in Europe. Kemp calls these types of societies “Goliaths”: societies built on power, inequality, and exploitation. His conclusion: societies become vulnerable when a small group of narcissistic, “super-rich assholes” claim enormous wealth and power at the expense of people and the environment. We see this happening again today, and our civilization is in danger of collapsing. His simple but incisive

advice is therefore: “Don’t be an asshole.” Kemp advocates an end to inequality, true democracy (a society in which power is not bought or manipulated by a small group of billionaires, but in which decisions are made in the interests of society as a whole) and an upper limit of \$10 million on personal wealth. Only in this way can society remain resilient and not be crushed by war, climate crisis, or abuse of power.

Yes, but...

The first measure provokes strong reactions in people. I often hear: “Under your proposal, far too much money goes to the government. The government cannot be trusted,” and: “The government will only make a mess of it.” To be fair, the government does sometimes make a mess of things. But it is important to keep seeing the big picture. The first measure is part of the temporary transition phase to the new financial system. And yes, during that phase, the government will temporarily receive more money through higher taxes on large fortunes. That may feel uncomfortable, but it is a necessary step. Because the rich pay little to no wealth tax, our governments are missing out on billions. Billions that we desperately need for healthcare, education, infrastructure, security, and to pay off the national debt.

We cannot change the system overnight. The first measure will help to reduce extreme wealth, so that eventually there will be no more billionaires. Only during the temporary transition phase will the revenue from wealth tax mainly go to the government.

In the final phase, after all the rules have been implemented, money circulates within society: between people, businesses, local communities, and yes, even the government. But the government is no longer the linchpin, but merely one of the players in a fair economic system. Money remains in motion and always returns to ordinary citizens like you and me, because it circulates in a healthy cycle.

Measure 2: Share dividend payments with all employees

In my proposal, the second measure tackles unfair profit distribution. This measure only applies to large companies and not to small or medium-sized enterprises (SMEs), such as the bakery around the corner or a handyman company with five employees. We focus on the large cash flows, because they contribute to the current disastrous imbalance in the world. In large companies, such as multinationals, not only the founder, top management, and shareholders, but also the secretary in Europe, the mechanic in America, and the coffee sorter in Africa or South America will receive a fair share of the profits. After all, why should it be mainly the company owners and shareholders who benefit, while others do the work?

Fair pay

What happens when we implement this second measure? Suppose, for example, that a company has made a profit of \$100 million, of which \$50 million is retained as equity and \$50 million is distributed as dividends. Then \$22.5 million (half) goes to the employees and the remaining \$22.5 million is distributed among the shareholders. In this way, people without shares also share in the profits of the company they work for.

Of course, there is still a difference in wages: a director still earns more than a warehouse worker, but when the profits are shared, no employee is excluded and the profits are distributed equally. With the implementation of this rule, company owners and shareholders can no longer enrich themselves without also allowing employees to share in the profits.

For example, someone who currently sorts coffee beans for \$1 or \$2 a day will receive a fairer wage after this measure is implemented, because they will share in the profits of the company they work so hard for. This will significantly increase their income, allowing these

previously exploited and disadvantaged people to rejoin the middle class of their country. And a large, healthy middle class in a country is the basis for a healthy economy in that country.

Measure 3: Implement measures 1 and 2 as widely as possible worldwide.

We need a global mandate.

"It seems impossible until it is done."

- Nelson Mandela

The new rules (measures 1 and 2) will only work if we implement them as much as possible worldwide. After all, any country that is the first to start implementing these rules individually will go bankrupt. Implementing these measures will therefore only lead to a more stable, fairer world if we implement these new rules simultaneously across the globe. Or at least jointly with the countries that determine the global economy.

How do we tackle this? I can hear you thinking, "This will never work." But then you are forgetting the power of a good story. The power of a good story has been proven countless times throughout human history, and it will do so again now.

If we believe in the new story, then a bright future for everyone is much closer than we think:

1. The coming years will be about raising awareness and building support by telling the new story (you also have a role to play in this: share the new story with others as much as possible).
2. If we demand new rules en masse by voting on superrichtax.com, political parties will include those rules in their election programs. They know this will win them votes. In this way, a shared story determines what ends up on the political agenda (history has shown this time and time again).
3. As soon as political parties that support these new rules come

to power in enough influential countries, the time will be right to implement the measures as widely as possible around the world.

4. If there is sufficient political support in a majority of countries, they can work together and make agreements. In this way, they can ensure that countries that do not participate do not benefit, for example by restricting trade advantages or increasing import duties.

Yes, but...

And if you're thinking: implementing the measures globally as much as possible, surely that'll never work? Then I have a question for you: why not? Yes, it will be a considerable challenge and it will require time, tough negotiations and agreements, cooperation and vision. But big changes always start with a new narrative. A story that shows that things can be fairer, more humane, and better. In Chapter 5, you read how stories form the basis of our reality, that they determine what we consider normal, what we strive for, and what we accept. That is why it is so important to share the new story with as many people as possible. Saying that it will never work is the same as saying that humanity cannot grow. And that is absolutely not true.

The result: a healthy circle of money

At present, it is mainly the middle class that bears the burden, while the super-rich pay relatively little tax. We foot the bill, or rather, we pay for their wealth, opulence, and luxury. The new economic system will rectify this. By tackling extreme wealth and introducing fair rules, money will flow back into society. It will remain in circulation, without leaking away to billionaires.

An important advantage of the healthy circle of money is that income tax can be reduced. With such a reduction, there will still be enough left to invest in healthcare, education, and other public services, because everyone, including the richest, will contribute their fair share. Keep in mind that there will always be some inequality, even in a healthy system. What disappears is the unhealthy gap between a small group of super-rich and the rest.

Incidentally, the measures will not only have a positive impact on people in the Western world. They will also have a positive impact on poorer people in third world countries. For example, workers in African countries who sort coffee beans for international companies with Western owners will benefit from measure 2 and will therefore share in the profits of the company they work for.

Yes, but...

You may be wondering: can we win this battle? Because as soon as we try to tax the super-rich more fairly, they move their money to tax havens, including private cities.

But don't give up hope. We can change the rules of the game. We, ordinary citizens, have more power than many of us think. We can put pressure on our governments by taking action. We can take action worldwide. Leaders from different countries must make clear agreements together, including on how to deal with private cities. Moreover, international cooperation and regulation can reduce that risk. The Zones for Employment and Economic Development (in some private cities), where residents determine their own taxes and laws, do pose an additional challenge because they offer the wealthy a place of refuge. But that is precisely why global cooperation is important. These zones must also review and adapt their rules.

Yes, but...

After reading about the three rules of the game and the healthy circle of money, do you think: yes, but billionaires will never voluntarily give up their power? You're right! They won't just let go of their position. That's why changing the rules of the game will have to come from the bottom up, not the top down - just as has happened with major social changes in the past.

Think of the French Revolution, Martin Luther King and the civil rights movement, Nelson Mandela's struggle against apartheid, or Gandhi's peaceful resistance for Indian independence (you can read more about this in the next chapter). Revolutions and fundamental changes always start with ordinary people who stand up and say, "Enough is enough." If we want extreme inequality to end, we must take action together.

Take action, cast your anonymous vote at superrichtax.com.

That is also why the website superrichtax.com was created: we want to create broad support to reduce the influence of billionaires on political budgets and resources.

When millions of people rally behind a new narrative and say that the current system is unjust, billionaires will try to stop it by sowing confusion and spreading false information. They use clever, empathetic tactics to win the trust of politicians and thus maintain their influence. But they will fail if there is a powerful counter-narrative.

Our task, therefore, is to spread that counter-narrative, the new narrative that I share in this book, as widely as possible. Politicians often have good intentions, but they work within the existing rules of the game and are, consciously or unconsciously, influenced by the super-rich, lobby groups (of large companies), and interest groups. That is

why it is essential that we join forces and instruct politicians to change the rules of the game. Only then can we break the power of the billionaires and enforce a fairer system.

Make your voice heard!

Do you have questions, doubts, or ideas? Make your voice heard via the contact page at superrichtax.com. All input is welcome.

We copy what we see at the top – and that is also a problem

A system change is necessary for so many reasons. Not only because of the growing gap between rich and poor, but also because the current system rewards certain behaviors: narcissism, individualism, and the pursuit of self-interest. Those who behave in this way are more likely to end up in influential positions. And that has major consequences.

Wealth – and how we deal with it – has become a weakness in our society. The people we see as successful are often the rich. They have become our role models. Think about how we think about success and how to achieve it. This glorification of wealth does not happen by itself; many of us perpetuate it. Many people also want to become rich and have a luxurious lifestyle. Many admire the expensive cars, watches, yachts, and luxury homes with swimming pools of the super-rich. Many are interested in their personal lives. Many people think that rich people are smarter, more attractive, and more successful than less wealthy people. Many revere wealth, and deep down, something whispers to them: if only I were just as rich. Many of us seem to have forgotten that someone with \$100 million in the bank is no more or less human than a mail carrier, is not necessarily happier than their hairdresser or their children's math teacher, and that much more useful

things could be done with that money than is currently the case. In short, many of us give the super-rich a kind of divine status. In today's society, wealth has gained power and status, and values such as solidarity and honesty have increasingly faded into the background.

A number of biologists, including Frans de Waal, Erica van de Waal, and Andrew Whiten, have an explanation for this. They studied how chimpanzees interact with each other. Research shows that apes mainly imitate the behavior of those they consider higher in the hierarchy. They usually do this unconsciously. We humans exhibit the same behavior as chimpanzees in this area (which is not surprising, since we are biologically related). We mirror successful people. If those people are focused on power and money, then that becomes the behavior we imitate. Our instinct to follow people we see as successful is currently working against us. But if we recognize this, we can also change it. With different rules, different people will rise to the top. People for whom cooperation, care, and justice are important. And that is the behavior we will then naturally copy.

Your voice counts

In this chapter, you have read about the new rules of the game, the three measures that will lead to a fairer and healthier economic model. This change has already begun, as more and more people are expressing their dissatisfaction with extreme wealth and the growing gap between rich and poor. Have you noticed this too?

Your vote is important! At superrichtax.com, you can give your opinion and vote anonymously. Only those who subscribe to the newsletter do not vote anonymously. Every vote counts in building support. Together, all those votes form the basis for real political change - for new rules that are fair.

Voting at superrichtax.com is much more than a symbolic gesture. Every vote shows: I believe it is time for a new economic model. And the more people who do so, the more difficult it becomes for politicians to ignore this narrative and the easier it becomes to introduce the new economic model.

The reason people give up their power is that they think they have no power.

Imagine if we collected not 30,000, but 1 million or even 10 million votes. Then something significant would happen: we would have proof that this story resonates with people worldwide. People are looking for a solution they can identify with. Voting is a first, accessible, and powerful step in that direction. It shows that we are ready for a new narrative - and that we now represent the majority.

Change requires courage, belief, and action. Join us. Make your voice heard. Help make the new rules a reality. This is not a small step. It is a new phase in our civilization. An opportunity to build a fairer world together.

PART 3

It can be done.
Change is possible!

"It seems impossible until it is done."

Nelson Mandela

CHAPTER 7

Change starts from the bottom up

“Real change does not come from above, but from the hearts of the people.”

- Anonymous

Shared stories are powerful and have an impact. They influence what we think, how we see the world, and what we consider normal. For example, our financial system is maintained by the narrative that it is sensible to tax labor more heavily than wealth. By hardly taxing wealth at all, the money of the very richest would eventually end up with ordinary people. We have seen that this story is false, and that the world is creaking and groaning: growing inequality and the climate, housing, and migration crises are causing global unrest.

Fortunately, we have the power to change narratives: as soon as we no longer believe in a narrative, it loses its power and space is created for a new shared narrative. This is how we have rectified previous systemic failures, such as child labor and the transatlantic slave trade.

Real change does not start with figures or laws, but with a story that people dare to believe in. That starts from the bottom up.

We must be the new story

In the past, many social situations that initially seemed self-evident have changed because people took action and demanded something better. These people resisted an old story that caused injustice. I will

share a few examples with you that you will probably recognize from the history books.

Child labor in Europe and the United States

Imagine: your 8-year-old child has to work in a factory, a mine, or on the land to earn a living. From the 16th century onwards, this was quite normal in Europe and the United States. Children worked hard and the work was often dangerous: they suffered injuries, fell ill, and could not go to school because they had to work long hours.

At the beginning of the 19th century, the first organized fight against child labor began in the United Kingdom. More and more people thought it was wrong for young children to do heavy work in factories. Parents, teachers, and doctors joined the resistance, and their protest spread to other European countries and the United States. In England, Lord Anthony Ashley-Cooper, also known as the Earl of Shaftesbury, campaigned for years in parliament for stricter laws against child labor. In the Netherlands, at the request of concerned citizens and activists, Jacob Jan Cremer wrote the book *Fabriekskinderen (Factory Children)* in 1863. In it, he described the dire situation of working children in the textile factories of Leiden. His story had an impact, putting pressure on Dutch politicians to tackle child labor.

Due to the persistent protests, the shared narrative slowly but surely began to change: where child labor was once considered normal, people now began to believe that children had a right to protection and education. This new narrative made change possible. First, laws were introduced that prohibited child labor in factories. Children were often still allowed to work on farms and in other professions. It was only with the introduction of compulsory education that all children had to go to school. As a result, child labor eventually disappeared.

The transatlantic slave trade

Imagine being seen as inferior - as a commodity - and that it is therefore normal for you to be someone else's property. Your owner determines every detail of your life: what kind of work you do, when you work, how long you work, who you live with, what you eat and how often you eat, and so on. For more than 350 years, this was the daily reality for millions of enslaved Africans.

Between roughly 1500 and 1865, millions of Africans were forcibly enslaved and brought to the Americas and the Caribbean to work on plantations. This system made plantation owners and traders rich, but caused oppression and suffering among enslaved people. They had no rights, were abused, separated from their families, and lived and worked under harsh, poor conditions.

Around 1800, there was increasing attention for the inhumanity of the slave trade and slavery. Christians and writers in particular spoke out. These people were called abolitionists; they believed that every human being should be free and equal. Well-known abolitionists were William Wilberforce and Thomas Clarkson. Wilberforce fought in the British Parliament for a ban on slavery. Clarkson showed many people how cruel the slave trade was by collecting evidence of the mistreatment of enslaved people. He used drawings and images, such as a picture of the slave ship *Brookes*, which showed how Africans were crammed together like goods. These images made a big impression on the public and politicians - for the first time, they were confronted with the horrific reality of the slave trade.

In the United States, various people fought against slavery. Journalist William Lloyd Garrison wrote fierce articles in his newspaper calling for the abolition of slavery. Harriet Beecher Stowe wrote the famous book *Uncle Tom's Cabin*, in which she showed how unfair and inhumane

slavery was. Frederick Douglass had been enslaved himself, but managed to escape. He told his life story and wrote books to make it clear to a wide audience how hard and inhumane life as a slave was. He shared how, as a child, he had to watch his aunt being severely abused, how enslaved people could be murdered without consequences, and how they were kept hungry and treated like animals.

A small group began to speak out against the injustice, prompting others to think about it. That was the beginning of a new shared narrative in which freedom for all was central. Space was created for laws prohibiting slavery and the slave trade. However, slavery in the United States only really came to an end after a bloody civil war.

The French Revolution

I would like to appeal to your empathy once again. This time, imagine that you are a farmer who works very hard but remains poor because you pay high taxes to the king, the nobility, and the church (the rich). While you toil on their land (which is their property), they live in luxury and contribute hardly anything to the treasury. This was the life of French farmers, workers, and ordinary citizens (97% of the population) from around 1450 to 1789. Until they rebelled and resisted the unfair society. That uprising is known as the French Revolution.

The French Revolution started from the bottom up. In 1789, representatives of the common people gathered and decided to declare themselves the highest authority in France: the National Assembly. In doing so, they publicly challenged the nobility and the church. The National Assembly demanded a new constitution with equal rights for all, the abolition of privileges for the rich, fairer taxes, and restrictions on the power of the king. When the French king Louis XVI threatened to block this, a vanguard of the people stormed the Bastille fortress on July 14.

The revolution brought about major changes: France became a republic in which ordinary citizens were given more political rights. A new constitution was introduced that placed power in the hands of the people, the special rights of the nobility and the church disappeared, and their land was sold to ordinary people. This gave ordinary citizens the opportunity to own land for the first time. The French Revolution set in motion a movement that radically changed the whole of Europe.

This revolution was not only about who held power, but also about the narrative on which society was built. That narrative was that the family into which you were born determined your place in society: noble families and clergy had privileges, while the rest had little say. The revolution countered this with a new narrative: everyone is equal and the people hold power. Journalist Camille Desmoulins played an important role in this by encouraging the people to rise up against the king. This led to the storming of the Bastille. Philosophers such as Rousseau and Voltaire also inspired the people with what were, at the time, revolutionary ideas about liberty, equality, and fraternity.

I have given three examples, but there are many more. Consider, for example, apartheid in South Africa, a system in which the white minority held all the power and people lived strictly separated on the basis of skin color. There was a similar system in the United States. After the abolition of slavery, black and white Americans lived separately for a long time. There were separate schools for black children and white children, and black people had to sit at the back of the bus.

Lessons from the past

At first, people thought the systems discussed were normal, because stories explained the inequality and made it seem natural. But history shows that once enough people believe in a new narrative that focuses

on freedom and equality, even the most entrenched systems collapse like a house of cards. For example, in many countries it used to be impossible or strictly forbidden to divorce, but now it is legally permitted in almost all countries. Or consider mixed marriages. In the past, marriages between people of different religions or ethnic groups were often prohibited or discouraged, but in many countries they are now normal and legally recognized. Contraceptives were also prohibited or taboo in the past, but today they are widely available in many countries and are part of healthcare and personal freedom of choice.

What does history teach us? If we dare to believe in an economic model with fairer rules, and if we then share and pass on that story, there will be room for real sustainable change. Time and again, we as humanity take a leap forward because we believe in a new narrative that is fairer and more humane. This is how we put an end to transatlantic slavery, child labor, apartheid, and the absolute power of the nobility and clergy, among other things. It starts with you and me! It is surprising how much influence a small group of people can have. Political scientist Erica Chenoweth of Harvard University discovered that you don't need a majority to bring about change. Her research showed that nonviolent movements with only 3.5% active participants were already successful in forcing change. Think of the civil rights movement in the United States or the fall of communism in Eastern Europe. Other studies also conclude that if about one-tenth of the population embraces a new narrative, the rest of the population usually follows suit. If we delve into the civil rights movement in the United States, there are many more lessons to be learned from the past. These are also clearly evident in Martin Luther King's famous "I have a dream" speech (see chapter 5).

This can be seen in every successful system change:

- Sense of unity: a shared goal or a common dream connects us as people. Origin, class, profession, or religion no longer matter.

Our struggle becomes one. We have seen doctors, parents, teachers, writers, and parliamentarians working together to abolish child labor.

- Goal-oriented activists: we need people who continue to fight, because change does not happen by itself. It is the people who speak out, take action, and persevere until the goal is achieved.
- Pressure from below: people with power (and great wealth) rarely give it up of their own accord. But if the pressure from below is great enough, they can no longer ignore the new narrative. Pressure from below is also necessary in the financial revolution – just as it was in all previous major systemic changes.
- New laws and a new system: ultimately, the new narrative must take shape in concrete rules and structures that replace the old system. All the examples in this chapter show that real change is only possible when the new narrative is translated into new laws.

What if we do nothing?

As you read this chapter, you may think: this is all very interesting, but it sounds rather exhausting to bring about such a change. I already have enough on my plate at the moment, and I'm not much of a fighter. I understand, but doing nothing is not an option. Remember the vicious circle with the five phases I talked about in chapter 3?

- phase 1: unrest and conflict (the current phase)
- phase 2: world war
- Phase 3: temporary equality
- phase 4: economic reconstruction
- phase 5: return of inequality.

We can only break this pattern with fair rules. I want to emphasize how important that is. Think of the French Revolution: only when a

new constitution was introduced, based on liberty, equality, and fraternity, was there a real break with the old system of large land ownership and the absolute power of the nobility and the church.

Yet even after the revolution, extreme inequality remained. Land mainly ended up in the hands of wealthy citizens, and most poor people remained poor – although they had more opportunities to escape poverty than before the revolution. Moreover, land is limited in supply, but money and capital can accumulate endlessly among a small elite if the rules of the game are unfair.

In short, the French Revolution put an end to the privileges of the nobility and clergy: their large landholdings and tax exemptions disappeared. Whereas the old system was based on land and ancestry as sources of wealth and power, a new economic system emerged after the revolution. From that moment on, people could accumulate and hoard endless amounts of money by opening shops, starting factories, trading, and investing in companies. In Chapter 6, I described how, in the 20th and 21st centuries, wealth has grown to the point where it is hardly taxed at all. Today's rules are particularly favorable to billionaires. Their wealth can grow for generations without redistribution. They form a new group with special advantages, just as the nobility and clergy did in the past. Instead of hereditary titles, it is now capital that determines who is at the top.

In terms of extreme inequality, we have not really made much progress. Perhaps we have even regressed somewhat.

And you know, I advocate changing the rules of the game because it is in the interest of all of us – including the billionaires. According to American professor Ricchiuti, two-thirds of the American economy revolves around what people buy – and this applies to all economies worldwide. Poor people don't have enough money to spend and rich

people already have everything. That's why the middle class largely determines the state of the economy. In 2020, 68% of all consumer spending worldwide came from the middle class. Unfortunately, more and more money is flowing away from the middle class to the super-rich, as explained earlier in this book. Because prices are rising faster than wages, we are seeing an ever-shrinking middle class. Even the richest will eventually notice this, because without a strong middle class, the economy will collapse completely. And then chaos will reign!

Yes, but...

You may be wondering: aren't you painting a very bleak picture? Aren't we already well on our way? More and more people want change, and there are now various initiatives, such as Oxfam Novib's appeal and petition (see box) for a wealth tax on the super-rich and the *Compromiso de Sevilla* (see box).

Oxfam Novib believes that the wealth of the super-rich should be taxed more fairly and is campaigning for this in various countries, but the rates vary from country to country. In the Netherlands, the organization is focusing on the richest 1%, with a proposed wealth tax of 2% for people with more than 2.3 million euro, rising to 5% for billionaires. In addition, Oxfam Novib advocates stricter inheritance taxes and an end to tax avoidance, so that more money is available for healthcare, education, and poverty reduction.

The 1% discussed, but not addressed

In the summer of 2025, 15,000 representatives from more than 100 countries gathered in Seville, Spain, for the international conference "Financing for Development." The reason: the richest 1% collectively own nearly \$34 trillion, while billions of people live in poverty and development aid is declining worldwide.

The core message of the conference: there is enough money to end

poverty, if we tax the super-rich more fairly. Spain, Brazil, and South Africa formed a coalition for higher taxes on multi-billionaires and called on other countries to change the tax system worldwide and create more transparency to combat tax avoidance. In addition, it was proposed that private jets and first-class airline tickets be taxed more heavily. Important countries such as the United States were absent. Furthermore, the final document of the conference – the *Compromiso de Sevilla* – is not binding.

The conference showed that support for taxing extreme wealth is growing, but is still in its early stages.

You may have seen similar proposals. These are certainly admirable initiatives. On paper. But let's be honest: it's still not rigorous enough. Money is still flowing in the wrong direction (think of the Money Flows Model from Chapter 1). I understand that you want to believe that these kinds of initiatives are a step in the right direction. But please don't be lulled into complacency by the fine words of government leaders or sweet talkers, such as a symbolic tax on wealth. That's billionaire marketing.

As long as we are satisfied with the crumbs from the super-rich, nothing will change.

We need to radically change the rules of the game! Otherwise, twenty, thirty, or fifty years from now, nothing will have changed. In the meantime, the middle class will crumble, you and I will become poorer, and chaos will grow. We are now in the middle of phase 1 of the five phases described. As in the past, extreme inequality will once again lead to a world war. The question is not if, but when. But it is not too late to do things differently. We must believe in the revolutionary alternative described in this book. Surely you don't want the next generation and their children, grandchildren, and great-grandchildren to grow up in a society full of conflict, war, poverty, and extreme inequality? Things can be different if we choose change today.

The future we accept is the future we pass on.

We determine the next chapter of human development

We have achieved so much as humanity. We started out as hunters and gatherers, learned to make fire, developed agriculture, and founded villages and cities. We shared stories, worked together on common goals, made (scientific) discoveries, innovated, and grew as humanity.

Well into the 15th century, many people believed that the earth was flat (although scholars had long known that it was round). Today, we have powerful telescopes that allow us to observe even distant galaxies. Throughout history, we have overcome great challenges: from the devastating Spanish flu to the more recent COVID-19 pandemic. We have ended wars by choosing peace and fought for freedom and equality, as during the French Revolution and the abolition of transatlantic slavery and the end of apartheid. Our history shows that we humans repeatedly find the strength to move forward and create a better future.

Our story is one of hope, resilience, and change. We have endured difficult times, pushed boundaries, and continually found new ways to grow and improve. With every step, we have shown that we can learn, collaborate, and adapt.

Together, we are writing the next chapter of humanity. Let us build a world without extreme inequality. A world with a fair future for everyone. Only a financial revolution can make this possible. Only a revolution that follows the rules set out in Chapter 6 can put an end to the harmful consequences of extreme wealth among the super-rich. In this way, we can create a world in which money is distributed fairly:

not a world of the super-rich, but a world for everyone. In such a balanced society, we can tackle the major problems of today. Together, we can make that future a reality.

CHAPTER 8

Be the change yourself

“Be the change you want to see in the world.”

- Mahatma Gandhi (Indian lawyer, political leader, and social reformer)

You are the hero of this story.

You have read this book because you believe that things can be different, because you refuse to accept that growing inequality is inevitable. You know that honest work, care, and contribution should be valued more than wealth and power. And you believe in a society where everyone counts.

Throughout this book, you have seen how the system accumulates wealth at the top and puts pressure on workers and families. How opportunities are unevenly distributed, and how this affects not only the most vulnerable, but ultimately everyone, including the children and grandchildren of people who are currently well off.

It is precisely this realization that gives strength. Because those who understand where things go wrong can also see where change begins. You are not powerless. You are part of a growing group of people who stand up for justice, for fair rules, for an economy that works for society again instead of the other way around.

Extreme wealth is the most acute symptom of a system that has lost its balance. But systems are made by people, so people can also change them. Every voice, every conversation, every step counts.

It's not about envy or anger, but about care, about love for what binds us together: our children, our neighbors, our future. You are the link

between insight and action, between awareness and movement.

A fair economy is not a dream, but a choice. A choice to build a future together in which prosperity, hope, and opportunities are shared fairly again. And that choice starts with people like you, people who dare to believe that things can be different.

The future is not something that happens to us. The future starts with you.

Together for a fair economy

We face a major challenge: how do we build an economy that is fairer and more sustainable, in which the gap between rich and poor is narrowed and prosperity is not limited to a select few, but is shared by everyone? Hopefully, this book has given you food for thought and new insights. You are not alone, and you do not have to stand by and watch helplessly. Wondering where to start? Here are a few simple steps.

Simple steps toward change

1. Spread the word.

Share this book - or the story it tells - with your family, friends, colleagues, and neighbors. Every conversation counts. The book is also available in English, Spanish, German, French, and Italian. This makes it easy to share with people who don't speak Dutch or who live abroad.

2. Join the movement.

Sign up for the newsletter at superrichtax.com and stay informed about campaigns and initiatives.

Cast your vote for a fair wealth tax for the super-rich. Every vote counts. Together, we can build support for new, fair economic rules.

3. Show what you stand for.

At superrichtax.com, you can order flags, caps, T-shirts, sweaters, and stickers to show what you stand for. Hang a flag on your balcony, take it to a demonstration or festival, or use it as a symbol of hope and justice.

The clothing and accessories are more than just material goods - they are statements of belief in a fair future. Wear them during protests, events, or just in everyday life, and help spread the message.

You make the difference

Extreme inequality is not a crisis for those in power until we, ordinary citizens, make it one. Be the story. Share it, connect with others, and show what you stand for. Change doesn't start at the top, but with people like you.

Your voice counts. Your action makes a difference.

When we unite, a grassroots movement emerges. Together, we can build a fair economic model. The financial revolution starts with us.

Go to superrichtax.com now and vote.

It only takes a minute, but it makes a world of difference.

Will you join us?

ACKNOWLEDGEMENTS

“You don’t change things by fighting the existing reality. To really change something, you have to build a new model that makes the old one obsolete.”

- Buckminster Fuller

A book never comes out of nowhere. It grows out of conversations, ideas, and experiences you gather along the way. For me, that started early on: as a student, I became fascinated by Darwin and his theory of evolution. Later, thinkers such as Thomas Piketty and Yuval Noah Harari followed, broadening my view of human behavior and our society.

But just as important were the conversations with my family, friends, and other loved ones. You listened endlessly to my ideas, contributed your thoughts, challenged me, and sometimes rightly contradicted me. Your patience and sharp questions helped me organize my thoughts and test my convictions. For that, I am grateful to you.

Those conversations helped me to make complex topics simpler and more understandable and to continue to seek connection, even when opinions differed.

My work as a freelance project manager also played a role. In that work, I am used to translating complex issues into clear solutions. That experience helped me to make the complex theme of the growing gap between rich and poor understandable to a wide audience.

And now this book is in your hands, the reader. My hope is that it will invite you to question existing rules, take a critical look at inequality, power, and responsibility, and start new conversations.

Thank you to everyone who contributed, and thank you to you who are reading this.

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Something is going terribly wrong in the world. Problems are piling up: international tensions, wars, social polarization, a housing crisis, unaffordable healthcare, and a rapidly changing climate. We hear about it in the media, we see it all around us, and we feel it in our wallets. It's time for a change.

But can we rely on politics to turn things around? Sadly, no! Enormous sums of money continue to pour into the pockets of the super-rich, while politicians stand by and do little to change it. With their growing wealth, the ultra-rich are buying up more companies, gaining political influence, and slowly claiming ownership of the world. Meanwhile, everyone else is left with less money, fewer opportunities, and more social problems. This can't go on any longer! If we continue down this path, ordinary people will soon have no money and no voice left at all.

That is why it is time to introduce a wealth tax for the super-rich, to close the gap between the rich and the poor, to restore balance to our economies and societies and to finally free up the funds we need to really tackle today's challenges.

What does that mean for you and me? Fairer opportunities and a better livelihood.

Jean-Paul Fontelijn holds a degree in Business Information Management from Tilburg University. Alongside his career as a successful project manager, he advocates for a fairer world through superrichtax.com. Though he isn't tied to any political ideology, he draws on the best ideas from both the left and the right. His mission is to accelerate the financial revolution started by Professor Thomas Piketty, creating more opportunities for everyone, reducing the power of billionaires and bringing about a more peaceful world. Will you join the cause?



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