Superannuation

I don't really think Super is welfare. This is fundamentally about the right for someone to live their life after the age of 65 without needing to contribute more to society.

Is it ideal that this “right” exists only through money, and not lifestyle? No, it's not ideal.

Is it a looming problem that we can't sustain in our current system? Possibly.

We have made it about money because we have a monetary system, but where does the money go? To basic living costs. A lot of which is circular, so where is it going?

How is it possible that we cannot afford to look after older people? Did the ground disappear from beneath our feet?

People work themselves into ill health, so they can afford that ill health in old age, because we will not secure them a place in the world. Shutting them out with the excuse of “money”, is that what we are planning for?

We need to be aware of how things are monetised and made accessible, for easy removal from our circulating value.

We use a monetary system to help facilitate normal life, but it is now disrupting normal life. Can we remember what normal is?

I think we should be uncomfortable with the fact that if the arrangement for Super is changed it takes potentially $30k+ of actual money per year from someone. This is not smoke and mirrors, it is real money straight from their income.

If we really, truly, needed some wiggle room, perhaps allowing over 65s to choose to keep working while delaying, (and guaranteeing), those funds, could supply some extra cash-flow, but we should be weary that constant “tinkering” with people's money is problematic.

Do savings actually have diminishing returns?

What is happening when you “make” money from money? Interest rates are really the want and need of money and value. This is the capital leverage.

Interest rates have a cause and effect relationship with inflation. They are used to manipulate the flow of money and they represent the current need of money.

What is inflation but a change in the ratio of money to value? It can be seen in “constricted” pockets (supply vs demand), and in overall inflation.

You don't particularly want stores of money sitting idle because it's “equivalent value” diminishes as it's relevancy diminishes.

This affects the overall ratio of money to value, and all money is “laundered” by being indistinguishable once in the exchange process.

Money can stagnate. Trying to retain the value of money is like storing food on a shelf. The way to maintain the value of money is to put it to good use. This is because “money” is often a representation of the value of people's time and effort.

Think of the metaphor of the painted house, eventually the value of the work fades, it needs to be repainted. Even if the true value of it will not be diminished, relative to us we cannot necessarily appreciate value that has come and gone. It is no longer “available value”. In a sense, value is still relative, largely, to whatever can appreciate it.

When money “maintains” it's monetary value through “capital advantage” alone, it can just mean moving money around through leverage, while at the same time creating inflation, (through scarcity, harm, and it's own diminishing value), which reduces overall monetary value. A vacuum that stifles value generation and society.

The ratio of overall available value, in relation to money, is reducing over time if people can't thrive. “Good use” of money is a matter of definition, but avoiding harm and “counterproductive” activities generally, and developing true individual value seems like a pure form of value.

Money is good because it's free flowing, without it there might be other less acceptable or accessible societal “buy-ins”, but money can loose it's flexibility when it's controlled. The best use of money, ideally, may indeed be on yourself and the people around you, and on the things you are trying to create and build, now.

What options are there for long term capital investment involving people and projects, with successful, wholesome outcomes?

What is the value of the security of “savings”, versus the security of incorporating value into functionality, personal growth, and societal stability and development?

It is good to be prepared and resilient to future possibilities, my concern with savings schemes is that they remove much needed money and value from circulation, and have diminishing returns if that money is not invested in people and growth.

Realistically, there are not a lot of available options for investment that aren't a part of the problem. Imagine investing in a company thinking you're getting great returns, only to figure out you're paying more back through living costs.