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The End of Money and the Struggle for Financial Privacy

Richard W. Rahn

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Imagine a world in which: you make all of your purchases without ever handling currency - bills or coins - or even writing checks; most money is issued privately and digitally, rather than by governments; inflation is largely a relic of the past; you choose which transactions you wish to be on record and which you wish to be anonymous. This world is not science fiction, but the world that increasing numbers of people will come to enjoy over the next couple of decades, according to the new book, The end of Money, by Discovery Institute Senior Fellow Richard W. Rahn.

Technology has fast outpaced governments' ability to maintain control of electronic finance. Advances in fiberoptics, encryption, and smart-card technologies make it ever easier to transfer funds from one person to another anywhere around the globe almost instantaneously, and without the use of paper and coins. Global financial networks and systems allow any asset whose value is recognized and guaranteed by a reliable financial institution to be instantly transferred from one person to another.

Private institutions are already developing "digital dollars" that will someday reduce transaction costs and monetary instability, thus leading to grater economic efficiency and higher standards of living.
Unfortunately, this new world f digital money is fiercely resisted by many government officials. The full benefits of digital money will not be realized unless people are left free to move their financial assets around the globe in a private fashion.

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