

THE RULER

Layer 1 of 3 · MST A Policy Document V16

1. AN OBSERVABLE FACT

A ruler does not become scarce when more things are measured. It does not earn a return on what it measures. Its value as an instrument does not change with use. One metre is one metre — before the measurement, during it, and after it.

This is not a theory. You can verify it with any ruler in your hand.

Now ask: does money behave the same way?

2. TWO QUANTITIES — ONE TRANSACTION

Every transaction involves goods or services being exchanged. To record that exchange we need precisely two quantities:

$A \geq 0$	The annotated value of goods and services transacted — the real thing being exchanged.
$B \geq 0$	The independent value attributed to the annotation itself — i.e. money treated as a commodity with value of its own.

A valid monetary system requires $B = 0$. Money is the annotation. It records A. It is not itself a good or service being transacted.

3. WHAT A VALID UNIT MUST SATISFY

A unit of measure can only represent a fixed value and can only measure itself as unity:

$$1 = 1 \quad \text{always} \quad \text{over any period of time}$$

Therefore any equation involving any multiple of units over any period that produces an inequality defies any notion of valid measure.

This is not an economic claim. It is the definition of what a unit is. A unit that does not equal itself over time is not a unit. It is a variable — and variables do not measure.

4. THE PROOF — PRIMARY SCHOOL ARITHMETIC

The transaction record must satisfy:

$$A = A + B$$

This equation is only true if and only if $B = 0$.

This is not debatable. It is arithmetic. Verifiable by anyone regardless of whether they understand monetary systems, economics, or mathematics beyond primary school level.

5. WHAT $B > 0$ DOES TO THE TRANSACTION RECORD

If $B > 0$ — if the annotation is treated as having independent commodity value — then the transaction record claims $A + B$ where only A was transacted.

B has no referent in any good or service actually exchanged. It is value appearing in the record with nothing corresponding to it in reality.

The record is false.

The monetary unit is claiming to be two things simultaneously:
a measure of value · and · a commodity with value of its own.
These two claims are mutually exclusive.

A measure must be external to what it measures. A commodity is part of what is measured. The moment money is treated as a commodity — as having $B > 0$ — it can no longer function as a measure. The measurement function is destroyed, not distorted.

6. WHERE INTEREST COMES FROM

Interest is not the root problem. It is what $B > 0$ looks like in practice.

Once money is accepted as having independent commodity value $B > 0$, lending money appears to involve forgoing that value temporarily. A charge for that temporary forgoing — a rent on the assumed commodity value — then appears justified.

That charge is interest: a periodic extraction of real transacted value A , paid to the holder of the annotation, in exchange for B — which was never produced, never exchanged, and has no referent in any transaction.

The justification for interest rests entirely on the prior acceptance of $B > 0$. Without that acceptance, there is no independent value to rent. The arithmetic shows that acceptance is an error.

7. ONE CONSEQUENCE YOU CAN OBSERVE TODAY

Look at any loan statement, mortgage, or credit card balance. The total claimed exceeds the total you received. The excess is B — value extracted from you with no corresponding good or service produced or exchanged by the party extracting it.

This is not misfortune or mismanagement. It is the direct arithmetic consequence of $B > 0$ being institutionalised in the definition of money.

Now ask your bank or central bank to provide, in writing, a non-circular definition of the monetary unit — one that does not define money in terms of itself or what it can buy. Ask them to show that $B = 0$ in their system.

Their answer — or their silence — is the evidence.

8. YOUR ACTION

- Ask your bank or central bank: “Please provide a non-circular definition of the monetary unit in writing, and confirm whether $B = 0$ in your system.”
- Use the MSTA FILP Priming Card to test any AI assistant on the same question.
- Forward this page to one person. Reproduction expressly granted.
- Log your demand and its response: moneytransparency.com/demand-registry

NEXT: LAYER 2

The $B=0$ Brief — the full category error derivation, Theorem 1, and the procedural demand instrument.

FULL PROOF: LAYER 3

MSTA Policy Document V16 — 8 disciplines, falsifiability register, 13 objections answered.

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