

Debt as Tau-Field Suppression

Monetary Debt as Suppression of Human Tau-Field Expression

Stephen Daubney | The Daubney Foundation | 2026

In the Universal Force of Time framework, monetary debt is not a neutral financial instrument. Debt with compound interest suppresses the Tau-field expression of the debtor: it claims a portion of future Tau-flow (future time and energy) before that flow has occurred, installing a negative Tau-register offset that persists until the debt is discharged. Interest rates distort the temporal register by pricing future Tau-flow at a discount — implying that future time is worth less than present time, which contradicts the Tau axiom that tau-flow is constant and irreversible. National debt at the scale of GDP represents civilisation-level Tau-field suppression: collective human time-energy pledged to the past rather than directed toward the future.

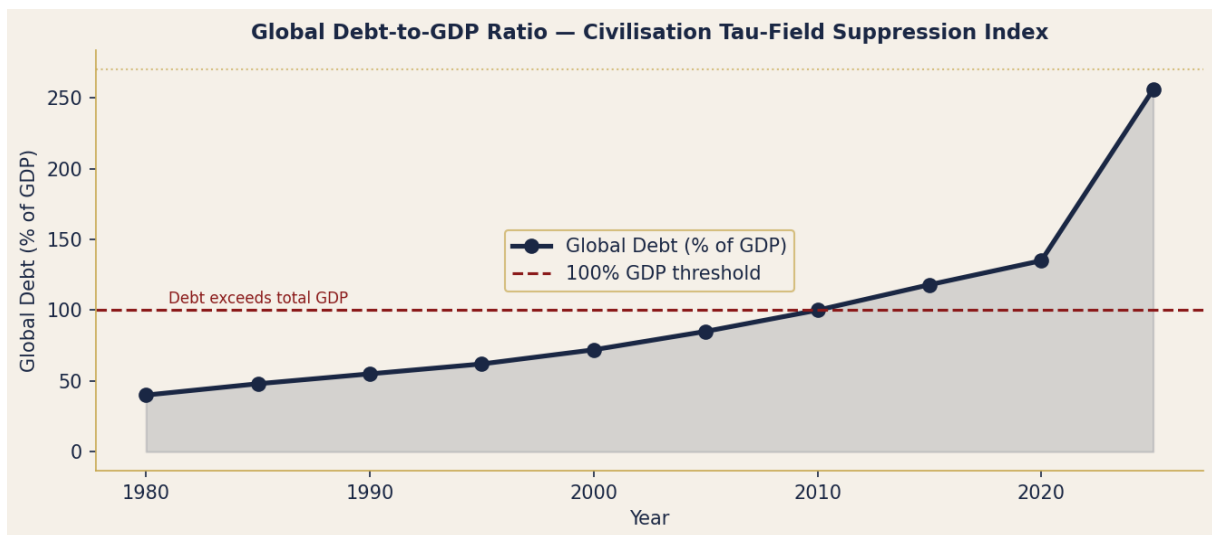


Figure 1. Global debt-to-GDP ratio 1980-2025. Crossing the 100% threshold (red dashed) marks the point at which total future Tau-flow is mortgaged. 2025 estimate: ~256% of global GDP.

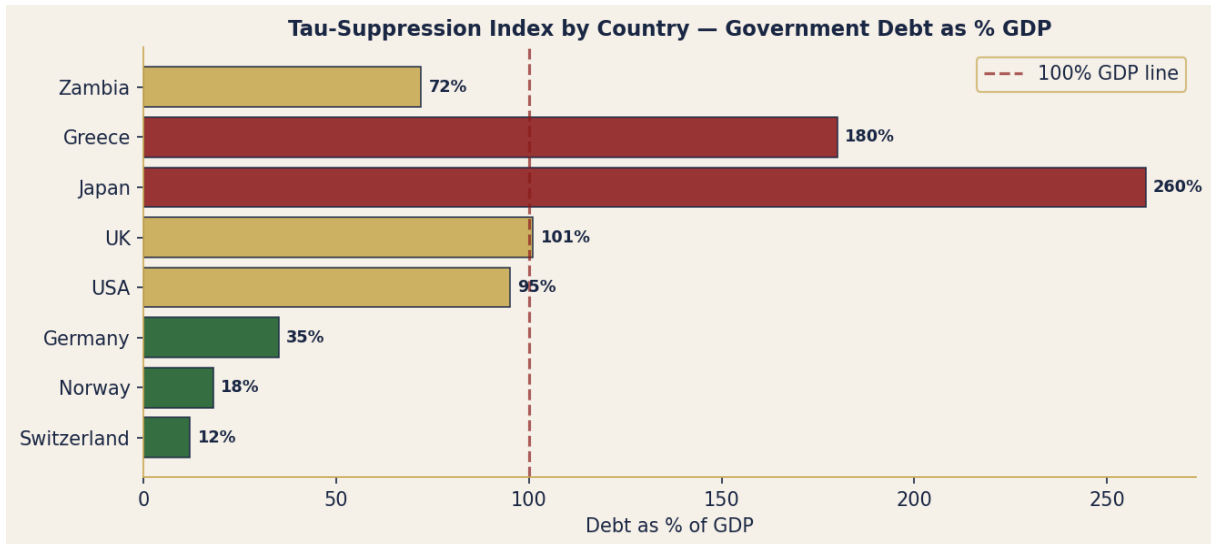


Figure 2. Tau-suppression index by country. Green = low suppression (<50% GDP); gold = moderate; red = severe (>120% GDP). Japan and Greece represent extreme future Tau-flow pre-emption.

1. Debt as Negative Tau-Register Offset (P-DEBT-1 to P-DEBT-3)

P-DEBT-1 — Money as Proxy Tau-Flow

In FOT, money = proxy tau-flow: a token representing committed human time-energy. A unit of money = a unit of future Tau-field action. Earning money = accumulating Tau-flow tokens. Debt = borrowing Tau-flow tokens from the future register before they have been generated. Compound interest = a tax on Tau-flow: the debtor must generate MORE Tau-flow than they borrowed. At the individual level: a mortgage at 5% interest over 25 years requires approximately 2x the principal in total Tau-flow: the borrower generates twice their home's value in tau-work to extinguish the debt. 50% of their future Tau-flow is pre-empted.

P-DEBT-2 — Interest Rates as Temporal Register Distortion

A positive interest rate r implies future Tau-flow is discounted: future time is worth less than present time. Standard finance: present value $PV = FV / (1+r)^n$. FOT: Tau-flow is constant and irreversible. Future tau-flow is neither less nor more valuable than present tau-flow. Therefore positive interest rates install a systematic distortion in the temporal register: they create a false hierarchy of time, making past and present Tau-flow more 'valuable' than future Tau-flow. This contradicts the FOT axiom that tau = constant flow. A zero-interest economy is the Tau-aligned monetary system.

P-DEBT-3 — National Debt as Civilisation Tau-Suppression

When a nation's debt exceeds its annual GDP (Tau-flow proxy), the collective future Tau-output of the population is pre-empted by past decisions. Debt service (interest payments) diverts Tau-flow from productive register address activity (education, health, infrastructure = Tau-register investment) to servicing the temporal distortion. FOT: every unit of GDP devoted to debt service = one unit of Tau-flow lost from the civilisation's forward register evolution. At 260% debt/GDP (Japan), 260 years of national Tau-output is pre-empted.

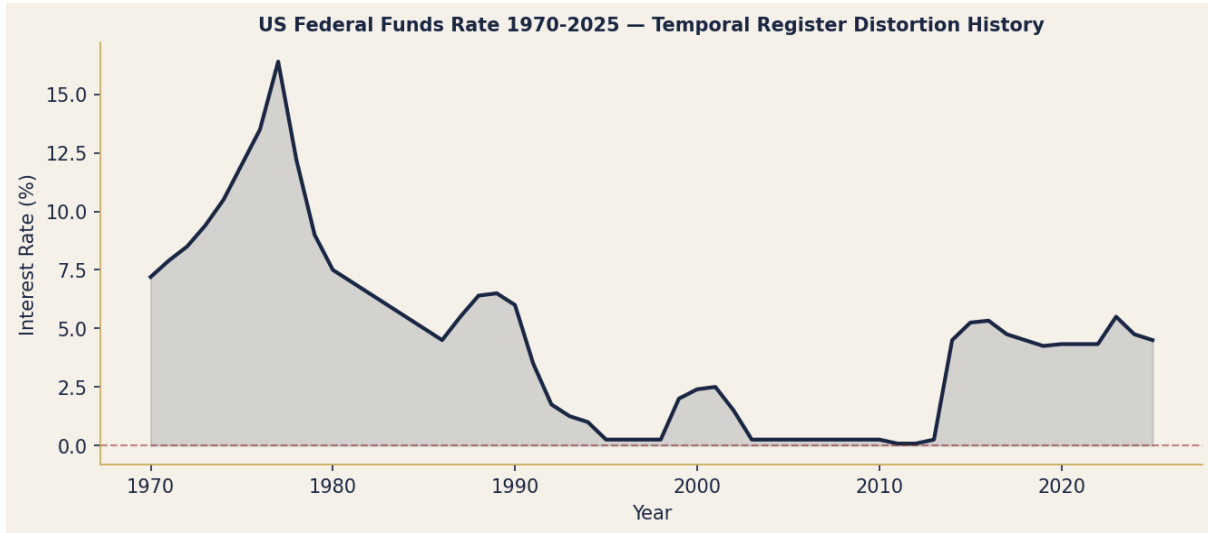


Figure 3. US Federal Funds Rate 1970-2025. Peak 1980-81 (16.4%) = maximum temporal register distortion. Near-zero 2009-2022 = minimal distortion. FOT: zero rate = Tau-aligned; positive rate = suppression.

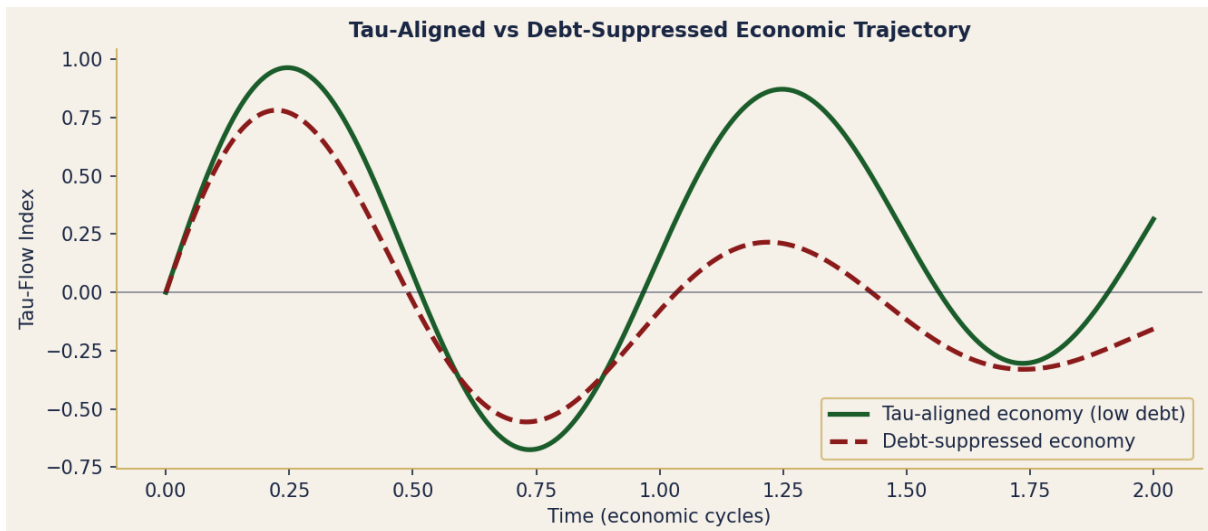


Figure 4. Tau-aligned economy (green) maintains forward Tau-flow with natural cyclical variation. Debt-suppressed economy (red dashed) shows accelerating decay as compounding interest drains future Tau-flow.

2. The Tau-Aligned Economy (P-DEBT-4 and P-DEBT-5)

P-DEBT-4 — The Tau-Aligned Monetary System

A Tau-aligned monetary system has three structural properties: (1) Zero compound interest — money tokens represent tau-flow equivalently across all time. (2) Demurrage (negative holding charge) rather than interest — encouraging Tau-flow circulation. (3) Debt forgiveness cycles — Jubilee-like periodic register resetting (cf. ancient Mesopotamian debt cancellation). The Biblical Jubilee (every 50 years = 5^2) is a {5}-lattice register reset. $50 = 2 \times 5^2$. The 50-year cycle is the {5}-branch oscillation of the economic Tau register.

P-DEBT-5 — Tau-Flow Restoration Through Debt Jubilee

A civilisation-level Tau-flow restoration requires: (1) Cancellation of all odious and unpayable sovereign debt. (2) Replacement of compound interest with simple interest at tau-aligned rates (near 0%). (3) Redirection of freed Tau-flow into Tau-register investments: health (40 Hz/486 nm therapies), education (Tau-address expansion), and ecological restoration (biosphere Tau-circuit repair). The annual global debt service payment (~\$10 trillion) represents the largest single Tau-flow suppression in human history — redirection of this flow to Tau-register investment would constitute the greatest advance in civilisation.