

Real Solutions for World Wide Peace and Prosperity

By George W. Chyz, Version 8, April 26, 2025

Introduction

This essay views humanity as a complex system involving history, politics, economics, psychology, etc. Experts tend to focus on their realm of expertise leaving them to easily ignore key factors outside their particular field of study and knowledge. Conversely, with a wide-open systems view of humanity, this essay exposes the numerous roots of our systemic problems. The goal here is to expose the primary problems we face and most importantly to offer truly durable solutions that address the system as a whole. Being an American many of my examples involve America, but what is presented is applicable to the entire world.

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Ancient Economic Issues and Forgotten Solutions

According to economics professor Micheal Hudson, ancient civilizations originally used money to repay debts. If someone fell too deeply into debt they were obligated to pay their debt as a slave. With this system in place over 5,000 years ago, a small group of people would become wealthy oligarchs which is defined as “a small group of people controlling a country, organization, or institution.” On the other hand most people became impoverished from the debt they owed to the oligarchs with many enslaved to those creditors. In fact,

most slavery emerged from this debt bondage arrangement. Obtaining slaves from external sources was much less common.

This rich versus poor condition was known to grow into a horrible state of debt bondage for many who were unable to pay their debts. If interest was added to debts the interest would accelerate the polarization process that pushed people out of the reasonably prosperous middle class to establish a few rich oligarchs who lorded over hordes of poor who struggled to overcome their burden of debt.

Fast forward to recent decades we find that many countries have fallen into this rich versus poor debt trap with a few rich versus many poor becoming very common in so-called third world countries that are indebted to neocolonial first world nations like the USA, France, Denmark, etc. More recently, the NATO countries themselves have become buried in mountains of debt that's driving the first world middle class into poverty without any effective plans to rebuild the middle class. Little has changed as the oligarchs strike again.

Despite all of that, during the 1900's North America and Europe demonstrated how wonderful life can be when most people in a country live middle class life styles. Handsome wages and reasonable working hours afforded the middle class ample leisure time and sufficient money to enjoy parties, vacations, weekend outings, and lots of hobbies including recreational sports like volley ball, badminton, tennis, etc. I lived a very enjoyable middle class lifestyle with family and friends from 1960 to 1990. During those years I found out for myself how a middle class way of life offers a healthy balance between contributing to society at work and enjoying social activities or personal hobbies while off the clock, on weekends, holiday celebrations and during vacations.

Conversely, when most of the middle class is divided into a few excessively rich oligarchs on one hand with millions of miserably poor debt burdened people on the other hand, most of society suffers while a few are spoiled with excessive wealth and power. Given the extraordinary concentration of wealth in the hands of so few versus the wide spread poverty endured by so many, it seems impossible for humanity to climb out of the rich versus poor quicksand. Despite how dreadful the situation is, there are solutions that can establish a solid foundation to offer middle class prosperity for everyone. Unexpectedly the expedient remedy is ancient.

Professor Hudson and his team discovered that ancient civilizations had formulated a very wise and prudent process to resolve the wealth polarization problem and they used it successfully for thousands of years. According to this tradition, new kings would begin their reign by forgiving debts to return lands and homes to the original owners. Once freed from debt bondage to resume healthy middle class lifestyles, people's hearts filled with jubilation. Debt forgiveness explains why kings of old were loved by ordinary people. With gratitude the common people embraced new kings who forgave debts bringing peace and prosperity to the kingdom.

This may sound like a fairy tale and it's quite likely what's behind the king glorifying fairy tales of old. With a new king forgiving people's debts and restoring prosperity to the kingdom, we can finally understand the extraordinary fondness that people held for their king.

Debt forgiveness was discovered by Hudson and his team in the ancient texts of Egypt, Sumer, Babylon, Assyria, Ancient Greece, etc. Amongst the Judean people (later the Jews) this practice was codified in biblical law as a Jubilee that took place every 49 years as described in Leviticus 25:8-55. For instance passage 14 explains, "In this year of Jubilee each of you shall return to his property." This implies that people who were torn from their homes when unable to pay their debts, were later returned to their homes as part of the debt forgiveness Jubilee! Over 1000 years earlier, in 1790 BC, the Babylonian King Hammurabi had 280 laws written on clay tablets preserving his debt forgiveness system.

Imagine a **Debt Forgiveness Jubilee!!!** political party. In America, that third party could actually win. Of course that's idealistic and a little too much to swallow. Or is it?

So how did Prof. Hudson retrieve this earth shaking ancient law?

Born in 1939, Hudson graduated from the University of Chicago in 1959 with a bachelor's degree in Germanic philology and history. In New York University's Economics Department his master's thesis was focused on the development philosophy of the World Bank with special attention to credit policy in the

agricultural sector. Many years later, Hudson explained, "The topics that most interested me ... were not taught at New York University... In fact, they are not taught in any university departments... There was only one way to learn how to analyze these topics: to work for banks." So, with a masters from NYU Hudson joined Chase Manhattan Bank's economics research department. He left Chase to complete his doctoral dissertation, *Economics and Technology in 19th Century American Thought: The Neglected American Economists*.

After working for the accounting firm Arthur Anderson, in 1984 Hudson joined Harvard's archaeology faculty at the Peabody Museum as a research fellow in Babylonian economics. Hudson's combination of language studies and economics prepared him to discover how debt forgiveness was discussed in many ancient documents like Plato's Republic which was written in 375 BC. Then, in 1994 he founded and financially supported the International Scholars Conference on Ancient Near Eastern Economies, a group of archaeologists and Assyriologists who reanalyzed ancient records to uncover civilization's economic origins.

He also became a professor of economics at the University of Missouri-Kansas City and a fellow at the Levy Economics Institute at Bard College. In 2020 Hudson became the director of the Institute for the Study of Long-Term Economic Trends and the Distinguished Research Professor of Economics at the University of Missouri-Kansas City. To share what was discovered, Hudson wrote 16 books including these recent titles:

... and forgive them their debts: Lending, Foreclosure and Redemption – From Bronze Age Finance to the Jubilee Year (2018)

The Destiny of Civilization: Finance Capitalism, Industrial Capitalism or Socialism (2022)

The Collapse of Antiquity: Greece and Rome as Civilization's Oligarchic Turning Point (2023)

Temples of Enterprise: Creating Economic Order in the Bronze Age Near East (2024)

Here's a video with Hudson explaining how his discovery unfolded with help from numerous ancient language scholars and archeologists: <https://youtu.be/SO-qHypWlgE?si=WQ7o69WJF5LozmLG>

But there's still more. Even though debt forgiveness worked quite well for thousands of years, it was terminated in 44 BC. That's when Julius Caesar was about to forgive the debt. To stop him, Roman Senators (oligarchs) surrounded him and drove their daggers into his body 23 times committing one of the most famous public assassinations of all time. This end of debt forgiveness marked a new era in which debt forgiveness was nearly lost forever. With the Roman Empire reaching from Britain to the Mideast, this tragic event was a pivotal turning point for western civilization.

Less than 100 years later, Jesus of Nazareth, a direct decent of King David, entered the Temple to announce his fulfillment of the debt forgiveness Jubilee that was overdue. After being refused his right to become king of Judea by the Pharisees, he turned over the tables of the money changers denouncing those civil servants tasked with valuing animals and grains to convert them to coins that could be used to repay debts. Based on Christ's rebellious actions, the Pharisees asked Roman Guards to arrest Jesus. After convening his disciples for a last supper, this now world famous heir to the throne of Judea was arrested and crucified. How dare he forgive people's debts. Coincidentally, numerous ancient languages' use one word to identify *debt*, *trespass* and *sin*.

Forgive us our *debts* as we forgive those *indebted* to us.

Despite the clear indications that Jesus intended to forgive debts (not sins), Prof. Hudson and his team found that the Roman Oligarchs and the Roman Catholic Church intentionally misinterpreted the scriptures to hide the debt forgiveness feature of Jesus' story. Sacrificing his life in hopes of fulfilling the Jubilee was a truly heroic act. Now that Hudson has retrieved the Jubilee system the question arises, if debt forgiveness was practiced today would most everyone be enjoying a healthy, happy and prosperous middle class lifestyle? Surely a debt forgiveness program would increase prosperity for most people.

What Hudson has uncovered revises the history of money and economics changing nearly everything.

Is Money Sickness/Wealth Addiction Actually Psychopathy

Delving even deeper to uncover why the rich versus poor polarization develops in the first place, the ancients identified a condition they labeled *money sickness*, *wealth addiction* or the *love of money*. This mental illness was known to cause some people to become so obsessed with wealth that no amount of money could satisfy them. Is “money sickness” actually psychopathy, a mental disorder that became more widely known when Hervey M. Cleckley published *The Mask of Sanity* in 1941. Here’s Cleckley’s description of a psychopath:

“Imagine—if you can—not having a conscience, none at all, no feelings of guilt or remorse no matter what you do, no limiting sense of concern for the well-being of strangers, friends, or even family members. Imagine no struggles of shame...no matter what kind of selfish, lazy, harmful, or immoral action you had taken.”

More recently, Gardiner Morse, senior editor at *Harvard Business Review*, wrote a 2004 article entitled “Executive Psychopaths”. Here’s an excerpt:

“Chances are good there’s a psychopath on your management team. Seriously. I’m not talking about the “psycho” boss that employees like to carp about—the hard-driving supervisor who sometimes loses it. He’s just difficult. Nor am I referring to the sort of homicidal “psychopath” Hollywood likes to serve up—Freddy Krueger, say, or Brando’s Colonel Kurtz. Neither is, clinically speaking, a psychopath.

I’m talking about the real thing, the roughly 1% [now over 2%] of the population that is certifiably psychopathic. True psychopaths are diagnosed according to very specific clinical criteria, and they’re nothing like the popular conception. What stands out about bona fide psychopaths is that they’re so hard to spot. They’re chameleons. They have a cunning ability to act perfectly normal and indeed to be utterly charming, as they wreak havoc on the lives of the people around them and the companies they inhabit.

Many of psychopaths’ defining characteristics—their polish, charm, cool decisiveness, and fondness for the fast lane—are easily, and often, mistaken for leadership qualities. That’s why they may be singled out for promotion. But along with their charisma come the traits that make psychopaths so destructive: They’re cunning, manipulative, untrustworthy, unethical, parasitic, and utterly remorseless. There’s nothing they won’t do, and no one they won’t exploit, to get what they want. A psychopathic manager with his eye on a colleague’s job, for instance, will doctor financial results, plant rumors, turn coworkers against each other, and shift his persona, as needed, to destroy his target. He’ll do it, and his bosses will never know.” (The entire article can be found at hbr.org/2004/10/executive-psychopaths)

Psychopaths use their charisma to appear normal, but behind their charming masks zero conscience allows them to exploit everyone for their personal benefit. With ZERO moral limits psychopaths can easily obtain monetary wealth which offers them power. On the other hand, super geniuses with a conscience won’t become billionaires because they would need to be ruthless to do so, but following their conscience prevents that.

Quite recently, in 2018, *Business Insider* ran a 5 part series on psychopaths. Why? Because psychopaths have far-reaching impacts on businesses, their coworkers, and the world-at-large. One of the *Business Insider* articles was entitled “The 10 Professions With the Most Psychopaths.” That article was based on Kevin Dutton’s 2013 book, *The Wisdom Of Psychopaths: What Saints, Spies, And Serial Killers Can Teach Us About Success*. Here’s a description of Dutton’s book from Amazon.com with my **emphasis** added:

In this engrossing journey into the lives of psychopaths and their infamously crafty behaviors, the renowned psychologist Kevin Dutton reveals that there is a scale of “madness” along which we all sit. Incorporating the latest advances in brain scanning and neuroscience, Dutton demonstrates that the brilliant neurosurgeon who lacks empathy has more in common with a Ted Bundy who kills for pleasure than we may wish to admit, and that a mugger in a dimly lit parking lot may well, in fact, have the same nerveless poise as a titan of industry.

Dutton argues that there are indeed “functional psychopaths” among us—different from their murderous counterparts—who use their detached, unflinching, and charismatic personalities to succeed in mainstream society, and that shockingly, in some fields, the more “psychopathic” people are, the more likely they are to succeed. Dutton deconstructs this often misunderstood diagnosis through bold on-the-ground reporting and original scientific research as he mingles with the criminally insane in a high-security ward, shares a drink with one of the world’s most successful con artists, and undergoes transcranial magnetic stimulation to discover firsthand exactly how it feels to see through the eyes of a psychopath.

As Dutton develops his theory that we all possess psychopathic tendencies, ***he puts forward the argument that society as a whole is more psychopathic than ever: after all, psychopaths tend to be fearless, confident,***

charming, ruthless, and focused—qualities that are tailor-made for success in the twenty-first century.

Provocative at every turn, The Wisdom of Psychopaths is a riveting adventure that reveals that it's our much-maligned dark side that often conceals the trump cards of success.

Here's Dutton's top 10 list of the types of jobs that attract the most psychopaths:

- 1) CEO (Chief Operating Officer)
- 2) Lawyer
- 3) TV or radio personality
- 4) Sales
- 5) Surgeon
- 6) Journalist
- 7) Police officer
- 8) Clergy
- 9) Chef
- 10) Civil servant

Although corporations are popular in what we commonly call democracies, these businesses are run as top down dictatorships with a CEO dictator. Since psychopaths don't have a conscience, running "soulless corporations" fits their ruthless personality. Psycho CEO dictators run monstrous businesses that overwork and under pay employees, pollute the environment, and cover it all up with Public Relations (PR) propaganda. Psychopaths lie so effortlessly that lie detector tests can't spot their lies, making PR propaganda a perfect fit with their deceptive way of being. In the USA PR propaganda is a thriving business that fabricates lies which are legal thanks to our psychopathic law makers who are most often lawyers, #2 on the psycho job list.

When a corporation is found guilty of egregious crimes, the fines levied are usually small compared to the huge profits made by committing those crimes. Examples include corporations dumping toxic waste improperly and using cheap toxic materials in the manufacturing process or in the products themselves. Such crimes increase corporate profits by reducing manufacturing costs because nontoxic alternatives are often more expensive. Therefore, to increase profits, a psychopath will intentionally hide toxic effects on employees, customers, and the natural environment without any remorse or reservations whatsoever. Asbestos and tobacco are well known examples.

Psychopaths play life as a game to be won. Since the primary legal responsibility that CEOs face is making profits for the owners of the corporation, hence corporate law fits the ruthless nature of these chameleons. These soulless power hungry monsters are paid enormous bonuses that make profits the most important goal. Hence, business owners intentionally seek out psychopaths to run their corporations. Surely the owners are psychopathic oligarchs, but since ownership is not a job, it's not included in Dutton's psycho job list.

Sadly, the largest and most profitable corporations are wreaking havoc on all of life by using and producing toxins. Meanwhile, the government regulatory agencies that were established to prevent such disregard for health have been captured by the powerful industries they were intended to regulate. To avoid penalties or to keep the fines low, powerful corporations install psychopathic civil servants (#10 on the psycho job list) who routinely accept bribes. In the USA, the FCC, FDA, CDC, EPA, and numerous other agencies are run by industry friendly psychopaths. These wolves in sheep's clothing poorly enforce and even repeal regulations to increase corporate profits. Thus the originally espoused goals of protecting workers, consumers and all life on earth are discarded. Over time, inflation shrinks fines that are rarely increased to adjust for inflation.

Next let's consider lawmakers who are most often lawyers, #2 on the psycho job list. While the rule of law is considered an essential pillar of civility, psychopathic lawmakers have created laws to protect themselves. For instance, liability stops ends with the corporation protecting the psychopaths who are responsible for grievous crimes including permanent disabilities, death and environmental damage.

Number 3 on the psycho job list is TV or radio personalities. These mainstream media stars are paid quite well to deliver the PR propaganda that misinforms most people, thereby hiding the psychopathic roots growing beneath our dysfunctional society. These mainstream media personalities present invented or exaggerated conflicts between races, sexes, nationalities and sports teams to distract ordinary people from noticing the real

problem—psychopathic oligarchs. These daily news distractions are dreamed up by #6 on the psycho job list—journalists. While some investigative journalists endeavor to identify real problems and expose them, that practice has been mostly pushed out of the mainstream media corporations that are run by—you guessed it—CEO psychopaths. Of course, psycho oligarchs own the mainstream media platforms.

Number 7—police officers—provide general security for the psychopathic oligarchs, CEO's, politicians, etc.

Number 8—clergy—help to keep the workers humble and willing to accept a lowly position in civilization's pyramid of hierarchy. Most clergy have cheered on psychopathic oligarchs who finance the erection of magnificent temples, cathedrals and mosques. These impressive structures point to the Heavens where many are guided to believe the Creator resides far outside and above themselves. Conversely, esoteric wisdom locates each person's divine guardian inside their physical heart organ as a formless divine consciousness. In support of that, scientific research has found that our conscience and intuitive guidance emerges from human hearts. My books, *Heart Consciousness* and *The Magnificent Soul* discuss such inner guidance in detail with scientific, and spiritual sources. Unfortunately, generations of dogma crowned with steeples pointing toward the Heavens reinforce civilization's pyramid of hierarchy problem that appears to be caused by psychopaths who hide behind *The Mask of Sanity*.

Number 4, sales people and marketing propaganda keep workers on a consumer treadmill chaining them to their jobs which provide the money they need to purchase goods and services in capitalistic systems.

Numbers 5 and 9, surgeons and chefs, don't seem to have any unsavory roles as far as I can figure. Despite those two professions, the other 8 top professions play important roles in creating a world that is getting more difficult for the working majority. Meanwhile, the ruling class grows financially stronger. During recent decades, an increasing percentage of psychopathic people are crushing the middle class deeper into poverty, thereby increasing the gap between the haves and have nots.

Back in the 1940s and well into the 1980s America had a strong middle class. However, that has changed dramatically in just a few decades as the middle class has nearly disappeared and those under the poverty line have mushroomed. Europe's glory years with a strong middle class started a bit later, but much of Europe is also facing hard times. Much of the rest of the world began to face difficulties as civilization cast its ominous shadow over the entire globe. Sadly much of the world is suffering while the psychopaths continue to vacuum up most of the wealth leaving more and more people suffering and homeless.

Historically, psychopaths have led civilization as oligarchs, monarchs, emperors, presidents, prime ministers, popes and other charismatic leaders. Despite their success, psychopaths are not known to exhibit exceptional wisdom, high intelligence, or other praiseworthy traits that would explain their success with the singular exception of charisma, but that's just a mask. Their ruthlessness, trickery, chilling calmness in the face of turmoil and insatiable thirst for control in a cut throat capitalist war for limited amounts of money and resources enables these deranged chameleons to pirate so much more than sane conscientious people, many of who are much more intelligent, wise and prudent. So, based on what Prof. Hudson has uncovered, numerous generations of psychopaths have spent 2 millennia molding our capitalistic societies into an arrangement that allows psychopathic control freaks to hide behind their charismatic mask while they lie, cheat and steal their way to the top. And each step of the way, respectable people are crushed under their march to evermore power.

During the last century, **neoliberalism** has falsely claimed that people get what they deserve. The neoliberal hypothesis proposes that *free market capitalism, with minimal government interference, is a self-correcting system that enables hardworking intelligent people to succeed while lazy stupid people fail providing everyone with what they deserve*. This cold hearted neoliberal theory fails to account for the ruthless selfishness of psychopaths, narcissists and sociopaths who are collectively known as the dark triad. Surely all three of these disorders boost a person's success in capitalistic systems. That's why a debt forgiveness Jubilee was used for thousands of years to reset the rich versus poor gap caused by "money sickness" which fits the dark triad of mental disorders, especially psychopathy.

Thanks to Hudson, we now know that free market capitalism has always failed. For thousands of years debt forgiveness was needed to avoid the dark ages that finally emerged when debt forgiveness was shut down by the psychopathic oligarchs. That period of history produced in feudalism, a cast system with serfs serving lords and ladies for nearly two thousand years.

The French, American and other revolutions fought against feudalism and for social reform. This helped to free many from the feudalism that power hungry psychopaths enjoyed for many centuries.

Then, in the 1900s neoliberal propaganda falsely linked capitalism to freedom and democracy. Thanks to Prof. Hudson we now know that capitalist systems without debt forgiveness lead to feudalism. The current trends are herding humanity into global neo-feudalism.

To avoid global neo-feudalism we needed to invoke debt forgiveness and governance that supports mentally healthy people rather than greedy psychopaths, narcissists and sociopaths. Later, **direct democracy** will be shown to be a robust system that's naturally immune to the tiny minority of dark triad mentally ill.

Back in the 1800s John Dalberg-Acton, First Baron Acton, Thirteenth Marquess of Groppoli wrote:

Power tends to corrupt, and absolute power corrupts absolutely. Great men are almost always bad men, even when they exercise influence and not authority, still more when you superadd the tendency or the certainty of corruption by authority. There is no worse heresy than that the office sanctifies the holder of it.

While this theory has been regarded by many as reasonably accurate, given what we now know about psychopaths it appears that the causality offered by the Baron may be reversed. Rather than power causing corruption, I suspect that psychopaths are attracted to power because they are uncomfortable with things they can't control. Here's an article entitled *Psychopaths as Control Freaks*:

<https://psychopathsinlife.com/psychopaths-as-control-freaks/>

Given the psychopath's obsession with control, to obtain more control many psychopaths focus on climbing the ladder of power to a powerful role in industry or government. Then, with lots of psychopaths in power it appears as if the power corrupted them. Despite that, their rise to power may have actually been caused by their strong desires to be in control due to how their mental illness makes them control freaks.

With this situation better understood, an effective and long lasting solution must eliminate powerful positions by replacing concentrated power with power that is distributed amongst the masses with everyone having a little power.

Sadists

Another personality issue that needs to be considered is the sadistic personality trait.

Here's a little story of how I became aware of the sadistic issue. For several decades I had been going to movie theaters with many screens showing several movies simultaneously. Being a romantic at heart, I avoid horror, thriller, psychodrama, and other horrific genres. After looking over the variety of movie options countless times, it seemed that most of the movies were horrific. While wondering why so many horrific films were offered, it occurred to me that sadistic people would enjoy those movies. That caused me to search the internet for statistics on sadistic people. I was shocked to find a study claiming 54 percent of those studied were sadistic! That study defined the sadistic personality trait as "a person who enjoys watching others in pain and/or inflicting pain on others." I was very surprised to discover that being sadistic isn't considered a *personality disorder* by the American Psychiatric Association, instead being sadistic is a *personality trait*.

Studies on sadistic personalities have a wide range of results. The actual portion is probably around 25 or 30 out of 100. Of course, like with all personality issues, people are affected to varying degrees. Therefore, the researcher's judgement influences the percentage of the subjects who are placed in the sadistic category. When it comes to considering how people with sadistic personalities affect our lives, the exact percentage isn't as important as simply being aware that lots of people have sadistic personalities. Unfortunately, this important

issue seems to be completely ignored by political scientists. Ignoring sadistic personalities and the psychopathic factor are catastrophic mistakes that this system based wholistic essay addresses head-on.

With about 25% of humanity sadistic, many psychopaths must also be sadistic. However, since psychopaths are chameleons who have a cunning ability to act perfectly normal and utterly charming, sadistic psychopaths are able to conceal their sadistic personality trait better than sadistic people who are not psychopaths.

Gratefully, the vast majority of human beings are not sadistic nor are they psychopathic, narcissistic or sociopathic. The USA National Institute of Mental Health (NIMH) claims that approximately 20% have some form of mental illness. However that 20% doesn't include people with a sadistic personality trait because being sadistic is not officially considered an illness. Regardless of that caveat, most of us are just doing our part while finding time to have fun with our friends and family. We're not interested in obtaining lots of power, nor do we have any interest in harming others or watching people suffer.

Furthermore, since it's quite natural to project our personal values and beliefs onto others, normal people tend to presume that everyone is reasonably normal. Therefore most people would never suspect that the world is being run by psychopaths, some of whom are sadistic and/or narcissistic. Instead, when a horrible atrocity occurs, we often wonder, "how could those people be so monstrous?" For instance, how do people commit genocide? Why do US government representatives spend so much money bombing other countries and supporting wars abroad while poverty and homelessness have become a growing epidemic here in America?

With their cunning ability to act perfectly normal and utterly charming, psychopaths and sadistic psychopaths can fool the majority who usually presume that our rulers are sane, reasonable people with a conscience. Meanwhile, these psychopathic masters of deception have erected a hierarchical system called civilization that allows them to lord over most of humanity from their ivory towers, yachts, etc.

To see how sadistic psychopaths actually fit the role of an elite ruler, consider the following points:

Historians have found that slavery has been part of civilization since its inception around 11,000 years ago. Although slavery is outlawed today, current estimates find more people enslaved today than ever before! Modern slavery or neo-slavery is estimated to include 38 million to 50 million depending on the definition and method used to arrive at the estimate. Modern terms include, "involuntary servitude", "slavery" or "practices similar to slavery", "debt bondage", and "forced labor".

Looking into the past, castles included dungeons with all sorts of torture devices. That fact, all by itself, exposes the sadistic nature of the ruling class who led earlier epochs of civilization. Normal, mentally healthy people don't have dungeons built into the basements of their homes. Sadists are an exception that fit royalty.

So, it appears that the systemic problems of slavery, disparity of wealth, homelessness, starvation, etc., may be caused by psychopathy and the wide-spread sadistic trait that is so common it's considered a personality trait rather than a personality disorder.

With this realistic view of so-called "civilized" leaders, the next chapter presents some of the tools used by the psychotic ruling class to maintain wealth and power while oppressing the masses of normal healthy people.

Tools Used by Psychopaths to Obtain Wealth and Power

Dictatorships

Obviously dictatorships give psychopaths the opportunity to take control directly. However, what most people overlook is the fact that **most corporations are dictatorships**.

If we really believe that democracy is necessary to secure our freedom, liberty and happiness, then why are most corporations top down dictatorships? Why is it ok for most people to spend most of their waking hours working in a top-down dictatorship that enrich psychopathic oligarchs?

There are successful cooperative enterprises that use some sort of democratic process to make important decisions. One example that I'm aware of is the Alvarado Street Bakery, which is a worker owned and operated corporation. Worker owned businesses are a game changer, but today they are few and far between.

In most cases, dictators who are known as CEOs rule over all the employees in corporations worldwide. That's because psychopaths have spent hundreds of years molding corporate capitalism into a neo-feudal arrangement that keeps the ruling elite psychos lording over the workers.

Representative Democracies

In the USA's mandatory schooling system, as children we are indoctrinated with a lot of propaganda. One of the most important lies that's drilled into American children is that America's Representative Democracy is the best form of democracy in the entire world! Of course, that lie is repeated throughout our lives. Realistically it's not even close to the truth.

For instance, our electoral college system for electing the president is the worst way to elect the top member of a government that has ever been devised. **Runoff voting** is a much better way to elect a president. Also, **proportional representation** has merits that cause many countries to use that "democratic" system.

Beyond that, the reason that Representative Democracy is presented as a wonderful form of democracy is because it's easily controlled by elite psychopaths who become wealthy due to their ruthless nature and their inheritance making most wealth a legacy passed on from one psychopath to the next. Campaign contributions and legalized bribery, which is referred to as lobbying in today's USA, are used to control who runs for office and what they do when they get elected. Many countries have better representative democratic systems that are less prone to corruption but with enough money they have also been compromised.

In the USA when the elite want to block a new law from being passed, they only need to control 35 people. First, the president to push him to veto the law, then to stop the Senate from overriding the veto, 34 senators must support the veto. That's it, 35 people is all it takes to stop a law from being enacted in the USA's federal government that presides over 340 million people. Why is it called a democracy when 35 people can stop any law from passing? Surly that is an intentional feature designed into our comic book democracy to give the elite a lever to stop the majority of Americans from creating laws that would benefit the working class.

For instance, the current federal minimum wage is \$7.25 per hour and the minimum wage for employees who receive tips is \$2.13 per hour. Those wages are clearly way below the poverty line and most Americans want the minimum wage raised. Most also want the wealthy taxed more and the poor taxed less but that isn't happening. Both of these issues exist because we don't have a real democracy that sides with the majority.

What about passing a law in the USA? That requires many representatives voting for it, but it's still a tiny portion of the US population. The actual number to pass a law is 218 representatives plus 51 senators and the president which adds up to 270 people. That's less than one millionth of the 340 million US residents.

Since psychopaths make up around 2% of the US population, the USA has 6.8 million psychopaths. Given the 2nd most popular profession for psychopaths is lawyer and most congresspeople are lawyers, there are probably enough psychopaths in congress to pass laws that are best for psychopaths and bad for most of us. Despite that, if the psychopaths overreached too far, too fast they could insight a rebellion of the working masses. Therefore they need to pace themselves, expanding their power over time as they slowly push the workers into poverty. Regardless of that sensible caution, our government is surely controlled by psychopaths who could be the majority of representatives, senators, and judges who are also lawyers. Meanwhile career civil servants remain in place maintaining the continuity of progress toward greater top down psychopathic control.

This same logic applies to state, county and large municipal governments.

Therefore, representative democracy is great for the minority psychopaths who want to maintain control. On the other hand, representative democracy fails to protect ordinary people from psychopathic leaders. In

fact, referring to our government as democratic covers up the reality that it's really an oligarchy, a small group of people controlling a country, organization, or institution.

Finally, in American democracy, elected officials are not required to follow the polls which reveal what ordinary people prefer. Instead, most representatives are influenced by campaign contributions provided by super PACs and the lobbying professionals who bribe them to determine policy. With big money support behind willing politicians, PR propaganda advertising will get them reelected.

In addition to elected posts, the president appoints powerful regulators with the consent of the senate. Those regulators enjoy policy discretion giving the psychopathic civil servants (#10 psycho) freedom to ignore the interests of ordinary people.

On the other hand in a **direct democracy**, everyone gets one vote. Therefore, if we had a direct democracy in the USA, creating a new law would require over 100 million yes votes! In that case, the relatively small number of psychopaths wouldn't be able to swindle workers and their families. Later, in the **Solution** chapter, **direct democracy** will be shown to be a game changer.

For now I'll simply point out how **direct democracy** is feared by the ruling class. Specifically, **direct democracy** brings up the age-old fear that the ordinary people may organize to destroy the last vestiges of civilized life. Since civilized life involves powerful oligarchs lording over ordinary people who are either conventional slaves, indentured servants or wage slaves, the end of civilization would actually benefit most people. Certainly psychopathic rulers fear the masses taking power out of their ruthless hands to create prosperity for everyone.

Secrets

Secrets protect criminals and liars. The USA has countless state secrets because the USA is the most criminal and deceitful government in the world. We have 800 military bases outside of our borders located in foreign nations that don't want the USA imposing on them. Russia has just 60 bases outside their borders and China has only 2. The USA is without any doubt the world's biggest bully. I don't know about you, but I have always had strong negative feelings about bullies. Bullies, criminals, imperialist countries and psychopaths keep secrets routinely. Why? If people knew what was hidden behind their secrets, the bullies, criminals and imperialist countries would be unmasked. Their secret plans are intended to push down the majority of people who are decent honest folk, to keep the elite in power, enriching themselves.

When it comes to governments, transparency with zero secrets is the best possible arrangement. Using the freedom of information act, state secrets are supposed to be made available to the public when requested. Given what has been exposed using the freedom of information act, we now know that the USA has been crushing leaders of foreign countries who put their citizen's interests above US corporate profits.

In his 2004 book, *Confessions of an Economic Hit Man*, American economist and essayist John Perkins provides an account of his career as an "economic hitman." His primary role involved convincing leaders of underdeveloped countries to accept substantial development loans for large infrastructure construction and engineering projects, thus trapping them in debt to American influence and control. He goes on to explain how he would make these leaders aware that refusal to play ball would lead to the CIA getting involved. If that didn't work, US military invasion would surely get the job done. That's why the USA has 800 military bases in other countries today. Of course, all the documentation of those plans is top secret. By using freedom of information requests sufficient documentation has been exposed to validate Perkins' confessions.

Allowing governments to keep secrets prevents most people from being treated in fair and honest ways that foster freedom, peace and happiness.

On the other hand when a government is truly committed to freedom, peace and happiness for all the people, there is no reason for that government to keep any secrets what-so-ever. Evil hides in darkness.

An honest view of the USA finds that our military and CIA have been involved in installing dictators and training death squads to support the transnational corporate interests of psychopaths that reach all around the globe. Regions we have invaded during the last 75 years include Central America, South America, Africa, South East Asia, the Middle East and even Europe. Of course most of those activities have been covered up by keeping countless State Secrets. Additionally, the oligarchs own mainstream media which is forced to kill or rewrite stories that would enrage most of us. This suppression of honest reporting hides the truth.

Total transparency with zero secrets is needed to prevent sadistic psychopaths from retaining control.

Conspiring to Accomplish Collective Goals

We are all well aware of how environmentalists have formed groups like Greenpeace and the Sierra Club. These groups bring caring people together to discuss and implement programs to maintain a healthy environment or clean up pollution when it's discovered. To push their agendas, PR campaigns are funded by these environmentalists. Additionally, using grass roots lobbying or conventional lobbying, congress is pressured to enact environmental laws. These positive conspiracies support a healthy world for everyone.

Thus, conspiracies are not theories, they're used daily by countless groups to accomplish collective goals.

In a similar way psychopaths who have managed to climb up toward the top of the global pyramidal power structure form groups that meet in private to devise plans for the expansion and tightening of their stranglehold on humanity. Why? Because they are literally power crazed psychopaths who focus on winning in the game of life. Normal, sane people would never do that because we enjoy cooperation, sharing and supporting one another. Given empathy and a conscience, we work to promote peace and prosperity.

However, deranged sadistic psychopaths conspire to cripple and enslave ordinary people, it's their nature.

Most mentally healthy human beings presume that others are normal just like themselves. We obviously know that there are crazy people but we figure lunatics are reasonably easy to spot, therefore we don't need to worry about them. Additionally it's common to assume that homeless beggars are at least a little crazy if not totally nuts, and that may be true to some degree. By having conversations with several homeless folks, I've found that many are veterans who have Post Traumatic Stress Syndrome (PTSD) that developed during their horrible military experiences involving the murder of mostly innocent civilians who were often women and children. Sadly, many war veterans fall through the cracks to end up homeless. Worse yet is the fact that four times as many war vets die of suicide compared to those who die in combat.

Other homeless folks have their lives upended when they lose their job due to economic downturns, not because they were crazy. Then these normal working class folks can't find a new job before their money runs out, leaving them out on the street. Since wages haven't risen enough to keep up with inflation, most US workers are less than \$1,000 away from becoming homeless. Not because they're crazy but because civilization is run by greedy psychopaths who have zero empathy, zero conscience and zero remorse while many are sadistic. By taking most of the profits for themselves, psychopaths leave too little for workers wages.

Most of the homeless I've talked with appear to be reasonably normal if not totally normal. Some have jobs, but can't afford rent. If they have a car or van they live in it, when they can't afford gas they get a tent. When the cops steal that from them, they occupy doorways, etc. With tiny wages and no safety net, this is inevitable.

Another inevitable reality is that the most popular profession for psychopaths is CEO and the second most popular is lawyer. With these deranged chameleons scurrying up the pyramid of hierarchy to run the world from the top, they are most certainly the hidden force behind civilization's systemic problems. Although many mistakenly blame the poor people at the bottom for their homelessness, extreme poverty is actually a side effect of a growing number of psychopaths grabbing ever-more power and money at the top and on their way up.

Given the unexpected reality that most of our leaders are psychopaths it would make sense for them to develop plans to increase their power while squeezing the workers out of the middle class and pushing them

down into neo-feudal serfdom. To orchestrate that process and insure success, plans need to be made, those plans are real conspiracies. Some well known groups that conspire to such ends include the United Nations (UN), North Atlantic Trade Organization (NATO), European Union (EU), World Trade Organization (WTO), Group of 20 (G20), Club of Rome, the Trilateral Commission, the Bilderberg Group, The World Economic Forum (WEF), the Council on Foreign Relations (CFR), etc. Additionally, there are an assortment of “Think Tanks” which are research and advocacy organizations focused on social policy, political strategy, economics, military technology and culture. Most think tanks are non-governmental organizations but some are semi-autonomous agencies within government and some are associated with particular political parties, businesses or the military. Think tanks are often funded by individual donations, with many also accepting government grants. Some are identified as *above ground secret organizations*. The *Above ground* part means the organization is publicly known to exist. The *secret* part has to do with their meetings being confidential. Why are the meetings confidential? Because they don’t want ordinary people to be aware of the member’s plans to enrich themselves by exploiting the workers in whatever ways they can manage to arrange.

Hence elite conspiracies are very common and very real, not theoretical. These conspiracies are simply the result of psychopathic leaders making plans to further their domination of the world. Once the psychopathic factor is brought to light, the nefarious nature of these lunatics’ plans makes sense. Conspiracies fit perfectly with the nature of the psychopathic power mongers who have eluded detection for millennia. Surely some people see through their chameleon tuxedos and ball gowns that make them appear to be so righteous and worthy, but most of us have been fooled. Surely more elders have noticed this to some degree, but youngsters were indoctrinated in schools that prepared them to serve the psychopaths who run the world.

Back in the 1960s, the CIA coined the term *conspiracy theory* in relation to the assassination of JFK. Ever since, that term has been used to discredit leaks of globalist plans. In some cases the plans are published in publicly accessible documents. Despite available documentation, the psychopath owned and run media label those real plans as “conspiracy theories”. Unfortunately, very few people chose to read those documents even when they can be accessed via the internet at organizations’ websites.

With TV and radio personalities as well as journalists in the top 10 professions for psychopaths, media collusion is easily maintained. Despite that alternative sources do exist.

To avoid the exposure of the ultimate globalist plans, assassinations have been committed quite often. Of course those assassinations are often officially reported to be suicides. Don’t forget, coroners are usually doctors with surgical skills, fitting them into position #5 on the psycho top ten professions.

Corporations

As capitalism emerged, the corporation became a vehicle for organizing businesses into legal entities. Early incorporated entities were established by government charter via a parliament, legislature or dictator. Back then the charter included a clarification of how the corporation was intended to support society. For example, a water company would be responsible for providing suitable water to a town or city. a construction company might be formed to pave roads and maintain those roads. If a corporation failed to fulfill its charter in accordance with expectations, the government could revoke the charter and replace it with a different corporation that has a better record or a better plan to accomplish the documented goals of the charter.

During the last couple of centuries a lot has changed. Now corporations are actually becoming more powerful than countries. Some transnational corporations span the globe to dominate countries in ways that overthrow national and state democracies, forcing them to comply with corporate dictates.

A book published in 2023 provides some chilling facts about corporate power. Two investigative journalists, Claire Provost and Matt Kennard, wrote *Silent Coup: How Corporations Overthrew Democracy*. Their book is presented in four parts that I’ll summarize in my own words here:

Part 1 Corporate Justice. In this first part I discovered that the World Bank formed the International Center for the Settlement of Investment Disputes (ICSID) in 1966. This international arbitration institution was established for dispute resolution and conciliation between international investors and States: in other words, between corporations and sovereign nations. When the World Bank installs a Central Bank in a country, that gives the World Bank a huge lever to control the country via the scarcity of money that World Bank Central Banks create using their sick monetary system which will be discussed later. With third world countries at their mercy bank representatives convince national leaders to sign investment treaties that will purportedly help their countries obtain investments to make improvements. In these treaties, the countries agree to accept the process of “arbitration” dictated by the ICSID and abide by their decisions.

Having signed one of these treaties, El Salvador was sued by Pacific Rim, an international mining corporation, for \$100 million in compensation for not being allowed to continue mining. The reason behind El Salvador’s objection to the gold mining was the cyanide and mercury pollution that had already contaminated one primary river in that country. The new mine would poison the largest river in that tiny country ruining El Salvador’s primary water supply. On top of that native El Salvadorian activists fighting for clean water had been targeted by thugs. The activist’s slogan was, “No to mining, Yes to life”. The thugs used death threats, beatings, theft, property damage and murder to disrupt the grass roots mining opposition. Thus with financial pressure and typical mobster influence, many countries yield to such corporate power.

In this particular case El Salvador spent \$12 million to successfully defend itself in the ICSID. There was no other option, without a safe water supply the country would be destroyed. Therefore in 2017, El Salvadorian lawmakers voted overwhelmingly to prohibit all mining for gold and other metals.

Cases in which corporations sue sovereign nations have grown in number at an increasing rate. In many cases, the countries concede without a legal battle. This World Bank devised system helps corporations to bypass the democratic process of small countries. Quite often simply threatening to sue is all that is needed to derail the democratic process.

In *Silent Coup*, the authors give a lot of details based on their investigation into the archives of ICSID and interviews with lawyers who have specialized in these cases.

Part 2 Corporate welfare. Here, Provost and Kennard expose the reality that most aid that is provided to so-called “third world countries” goes directly to corporations that use some of the money to provide aid to poor citizens while keeping most of the money for themselves. This includes aid in the form of food, water, infrastructure, construction, etc. Rather than empowering the citizens with skills and finances to support themselves, most of the aid enriches corporations and the elite owners. Thus under the disguise of Humanitarian Aid, trillions of dollars are laundered through “Aid” corporations into the hands of the elite psychopathic owners. Meanwhile, in the “first world”, the media reports the fake generosity of the USA, France, Netherlands, Germany and the UK. This silent attack on democratic processes is hidden behind claims to help poor nations as corporations sneak in to become the primary beneficiaries of billion dollar aid packages.

Part 3 Corporate utopias. Provost and Kennard disclose something truly outrageous: a “Special Economic Zone” or SEZ is a corporate carveout of private land in a nation that makes a very special agreement with the corporation. The essence of the agreement allows the corporation to make its own rules while ignoring the nation’s laws. SEZs are fenced or walled to physically separate them from the nation in which they are located.

One of the first SEZs is Shannon Airport which is located in Ireland. This was a historically important airport for transatlantic flights that needed to refuel back in the 1940s. A common feature of Airport SEZs is the avoidance of local government taxes on alcohol, cigarettes and perfumes that can be purchased in duty free airport shops.

In the USA, Florida's Disney World was an early SEZ that was carved out in the 1960s. Recently, Florida's Governor discovered the Disney SEZ which allowed that corporation to ignore Florida laws, including protections of people's civil rights, minimum wage requirements, and other labor laws.

There are thousands of SEZs in many countries around the world. These corporate carveouts bypass the democratic process of lawmaking by giving CEO psychopaths dictatorial power to mistreat employees in violation of national laws that are legally ignored inside of the carveout. China is home to over 500 SEZs that are able to be extraordinarily productive by avoiding national labor safety laws.

With SEZs, corporations can completely replace democratic processes with dictator CEOs.

Part 4 Corporate armies. In this final part of *Silent Coup*, the authors discuss the growing industry of corporate security and specially trained mercenary armies that can be employed by governments and corporations to carry out invasions, regime changes, corporate espionage or simple security. They also discuss how prisons have been privatized in the USA and many other countries, placing corporations in charge of building and running prisons. All of these activities involve the use of lethal weapons in situations that lead to the misuse of power by private forces that have little or no governmental oversight.

Here again, corporations have overthrown democracy.

Although we need organizations to accomplish large tasks, allowing those organizations to overrule national laws clearly overthrows democracy in the ways outlined above.

Divide and Conquer

In my youth America made all sorts of great products like cars which were produced in the Detroit area where I grew up. Now we make little other than weapons of mass destruction.

To distract most Americans from how destructive our country is, the corporate media pushes all sorts of racism, sexism and ageism schemes when the most important division—classism—is routinely ignored. If we consider classism, it's quite easy to find evidence for an apartheid class-based system right here in the USA.

For example, top billionaires have private jets that allow them to fly anywhere at anytime. Below those aristocrats, the less wealthy fly first class with special passes that allow them to bypass airport security. Then a bit lower on the socioeconomic ladder we find the business class folks who also bypass airport security. Below the business class, we find the workers who do everything that is actually needed, like sanitation, building, manufacturing, assembling, fixing, etc. If these productive workers are paid well enough to purchase a plane ticket they must wait in a long line to pass airport security. Even lower on the class structure we find other important workers who are paid so little that they find it difficult to pay their rent and purchase food. Obviously, plane tickets are a luxury that many people in the lowest classes can't afford.

Similar class divisions are found in restaurants, for those who can afford restaurants. There are 5 star restaurants that feature organically grown top quality ingredients prepared exquisitely and served to wealthy customers as if they were royalty. In the middle there are moderate restaurants that have well mannered employees who serve good food. Next, greasy spoon joints and fast food restaurants offer unhealthy food with little or no service. Finally, the homeless folks beg for food. Although none of this is imposed by apartheid laws, greedy psychopaths use capitalism to maintain an apartheid arrangement based on wealth.

Next let's consider our so called justice system. Within the courts and out on the street we also find an apartheid arrangement based on how high-paid lawyers are too expensive for most people. With the best lawyers and the right connections, most cases involving the wealthiest people are dismissed without a hearing. Workers tend to be treated reasonably well in the justice system but they can suffer, lose their home and end up in jail even when they're actually innocent. At the bottom the homeless are quite often jailed and humiliated by bully cops who treat the poor quite differently than they treat the wealthy.

Finally, there's neighborhood segregation. Upper class neighborhoods are walled, gated, guarded and situated in the best locations. Working class neighborhoods are less protected and located in less desirable locations. Poor workers often reside in toxin-saturated ghettos. Clearly the homeless are homeless, something not found in socialist countries and old-fashion villages that exhibit extraordinary hospitality and kindness.

By looking mindfully into American capitalism, we can see an apartheid arrangement lurking behind many aspects of our lives. With psychopaths amongst us, capitalism and our representative government that's run by psychopaths inevitably become an apartheid system segregating the rich from the poor, treating people differently depending on how wealthy they are.

Unfortunately psychopathy is very difficult to diagnose. As Harvard's Morse put it, "A psychopathic manager with his eye on a colleague's job, for instance, will doctor financial results, plant rumors, turn coworkers against each other, and shift his persona, as needed, to destroy his target. He'll do it, and his bosses will never know." Because new psychopaths are being born every day and they are very difficult to spot, we need to establish a government that can be effective even with psychopaths hiding right in our midst.

Although debt forgiveness can provide a reset, the battle for ownership and power continues to be fought.

Additionally because monetary wealth enables apartheid classism, we need to devise a societal structure that uses money while limiting how much money (or valuables) a single human being can accumulate. Valuables include property, buildings, ships, factories, precious metals, diamonds, etc.. All these items can be converted to money and that money can be used to form an apartheid arrangement of rich and poor.

Creating Money via Interest Bearing Debt

Unfortunately political scientists don't consider the influence that monetary design has on society. In this section I expose the most powerful tool that psychopaths have to move wealth from the workers to the owners.

In school we're taught that money is simply a medium of exchange, but that's not true. If our money was designed differently that could be true, but the monetary system used by most of the world is rigged. This section explains how that rigging is designed into most of the world's monetary systems.

First of all the monetary system promoted by the World Bank is used in all but three countries: North Korea, Cuba, and Iran. This widely used system creates scarcity of money as a side effect of charging interest on loans. With a perpetual shortage of enough money to pay the loans plus interest, debtors face an ongoing battle to obtain enough money to pay their debts. This scarcity of enough money for everyone to pay their debts places nearly everyone into an ongoing war to make their payments. Meanwhile some people end up homeless.

If we had a monetary system that offered interest free loans, then peace and prosperity could emerge. Instead, the interest charged on debt creates an endless battle for survival because not enough money exists to pay the interest on top of the loan.

To reveal how scarcity is designed into the popular monetary system, details need to be provided.

First of all, most of the money being used worldwide is called "checkbook money". Although most people haven't heard of checkbook money, it's the most common form of currency in circulation today. In spite of that, nearly everyone has been misled to believe that we use paper and coin "fiat currency". However, by investigating the published money supply measures we can easily discover that very little fiat currency exists.

For instance, in 2020 the global amount of fiat currency was estimated to be \$6.7 trillion (all \$ are US\$). That measure of money that accounts for fiat currency only is known as "M0". Meanwhile the global *broad money supply* was estimated to be \$95.7 trillion. That *broad money supply* measurement includes all the cash (fiat currency) people have on hand, plus all the money deposited in checking accounts, savings accounts, and other short-term saving vehicles such as certificates of deposit (CDs) is known as "M2".

So, according to the official published M0 and M2 measures of the money supply, only \$6.7 trillion is fiat currency while a whopping \$95.7 trillion exists as fiat currency, plus checking accounts, savings accounts, and other short-term saving vehicles such as certificates of deposit.

Next let's take the broad money supply (\$95.7 trillion) and subtract from it the fiat currency (\$6.7 trillion) to find that US\$89 trillion is something other than fiat currency. This is the "checkbook money" that exists in our checking and savings accounts as well as investments like CDs. In the old days this money was transferred most often using checks and that's why it was named "checkbook money." More recently debit cards became widely used to more easily use this nonphysical checkbook money for in person and online purchases.

Fiat currency and checkbook money are substantially different, so let's investigate that.

Fiat currency is physical paper and coin currency that is not backed by gold or any real asset. This physical fiat currency was just 7 percent of the global money supply in 2020. Fiat currency is created by physically printing paper notes or minting metal coins.

On the other hand, checkbook money is a digital currency that exists in bank accounts and other financial instruments. That money is automatically converted to fiat currency when a person withdraws some of their money at their bank, from a money machine or by receiving cash back when making an in person purchase. When a person makes that sort of cash withdraw, their digital checkbook money is automatically converted to physical fiat currency without revealing the existence of checkbook money. That's why very few people know that 93 percent of the money supply is digital checkbook money, a nonphysical currency. If it was paper or coin fiat currency it would be included in M0 which is clearly defined as "the amount of fiat currency." However, since it's not included in M0, it must be something other than physical fiat currency.

This leads to some obvious questions, where does checkbook money come from? How is it created? I found the answers to these questions in Deirdre Kent's remarkable book, *Healthy Money Healthy Planet: Developing Sustainability through New Money Systems*. I'll share what I learned about the creation of checkbook money from Kent's book in my own words.

Suppose you borrow \$1,000 from your bank. The banker uses a computer to place two entries in the bank's ledger. \$1,000 is placed in the assets column, and \$1,000 is entered into the liabilities column. These two entries mathematically add to zero because assets are what the bank owns and liabilities are what the bank owes. Therefore, $(+1,000) + (-1,000) = \$0$ leaving the bank's total assets (their bottom line) unchanged. So far it looks like this part of the process is mathematically reasonable.

Next, the \$1,000 in the liabilities column is transferred to you when the banker gives you a check for \$1,000 or transfers the \$1,000 directly into your bank account. Either way, that \$1,000 increases M2 because it increased your checking account which is included in M2 the broad money supply. Additionally, because you must pay that \$1,000 back to the bank you are now liable for that \$1,000 debt.

Once that digital checkbook money is deposited into your bank account, you can go to your bank or a bank machine and withdraw the brand-new digital checkbook money as paper fiat currency, even though no physical currency was printed. This is a key part of hiding the checkbook money. By concealing the conversion process, hardly anyone notices that 93 percent of the global money supply is digital checkbook money. Even most bank employees and economists don't know about this banking trick.

So, without printing any new fiat currency, the size of the broad money supply, M2, was increased by \$1,000 when a regular commercial bank simply issued a loan. Thus, the commercial banker actually made the checkbook money without printing fiat currency. In this scam the loan officer uses the computer to process the loan without knowing anything about the double entries placed into the ledger. After the loan officer processes the loan, \$1,000 of brand new digital checkbook money increases the size of the money supply. Of course, the central bank supports and regulates this process in accordance with fractional reserve banking.

As I mentioned above, based on official estimates of the global money supply, around 93 percent of the global money supply is digital checkbook money made using this scam. Because most people make financial

transactions using checks, debit cards, credit cards, direct deposits, and bank transfers, digital checkbook money is easily used without having any indication that it's not physical fiat currency.

Amazingly, banksters have used this scam to create \$89 trillion dollars of digital currency out of thin air! That money wasn't printed, it was conjured up using the double entry accounting trick explained above.

As you repay the loan, the \$1,000 asset on the bank's ledger shrinks and eventually disappears when you make the final payment. Each payment reduces the amount you owe while also shrinking M2, the broad money supply. When your final loan payment is made, the entire \$1,000 asset is completely eliminated from the bank's ledger and M2—the measure of the broad money supply.

This trick is used for car loans, business loans, home mortgages, credit card purchases, US government loans that produce national debts, etc. Many of the economists who are aware of how this part of our economy functions claim it's mathematically sound. Why? Since the money that's created out of thin air also disappears when the loan is paid off, economists claim that the process must be harmless.

That may be true, but a problem emerges when interest is added to the loan. As we all know, in addition to paying back the borrowed money, borrowers must also pay interest. An exception occurs when a loan is repaid in full before any interest has accrued, but that's rare. In most cases interest is charged and must be paid.

This brings up a key question: Where does the money needed to pay the interest come from?

When loans are created using the accounting trick, only the principal amount of the loan is created. However, the interest that must also be paid to the bank was not created. So where does the borrower get additional money to pay the interest on their loan? They can't use any of the \$89 trillion dollars of digital currency because all of that was created by issuing loans to other people who are obligated to pay it back.

The \$6.7 trillion in fiat currency isn't anywhere close to enough cash to pay interest on the \$89 trillion in loans. Especially when many of those loans were home mortgages that can require a homeowner to pay more interest than what they borrowed. So where does the extra money to pay interest come from?

The unexpected but correct answer is *future loans*! As we all know, loans are paid back over time. At least 30 days pass before the first payment is due. For home mortgages, the loan may be paid back monthly over, as many as, 30 years. In 30 year mortgages, banks often receive around two times the amount of the loan in interest payments. For example a \$100,000 mortgage paid back over 30 years could end up costing \$300,000 in payments, \$100,000 to pay the principal and \$200,000 in interest paid in over 30 years.

Remember, the banker simply pressed a few buttons on the computer to produce the digital checkbook money out of thin air. The banker didn't loan out fiat currency from the bank's vault as most people have been led to believe. Instead, banksters conjure up digital checkbook money using the aforementioned accounting scam to loan digital checkbook money. So why should the banker earn interest on checkbook money that was produced using an accounting scam? Could the answer be, to make banksters rich and powerful? Absolutely!

If psychopaths weren't in control of central banks, interest wouldn't be charged. In fact, that was the case in Libya under the legendary Muammar Gaddafi when his magnificent government had control of Libya's central bank. More about that real life example in the next section, **Modern Examples of National Prosperity**.

Perhaps a loan processing fee would be appropriate for obtaining a loan. However, because the effort to process the loan is the same regardless of the amount loaned, interest based on the amount of the loan is clearly not fair and it's not meant to be fair. The interest is meant to enrich the banksters while forcing the borrowers to fight for the money needed to pay the interest. Meanwhile, the legal system is used to enforce the loan/mortgage repayment process with threats of repossession or foreclosure on the collateral which includes family homes. That callous system pressures all of the borrowers to fight one another for the money needed to pay the interest which enriches the tricky banksters who perpetrated a scam to provide the loan.

Moving forward in time, while old loans are being paid back, new loans are being made. The digital checkbook money created by those new loans can be used to pay the interest on older loans. For example,

imagine a carpenter takes out a loan to buy some tools using his credit card. Suppose that carpenter gets a job remodeling someone's house. Imagine that the homeowner borrowed some money to pay for the labor and materials needed for the remodeling project. To pay the carpenter for his labor, some of the digital checkbook money that was created for the remodel loan is given to the carpenter. Finally the carpenter can use that new checkbook money to make payments on his tool loan. Since those payments include interest, the carpenter is using the new checkbook money from the homeowner's loan to pay the interest on the tool loan.

This system could theoretically work if new loans are issued fast enough to produce all the extra money needed to pay the interest on older loans. Unfortunately, based on actual history, that's not what happens. In reality, new loans are not made fast enough to supply enough money to pay the interest on all of the existing loans. Instead, without enough money to pay all the interest on all outstanding loans, some people go bankrupt, others lose their homes through foreclosure, and some have cars or boats repossessed. Meanwhile, the banksters are raking in interest payments produced by the loan process.

Of course this is an ongoing process that produces an economic bubble as lots of money is created by issuing lots of loans. However, the bubble bursts when the central bank restricts issuing new loans. Meanwhile people continue to make loan payments causing the size of the money supply to shrink. Ultimately, not enough money exists to make all the interest payments leaving some people homeless and jobless.

The central banks, in all but three countries, periodically loosen and tighten loan regulations causing the bubble/burst cycle. A recent example occurred in 2007 when new personal loans were temporarily restricted. Those restrictions caused the money supply to shrink as existing loans are paid, making it mathematically impossible for everyone to make their loan payments. In the USA that crash caused 10 million foreclosures. That's when the sheriff shows up to kick people out of their home at the point of a gun. Additionally, repossession professionals repossess cars, boats, and so on. That left around 30 million Americans homeless.

As the available money shrunk, many businesses went bankrupt. Additionally, small banks were acquired by big banks that were more cautious in approving loans. The small banks followed the loose lending rules issued by the Fed, allowing them to approve many risky loans. This so called "business cycle" is produced by the central bank's control over loan regulations that are used to create the economic bubble and to burst it.

While it may seem reasonable for people who can't make their loan payments to suffer consequences, the monetary system doesn't provide enough money for everyone to pay what they borrow plus the interest demanded by the banksters. It's actually mathematically impossible for everyone to pay back their loans plus interest. To do that the money supply would have to grow faster and faster with no end. That would cause spiraling inflation without any way to stop the devaluation of money caused by an endless increase in the size of the money supply. The interest is especially problematic. Prof. Hudson has found that interest makes the rich versus poor problem develop faster. That's why it was originally named usury and made illegal in ancient civilizations for thousands of years. Today, with interest added to loans, not enough money exists to pay all the interest. Instead, the World Bank controlled central bank money systems produce a scarcity of money that helps the oligarchs become richer faster while the working class become poorer faster. Thus it's a sick system.

An important detail is the "reserve rate" which is used to limit the amount of loans a bank can make to private citizens. However, the reserve rate for corporate loans is zero percent which allows for an infinite amount of business loans. Therefore, the reserve rate is just a smoke screen that helps to make the creation of money via loans appear to be regulated in a reasonable way even though it's not. With the ability to produce an infinite amount of corporate loans the "reserve rate" is merely a smoke screen used in justifying the system.

This sick money system is a Ponzi (or pyramid) scheme that's controlled by the Federal Reserve Bank in the USA. While that name causes most Americans to imagine that the Fed is part of the US Federal Government, it's actually a privately owned corporation with a board of directors made of the biggest banks' owners and executives. What's especially odd about our Ponzi scheme monetary system is that Ponzi schemes are illegal in

most countries, including the USA. That's partly why the inner workings are hidden. Even financiers, economists, and bank employees don't know how the \$89 trillion scam is designed.

Therefore, at the top of the pyramid, in the World Bank and the Bank of International Settlements (BIS) we find a band of mobsters who maintain illegal Ponzi scheme monetary systems all around the world creating a scarcity of money that pushes most people into a perpetual battle over too little money. This sick debt based money system pushes people out of their homes making many homeless and even more impoverished.

Antisocial behavior is incited when people are kicked out of their homes and left to beg on the street as they and their cloths become dirty and smelly. Knowing that possibility exists for all of us, some people resort to stealing or some other profitable but illegal enterprise like selling drugs. Even some people who avoid criminal activities, are pushed into a criminal lifestyle to pay their mortgage, especially if they have a family to support.

When the sick money system manufactures scarcity via interest bearing debt, that makes our lives into an endless battle for money to pay home mortgages, other loans, and living expenses.

Going beyond individual citizens, governments are also squeezed by this system because the private central banks loan money to governments thereby creating national debts. To pay national debts, and the interest that accompanies those debts, many countries are pushed to sell their natural resources, such as timber, oil, gold, diamonds, cobalt, lithium, copper, etc. This pressure places national resources in private hands.

This fight for survival didn't existed until civilization emerged. In primitive hunter gatherer situations, anthropologists have found that those happy people worked just 9 hours per week!!! Today, with a sick monetary system transferring wealth up to the oligarchs, some Americans are working 80 hours per week and they still find it difficult to pay all their bills as interest payments transfer their hard earned money up to the oligarchs who become more wealthy than ever before.

Beyond the normal transfer of wealth that occurs during economic expansion via interest payments, banksters also profit during economic contraction through mortgage foreclosures and defaults on other loans. When a foreclosure takes place the banksters keep all the money that the borrower paid up until the foreclosure. On top of that, the lien holder takes possession of the home. Thus, foreclosures are triggered by banksters intentionally inflating the money supply with lots of loans and then deflating the money supply with strict loan regulations. This cycle resets the Ponzi scheme helping to keep it hidden.

The illegal Ponzi scheme allows the banksters to steal enough money to control most of the politicians on Earth while some is used to pay for muscle to protect the psychopaths. Banksters have used this scam to create over 89 trillion digital checkbook dollars as of 2020. This sick monetary system is used by billions of people all around the world to purchase goods and services every day. All the while, most people mistakenly think that all of the money is printed and coined fiat currency. Of course, a tiny bit of it is, about \$7 trillion was printed or coined as of 2020. With that physical currency in circulation, very few have become aware of the \$89 trillion in imaginary digital checkbook money that constitutes 93% of the money supply!

Despite all of that, simple solutions exist. For instance, when a country's central bank is owned and controlled by the government, national debt can be entirely eliminated!!! A sovereign nation's government can establish a monetary system that fosters prosperity among all citizens by printing all the money and issuing interest free loans. The next section discusses this using a recent real life example.

A final issue involves bank runs. In 1929 some people went to their banks to withdraw their money. Soon all of the fiat currency was withdrawn leaving most people with nothing. Some committed suicide. In 2008, in New York City, a long line of depositors formed in front of the Bank of America hoping to withdraw their money as fiat currency. Soon the NYC police arrived with 2 busses to take those people away and avert a modern bank run. To avoid that going forward, the BIS has announced a transition to digital banking which includes the elimination of all fiat currency. If that takes place, banks runs that threatened to expose the Ponzi scheme will no longer be possible. Central Bank Digital Currency (CBDC) is the ultimate Globalist control plan.

Hopefully this section clarifies the fact that money isn't simply a means of exchange as we were told in school. That's a gigantic lie. Using interest bearing debt to produce money impoverishes many while enriching a few. Social programs and high taxes on the wealthy can be used to counterbalance the sick money effects, bringing us closer to a level playing field. However, interest bearing debt remains a huge problem today.

Modern Examples of National Prosperity

In 2000 there were 7 countries that had control of their own central banks. Those countries included Afghanistan, Iraq, Sudan, Libya, Cuba, North Korea and Iran. All of those countries were under attack by the western media that delivers PR propaganda to demonize these monetarily independent nations. Since 2000, the leaders of Afghanistan, Iraq, Sudan and Libya have been assassinated or ousted. Soon after, World Bank aligned leaders were installed to establish a World Bank controlled central bank in those countries.

Although western media PR propaganda claimed these deposed or assassinated leaders were despicable tyrants, at least two were dearly loved by their people. Iraq's Saddam Hussein and Libya's Muammar Gaddafi (or al-Qaddafi) transformed their respective countries into remarkably prosperous homelands featuring all sorts of uplifting programs like free education, free healthcare and **interest free loans for everyone**. These programs and many others were paid for using the profits from selling their nationalized oil reserves. Before Saddam Hussein and Muammar Gaddafi rose to power in Iraq and Libya, private transnational oil companies like BP (British Petroleum) and Shell Oil had obtained control of these countries' oil resources. However, those brave leaders regained control of their national oil resources and used the profits to create utopian examples of prosperity. To insure prosperity those bold leaders also controlled their national central banks which enabled them to provide healthy monetary systems with interest free loans for everyone!

The following article reveals what can be done when a country has control of its money supply and natural resources like oil, gold, etc. It was first published by Global Research in November 2014.

Libya: Ten Things About Gaddafi They Don't Want You to Know

Today Libya as a Nation State has been destroyed by US-NATO.

What do you think of when you hear the name Colonel Gaddafi? Tyrant? Dictator? Terrorist? Well, a national citizen of Libya may disagree but we want you to decide.

For 41 years until his demise in October 2011, Muammar Gaddafi did some truly amazing things for his country and repeatedly tried to unite and empower the whole of Africa.

So despite what you've heard on the radio, seen in the media or on the TV, Gaddafi did some powerful things that are not characteristic of a "vicious dictator" as portrayed by the western media.

Here are ten things Gaddafi did for Libya that you may not know about...

- 1. In Libya a home is considered a natural human right. In Gaddafi's Green Book it states: "The house is a basic need of both the individual and the family, therefore it should not be owned by others". Gaddafi's Green Book is the formal leader's political philosophy, it was first published in 1975 and was intended reading for all Libyans even being included in the national curriculum.*
- 2. Education and medical treatment were all free. Under Gaddafi, Libya could boast one of the best healthcare services in the Middle East and Africa. Also if a Libyan citizen could not access the desired educational course or correct medical treatment in Libya they were funded to go abroad.*
- 3. Gaddafi carried out the world's largest irrigation project. The largest irrigation system in the world also known as the great manmade river was designed to make water readily available to all Libyans across the entire country. It was funded by the Gaddafi government and it said that Gaddafi himself called it "the eighth wonder of the world".*
- 4. It was free to start a farming business. If any Libyan wanted to start a farm they were given a house, farm land and live stock and seeds all free of charge.*
- 5. A bursary was given to mothers with newborn babies. When a Libyan woman gave birth she was given 5000 (US dollars) for herself and the child.*
- 6. Electricity was free. Electricity was free in Libya meaning absolutely no*



electric bills!

7. Cheap petrol. During Gaddafi's reign the price of petrol in Libya was as low as 0.14 (US dollars) per litre.

8. Gaddafi raised the level of education. Before Gaddafi only 25% of Libyans were literate. This figure was brought up to 87% with 25% earning university degrees.

9. Libya had its own state bank. Libya had its own State bank, which provided loans to citizens at zero percent interest by law and they had no external debt.

10. The gold dinar. Before the fall of Tripoli and his untimely demise, Gaddafi was trying to introduce a single African currency linked to gold. Following in the foot steps of the late great pioneer Marcus Garvey who first coined the term "United States of Africa". Gaddafi wanted to introduce and only trade in the African gold Dinar – a move which would have thrown the world economy into chaos.

The Dinar was widely opposed by the 'elite' of today's society and who could blame them. African nations would have finally had the power to bring itself out of debt and poverty and only trade in this precious commodity. They would have been able to finally say 'no' to external exploitation and charge whatever they felt suitable for precious resources. It has been said that the gold Dinar was the real reason for the NATO led rebellion, in a bid to oust the outspoken leader.

So, was Muammar Gaddafi a Terrorist?

The facts presented above explain why Gaddafi was a celebrated African hero who was on the brink of bringing the entire continent of Africa out of financial subjugation via a new monetary system. To make this remarkable story even more amazing, Gaddafi was born into a nomadic bedouin tribe herding sheep in his youth. His parents felt that he held promise so they sent him to school. However during his childhood, he learned the value and importance of work as a necessary component of life.

In a brilliant economic maneuver, Gaddafi set up a state controlled central bank that loaned money without interest to support home ownership and small business development. During his 41 years of leadership Gaddafi transformed Libya from a poor desert waste land into a shining example of hope for the enormous tapestry of resource rich countries that blanket the grand African continent. With interest free loans and socialistic sharing of oil profits with all Libyans, Gaddafi actually created a modern utopia. His magnificent success revealed what is possible when resources are shared for everyone's prosperity while using a healthy monetary system with interest free loans. Hence the two main hurdles on the road to prosperity are: installing a national central bank that delivers interest free loans and nationalizing natural resources to use their value everyone's benefit.

Despite Gaddafi's remarkable utopia the rest of Africa remained captured by the World Bank's central banks which support puppet governments that allow transnational corporations to steal trillions of dollars in diamonds, cobalt, gold, oil, and other resources extracted from the African Motherland leaving Her people desperately impoverished. Beyond those crimes of theft some Africans, including children, are used as slave labor to work in horribly toxic mines. This tragedy is what neocolonial powers like the USA, France, Netherlands, Germany and the UK (all NATO powers) impose on African people to keep them impoverished.

While all of this criminal oppression is taking place, the neocolonial powers provide "Aid" in the form of unhealthy subsistence food and harmful vaccinations that have been shown to cause infertility. Meanwhile the aid money is funneled through corporations that pocket much of the money for the owners and CEO's as administrative expenses. There are certainly exceptions, but most are corrupt.

So, what happened? Neocolonial regime change as revealed on the WEB OF DEBT BLOG article, "Exposing the Libyan Agenda: A Closer Look at Hillary's Emails" Posted on March 13, 2016 by Ellen Brown (note the email was published by WikiLeaks founder Julian Assange, this sort of stuff is why he suffered for so long):

Hillary Clinton's private email server contained an email dated April 2, 2011, that reads in part:

Gaddafi's government holds 143 tons of gold, and a similar amount in silver . . . This gold was accumulated prior to the current rebellion and was intended to be used to establish a pan-African currency based on the Libyan golden Dinar. This plan was designed to provide the Francophone African Countries with an alternative to the French franc (CFA).

In a "source comment," the original declassified email adds:

According to knowledgeable individuals this quantity of gold and silver is valued at more than \$7 billion. French intelligence officers discovered this plan shortly after the current rebellion began, and this was one of the factors that influenced President Nicolas Sarkozy's decision to commit France to the attack on Libya.

According to these individuals Sarkozy's plans are driven by the following issues:

- 1) A desire to gain a greater share of Libya oil production,
- 2) Increase French influence in North Africa,
- 3) Improve his internal political situation in France,
- 4) Provide the French military with an opportunity to reassert its position in the world,
- 5) Address the concern of his advisors over Qaddafi's long term plans to supplant France as the dominant power in Francophone Africa

Conspicuously absent is any mention of humanitarian concerns. The objectives are money, power and oil.

Other explosive confirmations in the newly-published emails are detailed by investigative journalist Robert Parry (<http://www.commondreams.org/views/2016/01/13/what-hillary-knew-about-libya>). They include admissions of rebel war crimes, of special ops trainers inside Libya from nearly the start of protests, and of Al Qaeda embedded in the US-backed opposition [to Qaddafi]. Key propaganda themes for violent intervention are acknowledged to be mere rumors. They include the bizarre claim that Qaddafi had a "rape policy" involving passing Viagra out to his troops, a charge later raised by UN Ambassador Susan Rice in a UN presentation. Parry asks rhetorically:

"So do you think it would it be easier for the Obama administration to rally American support behind this 'regime change' by explaining how the French wanted to steal Libya's wealth and maintain French neocolonial influence over Africa – or would Americans respond better to propaganda themes about Gaddafi passing out Viagra to his troops so they could rape more women while his snipers targeted innocent children? Bingo!"

Sadly Gaddafi's 41 years of success were destroyed by the neocolonial NATO psychopaths using a well developed playbook. First members of the US backed terrorist group Al-Qaeda and other instigators were sent into Libya to create the appearance of an internal rebellion. Then the totally fake allegation mentioned above claimed that Gaddafi ordered his security forces to take viagra and rape citizens. Amnesty International found zero evidence to support that false allegation. In spite of how false the accusations were and despite how fake the rebellions were, NATO swooped in and bombed Libya with US president Obama fully supporting the invasion with cruise missiles. Libya's magnificent water supply system and the factory manufacturing the specialized pipe were blown up. The country was carpet bombed and ravaged by the imported rebels, leaving the country in lawless shambles that remain today. A World Bank approved central bank was installed and the oil profits began flowing back to the big private oil companies. In short, the psychopaths won again!

More details about Gaddafi's utopian Libya and NATO's destruction of that utopia can be found in Prof. Maximilian Forte's book *Slouching Towards Sirte: NATO's War on Libya and Africa*. For a quick overview here's a 22 minute video: https://youtu.be/hLcYxgZ5A_w?si=JnUjfSNdhT9uA3vT

Saddam Hussein was also working on a gold Dinar currency. He had lifted Iraq up by providing excellent government support for his people by using oil profits for national prosperity. So what was his reward? The USA installed a new leader who used false accusations to demonize Hussein and execute him via hanging. Soon a World Bank approved central bank was installed and the Iraq oil profits began flowing back to big oil.

Today only 3 countries: Iran, North Korea and Cuba, have been able to maintain control of their monetary systems. The rest of the world has a sick, interest on loans Ponzi scheme monetary system that produces hardship for most people and incredible wealth and power for a few, with the banksters hiding at the tippy top.

Thus, the psychopathic banksters are very close to achieving total world domination. With the immense power that comes with the control of monetary systems via ownership and control of private central banks through out the world, the central banker oligarchs fund governments that obey their dictates.

USA Central Bank History

In 1690 the American colonies began issuing their own paper currency. During the 74 years from 1690 to 1764 the colonies became famously prosperous and that success was in large part due to developing and using a land based paper money designed by Benjamin Franklin (pictured on the \$100 bill).

In 1729, when Franklin was just 23 years old he wrote and printed an anonymous pamphlet, "A Modest Enquiry into the Nature and Necessity of a Paper Currency." It was well received by the common people with the wealthy against it, Franklin's arguments carried the day.

His pamphlet began by noting that a lack of money to transact trade within the province carries a heavy cost including lower wages, employment, and immigration. Money scarcity also causes high local interest rates reducing investment thereby slowing development. Paper money will solve these problems. When it comes to the value of such money Franklin pointed out that gold and silver fluctuated over the previous 100 years because new discoveries had expanded supplies faster than demand. The spot value of gold and silver could fluctuate just like that of any other commodity and could be acutely affected by unexpected trade disruptions. Furthermore silver and gold was required for trade with England leaving a shortage for local trade.

Alternatively Franklin proposes that land is a more certain and steady asset to back paper money as its supply within a given colony can't fluctuate. Most importantly, land cannot be exported from the province as gold and silver can. Therefore, he proposes that the new currency will be issued by the legislature through a loan office, and subjects will pledge their lands as collateral for loans of paper money linking it to land value.

Finally, Franklin argues that land-based paper money will automatically stabilize the quantity issued. If there is too little paper money, the cost of trade will be high pressing people to borrow more money on their land increasing the money supply. If, by chance, too much paper money were issued relative to what was necessary to carry on internal trade lowering its value, people would snap up this depreciated paper money to pay off their mortgaged lands eliminating that money from circulation to increase the paper money's value to its former level. This automatic stabilization or a natural equilibrium of the amount of paper money within the province results from decentralized market competition within the province.

By using Franklin's sort of paper money in the American colonies, prosperity far surpassed the Europeans.

Unfortunately the British Currency Act of 1764 prohibited American colonies from issuing their own currency placing the colonies under the exclusive monetary control of the Bank of England. Franklin was a colonial agent in London at the time and lobbied strenuously to have the law repealed. Despite his efforts, the British Parliament took away America's land-based paper money. This seizure of monetary policy paralyzed industrial activities causing ruin in the previously flourishing Colonies. Adding excessive tariffs on tea and other exports Britain incited the revolution for independence. So, rather than blaming the American revolution on tea taxes, the bigger issue was control of the money supply, something that central banks control today.

Shortly after America won independence from Britain, Alexander Hamilton (pictured on the \$10 bill) served as secretary of the U.S. Treasury from 1789 to 1795 during George Washington's presidency. In 1791, Hamilton proposed that the United States charter a government run national central bank in order to take care of Revolutionary War debt, create a single national currency and stimulate the economy. Thomas Jefferson argued that too much power in the hands of the federal government would lead to tyranny. After presenting their arguments to George Washington (pictured on the \$1 bill) he agreed with Hamilton, preferring a government-run national central bank. Later in 1804, US vice president Aaron Burr killed Hamilton in a duel. The coroner's jury returned a verdict that Burr had murdered Hamilton, and that Burr's seconds were accessories to the murder. New York state indicted Burr, not only for the misdemeanor of "challenging to a duel," but also for the felony of murder. Eventually, the murder charge in New York was dropped, however that would be expected since Burr supported the powerful private banksters who succeeded in installing a private central bank in the USA with Hamilton rolling over in his grave.

Over more than 100 years that followed, five US presidents tried to shut down or work around private central banks. Here's a brief summary of how that central bank control war went...

The first of these anti-private central bank presidents was the very popular Andrew Jackson (pictured on the \$20 bill) who was US president from 1829 to 1837. Before dealing with the Central Bank, Jackson transformed the United States from a republic—in which only white male landowners held voting rights—to a more inclusive democracy, in which all white men held voting rights. Jackson's opposition to the powerful central bank began with the First Bank of the USA, a public private partnership that included foreign stockholders and a 20 year charter that expired in 1811. That bank existed during a time when market expansion and availability of western lands should have offered safe opportunities for economic expansion to more and more citizens, but Jackson lost everything. He correctly blamed the central bank for his personal financial misfortunes. In 1816 the Second Bank of the United States was created by private bankers to be the new US Central Bank. With overwhelming support Jackson was given a popular mandate to take charge of the money supply. In 1829, he warned that "both the constitution and the expediency of the law creating this [central bank] are well questioned by a large portion of our fellow citizens." With this statement President Jackson declared war on the private Second Bank of the United States eventually crushing it. An assassination attempt failed when the guns misfired allowing Jackson to complete the last two years of his presidency.

Later, Abraham Lincoln (pictured on the \$5 bill and US president from 1861 to 1865) made an attempt to stabilize the money supply. In an article entitled, *Lincoln Financed the War By Taking On the British-Backed New York Banks*, Rochelle Ascher reviews Lincoln's overhaul of the banking system, his printing of "Greenbacks" to fund the Civil War and concludes by stating, "Had Lincoln lived, it is likely that he would have superseded this arrangement [meaning his overhaul of the US monetary system] with the creation of a Third National Bank of the United States." (source https://archive.schillerinstitute.com/educ/hist/2014/0620-lincoln_financed_war.html) Certainly he would have created a government owned and controlled central bank. Unfortunately Lincoln wasn't as lucky as Jackson, the assassin's gun worked and this famous president who advanced civil rights and fought against foreign controlled banking was assassinated. It's interesting to note the Lincoln was like Gaddafi who emerged from humble roots and rose to power with a focus on banking reform to provide national prosperity for all citizens while holding the USA together and advancing civil-rights by outlawing slavery in the USA with the Civil Rights Act of 1866.

Next, James Garfield, served a couple of months as US president from March 1881 until his assassination in July. In, *Secrets of the Federal Reserve: The history, organization and controlling interests behind the Federal Reserve* by Eustace Mullins, 1983 we find:

Alfred Crozier was called to testify for the Senate Committee because he had written a provocative book in 1912, "U.S. Money vs. Corporation Currency". [12b] He attacked the Aldrich-Vreeland Act of 1908 as a Wall Street instrument, and pointed out that when our government had to issue money based on privately owned securities, we were no longer a free nation. Crozier testified before the Senate Committee:

"The so-called administration currency bill grants just what Wall Street and the big banks for twenty-five years have been striving for, that is, PRIVATE INSTEAD OF PUBLIC [US government] CONTROL OF CURRENCY. It does this as completely as the Aldrich Bill. Both measures rob the government and the people of all effective control over the public's money, and vest in the banks exclusively the dangerous power to make money among the people scarce or plenty. The Aldrich Bill puts this power in one central bank. The Administration Bill puts it in twelve regional central banks, all owned exclusively by the identical private interests that would have owned and operated the Aldrich Bank.

"President Garfield shortly before his assassination declared that whoever controls the supply of currency would control the business and activities of the people."

Thus, Garfield was most likely assassinated because he intended to establish national government control of America's currency.

Just 19 years after Garfield's assassination, President William McKinley (pictured on the discontinued \$500 bill) signed the Gold Standard Act, March 14, 1900, establishing gold as the sole basis for redeeming paper

currency. The Gold Standard locked monetary value to a truly valuable commodity giving it a solid foundation. Then at the beginning of his second term, in September of 1901 President McKinley was assassinated. Again we find this president working to control the money supply.

Thirteen years later the Federal Reserve Act of 1913 established a privately owned central bank masquerading as a government institution. In *America's Sixty Families*, Ferdinand Lundberg explains,

In practice, the Federal Reserve Bank of New York became the fountainhead of the system of twelve regional banks, for New York was the money market of the nation. The other eleven banks were so many expensive mausoleums erected to salve the local pride and quell the Jacksonian fears of the hinterland.

Benjamin Strong, president of the Bankers Trust (J.P. Morgan) was selected as the first Governor of the New York Federal Reserve Bank. Adept in high finance, Strong for many years manipulated the country's monetary system at the discretion of directors representing the leading New York banks.

Under Strong, the Reserve System was brought into interlocking relations with the Bank of England and the Bank of France. Benjamin Strong held his position as Governor of the Federal Reserve Bank of New York until his sudden death in 1928, during a Congressional investigation of the secret meetings between Reserve Governors and heads of European central banks which brought on the Great Depression of 1929-31.

Finally, John F. Kennedy was president from 1961 until his assassination in 1963. Here's an excerpt from an article entitled *President Kennedy, The Fed And Executive Order 11110*. The entire article is located here:

<https://prepareforchange.net/2019/01/29/president-kennedy-the-fed-and-executive-order-11110/>

With the stroke of a pen, Mr. Kennedy was on his way to putting the Federal Reserve Bank of New York out of business. If enough of these silver certificates [issued by Kennedy] were to come into circulation they would have eliminated the demand for Federal Reserve notes. This is because the silver certificates are backed by silver and the Federal Reserve notes are not backed by anything. Executive Order 11110 could have prevented the national debt from reaching its current level, because it would have given the government the ability to repay its debt without going to the Federal Reserve and being charged interest in order to create the new money. Executive Order 11110 gave the U.S. the ability to create its own money backed by silver.

On June 4, 1963, a little known attempt was made to strip the Federal Reserve Bank of its power to loan money to the government at interest. On that day President John F. Kennedy signed Executive Order No. 11110 that returned to the U.S. government the power to issue currency, without going through the Federal Reserve. Mr. Kennedy's order gave the Treasury the power "to issue silver certificates against any silver bullion, silver, or standard silver dollars in the Treasury." This meant that for every ounce of silver in the U.S. Treasury's vault, the government could introduce new money into circulation. In all, Kennedy brought nearly \$4.3 billion in U.S. notes into circulation. The ramifications of this bill are enormous.

After Mr. Kennedy was assassinated just five months later, no more silver certificates were issued. The Final Call has learned that the Executive Order was never repealed by any U.S. President through an Executive Order and is still valid. Why then has no president utilized it? Virtually all of the nearly \$6 trillion [now \$34 trillion] in debt has been created since 1963, and if a U.S. president had utilized Executive Order 11110 the debt would be nowhere near the current level.

In fact, there could be zero national debt if the USA had its own government controlled central bank.

When considering assassinations of heads of state world wide, the targets are often leaders who strive to maintain control over their nation's currency. Gaddafi and Hussain are just two examples.

Without a conscience or empathy psychopaths enrich themselves while climbing up the pyramid of power. By working together their unhinged treachery makes it impossible for an individual leader to successfully guide a nation out of the interest bearing debt trap set by private central banks. Why? Because that leader will be found dead just like all the US presidents that endeavored to make the needed changes in America.

Thus, two keys to prosperity are national government control of central banks and zero interest loans. These two keys to wide spread prosperity are so important that heads of state have been assassinated in the USA and all around the globe to gradually make nearly all central banks private. Today my research finds that only 3 government controlled central banks remain in Cuba, Iran and North Korea.

It's very curious that we find portraits of historically prominent advocates for a national government controlled central bank featured on all of the US Federal Reserve Notes. Why? Supposedly, satanic cults hijack

the power of good powerful men to use their power in support of their selfish and demonic globalist agenda. To spread that influence around the entire world the US monetary system has been singled out for global trade.

The 21st century BRICS (Brazil, Russia, India, China and South Africa) monetary system offers an alternative to the US dollar. However all the founding countries have World Bank controlled central banks. So, even though BRICS may fuel changes in global politics by replacing the US petrodollar, the globalist bankers will remain on top of the global power pyramid by retaining control of BRICS and each countries' central bank.

Control of all central banks is a foundational basis for achieving world domination.

Solutions

If we the people continue to elect a small groups of representatives to run our countries, the psychopaths will either occupy those positions or control them via bribery or blackmail to continue rigging the system in their favor. That's what psychos do and that must be stopped to bring prosperity to everyone. So how do we stop them?

Direct Democracy

First and foremost, we need to transform our government to empower all citizens by using a **grass roots direct democracy**. In a **direct democracy** everyone votes to make decisions based on one vote per adult. Since the psychopaths are a small percentage of the population, less than 5%, in a **direct democracy** they will be outnumbered by a majority of sound minded people who will make decisions to provide prosperity for all. As far as the sadistic people who make up approximately 25% of the population, they will also be overpowered by a majority of good honest folks. Thus, **direct democracy** is the ultimate durable solution to government. Not only for governing ourselves but also for managing villages, cities, corporations and the entire world.

Over thousands of years, dictatorships and oligarchies have attracted psychopaths, some of whom are sadistic. These dangerous chameleons, ruthlessly climb power structures to lord over good, honest people who have a conscience and are not obsessed with control. Most people simply want to live healthy, respectable lives. This has been the prevailing problem in hierarchical civilizations ever since such arrangements emerged.

In a **grass roots direct democracy**, decisions are made by all the adults who are effected by the result of a particular decision. Historically, in clans and small village communities that existed prior to the advent of civilization, **direct democracy** was the norm. More recently outside of civilized regions, so-called primitive clans and small village communities continued to use **direct democracy** to govern themselves for thousands of years. Even today some examples can be found in the Amazon. Additionally, some modern eco-villages have employed **direct democracy** to make their important community decisions by calling for community wide votes on important issues. I personally witnessed this process at Twin Oaks in Louisa, Virginia.

In England, the term "moot point" is a remnant from the ages old **direct democracy** system. A "moot point" was an issue that needed an assembly of all the adults who are effected by that issue to resolve it. The term "folk moot" identified the people who would be affected by a particular decision. Thus a "moot point" is an issue that needs to be resolved by the "folk moot", an assembly of all the people affected by the moot point.

A widespread misconception claims that uncivilized people were violent and war-like. However the truth is the opposite. Civilizations ruled by psychopathic maniacs began developing war and slavery about ten or eleven thousand years ago. Prior to that we don't find archaeological evidence for slavery or men fighting men based on pottery going back 30,000 years. More recently, people who maintained village-based communal lifestyles continued to be remarkably hospitable and friendly. Factual support for this reversal of the barbaric caveman myth is provided in Michael Bakunin's 1873 book, *Statism and Anarchy*, Peter Kropotkin's 1902 classic, *Mutual Aid: A Factor of Evolution* and John Robins', *Healthy at One Hundred*.

Based on the reality supported by anthropology and first hand accounts we find that common people tend to be hospitable, friendly and most often enjoy sharing with their neighbors. To regain peace and prosperity villages, towns and cities must revert to making decisions with all the members of their municipality using **direct democracy**. On a larger scale, states must make state-wide decisions by including everyone in the state. National decisions must be made by every adult in a particular nation. Continent-wide decisions must be made by every adult living on the continent. On the largest scale, global decisions must be made by every adult in the entire world.

When it comes to corporations and business enterprises, they must surrender their dictatorship model and switch to making decisions by including everyone in the business who are affected by a particular decision. Departments within a business can make their decisions by including everyone in that department. Teams can use **direct democracy** to make their decisions as a group.

This is how **direct democracy** can be implemented at all levels. When this is accomplished, useless managers, presidents, dictators, tzars, administrators, etc. can be retrained to do useful work rather than being the parasitic manipulators who have driven civilization to its breaking point. Of course some managers are good folks, and those who are will most likely enjoy being involved in **direct democracy**.

In Gaddafi's Green Book we find that he recommended **direct democracy** as the only way to avoid dictatorial control. He outlined a system to implement **direct democracy** effectively using what he labeled, "Popular Conferences and People's Committees" that propose solutions for everyone to vote on.

After the transition to **grass roots direct democracy** is made, national boundaries will gradually lose their meaning. Historically rulers formed nations and empires to define the territories under their top down control. With **direct democracies** in place people will trade and share with their neighbors based on location and convenience. National borders will become impediments to trade by artificially separating neighbors who are on opposite sides of a border even though they can see each others' homes. A global renaissance of renewed friendships with neighboring villages will provide even greater prosperity as national divisions based on psychopathic power structures fade into the past.

Although governments grow very large and seem to be very busy making all sorts of rules, statutes and laws, most of what big governments do is maintain the class structure of rich versus poor. Typical governments use PR propaganda to claim they are dealing with crime when they and their benefactors are the primary criminals. The complexity of government is needed to disguise the way governments actually support the powerful few while holding down the majority who do everything that actually supports everyone.

Let's consider a well-known example, Switzerland stands out as a very wealthy, prosperous and healthy country. Few know that the Swiss use a mixture of direct and representative democracy. Every two to three weeks the Swiss people vote. Switzerland has been called a "midwife" of modern **direct democracy**. Their system uses a secret voting process in public decision-making, compared to more traditional forms of **direct democracy** that were used by people throughout the world for ages. Another interesting fact about Switzerland is that **direct democracy** invented Switzerland through a public vote in 1848 which established the Swiss Confederation. Thus the folk moot of old voted Switzerland into existence!

When examining Switzerland's democratic system many criticize the country for not allowing women to vote until the 1970s, far later than many democracies around the world. That was based on the father representing a family by voting in the town square while the mother took care of the home and the children. However in the last 50 years, Switzerland has fully implemented initiative and referendum mechanisms within the framework of representative democracy. Since 1971, Swiss men and women over 18 years of age have made binding decisions more than 450 times at the national level. More importantly, in contrast to many other political arrangements around the world, Swiss elected legislative or executive leaders are not allowed to put an issue to a public vote; this can only be done by the citizens themselves, either through the collection of signatures or in accordance with a legal requirement such as proposed changes to the constitution or for

important financial expenditures like the military budget. Thus the Swiss people govern themselves using **direct democracy** when it comes to the most important issues nationally and locally.

By the way, the Swiss don't fight wars against other countries; on the contrary, they help in caring for the casualties of other country's wars. The Red Cross is an international humanitarian network founded in 1863 in Switzerland. It has grown to include chapters worldwide that provide assistance to victims of disasters, armed conflict and health crises. Some people claim the Red Cross has become quite corrupt and with psychopaths amongst us I'm not surprised.

Finally, Switzerland does have a military and all healthy men participate. Afterwards they keep their fully automatic weapon ready for use at home in case national defense is needed.

Conversely, the USA has become the evilest global bully with 800 military bases outside our borders in foreign countries with our military forces imposing our interests on foreign nations via neocolonialism. Despite US governmental claims that our military is working to help foreign counties, it is very difficult to find any examples in which the US has been truly helpful to the general population of any country in the last 70 years.

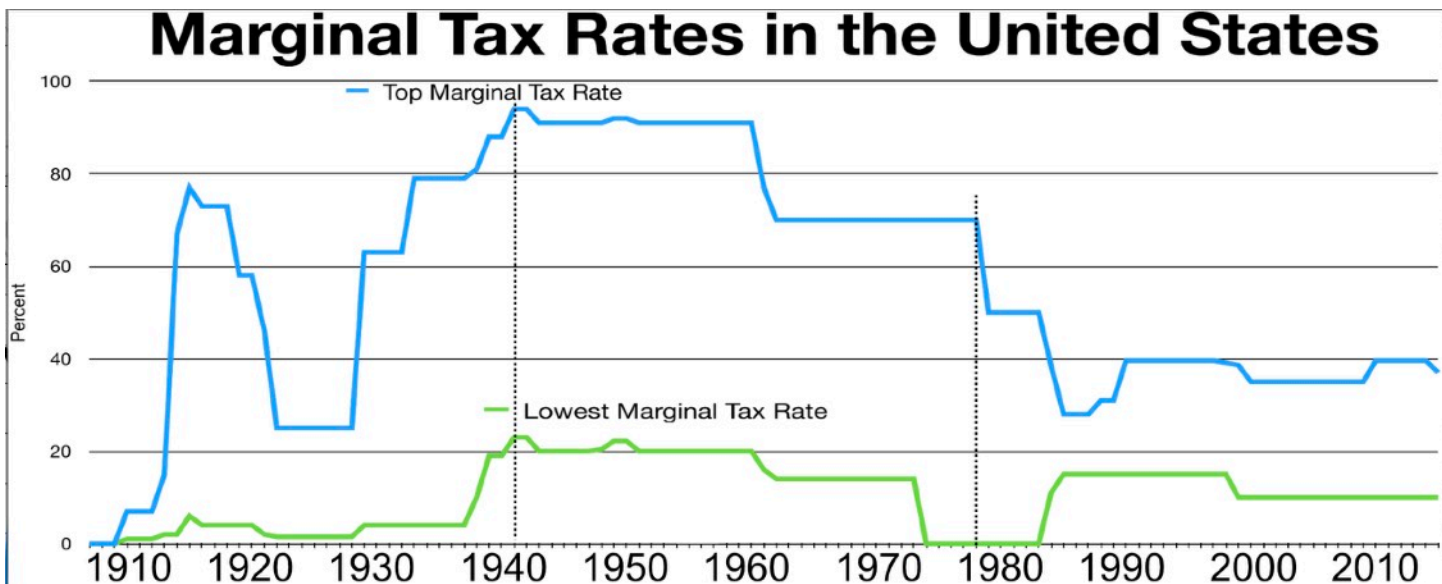
The banksters and elite corporate interests are behind US military intervention that's intended to exploit rather than help. In the wake of US military invasions, mountains of innocent civilians have suffered with countless dead. During our involvement we install dictators to run client countries. The USA military/CIA created numerous death squads in many South and Central American Countries. More recently, we have invaded Africa and the Middle East to train death squads and cause similar tragedies in those regions including the formation of Isis, al-Qaida, and the Taliban. The invasion of Libya is just one example of what the US military does to progressive countries that create prosperity for their people rather than enriching banksters and the corporate oligarchs. All of that is driven by psychopathic monsters who have risen to power as well as those who remain in the shadows.

Despite all of that in a **direct democracy**, psychopaths are stripped of their power. With **direct democracy** Americans could change the course of America, aligning our country with prosperity for all rather than enriching the minority elite who use America's CIA and military to exploit the world.

To end this section I'll briefly reiterate what a **direct democracy** is.

Direct democracy is a form of government where citizens make decisions about policies and laws directly, rather than electing representatives to do so on their behalf. In a **direct democracy**, citizens vote on policy proposals, rather than voting for politicians to represent them in government. The proposals come from ordinary people, the grass roots. In existing modern governments these proposals are called referendums or initiatives. In a full blown **direct democracy** grass roots committees, councils or town hall public meetings would formulate proposals to support ordinary people's needs and dreams that align with popular support. By discussing popular issues and formulating solutions, grass roots groups discuss the issues and draft proposals. Those proposals can be circulated as petitions to insure they are popular enough to be voted on by everyone who would be affected by a particular proposal.

Advantages of **direct democracy** include: increased citizen participation and engagement in the self governance process; direct representation of citizen interests is achieved; accountable and transparent government is maintained; the hidden influence of special interest groups is eliminated; and finally the psychopathic minority are overruled by the sane majority.



To see how excess wealth can be balanced out let's examine a period of American history named, "***The Great Prosperity***". This historical period took place in the USA from, 1944 to 1981. That was when America exemplified how truly great a country can be. Certainly everything wasn't perfect, yet this prosperous era is worth investigating to see what made it so especially prosperous.

Unexpectedly, these glory years occurred when extraordinarily high income taxes lifted the USA out of the Great Depression and onto the world stage as an impressive example of socialism. The highest USA income tax rate levied was a shocking 94% for income over \$200,000 as shown in the 1944 and 1945 tax schedule on the right. To easily compare ***The Great Prosperity*** tax rates to less prosperous years see the graph of US taxes from 1910 to 2018 above. As you can see, from 1936 to 1981 the highest income tax rate remained above 70%. A narrow spike in tax rates also appeared during ***The Roaring 1920s***, another famously prosperous American period. It's quite remarkable that both of these especially prosperous periods corresponded to the highest income tax rates in US history. Prior to 1910 federal taxes were rarely levied, making this graph representative of nearly all US personal income tax.

So, one might wonder, why do the highest taxes match up with ***The Roaring 1920s*** and ***The Great Prosperity***? The answer is actually quite simple. The general economy becomes more prosperous for everyone when money is being spent, conversely the economy stagnates when money isn't circulating. Since most people are working class folks, when the working class can afford to buy things like food, cars, houses, clothing, etc., those purchases stimulate the general economy (which is not the stock market). To make such purchases, working class people must be employed and paid well enough to accumulate excess income that they can spend. By levying high taxes on the rich and then using those tax revenues to build and maintain national infrastructure including roads, water supplies, sewage systems, power grids, etc. the federal government can push the general economy to become more vibrant. Large infrastructure projects paid workers well enough to purchase more goods and services increasing the velocity of money which creates

Marginal Tax Rate	Tax Brackets	
	Over	But Not Over
23.0%	\$0	\$2,000
25.0%	\$2,000	\$4,000
29.0%	\$4,000	\$6,000
33.0%	\$6,000	\$8,000
37.0%	\$8,000	\$10,000
41.0%	\$10,000	\$12,000
46.0%	\$12,000	\$14,000
50.0%	\$14,000	\$16,000
53.0%	\$16,000	\$18,000
56.0%	\$18,000	\$20,000
59.0%	\$20,000	\$22,000
62.0%	\$22,000	\$26,000
65.0%	\$26,000	\$32,000
68.0%	\$32,000	\$38,000
72.0%	\$38,000	\$44,000
75.0%	\$44,000	\$50,000
78.0%	\$50,000	\$60,000
81.0%	\$60,000	\$70,000
84.0%	\$70,000	\$80,000
87.0%	\$80,000	\$90,000
90.0%	\$90,000	\$100,000
92.0%	\$100,000	\$150,000
93.0%	\$150,000	\$200,000
94.0%	\$200,000	-

prosperity for everyone. The USA was also involved in WW1 and WW2 which required the manufacture and use of weapons to fight those wars and that provided additional well paid jobs.

President Rosevelt also introduced the New Deal which provided healthcare, social security, better education and low-cost housing. These social programs and well paying jobs provided a ramp for poor people to become middle class. Surely there were still poor folks; however, a large and healthy middle class provided a blanket of prosperity for more people than ever before.

On the other hand, since the mid 1980s, low income tax rates for the wealthy have allowed the top 1% to become filthy rich while middle class people have declined into poverty and homelessness. With billionaires paying low wages to the workers and very little in taxes, the richest psychopaths have accumulated loads of money to fund politicians who will do their bidding. Furthermore, the oligarch psychos bribe or compromise elected politicians and unelected civil servants to help the wealthy become even richer and more powerful.

To turn things around we need to tax the rich very heavily while using the revenues to create well paying jobs and insure that basic needs like housing, food and health care are provided to everyone.

Therefore, a graduated tax schedule like the 1977 US federal income tax schedule, shown on the right, is needed to keep the psychopaths from destroying the country and everyone's most important relationships. As you can see, the first \$3,200 is not taxed, to compensate for inflation that could be increased to \$20,000 or whatever is needed for basic living expenses. Higher incomes are subject to higher taxes up to \$203,200 or more which is taxed 70%. Today that top bracket should also be adjusted for inflation to \$500,000 or even a million dollars. Certainly all the tiers need to be adjusted to reflect the lower value of US dollars due to inflation.

However there are additional financial factors to consider. Today, most wealth is being passed down through estate inheritance that is not taxed as income. For example, Bill Gates was handed success by wealthy parents and friends of their parents at IBM who opened doors to success. To provide prosperity for most, if not all, we must level the playing field by introducing some sort of wealth tax. This type of tax is used to prevent individual psychopaths and families of psychopaths from amassing extraordinary power via excessive wealth that tends to grow faster the more wealthy a person is. In a short video *What if We Actually Taxed the Rich?* Robert Reich discusses how to effectively tax the rich: https://youtu.be/-RS_BtLB3QE?si=opwaHTEzhe-Bakqi

Marginal Tax Rate	Tax Brackets	
	Over	But Not Over
0.0%	\$0	\$3,200
14.0%	\$3,200	\$4,200
15.0%	\$4,200	\$5,200
16.0%	\$5,200	\$6,200
17.0%	\$6,200	\$7,200
19.0%	\$7,200	\$11,200
22.0%	\$11,200	\$15,200
25.0%	\$15,200	\$19,200
28.0%	\$19,200	\$23,200
32.0%	\$23,200	\$27,200
36.0%	\$27,200	\$31,200
39.0%	\$31,200	\$35,200
42.0%	\$35,200	\$39,200
45.0%	\$39,200	\$43,200
48.0%	\$43,200	\$47,200
50.0%	\$47,200	\$55,200
53.0%	\$55,200	\$67,200
55.0%	\$67,200	\$79,200
58.0%	\$79,200	\$91,200
60.0%	\$91,200	\$103,200
62.0%	\$103,200	\$123,200
64.0%	\$123,200	\$143,200
66.0%	\$143,200	\$163,200
68.0%	\$163,200	\$183,200
69.0%	\$183,200	\$203,200
70.0%	\$203,200	-

Healthy Monetary System

In addition to all of that, a healthy monetary system that provides zero interest loans is needed to form a plentiful money supply rather than the monetary scarcity produced by the sick Ponzi scheme interest bearing debt monetary system that the banksters impose on most of the world. That system produces a fountain of money shooting up to the top of the class pyramid bathing the wealthiest people ever more money. That must stop entirely. The key is interest on loans originally labeled usury but that term was redefined to excessive interest. The truth is that all interest feeds the wealthy by stealing from the poor and that must be stopped.

Natural Resources

Going even further, all of the natural resources within a nation's borders including gold, oil, etc. are national treasures that are collectively owned by all the citizens as part of the nation's commons. Consequently,

such resources become available to be sold by the nation to provide income for the prosperity of all citizens. The current US system allows private individuals and corporations to become extraordinarily wealthy by stealing our national resources to make the wealthy ever more wealthy.

You may find it difficult to believe, but most of the gold mining in the USA is performed by foreign corporations based on the General Mining Act of 1872 that authorizes and governs prospecting and mining for minerals, such as gold, platinum, silver, etc. found on federal public lands. That law allows any person or corporation from anywhere in the world to purchase US public property for \$2.50 to \$5 per acre in order to extract precious metals for private gain. Meanwhile, US corporations are busy extracting resources from foreign countries. Obviously this international resource theft is a global scam that enriches oligarchs while impoverishing ordinary people all around the world. So, how can ordinary people shut down this piracy?

The Ultimate Solution

The ultimate solution is **direct democracy**. Given a population of mostly healthy, sound minded people, who have access to real facts from reliable sources, we can make the needed changes to reform the entire world creating prosperity for everyone. Self-governing **direct democracies** must be implemented globally to create and maintain peace and prosperity around the entire world. If **direct democracy** was established in just one or a few countries, the psychopaths will use countries they control to shut it down just as they did in Libya.

In addition to **direct democracy** and high taxes for the rich, debt forgiveness would be a magnificent way to quickly reform the existing situation toward prosperity for all. Forgiving all debts and where it's possible returning people to their homes would make an enormous difference for billions of people.

On a national level, using debt forgiveness for national debts could erase debts that have placed entire nations in servitude to their globalist banking creditors. With a clear slate nations could focus on building truly prosperous countries leading to a global utopia that could embrace the entire Earth.

Of course, the first step is for people to become aware of the real problems and the sensible solutions that are discussed throughout this essay. If the primary problems and solutions can be expressed in just 31 pages, surely everyone can become aware of what's going on and how to fix it.

Achieving Prosperity For Everyone

The solutions are reasonably simple to describe but they may be difficult to implement especially in a world that is run by ruthless psychopaths. However if we can set up **direct democracy** in corporations, and local governments working our way up to larger entities like counties, states, and countries, then the power of the people can move forward in a fair and sane way that enriches everyone.

As it is today, most people are trapped by the web of corruption that psychopaths continue to expand drawing more and more criminals into their web of selfish insanity. Once everyone realizes that the essence of our collective problems stem from mentally ill psychopaths, sociopaths, narcissists and sadistic individuals, a title wave of change could emerge to cover the Earth with peace and prosperity for all.

Imagine a new political party, **Debt Forgiveness Now! DFN's** plan would begin with **debt forgiveness** using modified bankruptcy laws.

Step two, shift from authoritarian and representative governments to install **grass roots direct democracies** that distribute power evenly amongst all adult citizens while reducing the power of the psychopathic oligarchs who are outnumbered 99 to 1.

Tax the wealthy enough to insure durable peace and prosperity for everyone by moving everyone into a middle class lifestyle that's healthy and realistic.

Divided we are vulnerable to the worst thieves of all, the sadistic chameleon psychopaths.

Together, honest conscientious folks outnumber the psychopaths many times over. By keeping the power in the hands of ordinary people, common sense arrangements will insure prosperity for all...forever.

By following our conscience and intuition we are the majority that aligns with peace on Earth.

When considering what's taking place right now, the insane psychos are leading the sheeple into a new era of feudalism with lords, slaves and ZERO middle class.

In the USA, to get out of this mess we need to stop voting for the lessor of two evils when we know both sides are evil. Clearly, the lessor of two evils is still evil. We need a **Debt Forgiveness Now!** third party.

Conclusion

In closing it seems appropriate to share a couple of english words that accurately identify the psychopathic governments that are terrorizing most of the world today.

Kleptocracy means “ruled by thieves,” especially thieves who use their power to steal a nation’s resources.

Kleptocracy is based on Greek kleptēs ‘thief’ + -cracy ‘ruled’.

Kakistocracy means “rule by the worst.” Certainly sadistic psychopaths are the worst of humanity.

Kakistocracy is based on Greek *kakistos* ‘worst’ + -cracy ‘ruled’.

In the USA, to get out of this mess we need to stop voting for the lessor of two evils. We know both sides are evil and we also know that the lessor of two evils is still evil.

We need a **Debt Forgiveness Now!** third party that will forgive debts shut down the Federal Reserve and convert our political system to a direct democracy that leaves the psychopaths with a tiny amount of votes. Of course votes must be secure to insure the people remain in power.