Dethroning Psycho Oligarchs via

George Walter Chyz

Are Civilization's Greatest Problems Rooted in a Hidden Psychological Disorder?

Why do war, corruption, exploitation, poverty, and systemic injustice persist despite humanity's remarkable progress? What if the driving force behind civilization's deepest problems is not economic, political, or ideological, but psychological? In this provocative book, George explores deep rooted reasons for systemic inequities that persist and worsen.

Based on 5,000 years of historical evidence, George shows how individuals with psychopathic traits have disproportionately shaped the institutions of power throughout history. The possibility that many of society's recurring crises stem from leaders and power structures motivated by an insatiable desire for control, dominance, and personal gain is examined. This book exposes how leaders with psychological disorders such as psychopathy, sociopathy, narcissism, and sadism have corrupted governments, corporations, financial institutions, media organizations, and other centers of power.

Unlike conventional analyses that examine problems through a single lens, George takes a broad, multidisciplinary approach, connecting patterns and relationships that are consistently overlooked. Readers are challenged to reconsider popular narratives by exploring a hidden factor that may be the primary cause behind humanity's ethical and social struggles for millennium.

Going beyond problems this book offers practical, peaceful solutions designed to foster greater freedom, prosperity, accountability, and cooperation. Supported by years of research, real-world examples, documented sources, and expert insights, George outlines six practical solutions and powerful strategies for creating positive change and helping humanity move toward a more peaceful and prosperous future.

A bold investigation into the roots of humanity's greatest challenges... and a hopeful roadmap toward a better future.

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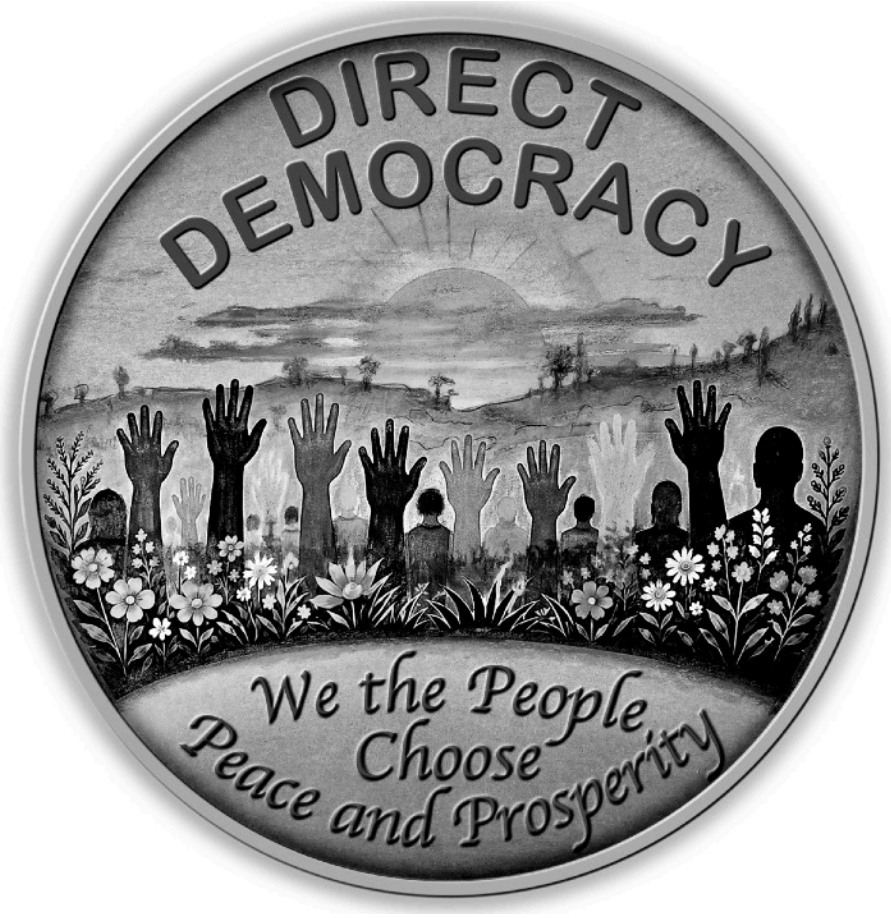

George Walter Chyz

First Addition

Disclaimer:
This book offers insights and information from the author's personal perspective; in the event the reader uses any of the information in this book for themselves or others, the reader assumes full responsibility for their understanding, actions, and the results.

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Dedicated to

We the People

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About the Author—George Chyz

Born and raised in the Detroit area, George was always curious and driven to help others. While most children wish for toys or adventures on their birthday, George has wished for "*peace on earth*" every birthday since his fourth.

George earned dual bachelor's degree in mechanical and electrical engineering, laying the foundation for a remarkable career in innovation and technology. After designing a product that was patented by General Motors, he continued to build on his technical expertise by working as a researcher in the Computer-Aided Design (CAD) Lab at MIT while earning a masters of science in mechanical engineering.

Drawing on his research, George founded a CAD software company at the age of 25. The venture showed tremendous promise, with prototypes performing beyond expectations and funding available from venture capitalists to bring the technology to market. Yet just as success seemed within reach, George realized he had reached a crossroads in his life path.

Upon realizing that his revolutionary CAD product would be used to design military weapons, George faced a critical conflict with his sincere wishes for peace on earth. Additionally, reflecting on the broader challenges facing humanity, George had become increasingly concerned about the pursuit of peace in a world marked by excessive conflict, greed, economic inequality, the harmful effects of technology on the natural world, and the poor quality of life experienced by so many. According to the Living Wage Institute, "44% of full-time US workers are not earning enough to cover their family's basic needs." The sum total of these issues pushed George to alter his path in pursuit of humanitarian goals of wide spread peace and prosperity.

Determined to help humanity on a deeper level, George closed the startup and shifted his focus toward exploring sustainable and cooperative ways of life. While becoming acquainted with simple living, alternative transportation, and intentional communities he worked as a consultant to Ford, GM, Sun Microsystems, and a major healthcare information organization.

In 1994, once his debts were paid and sufficient savings were acquired he embarked on a three-year bicycle journey experiencing sustainable egalitarian lifestyles first hand. A highlight was coordinating and building a basic settlement at Earth Haven Eco-village in North Carolina. Working with highly skilled and knowledgeable elders, George's life forever changed.

In 1998, he moved to Maui, where he spent the 25 years designing, building, and maintaining off-grid communities. Drawing on his engineering background and experience at Earth Haven, George helped develop five communal properties ranging from five to 69 acres.

Today, George is partially retired and continues to live on one of the properties he helped establish on Maui. As George puts it, "I live in a little cabin surrounded by a food forest with a solar sauna and lovely neighbors."

George wrote this book to help all of humanity achieve the peace and prosperity many people long for.

Chapter 1: Introduction

Our society is a complex system involving history, politics, economics, psychology, corporate dictatorships, a wide variety of human personalities, and more.

In many books, experts focus exclusively on their particular realm of expertise. That approach can cause them to miss important factors outside their field. As a result, these pundits become so entrenched in their particular field that they often fail to consider causes and solutions from outside their discipline.

For instance, a book written by an economist about the rich versus poor divide is not going to notice that psychopaths occupy more positions of power than mentally healthy leaders. Psychopathy is so far outside the realm of issues contemplated by economists that it would most likely be ignored.

Conversely, this book emerged from a wide-open systems view of humanity to expose a wide range of factors that have led to and reinforced civilization's problems that prevent peace and prosperity from embracing the world.

What's truly remarkable about this book is how it identifies a hidden root cause that has eluded detection for thousands of years; it's not economic, it's not geo-political, it's not ideological. The hidden cause of civilization's systemic problems is a very difficult to diagnose psychological disorder commonly referred to as *psychopathy*. With this clarified, numerous tools used to expand and maintain control by psychopaths are identified.

About 10 years ago I started investigating psychopaths, sadists and other mental disorders that are much more prevalent in leaders compared to the general population.

Looking back in time, thousands of years to the beginning of civilization, Professor Micheal Hudson's research into the origins and evolution of money provides clear evidence that powerful oligarchs have always exhibited a disorder that fits psychopathy.

In this book, I pull on this curious thread to unravel how civilization's systemic ills are created and maintained by psychopathic oligarchs using financial power, hierarchical, propaganda and many other systems to control governments, corporations, the media, military, police…you and me.

Regrettably, psychopaths are concealed by masks of sanity that psychopaths use to appear totally normal and even quite charming. In fact, psychologists have difficulty diagnosing these monsters. Behind their masks of deception psychopaths are cunning, manipulative, untrustworthy, unethical, parasitic, and utterly remorseless. Supportive evidence indicates that these mentally deranged control freaks actually founded and molded civilization from its inception around 5,000 years ago.

As an American, many but not all of my examples involve the USA. Despite that, the message contained herein applies to the entire world. Many sources are cited to support the message with reliable facts, quotes and real life examples.

Chapter 2 examines the true origins of money, debt slavery, oligarchs, and debt forgiveness. This true story of the advent of money provides a very important clue that unearths the hidden taproot of civilization's systemic problems, psychopathy and related disorders. In Chapter 3, I expose how people suffering from psychopathy and related disorders appear disproportionately in key power positions. Kevin Dutton's top 10 list of professions that attract the most psychopaths is presented to expose this surprising reality. In Chapter 4, numerous tools that psychopaths use to obtain and maintain power are reviewed.

Modern success stories are discussed in Chapter 5 to demonstrate that outstanding prosperity is achievable. The US history of central bank control is discussed in Chapter 6 to expose the paramount importance of this rarely discussed but very important factor. The final Chapters, 7 and 8, present six very powerful solutions along with peaceful implementation strategies that can be used to create and maintain a new era of world-wide peace and prosperity.

Chapter 2:
Money Origins, Issues and Solutions

There are people like my friend Sean who believe that money is the primary source of humanity's problems. While that theory may be true, money is foundational to modern civilization. Returning to simple natural life styles to regain the peace and prosperity that still exists for people who live outside of civilization, is not realistic for most of humanity.

Instead of discarding money, it's common for people to link financial wealth to prosperity. But what is wealth?

In 70AD a roman historian named Flavius Josephus interviewed an Essene master. A key question Josephus asked the master was, "Can you tell me about *wealth*?"

The master explained that a person is wealthy when they have everything they want. Having obtained everything a person wants, provides freedom to offer charity to those who are in need. Therefore, the master continued, the easiest way to become wealthy is to want only what you need. By wanting to simply satisfy your needs, it's reasonably easy to become wealthy. However, as long as a person wants more than they have, they remain poor. No matter how much an individual has, if they want more, they will continue to focus on acquiring more leaving no time to provide charity to others. Hence they're forever poor.

There are certainly lots of billionaires who have insatiable desires for evermore money and the power that money can buy. And contrary to providing charity to those in need, some billionaires identify those in need as *useless eaters*. Rather than helping them, population reduction via eugenics has been a goal. To avoid retribution I choose to avoid naming names here.

So how did humanity get so out of touch with the peace and prosperity that comes from the simple cooperative ways of life that primitive people maintain even today? As we will see money had something to do with it. But, what's the real money story?

This is where professor Micheal Hudson comes in.

Hudson graduated from the University of Chicago in 1959 with a bachelor's degree in Germanic philology and history and a master's degree from New York University's Economics Department. His master's thesis was 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* [e.g. the origin of money] *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, 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. The Peabody Museum cares for a huge collection of human artifacts from across the globe, including more than 1.2 million individual items, 500,000 photographic images, and associated archival records. This is where Hudson's combination of language studies and economics prepared him to discover the actual origins of money as well as something he never expected, *debt forgiveness*. To solve the origin of money mystery, in 1994 Hudson founded and financially supported the International Scholars Conference on Ancient Near Eastern Economies; a group of archaeologists, egyptologists and assyriologists who reanalyzed ancient records to reveal civilization's economic origins.

Eventually Hudson 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 Hudson and his team discovered, he 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 discoveries unfolded:

https://youtu.be/SO-qHypWlgE?si=WQ7o69WJF5LozmLG

Note: In the free PDF of this book, all of the links are live. Download it here: https://www.soulcovenant.org/

According to Hudson, ancient civilizations originally used forms of money to re-pay debts. Ancient records from over 4,000 years ago revealed that trading was originally a gift economy arrangement with a balancing of trade occurring annually at the fall harvest. So instead of bartering, people gave gifts to one another and evened up in the fall when the harvest provided an abundance making a balancing of trade easier than any other time of the year. However, when someone wasn't able to balance their accounts, an "I owe you" (IOU) documented their debt. For example, during a drought some people would be unable to clear up the imbalance of gifts they had received. This is where loan sharks stepped in to resolve the debt in exchange for the IOU.

If someone fell too deeply into debt the loan shark would demand their debt be resolved via *peonage*—a system where forced labor is used to pay off debts. Peonage is a form of *involuntary servitude* where individuals are forced to work to pay off a debt, often under exploitative and coercive conditions. It is also known as *debt bondage* or *debt slavery*. These situations often included the debtor's wife and children.

As loan sharks obtained way more food than they could eat, they refused loan payments in livestock, grains or other goods that spoiled when stored too long. Instead, loan sharks insisted

that debts be payed in silver, gold, precious jewels, fine fabrics, or property. This debt resolution problem is what led to gold and silver becoming a reliable payment system that evolved into money. With this system emerging around 5,000 years ago, loan sharks evolved into *oligarchs* who controlled significantly large geographic regions.

Meanwhile many people became impoverished from the debt they owed to the oligarchs with many losing their land and becoming slaves to the oligarchs. In fact, most slavery emerged from this debt bondage arrangement. Obtaining slaves from external sources was unusual but it did occur in the aftermath of battles between the loan shark oligarchs.

The rich versus poor situation grew into debt slavery for most people who became unable to pay their debts. The burden of debt grew faster when interest was added to debts, forcing many out of their productive middle class farming lifestyle. Meanwhile a few loan sharks became rich oligarchs who lorded over hordes of peons struggling to escape the burden of debt.

In the midst of all of this, the original gift economy was replaced with bartering and/or money. Thus, the popular story claiming that money emerged to make bartering easier is false. Money actually emerged to make loansharking more effective.

Next, comes an unexpected twist that warrants sharing this updated history. Hudson and his team also discovered that ancient civilizations formulated a brilliant way to resolve the rich versus poor debt bondage problem. When a new king began their reign, they would *forgive debts* which included freeing debt slaves and returning lands and homes to the original owners.

Once freed from debt bondage to resume healthy farming lifestyles, people's hearts filled with jubilation. This Debt Forgiveness system explains why kings of old were loved by ordinary people who celebrated new kings with true gratitude for forgiving debts and bringing prosperity back to the kingdom.

This may sound like a fairytale and it's quite likely what's behind king glorifying fairytales of old. With a king forgiving people's debts and restoring prosperity to their kingdom we can

finally understand the extraordinary fondness that people held for the crowning of a new king.

The Debt Forgiveness system was discovered by Hudson and his team in the ancient texts of Egypt, Sumer, Babylon, Assyria, and Ancient Greece. For example, Debt Forgiveness was discussed in Plato's famous book *Republic* (375 BC).

Additionally, the Judean people (later Jews) codified Debt Forgiveness in biblical law as a "Jubilee" that took place every 49 years as described in Leviticus 25:8-55. Passage 14 states, *In this year of Jubilee each of you shall return to his property*. Imagine people torn from their homes when unable to pay their debts, rejoicing when those debts were forgiven to fulfill the law. Miraculously, debt slaves returned home to live free from the debt that literally enslaved them.

Additional solid evidence comes from 3,800 years ago when the Babylonian King Hammurabi had 280 laws recorded on clay tablets and a basalt stele currently housed in the **Louvre Museum** Paris, France. Those magnificently well preserved ancient laws include a Debt Forgiveness program.

So, what happened to the Debt Forgiveness system? Even though Debt Forgiveness worked very well for thousands of years, it was stopped in 44 BC. That's when Julius Caesar was about to use his dictatorial power to forgive debts throughout the Roman Empire. To stop Caesar, 60 rich oligarchic Roman senators surrounded him and drove their daggers into his body 23 times committing one of the most famous public assassinations of all time! This ended Debt Forgiveness marking a new era during which Debt Forgiveness was hidden. With the Roman Empire extending from Britain to the Mideast, this tragic event was a turning point for western civilization.

Next, about 75 years later, Jesus, King David's direct descendant, entered the Temple to announce his intention to fulfill the overdue Debt Forgiveness Jubilee. After being refused his right to kingship by the Pharisees, Jesus went outside the Temple. In a fit of rage, he turned over the tables of the money changers denouncing those civil servants who were tasked with

exchanging animals and grains for precious coins that were used to pay debts. Based on his rebellious actions, the Pharisees asked Roman Guards to arrest Jesus which led to his torture and crucifixion. Just like Caesar, this was a public incident conveying a major societal change, debt is no longer forgivable!

According to Hudson, numerous ancient languages used one word to identify *debt, trespass* and *sin*. Since Jesus intended to fulfill the overdue Debt Forgiveness Jubilee, we now know that the correct Lord's prayer translation is: ***Forgive us our debts as we forgive those indebted to us.***

Once it became clear that Jesus intended to forgive debts, not sins or trespassing, Hudson and his team further discovered that Roman oligarchs, who founded the Roman Catholic Church, intentionally misinterpreted the scriptures changing *debt* to *sin* while discarding several gospels (known as the gnostic gospels) to conceal the truth behind Jesus' fateful endeavor. Risking his life to fulfill the powerful Debt Forgiveness Jubilee was a truly heroic act. One that galvanized the common people into an enormous following that the Roman oligarchs spent over 300 years violently crushing. Unable to stop the movement they twisted "debt" into "sin" diverting attention from the key issue.

Thanks to Hudson and his team, we now know that free market capitalism was never fair. For thousands of years Debt Forgiveness provided a reset. Once that reset was shut down by the oligarchs who assassinated Julius Caesar, executed Jesus and coopted Christ's unstoppable following—the dark ages emerged. That dark period included an effort to erase Debt Forgiveness and instead, make the payment of debts mandatory. This led to feudalism, a cast system with most people becoming serfs who serve oligarchic lords and ladies as their servants/slaves.

Feudalism emerged in the 700s and began to unravel in the late 1700s when French and American commoners revolted against oligarchic lords and their kings who were anointed by Church leaders who buried Jesus' true story. Rather than heroically endeavoring to forgive debt via the Jubilee, sin became the Christian issue supported by powerful oligarchs and their militaries.

At the end of the 1700s French and American revolutions brought about major reforms including representative democracy. In those uprisings ordinary people put their lives on the line to free the western world from the feudal bondage that oligarchs imposed on the workers for approximately 1,000 years.

These important uprisings led to representative governments and modern capitalism which continues to evolve today. In Russia feudalism continued into the early 1900s when the Bolshevik revolution offered socialism. However, that was sabotaged by tyrannical leaders who were installed by the top bankers and the first capitalist billionaire.

Meanwhile, in his 1951 essay *Neo-Liberalism and its Prospects,* Milton Friedman offered renewed support for free market capitalism. This sparked neoliberal propaganda falsely linking free market capitalism to freedom and democracy. However, armed with accurate history, Hudson has shown that unbridled capitalist systems lead to feudalism.

Today, the popular paradigm is neoliberalism which helped billionaire oligarchs herd humanity toward a new era of global neo-feudalism. If Central Bank Digital Currency (CBDC) is instituted globally while cash is outlawed and eliminated from circulation neo-feudalism may be nearly impossible to stop.

CBDC is the ultimate globalist enslavement system. In a fully implemented CBDC system all payments would be transacted by a central bank network with unilateral power to approve or deny each and every transaction. In such a system, each person has a unique digital ID that's linked to a digital wallet and mountains of personal data gathered using widespread surveillance cameras, internet usage records, medical records, cellphone GPS location data, and so on. To store all of this information, data centers are being built today.

Currently China is a leader in implementing this technocratic neo-feudal system, but it's not complete because cash is still circulating in China.

In a fully implemented CBDC system, central bankers would have access to everyone's data and their digital wallet via a global

unique digital ID. With cash completely eliminated world wide, those who run the CBDC system will have the power to deny or approve all transactions. With complete control over commerce everyone will be locked in CBDC slavery, what Catherine Austin Fitts has labeled *The Control Grid*. Here's a link to interviews and reports on Fitts' website regarding the CBDC system:

https://solari.com/content/?_keyword_search=CBDC

To illustrate how The Control Grid can enslave people, here are a few examples. If someone has been criticizing the system on social media they could be placed under house arrest. Any purchases attempted outside their home would be denied. Or the punishment could be restricting the protestor to remain within a mile from their home. Purchases attempted further from home would be denied. A third type of punishment could restrict the protestor from going to movies, sports events, or other forms of entertainment by denying ticket purchases and entry fees.

On the other side of the coin, when it comes to sales, businesses can be shut down by denying all sales transactions. Or, particular items can be banned by denying any attempts to purchase them. Thus, CBDC is a programable control grid.

To avoid the dystopian technocratic future that CBDC slavery would inevitably become, Debt Forgiveness could be used to revive a healthier, happier and more prosperous middle class lifestyle for workers. Surely a Debt Forgiveness program would increase prosperity for many instantly, once their debts have been canceled. Debt cancelation would also diminish the parasitic monetary wealth delivered to bank owning billionaires via the interest bearing debt banking system discussed later.

The current plague of financial disparity has become a global pandemic. This plague involves a few rich oligarchs, some middle class, and way too many poor. This inequality is being normalized as oligarchs push the world toward neo-feudalism.

This rigged debt based system had been used to keep so-called third world countries under the domination imposed by neocolonial first world nations like the USA, France, UK, and other oppressive regimes. First world military might has been

used to keep third world nations oppressed for centuries with oligarchs benefitting most. With their growing power, billionaire oligarchs are pushing first world countries into massive debt and inflation that's driving many workers out of their homes. Some continue to work while living in their van, others become beggars who sleep in tents and doorways. This debt based process is turning first world countries, like the USA, into third world poverty stricken nations via already existing monetary controls.

Despite where we are headed today, during much of the 1900's, North America and Europe exemplified how wonderful life can be when most people are living a middle class life style. Handsome wages and reasonable work schedules afforded the middle class leisure time and sufficient money to enjoy parties, vacations, weekend outings, and lots of hobbies including recreational sports. I experienced a very enjoyable middle class life with family and friends from 1960 into the 1990s. 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, during holiday celebrations, and while on paid vacations.

Conversely, when most of the middle class splits into a few excessively rich oligarchs on the top and billions of miserably poor debt burdened people on the bottom, most of humanity suffers while a few are spoiled with excessive riches and the power that money can buy. Given the extraordinary concentration of riches in the hands of so few versus the wide spread poverty endured by so many, it can appear impossible for humanity to escape the rich versus poor quicksand. Despite how dreadful the current situation is, there are peaceful solutions that can form a solid egalitarian foundation to provide middle class prosperity for everyone. In Chapter 7: Solutions I offer tools and strategies.

However, for now, in the next chapter I expose the hidden taproot that is behind civilization's 5,000 year plague of class division.

Chapter 3
Is "Money Sickness" Psychopathy?

When Hudson and his team investigated ancient records from early civilizations available at Harvard's Peabody Museum they found references to a mental disorder labeled *money sickness, wealth addiction* and *the love of money*. According to the ancient records, people with this disorder become so obsessed with financial power that no amount of money could satisfy them. These unhinged people used monetary power to control people and ultimately enslave many to become oligarch over lords. In an interview, Hudson referred to these overlords as psychopaths supporting my own suspicions.

In this chapter, I provide a preponderance of evidence to show that this mental disorder fits what psychologists labeled *psychopathy*. This mental disorder 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.*

In 2004 the senior editor at *Harvard Business Review,* Gardiner Morse, wrote an article titled *Executive Psychopaths*. Here's an excerpt:

> *Chances are good there's a psychopath on your management team. Seriously.*
>
> *…I'm talking about the real thing, the roughly 1% 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.*

> *...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."*
>
> *(Source https://hbr.org/2004/10/executive-psychopaths)*

Hence, psychopaths use their charisma to appear normal using their charm to mask **zero conscience** which allows them to exploit anyone to obtain more power with **zero shame**.

But why would psychopaths seek power?

Here's an answer from an article entitled *Psychopaths as Control Freaks:*

> *Another common trait of psychopaths is that they are very controlling people in one way or another. They are constantly seeking power or control over others in work or personal contexts and it can be a very annoying and restrictive existence working or living with them.*
>
> *(Source https://psychopathsinlife.com/psychopaths-as-control-freaks/)*

Obviously, the more money a psychopath possesses, the more control they can purchase. Therefore, to satisfy their control freak disorder, psychopaths cheat, lie and even murder to obtain monetary wealth in a quest for more control. The end game being world domination!

Dutton's Top 10 Psychopath Job List

In 2018, *Business Insider* ran a five part series on psychopaths. One of the *Business Insider* articles is 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 an excerpt of that book's description found on Amazon.com:

> *...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.*
>
> *...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.*

Here's Dutton's top 10 list of the professions that attract the most psychopaths.

Top 10 Psychopath Job List

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

Although corporations are very popular in so-called "democracies," most businesses are run by CEO dictators. Since psychopaths don't have a conscience, placing them in charge of *soulless corporations* fits their ruthless, control freak personalities perfectly. CEO dictators, who are psychopaths, run businesses that often overwork and under pay employees, pollute the environment, and cover it all up by bribing regulators and purchasing Public Relations (PR) propaganda.

With psychopaths lacking a moral compass, propaganda aligns perfectly with their deceptive mask of sanity. In the USA, propaganda is a thriving business that produces lies which are legal thanks to our psychopathic law makers who are most often educated as lawyers which is #2 on the *Top 10 Psychopath Job List* shown above.

When a corporation is found guilty of egregious crimes, the fines levied are usually very small compared to the enormous profits made by committing those crimes. Examples include corporations dumping toxic waste improperly and using cheap toxic materials in manufacturing processes or in the end

products themselves. Such criminal violations increase corporate profits by reducing manufacturing costs because nontoxic alternatives tend to be more expensive.

So, to increase profits, a psychopathic CEO will intentionally hide toxic effects on employees, customers, and the natural environment without any remorse or reservations whatsoever. Asbestos, tobacco, fluoride, and lead are notable examples of toxic products that were known to be carcinogenic or neurologically destructive by the manufacturers who hid internal documentation of harm for decades.

The primary responsibility of a CEO is to increase shareholder value. Hence, corporate law is perfectly aligned with the ruthless nature of these chameleons. Additionally, these soulless power hungry monsters are paid enormous salaries and bonuses to further incentivize them to make obscene profits. With this in mind, some large **business owners intentionally seek out psychopaths to run their corporations.** Surely many of the ultra rich business owners are psychopathic oligarchs, but since ownership is not a profession, it's not included in the *Top 10 Psychopath Job List* presented earlier.

Sadly, many of the largest and most profitable corporations are wreaking havoc on all life by using and producing toxins. Meanwhile, government regulatory agencies that were created to protect our health have been captured by the industries they were created to regulate. To avoid penalties or to keep the fines low, powerful corporations use campaign contributions to repeal laws and appoint psychopathic police officers and civil servants (#7 and #10, respectively, on the *Top 10 Psychopath Job List*) who joyfully accept bribes without any shame.

In the USA, corporate capture of federal regulatory agencies is increasing. The Federal Communications Commission (FCC), Food and Drug Administration (FDA), Environmental Protection Administration (EPA), and other agencies are being run by civil servants that had been employed to support the industries they are now responsible for regulating. Their conflicts of interest result in poorly enforced and even repealed regulations that increase corporate profits while endangering life. The original

goals of protecting workers, consumers, and life in general are discarded in favor of higher industry profits. Also, over time, inflation has the effect of shrinking fines that are rarely increased to adjust for inflation. Here's an article from the *Environmental Integrity Project* on the EPA's industry sourced leadership: https://environmentalintegrity.org/trump-watch-epa/whos-running-trumps-epa/

Obsessed with control, psychopaths focus on climbing the ladder of financial wealth to purchase power. With lots of psychopaths in powerful positions it can appear as if the power they obtained may have corrupted them.

The idea that power has a corrupting influence can be traced to the following from Baron John Dalberg-Acton (1834 – 1902):

> *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.*

However, given what we now know about psychopaths and how especially successful they are, the *causality* offered by the Baron appears to be backwards. Rather than power causing corruption, psychopathic control freaks seek out powerful positions because those positions offer greater control.

On the other hand, a super genius who follows their conscience won't seek power nor extreme financial wealth because that would be unconscionable. By following their conscience, mentally healthy people are guided from within to do their part, to live and let live. Most mentally healthy people presume that other people are similar to themselves.

Unfortunately, in the real world psychopaths are climbing into top positions to obtain control. Their rise to power is largely driven by pathological obsession to control and dominate. Thus, **powerful positions in civilization attract psychopaths who will do what ever it takes to obtain more control.**

Still, powerful positions have been shown to make people worse, so the theory that power corrupts is also true.

Therefore, regardless of the causality, eliminating powerful positions eliminates the corruption problem entirely. Direct Democracy provides a We the People alternative providing every person with a little power, one vote.

An interesting psychopathy issue is the claim that psychopathy is inherited or behaviorally re-enforced in a family's culture. That provides an explanation for family dynasties, in-breeding of royalty, and familial succession of power.

A final psychopath feature is how these chameleons react to chaotic situations by becoming calm. Their pulse slows down as they become focused. When psychopaths become aware of this super power, they realize that they can induce chaos to produce a setting in which they have an edge over normal people who become tense and tend to retreat from chaotic situations.

With a basic understanding of psychopaths and knowing that sane people comprise the majority of humanity it becomes obvious that we need an effective long lasting way to eliminate powerful positions from our society. If positions of power remain in place, psychopaths will slither their way into them. Later, in the *Solutions* chapter, the game changing grass roots self-governance system **Direct Democracy** will be presented.

For now, let's examine more of Dutton's *Top 10 Psychopath Job List*.

Parliamentarians, Senators and Representatives are given the power to make laws. These lawmakers are most often lawyers, #2 on Dutton's list. While the rule of law is thought to be an essential pillar of civility, psychopathic lawmakers have created laws that protect psychopaths to protecting themselves. For instance, liability ends in the corporation with a liability shield protecting CEO psychopaths who run corporations even when they were clearly responsible for grievous crimes including permanent disabilities, death, environmental damage, etc.

The third profession on the *Top 10 Psychopath Job List* is "TV or radio personalities." These mainstream media stars are paid very well to deliver propaganda lies that misinform most people, often diverting our attention away from the psychopaths who are

strangling our society as they reach for evermore control. It's common for mainstream media personalities to present invented or exaggerated conflicts between races, sexes, nationalities, and sports teams to distract ordinary people from focusing on psychopathic control freaks who are the hidden taproot perpetuating civilization's systemic problems.

Daily news distortions are produced by journalists who are #6 on the *Top 10 Psychopath Job List*. Although some mentally healthy investigative journalists endeavor to identify and expose real problems, that practice has been mostly pushed out of the mainstream media corporations by CEO psychopaths who run the media giants for psychopathic billionaire owners.

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

Number 8, clergy, help in keeping workers humble and willing to accept a low position in civilization's pyramid of hierarchy. Most clergy cheer on psychopathic oligarchs who finance the erection of magnificent temples, cathedrals and mosques. These impressive structures point to the heavens where followers are told to worship a deity seated in a throne far above. In spite of that, Christian scriptures clearly identify the current ruler of the Earth to be Satan.

Three examples from the *New Living Translation* of the New Testament follow:

2 Corinthians 4:4: "Satan, who is the god of this world, has blinded the minds of those who don't believe."

1 John 5:19: "We know that we are children of God and that the world around us is under the control of the evil one."

Revelation 12:9: "This great dragon—the ancient serpent called the devil, or Satan, <u>the one deceiving the whole world</u>—was thrown down to the earth with all his angels."

In fact, satanic cult practices are still in use today.

Conversely, esoteric wisdom locates each person's divine guardian inside their heart as a spirit who guides us via intuition and conscience. My books, *Heart Consciousness* and *The*

Magnificent Soul discuss this inner guidance in detail using scientific evidence and scriptural support from all major religions. Paperbacks and free PDF downloads are available at:

https://www.soulcovenant.org/

Unfortunately, leaders crowned with jewels and impressive steeples pointing toward the heavens have supported civilization's pyramid of hierarchy by providing psychopaths with a lofty and deceptive *Mask of Sanity*. Meanwhile demonic deities like Satan guide these psychos from the astral or afterlife realm. Despite all of that, the spiritual key to peace and prosperity is to align with one's inner Holy Spirit while resisting external lures from the demons lurking outside ourselves.

For the last 5,000 years there is extensive documentation exposing religious leaders involvement in pedophilia as well as human and animal sacrifice world-wide. The Epstein files confirm many reports that these satanic practices have not stopped but have instead gone underground. Beyond Epstein, there are a growing number of victims risking ridicule to share their encounters and even participation in satanic cults.

This psychopathic domination issue is discussed in the 2018 article *Seventeen Faces of the Psychopath* found on the *Abuse Sanctuary Blog*. Here's an excerpt:

> *The sexual psychopath takes a predatory approach towards his targets, including stalking behaviors. This type may derive his sexual pleasure from a single theme such as serial rape or pedophilia, in which his primary sexual aim will be to dominate, to use, to control, and to subjugate another person (often someone weaker and less able to manage the situation) in the service of a gradiose self. According to researcher Darwin Dorr, 'the majority of pedophiles are psychopathic, or manifest a significant degree of psychological characteristics of psychopathy.'*
> *(Source https://abusesanctuary.blogspot.com/2006/10/seventeen-faces-of-psychopath.html?m=1)*

A universal key to peace and prosperity for all of us is to follow our inner guidance, something psychopaths lack, leaving them to follow demonic spirits who reside in the astral/afterlife realm, a parallel dimension that interpenetrates physical reality.

Open minded researchers like myself have found mountains of scientific evidence supporting a spiritual afterlife realm.

Continuing with Dutton's list, #4 sales people, and their marketing keep workers on a consumer treadmill chaining them to their jobs which provide the money needed to purchase goods and services in the modern wage slavery arrangement.

Numbers 5 and 9, surgeons and chefs respectively, seem reasonably wholesome. Still, these professions fit because they provide total control to command the room within the job setting. Conversely, the other professions on the *Top 10 Psychopath Job List* are involved in controlling the wider world to their advantage. Consequently, the world is growing more challenging for the majority as the psychopathic ruling class grows wealthier, increasing their power over everyone else.

Despite that, a period of American history named, ***The Great Prosperity*** took place from 1944 to 1981. Later in Chapter 7 America's Great Prosperity will be discussed. What's important to notice here is how a thriving middle class that existed back then has nearly disappeared in a few decades. Meanwhile, the number of Americans under the poverty line has exploded with a growing homeless population. Europe's glory years, which came a little later than America, also exhibited a strong middle class, but today Europe is facing a similar decline in prosperity.

Most of the rest of the world began to face difficulties as civilization cast its ominous net of debt over the entire globe. Sadly much of the world's population have been suffering for centuries while the psychopaths continue to vacuum up most of the wealth leaving a growing number of people suffering and homeless. Surely there are exceptions, but the trend is clear.

It appears that psychopaths have led civilization as oligarchs, monarchs, emperors, presidents, prime ministers, popes and other charismatic leaders. Despite their financial success, psychopaths are not known to exhibit exceptional wisdom, be notably hardworking, or exhibit other praiseworthy traits that might explain their success. Instead their ruthlessness, trickery, chilling calmness in the face of turmoil and an insatiable thirst

for control has provided these deranged chameleons a huge advantage in the cut throat capitalist battle for limited monetary wealth. As their financial power grows, there's less available for the rest of us.

As the psychopaths become richer, their power to control more of the world increases, calming their discomfort with what lies out of their control. Based on what Hudson and his team uncovered, it appears that numerous generations of psychopaths have spent thousands of years molding the world's societies into arrangements that work well for psychopathic control freaks. All along the way, these chameleons hide behind their charismatic masks, fine clothing, magnificent estates and temples.

Psychopaths lie, cheat, murder, and steal their way to obtaining power, encapsulated in money, and protected by laws imposed on ordinary people. However, those laws are often discarded when violated by wealthy psychopaths based on diplomatic immunity or sovereign impunity. Respectable, decent working class people are crushed under the psychotic climb to obtain evermore control. Sadly, all of this is driven by a mental disorder that drives the afflicted to ruthlessly grasp for control.

During the last several decades, *neoliberalism* 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 ignores psychopathic ruthlessness. That's what makes these lunatics the most successful people not intelligence. What they do contribute is propaganda and harm. As a chameleon, their charisma and deceptive nature are empty substitutes for intelligence and the hard work that makes our modern lifestyle possible. In fact, they are parasitic monsters taking the most while harming many with a mask of sanity.

History indicates that psychopathic ruthlessness is a key to financial success in *free market capitalism*. Thus, capitalism directly opposes peace and prosperity by establishing a perpetual war for limited financial and natural resources.

By reviving the socialist policies that brought about America's Great Prosperity, the looming financial disaster can be turned around. Solutions are provided in Chapter 7.

Narcissists, Machiavellians, and Combinations

In addition to psychopaths, related disorders include narcissists and machiavellians which form a group known as *The Dark Triad*. While psychopathy is the most extreme single disorder with zero conscience, narcissists and machiavellians have similar traits. All three of these disorders push the afflicted toward success in neoliberal capitalism, a system that rewards people who are selfish and ruthless. Some people exhibit combinations of these disorders as well as other disorders. The worst combination I've found is labeled *malignant narcissist* a combination of narcissist, psychopath, paranoid, and sadist. The malignant narcissist disorder was contrived to fit the famous fascists Mussolini and Hitler.

A narcissist is characterized by an excessive preoccupation with oneself and one's own needs, often at the expense of others. *Narcissistic Personality Disorder (NPD)* is a severe, persistent mental disorder defined by a pervasive pattern of grandiosity, a deep need for admiration, and a lack of empathy. Someone with NPD typically exhibits grandiosity, entitlement, lack of empathy, need for admiration, tendencies toward manipulation, exploitation, and sensitivity to criticism. NPD is estimated to affect 1 to 6% of the population.

Machiavellians exhibit strategic manipulation, cynicism, and a lack of empathy in pursuit of personal goals. Research suggests this disorder affects 1 to 2% of the general population, 3.5% of executives and over 10% of professional marketers.

Sociopaths are similar to psychopaths but they have a sense of shame while being less monstrous. Still sociopaths exhibit a persistent pattern of disregard for the rights and feelings of others. People with this disorder typically exhibit manipulative behavior, deceitfulness, and a lack of empathy or remorse for their actions, often prioritizing personal gain over social norms. Sociopathy affects 1 to 5% of the general population.

Psychopathy, machiavellism, sociopathy and narcissism are all more prevalent in men who have occupied most of the powerful positions throughout civilization's 5,000 year history.

The most recent version of the American Psychiatric Association's (APA) *Diagnostic and Statistical Manual of Mental Disorders: Fifth Addition* (*DSM-5*), merged *psychopathy* and *sociopathy* into, *Antisocial Personality Disorder*. Those well known terms were discarded and replaced by the harmless sounding phrase, "Antisocial Personality Disorder."

According to page 749 of the *DSM-5-TR*,

> *The essential feature of antisocial personality disorder is a pervasive pattern of disregard for, and violation of, the rights of others that begins in childhood or early adolescence and continues into adulthood. This pattern has also been referred to as psychopathy, sociopathy, or dyssocial personality disorder. Because deceit and manipulation are central features of antisocial personality disorder…*

Curiously, this renaming occurred when people like myself began to notice how such disorders may be the root cause behind persistent leadership problems plaguing humanity for millennia. Prof. Hudson called the oligarchs "psychopaths" in an interview. Now those parasitic monsters are simply antisocial? Really?

The DSM-5 was produced differently than the first four versions which included feedback from APA members. However, that transparent process was discarded by some high ranking insiders who unilaterally chose to develop the DSM-5 behind closed doors. That's where they replaced *psychopathy* and *sociopathy* with *antisocial personality disorder*. I found several APA members complaining about hiding the DSM update using nondisclosure agreements. This change, the lack of transparency, and the timing of the change have caused me to wonder:

- *Are the board members who made that change, psychopaths?*
- *Are they trying to hide this root source of so much suffering?*
- *Is the DMS-5 part of a wider coverup that may include the horrors of pedophilia, human sacrifice, missing children…?*

These are clearly questions not accusations.

(related article https://pmc.ncbi.nlm.nih.gov/articles/PMC2802599/)

Sadists

Another psychological issue common in rich oligarchs is the sadistic personality trait.

Around 10 years ago I searched the internet for statistics on sadistic people. I was shocked to find a study claiming 54 percent of research participants were sadistic. That study defined sadistic as “a person who enjoys watching others in pain and/or inflicting pain on others.” It was published in the Association For Psychological Science on September 12, 2013 entitled *Everyday Sadists Take Pleasure in Others’ Pain*.

Curiously all the subjects who participated in the study were psychology students. That caused me to wonder how these students might be biased toward being sadistic. What popped up intuitively was the fact that psychology professionals have clients with painful problems, things a sadistic person would enjoy hearing a patient share as they revisit the painful details.

As I dove deeper, I discovered that being mildly sadistic isn’t a "personality disorder,” it's a "personality trait.” Sadism was a disorder in the DSM-3, published in 1987, but more recently Sadism was removed. According to Wikipedia,

> *Sadism was removed from the DSM for numerous reasons, including the fact it could be used to legally excuse sadistic acts.*

Studies on sadistic personalities have a wide range of results. The actual proportion is probably one out of four or 25%. Of course, there are degrees of the sadistic inclination placing it on a spectrum. Each researcher’s choice of where to draw the line affects the number of subjects who are labeled sadistic.

When it comes to considering how people with sadistic personalities affect our lives, the exact percentage isn’t as important as simply knowing that a very large portion of people have sadistic inclinations. That explains lots of offensive behavior that is found throughout civilization’s history.

With around 25% of humans 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 nature better than people who are simply sadistic.

Unfortunately, all of these psychiatric issues are routinely ignored by political scientists and economists. Ignoring sadistic personalities and *The Dark Triad* of dangerous personality disorders while analyzing the systemic problems humanity is facing will certainly lead to false conclusions. A common claim is that people are simply greedy and that's all we need to know. Surely, the personality issues discussed in this chapter have important implications that need to be taken into account. Hence, these psychological issues are included in this book to expose them as root causes behind slavery, poverty, pedophilia and other major problems continuing and even growing worse.

Gratefully, the vast majority of human beings are not sadistic, psychopathic, narcissistic or sociopathic. The USA's National Institute of Mental Health (NIMH) claims that approximately 20% of humans have some form of mental illness. However that 20% wouldn't include people with a sadistic personality trait because being sadistic is no longer a disorder, it's a trait.

Regardless of all of that, most of us are just ordinary people 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 common to project our personal values, beliefs and psychological disposition onto others, normal people tend to presume that everyone who looks reasonably normal is probably normal. Therefore most people wouldn't conclude that the world is run by psychopaths, some of whom are sadistic, narcissistic…simply because they appear normal when wearing their mask of sanity.

For instance, when a horrible atrocity occurs it's common for people to ask, "How could that person be so monstrous?" Or, "How can people genocide their neighbors?" Or, "Why does the US government spend so much money bombing foreign countries and supporting wars abroad while poverty and homelessness remain huge problems at home?"

Could an answer to those sorts of questions be, "Lots of sadistic psychopaths are in power and always have been. They actually enjoy harming people and watching them suffer."

Here's how out of wack it has become:

The 3 Richest Americans Hold More Wealth Than Bottom 50% of the Country, Study Finds (Source: Forbes, 2014).

World's top 1% own more wealth than 95% of humanity, as "the shadow of global oligarchy hangs over UN General Assembly," says Oxfam. (Source: Oxfam International 2024)

Rather than sharing money to produce prosperity for everyone, the world is going in the opposite direction. Why? I believe that people with hidden mental disorders and sadistic traits are pushing humanity toward a dystopian world.

With their cunning ability to act perfectly normal and utterly charming, psychopaths and sadistic psychopaths can fool most of us because most people presume that our leaders are sane, reasonable people with a conscience. All the while, these psychopathic masters of deception put on a *Mask of Sanity* to appear sane and even charismatic as they continue to expand their power over most of humanity from their mansions, yachts, jets, palaces, and golden ballrooms.

Historians have found that slavery has been part of civilization for over 5,000 years. Although chattel 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 people depending on the definition and method used to arrive at the estimate. Modern terms for slavery include involuntary servitude, slavery or practices similar to slavery, debt bondage, and forced labor.

In the recent past, castles included dungeons with all sorts of torture devices. That curious fact lifts a curtain exposing the sadistic nature of the ruling class. Mentally healthy people who are not sadistic wouldn't build torture chambers.

To bring torture practices into the 21st century, the US government legalized *water boarding* (controlled drowning) as a central component of the CIA's *enhanced interrogation*

techniques used after the 9/11 incident to force confessions. Obviously that's foolish, the tortured victim will eventually say whatever the torturer wants them to say. Instead of exposing the truth, water boarding exposes the sadistic nature hidden in our leaders. Water boarding was prohibited in 2009.

The main takeaway from this chapter is that the systemic problems of slavery, disparity of financial wealth, homelessness, starvation, genocide, etc. were created and maintained by mentally deranged leaders using monetary power for millennia.

With this realistic view of so-called *civilized* leaders, the next chapter identifies the tools and systems used by the psychopathic ruling class to maintain their financial power. A power that's obtained by parasitizing ordinary hard working people who form the bedrock of society making modern civilization possible.

Using "Psycho" in this Book

In the remainder of this book I use the pejorative term *psycho* to loosely refer to psychopaths, machiavellians, narcissists, sociopaths, and/or sadists. A *Psycho* is as *an irrationally aggressive or cruel person*. While this derogatory term fits control freak psychopaths, their mask of sanity can enable them to appear perfectly normal and even charming.

I'm not a mental health expert. In this book I share quotes from actual experts in numerous fields including mental health.

Using the term psycho throughout the rest of this book helps to convey my lack of credentials in the mental health field. As I explained in the *Introduction*, rather than focusing on one field as an expert, I'm addressing the entire system we call civilization to root out numerous issues that combine to produce the systemic problems we face. Later, in Chapter 7 Solutions are provided to help We the People in bringing peace and prosperity to the world; not just on the national level but also on local levels and in the businesses where many of us work.

If my thesis is correct, *psychos are the hidden root cause behind civilization's fundamental problems*, then calling them out is important. Thousands of years of brainwashing has programed us to believe that we need leaders when we don't. What we actually need to learn is how to work together cooperatively without leaders. To kickstart the deprograming process, I use the word psycho(s) over 180 times. Hopefully the repetition will help in recalibrating your views to see that long term leadership positions empower psycho monsters.

Certainly short term leadership can be helpful in coordinating a project, but long term leadership makes corruption inevitable.

In his 2021 book, *Corruptible: Who Gets Power and How it Changes Us*, Brian Klaas provides abundant evidence that leadership positions attract corrupt people while also corrupting people who were decent prior to becoming powerful.

The following quotes are from Klaas's book *Corruptible*:

> *- Most studies find that power makes us worse.*
>
> *- Power doesn't just corrupt, it also makes you more of a hypocrite.*
>
> *- …a laundry list of studies show that gaining power tends to make people behave in worse ways. The powerful interrupt others more, stereotype more, use less moral reasoning when making decisions, and are more judgmental of behaviors in others that they themselves exhibit.*
>
> *- Becoming powerful makes people more selfish, reduces empathy, increases hypocrisy, and makes people more likely to commit abuse.*
>
> *- …white-collar crime accounts for between $250 billion and 400 billion in losses or damages each year in the US alone. Add up all the property crimes committed on American streets—burglaries, robberies, thefts, arson—and you're looking at just over $17 billion in damage, making white-collar crimes roughly 15 to 25 times more costly.*
>
> *- Conservative estimates similarly suggest that around 300,000 Americans die every year from corporate malfeasance, largely from toxic chemicals, faulty products, exposure to deadly waste or harmful pollutants, and addictive substances provided without rigorous checks. That's roughly 20 times higher than the number of homicides each year in the US.*

Klaas also asserts, communities that reject leadership to respect everyone exhibit the least corruption. Thus flattening the pyramid of power is a fundamental key to ending corruption.

I feel it's important to mention that some rich people are mentally healthy conscientious open hearted people. Since most financial wealth is inherited, most wealthy people are born rich. Growing up rich often involves hazing and initiation rituals designed to produce ruthless psychos. However, some resist that grooming to remain conscientious. In some cases a defiant rebel is born into a rich and powerful family but that rebel chooses to help ordinary people experience greater peace and prosperity.

In addition to those exceptions, people who are financially successful can be very kind caring people. I'm a caretaker for a couple who rose from meager beginnings to become successful. I've known, worked with, and lived on their property for most of the time since 2001 giving me ample time to get to know them. It's a fine family that built their success by making plans and working hard to achieve them.

Surely, everyone is an individual who must be judged based on their actions, not their socioeconomic status, gender, religious choices, nationality, ancestry or any other classification.

However, when it comes to psychos, historical tendencies and statistics expose systemic rich versus poor problems existing within civilization going back in time approximately 5,000 years.

Therefore, a key goal that We the People face is filling the gap between rich and poor with people from the extremes of poverty and excessive financial power. As the pyramid of power flattens and the middle class grows, a reasonable level of prosperity can be shared amongst everyone.

To achieve that we need to understand how the financial wealth gap is created, grown, and maintained. Then we can identify the changes needed to reverse that trend to share prosperity with all of humanity.

Chapter 4
Tools Psychos Use to Obtain Power

In the previous chapter I propose that psychological disorders are the root cause behind the growing disparity of monetary wealth and the power money provides. Today, financial power is used to cause harm world-wide. This chapter exposes some of the tools used by psycho oligarchs to expand their power as they attempt to control the entire world via Central Bank Digital Currency (CBDC), what some have labeled, *The Control Grid*!

Dictatorships

Dictatorships give psychos direct control. However, what many overlook is how most organizations are **dictatorships**. This arrangement is found in corporations, schools, universities, government agencies, clubs, charities, sports teams, etc.

If we really believe that democracy is needed to secure our freedom, liberty and happiness, then why are nearly all capitalist organizations topdown dictatorships? Why do most youngsters spend much of their waking hours in a school where the principal is the dictator? Why do most adults work in corporations with a dictator CEO who is focused on enriching the owners? The lever used to increase profits for the owners is paying the employees as little as possible and there's no democracy involved in that.

Today, there are very successful *cooperative* enterprises that use a democratic process to make important decisions. For example the Alvarado Street Bakery is organized as a 100% worker-owned cooperative. According to Alvarado's website:

> *Cooperatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership.*
>
> *In primary cooperatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organized in a democratic manner.*

(Source https://www.alvaradostreetbakery.com/pages/100-employee-owned-co-op)

Here's a 14 minute video showing how co-ops are replacing corporations in a variety of business sectors.

https://youtu.be/Cb6xjJf42_c?si=wxFSbZeVRtQID58H

While worker-owned businesses are a game changer, very few actually exist. In most cases, dictators labeled CEOs rule over all the employees in corporations worldwide. So why do we claim to live in a democracy that champions freedom? Because propaganda has brainwashed most of us to believe capitalism supports freedom and democracy. Unfortunately, the reality is that psychos have spent hundreds of years molding corporate capitalism into a system that keeps psycho CEOs lording over workers in top down dictatorship corporations.

Here's an excellent 17 minute video titled, *Why the Rest of the World Thinks Americans are Brainwashed:*
https://youtu.be/x5baPn6SAQA?si=S_tTqySndaXAGFDN

Propaganda and Schooling

To influence everyone below the top echelon spin doctors developed the art of propaganda which is a form of mind control. About 20 to 30 percent of the population are resistant to mind control. Sadly, that leaves 70 to 80 percent who are easily influenced. This is a huge subject that is exposed by Jason Christoff, a behavior modification and psychology researcher, in his free documentary: https://www.planetmindcontrol.com/

I highly recommend watching it.

Early versions of propaganda emerged when the printing press made newspapers, booklets and pamphlets producible.

However, to deliver propaganda to everyone, reading became necessary. To teach everyone to read, Prussia offered the first government-forced *compulsory schooling system* in 1763. That initial system was copied by Denmark in 1814.

After the Prussians defeated Napoleon at Waterloo in 1815, they claimed their victory was made possible by their mandatory schooling system. By training children to pledge allegiance to the national flag while teaching obedience, it became possible to raise a large enough army to defeat Napoleon.

Incidentally, the original Prussian schooling system was designed to teach obedience not knowledge. The founders claimed that too much knowledge would subvert obedience, so knowledge was to be doled out as a reward for obedience.

By the mid-1850s, compulsory education had spread around the world. This obedience-focused system placed children in schools where propaganda-based history was taught. That history claimed that leaders are endowed by a God in Heaven. This was supported by religious leaders via coronation ceremonies. More importantly, mandatory school propaganda convinces children that leaders are dedicated to improving everyone's lives. Ironically, back then all leaders owned slaves who bore the heaviest burden.

For instance, all of the founding fathers of the USA owned slaves. Additionally, in contrast to what schooling teaches American children, the founding fathers didn't give the American peasants any rights in June 21, 1788 when the US Constitution was officially adopted. Violent oppositions like Bacon's Rebellion and Shay's Rebellion forced the slave owning oligarchs to add 10 amendments to the US Constitution. Thus, the Bill of Rights was added in 1791 to appease the masses who violently revolted.

Today those rights are under attack by psycho oligarchs who promote top down control while despising human rights.

In the USA's modern mandatory schooling system, children are indoctrinated with a huge pile of propaganda. Alternatives like home schooling, charter schools and private schools exist, but only 7% are homeschooled, 8% go to charter schools and 10% attend private schools. Hence, 75% attend public schools that provide propaganda and obedience training.

A key fallacy drilled into American children is that America's representative democracy is the best form of democracy in the entire world. That fallacious mantra is repeated throughout our lives on TV, over the radio, throughout school, social media, etc. even though it's not even close to the truth. The next section addresses this issue.

Representative Democracies

To begin with, the USA's electoral college system for electing the president is the worst way to elect the top member of a government that I know of. **Runoff voting** is a much better way to elect a president. Also, **proportional representation** has merits that cause many countries to use that system.

Regardless of the voting system, the reason representative democracy is promoted as a wonderful form of democracy is because it's easily controlled by rich psychos via campaign contributions and legalized bribery, which is called "lobbying" in the USA. America's system makes it easy for rich psychos to manipulate politicians and control the USA. Many countries have better representative democratic systems that are less prone to corruption but most political leaders are compromised in one way or another making them obedient to their psycho masters.

For instance, in the USA, a proposed new law can be blocked by controlling just 35 people; the president to veto the law and 34 senators to 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 represents over 340 million people. Why is our federal government called a democracy when 35 people can stop any new law from being enacted?

That feature was designed into our comic book democracy to give psychos a lever to kill laws that benefit the working class. For instance, a higher minimum wage law would interfere with psychos keeping wages low to maximize their profits.

The USA's federal minimum wage has remained at $7.25/hour since 2009. The minimum wage for employees who receive tips remains at $2.13/hour. While most workers may earn more than those minimums, they're far below the current poverty line. Surely most Americans want the minimum wage raised, the wealthy taxed more, and the poor taxed less or not at all. These problems persist because we don't have a real democracy that aligns with the majority of the population, We the People.

If a law serving We the People manages to get through the rigged system, five supreme court judges can declare the law

unconstitutional canceling it. Of course none of those judges are elected. They're appointed by the president and confirmed by the senate leaving We the People unable to vote for change directly.

When it comes to passing a new federal law in the USA, that requires 218 representatives plus 51 senators and the president which adds up to 270 people. That's less than *one millionth* of USA's 340 million citizens. By giving 270 people the power to enact new laws, our founding fathers made it very easy for psycho oligarchs to control the USA's lawmaking process.

Since psychopaths makeup around 1% of USA's population, the USA has approximately 3.4 million psychopaths. With lawyers #2 on the *Top 10 Psychopath Job List* and since most congresspeople are lawyers, there are most likely enough psychos in congress to pass laws that support psychos while harming We the People.

It's important to consider, if the psychos overreach too far, too fast, they could incite a rebellion of the working majority. Therefore the psychos must pace themselves, expanding their power over time as they slowly push workers deeper into debt and poverty. This gradual approach is known as the "boiling a frog" method. If the flame is turned up slowly to gradually heat the water in a pot, the frog will fall asleep rather than escaping.

At this point it seems as if USA's government is controlled by psychos who could be the majority of representatives, senators, and judges—all lawyers. Meanwhile, career civil servants remain in place throughout our government maintaining a continuity of progress toward greater topdown psycho control.

In principle, all of this applies to state, county, and municipal governments throughout the USA.

Thus, representative democracy is great for the psycho minority who want to maintain and expand their control to satisfy their control freak tendencies. Conversely, representative democracy fails terribly in protecting ordinary people from psychos. In fact, referring to our government as "democratic" hides the reality that it's really an oligarchy—a small group of

people controlling a country, organization, or institution. In ancient Rome, the senators who stabbed Caesar were oligarchs.

Finally, in American democracy, elected officials are not required to act in accordance with opinion polls that reveal what most citizens actually want. Instead, most representatives are influenced by campaign contributions from super PACs and lobbying professionals who bribe our leaders. With oligarch psychos financing psycho politicians, advertising campaigns keep psychos in charge of our government.

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

In Camila Vergara's book, *Systemic Corruption: Constitutional Ideas for an Anti-Oligarchic Republic (2020),* inherent corruption of representative democracy is explored in detail. She reveals how most modern liberal democracies have grown increasingly oligarchic, suffering from a form of structural political decay first conceptualized by ancient philosophers. Vergara argues the problem is built into the very fabric of our representative systems which were designed to protect the interests of the already rich and powerful so they can rule over the majority—We the People.

What about *Direct Democracy*? In a Direct Democracy every adult gets one vote on all important issues. Therefore, if we had a Direct Democracy in the USA, creating a new law would require over 100 million people's votes. In that case, the relatively small number of psychos, around 3.4 million, wouldn't be able to swindle workers and their families. Later, in the *Solutions* Chapter, Direct Democracy will be shown to be the master key to world peace and prosperity.

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 *ordinary people may organize to destroy the last vestiges of civilized life*. Since *civilized life* has always

involved 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 who would finally be free from 5,000 years of servitude.

Certainly psycho rulers fear the masses taking power out of their ruthless hands to share prosperity with everyone. Therefore, in a preemptive attack on Direct Democracy oligarchs label it *mob rule*. They view We the People as a *mob*.

This propaganda is promoted by crazy psycho oligarchs who have one job, increasing their power over everyone else who remain in some sort of slavery which includes wage slavery.

Since representative democracy is designed for systemic corruption to flourish and that's what's happening more than ever before, why do we keep hoping that our corrupt system will produce the results we need? That's clearly foolish thinking, but having been indoctrinated with a strong belief in our government by the compulsory schooling system, it's difficult to escape.

Later, Chapter 7: Real Solutions shows how Direct Democracy is a master key that opens a door to world peace and prosperity.

Secrets

Secrets are used by criminals and liars to hide the truth.

The American government has countless secrets to hide facts that expose the USA to be the most criminal and deceitful government in the world. The USA has 750 military bases outside it's borders located in foreign nations who don't want US military interference. Of course the USA calls it protection, in the same way the mafia provides protection from criminals that work for them. The USA protects target nations from our terrorist associates, al-Qaeda, Isis, and other organizations that the USA trains, arms and directs to invade our targets so we can pretend that we are peace keepers. The real reason for invasion is to install a dictator who will allow western corporations to extract resources and install a World Bank controlled central bank.

Russia has just 60 military bases outside of their borders. China has only two. The USA is without any doubt the world's

biggest bully. It's an empire of imperialism despite the fact that modern international law outlawed imperialist bullying at the Geneva conventions occurring in the wake of World War 2.

Bullies, criminals, imperialist countries, and psychopaths keep secrets routinely. Why? If people knew what was hidden behind the secrets, that knowledge would unmask the horrendous nature of their actions and future plans. Secret plans include projects designed to push down the majority of people who are decent honest folks. That keeps the psycho monsters in power to continue enriching themselves so they can extend their power ever further thereby serving their control freak nature.

When it comes to governments, transparency with zero secrets is the best possible arrangement. In the USA, any citizen can use the Freedom of Information Act to request disclosure of unclassified federal government secrets. The government agency possessing those secrets is required to provide the available documents to the requester. 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 beginning in 1893 when the USA overthrew the Hawaiian Kingdom.

In *Confessions of an Economic Hit Man (2004)*, 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. These loans trap the nations in interest bearing debt, locking them into the World Bank's influence and control.

Perkins explains how he made these leaders very aware that refusal to play ball financially would lead to the CIA's involvement. If that didn't work, a US military invasion would surely get the job done. That's why the USA has 750 military bases sprinkled around the world. Using the Freedom of Information Act a mountain of documentation has confirmed Perkins' confessions.

Allowing governments to keep secrets enables clandestine operations that violate human rights. Full transparency from our governments would help to foster freedom, peace, and prosperity for everyone.

When a government is truly committed to freedom, peace, and prosperity for all of the people, there is no reason for that government to keep any secrets what-so-ever. Evil hides in the darkness of night while truth and fairness enjoy the light of day. An honest view of the USA finds that US military and CIA have been involved in installing dictators and training death quads to support psycho transnational corporate interests that extend all around the globe. Regions the USA has invaded during the last 75 years include Central America, South America, Africa, South East Asia, the Middle East, and Europe.

The Philippine IBON Foundation claims **the US has invaded or intervened in 96 countries since the end of World War 2**. The scope of these actions has resulted in significant casualties, with some estimates suggesting 13 to 23 million deaths across more than 28 nations. Of course those activities have been mostly hidden by keeping countless secrets under the guise of national security even though such secrets allow the USA to violate the security of other countries.

With psycho oligarchs in control of mainstream media most of these invasions are under reported, not reported or misreported. This suppression of honest reporting hides the truth with propaganda lies or media silence.

Today, social media provides reporting that mainstream media fails to cover. While revealing important information that would have remained secret, there's also lots of misinformation presented on social media making it difficult to know what's true and what's propaganda.

Conspiring to Accomplish Oligarch Goals

To begin, let's see how the word *conspire* evolved?

According to dictionary.com , the origin of the word conspire was recorded between 1350 and 1400 in Middle English. Before

that it came from Middle French conspirer and even earlier from Latin conspīrāre "**to act in harmony, conspire.**" (source https://www.dictionary.com/browse/conspire)

More recently, the 1991 Webster's New World Dictionary adds a criminal aspect to conspire, but the collaboration could be for *any purpose or effect* as you can see in the picture below.

con·spire (kən spir′) *vi.* **-spired′, -spir′ing** [ME *conspiren* < OFr *conspirer* < L *conspirare*, to breathe together, agree, unite < *com-*, together + *spirare*, to breathe: see SPIRIT] **1** to plan and act together secretly, esp. in order to commit a crime **2** to combine or work together for any purpose or effect [events *conspired* to ruin him] —*vt.* [Rare] to plan or plot

Today, just 35 years after the above definition, according to my computer's dictionary the word *conspire* has become totally criminal: "verb *make secret plans jointly to commit an unlawful or harmful act*."

While words evolve, a reversal from "acting in harmony" to "make secret plans jointly to commit an unlawful or harmful act" is unusual. This sort of change requires a propaganda campaign like the one rolled out by the CIA across USA's mainstream media to cover up the controversial JFK assassination. The following summarizes how that propaganda program proceeded.

Prior to the JFK assassination, the word *conspiracy* simply meant a group of people working together to accomplish a goal. Then, in 1963 a very large portion of Americans rejected the *government narrative* claiming a lone gunman killed JFK. That narrative was invented by US FBI and CIA civil servant psychos. To combat the blowback regarding that propaganda, the CIA made *conspiracy theory* and *conspiracy theorist* into memes in 1963. Ever since then, those memes have been repeated in propaganda by mainstream media and government spokespeople to discredit people who expose US government lies and coverups.

The conspiracy theorist meme was updated with an image of a guy wearing a tin foil hat like the one shown on the left. This emerged when electromagnetic radiation was linked to cancer and neurological in numerous studies. The foil hat was offered as a inexpensive way to shield our brains from the harmful radiation.

Today studies estimate up to 37% of people have tinnitus, a neurological disorder that produces a buzzing or ringing in the ear when no such sound is actually present.

(study https://pmc.ncbi.nlm.nih.gov/articles/PMC10052845/)

Despite such widespread damage effecting so many with literally thousands of scientific studies confirming that neurological damage is caused by electromagnetic radiation from cellphone's, WiFi and Bluetooth, the FCC continues to ignore multiple court orders to update the regulations on wireless devices in the USA. Hence the tinfoil hat alarmists are actually supported by an enormous body of science.

In the JFK murder case, previously classified files have been released proving the government narrative was false and the conspiracy theorists were correct. Many people were involved in a plot to kill JFK and the government covered it up.

With the Epstein files partially released, several conspiracy theories involving psychos are being confirmed. For instance, the "Pizzagate" claims have been supported by numerous emails using the word *pizza* in obviously coded ways that refer to child pornography and children being trafficked by pedophiles.

It has also become clear that psychos, who climb up toward the top of the global pyramid of power, form groups that meet in private to devise plans for the expansion of their stranglehold on humanity. Why? Because they are control freak psychos who focus on obtaining evermore control no matter what it takes.

Today we know that the CIA influenced the transition of the word conspiracy from its original definition, "to act in harmony" to "*make secret plans jointly to commit an unlawful or harmful act*." Most recently, "conspiracy theorists" are being rebranded by some as "critical thinkers" who are especially able to see through propaganda lies better than most.

In spite of all that, most sane people enjoy cooperation, sharing, and supporting one another. With empathy and a conscience, most people work together to promote peace and prosperity. That's harmonious conspiring for We the People. Those meetings don't need to be secret. However, deranged

sadistic psychos conspire to cripple and enslave ordinary people; that's their nature and we need to be keenly aware of this reality in order to find ways to regain our God-given rights.

Earlier I mentioned that most mentally healthy human beings presume other people are well meaning folks just like themselves. It's common to presume there are crazy people out there but lunatics ought to be easy to spot. Therefore most assume that it is not important to worry about them.

For instance, it's common to assume homeless beggars are mentally ill. However, by conversing with numerous homeless people, I've found that many are veterans with Post Traumatic Stress Disorder (PTSD) from military experiences involving the mass murdering of mostly innocent civilians, often women and children. Sadly, many war veterans aren't provided any treatment or support leaving them to become homeless. Even worse, according to a report by the *Costs of War Project*, an estimated **30,177** active duty personnel and veterans who served after 9/11 died by suicide, compared to **7,057** killed in military operations. That's more than four suicides for each combat death. (Source https://costsofwar.watson.brown.edu/)

In other cases, many homeless have been uprooted when they lose their job due to economic downturns, not because they're mentally ill. These normal working class folks can't find a new job before their savings 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 psychos who have zero empathy, zero conscience, and zero remorse. By taking most of the profits for themselves, too little remains to pay a wage that covers the cost of living.

Most of the homeless I've conversed with appear to be reasonably normal if not totally normal people. Some have jobs, but can't afford rent. If they have a car or van, they live in it. If their vehicle breaks down they get a tent. When the psycho cops steal their tent and often their belongings, they occupy doorways.

With unlivable wages, no safety net, and an inadequate money supply, homelessness is designed into the neoliberal capitalist system. With homelessness growing, fearful workers are willing to accept low wages with some working multiple jobs.

Meanwhile, chameleon psychos scurry up the pyramid of power to run the world from on high. These control freaks become the *hidden hand* behind civilization's systemic problems. Although many mistakenly blame poor people for being "lazy," extreme poverty is mostly an outcome of psychos grabbing ever-more power and money leaving a growing number of poor roaming the streets without a warm place to rest their bones.

Given the unexpected reality that most of our leaders are psychos, it makes sense for them to develop plans to increase their power while squeezing workers out of the middle class and stuffing some of them down into homelessness. To orchestrate that process and increase successful outcomes, plans need to be made and those plans are actual conspiracies.

Some well known groups that conspire to such ends include the 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. Some lesser known groups 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 focusing on plans to enrich their members by exploiting workers in whatever ways they can plan and successfully achieve.

Additionally, an assortment of *think tanks* focus 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, business sectors or the military. Think tanks are often funded by private donations, with many receiving government grants.

What all of this reveals is the fact that the psycho rich conspire against everyone else. These conspiracies involve psycho oligarchs making plans to dominate the world. Once the psycho factor is exposed, the nefarious nature of these monsters' plans makes sense. Conspiracies fit perfectly with the nature of psychos who have eluded diagnosis of their insanity for millennia. Surely some people see through their chameleon tuxedos, ball gowns, and propaganda that make them appear to be righteous and worthy while masking their insanity.

Many senior citizens have noticed this to some degree, but youngsters are indoctrinated in schools to serve the psychos who run the world. Despite how effective schooling was for numerous decades, an unexpected change emerged in the 21st century. Social media is informing youngsters to be more aware of the diabolical nature of the ruling class compared to older generations. This shift to greater awareness will be helpful in generating positive change going forward.

Media collusion is easily maintained with TV and radio personalities as well as journalists in the *Top 10 Psychopath Job List*. Nonetheless, alternative media sources do exist. At the time of this writing, independent sources are bulldozing the corrupt media by providing accurate reporting and realistic analysis.

To prevent the exposure of nefarious psycho plans, assassinations have been committed throughout civilization. Many of those murders are officially reported as “suicides” with two bullets in the back of the head, or a victim found hanging from a door knob, both impossible. Since forensic pathologists use surgical-like procedures they’re linked to surgeons who are #5 on the *Top 10 Psychopath Job List*. Psycho coverup?

Corporations

Some claim modern capitalism was based on the first corporations in the 16th century and that may be true. However, as modern capitalism emerged in the 17th and 18th centuries the corporation became a legal entity intended to achieve particular goals. Early incorporated entities were established by government charter via a parliament, legislature, monarch or

dictator. The charter clarified the corporation's purpose. For example, a water company would be responsible for providing suitable water to a town or city. A construction company might be formed to build roads and maintain them. If a corporation failed to fulfill its charter in accordance with reasonable expectations, the charter could be revoked by the governing body that originally approved the formation of that corporation.

Much has changed during the last couple of centuries. Some corporations have become more powerful than many countries. Corporations have also been given rights and status traditionally reserved for human beings. Transnational corporations span the globe dominating multiple countries in ways that overpower national and state democracies, pushing governments to comply with corporate dictates flipping the power away from national governments to corporate giants.

The 2023 book *Silent Coup: How Corporations Overthrew Democracy* provides very important facts about modern corporate power. The authors are two investigative journalists, Claire Provost and Matt Kennard who present their findings in four parts which I have summarized below.

Part 1 Corporate Justice. 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 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 their debt-based scarcity monetary system that's discussed later in this chapter. With third world countries at their mercy, bank representatives convince national leaders to sign investment treaties that are claimed to help countries obtain investments to fund infrastructure improvements. But there's a catch. The sovereign nations agree to accept the World Bank's ICSID "arbitration" process and abide by the decisions that mostly favor globalist psychos.

Having signed one of these investment treaties, El Salvador was sued by Pacific Rim, an international mining corporation, for $100 million in compensation for objecting to gold mining.

Cyanide and mercury pollution from gold mining had already contaminated one major river in that small country. The new mine would poison the largest river in El Salvador ruining their primary source of fresh water. With precious water at stake, native El Salvadorian activists developed the slogan, "No to mining, Yes to life." The leaders of that movement were attacked by thugs who used death threats, beatings, theft, property damage, and murder to disrupt the grass roots opposition to gold mining. Due to financial pressure and typical mobster influence, many countries yield to this sort of psycho corporate bullying.

With no other option, El Salvador spent $12 million to successfully defend itself in the ICSID mediation process. The country would surely be ruined without a healthy fresh water supply. Therefore in 2017, El Salvadorian lawmakers voted overwhelmingly to prohibit all mining for gold and other metals.

The number of corporate law suits against sovereign nations has been growing at an increasing rate. In many cases, the countries concede without a legal battle. This World Bank devised and operated system helps corporations to overrule the democratic process of small countries. Quite often simply threatening to sue is all that's needed to derail the interests of ordinary citizens and their government.

Part 2 Corporate Welfare. Provost and Kennard expose the fact that most financial aid directed toward so-called *third world countries* goes directly to first world corporations that use a small fraction of the money to provide aid to poor citizens while keeping most of the money for themselves. This includes aid such as food, water, infrastructure, construction, etc. Rather than empowering the citizens with skills and providing finances to support the people, most of the aid enriches corporations and the wealthy owners of those corporations. Under the disguise of humanitarian aid over many years, trillions of dollars have been laundered through corrupt "humanitarian aid corporations" to psycho CEOs and owners. Meanwhile, first world mainstream media reports this money laundering as generosity from the USA, France, Netherlands, Germany, and the UK, among others. Thus, programs that appear to be helping poor people are

redirected through corporations who become the primary beneficiaries of billion dollar "aid" packages while people in need are tossed a few scraps.

Part 3 Corporate Utopias. Provost and Kennard disclose something truly outrageous: a "Special Economic Zone" or SEZ which is a corporate carveout of private land inside of a nation based on a special agreement between the corporation and the government. The agreement allows the corporation to make its own rules while ignoring the host nation's laws. SEZs are fenced or walled to physically separate them from the nation where they are physically located.

One of the first SEZs is Shannon Airport in Ireland. This was a historically important airport for transatlantic flights in the 1940's that needed to refuel when flying between America and Europe. 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 because they are independent from the host nation's export tax laws.

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

Today there are thousands of SEZs in many countries around the world. These corporate carveouts bypass the democratic process of lawmaking by giving CEO psychos dictatorial power to mistreat employees in violation of national laws that are legally void inside the carveout. China is home to over 500 SEZs that have become extraordinarily profitable by discarding national labor safety laws. This loophole allows western corporations to setup sweat shops inside of China with working conditions much worse than normal Chinese factories that must follow worker protection regulations.

With SEZs, corporations can completely replace democratic processes with unregulated psycho dictator CEO edicts.

Part 4 Corporate Armies. Provost and Kennard reveal 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 and corporate espionage. Corporate security involves lethal weapons that lead to the misuse of power by private forces with little to no government oversight.

Finally, Provost and Kennard discuss the growing privatization of prisons in the USA and many other countries. With corporations in control of building and running prisons, inmates are farmed out to other corporations to be exploited as cheap labor. This is a modern form of slavery in which prisoners are forced to work for pennies per hour. Meanwhile the prison uses most of the wages to increase prison profits.

By exposing the abuse of corporate power, the authors show that corporations have literally overthrown democracy. Hence the title *Silent Coup: How Corporations Overthrew Democracy*. Surely we need organizations to accomplish large tasks, but allowing those organizations to overrule national laws is truly a hidden coup that overthrows democratic governments.

What's most undemocratic about corporations is the fact that they are top down dictatorships with a CEO lording over thousands of employees with the power to terminate their employment.. Later in the Solutions chapter, cooperative corporations that embrace democracy and worker ownership are discussed.

Divide and Conquer

Even though the most important division in society is between the rich and poor, it's consistently avoided by the mainstream media which is owned by billionaire psychos.

To distract Americans away from class division, psycho-owned corporate media promotes less important divisions. Examples include racism, sexism, ageism, genderism, religious differences, political party alliances, sports team rivalries, urban

versus rural, indigenous peoples versus colonial occupiers, and so on.

People who speak different languages are linguistically divided. This linguistic division is expressed in the Tower of Babel myth as summarized in the following from Wikipedia.

> *The Tower of Babel is an origin myth and parable in the Book of Genesis (Chapter 11) meant to explain the existence of different languages and cultures.*
>
> *According to the story a united human race speaking a single language migrates to Shinar (Lower Mesopotamia) to build a great city with a tower that would reach the sky. Yahweh observing these efforts and remarking on humanity's power in unity confounds their speech so that they can no longer understand each other and scatters them around the world leaving the city unfinished and the people divided.*

With over 7,000 languages spoken today, humanity is divided into language groups. Fortunately a solution exists. Esperanto is humanity's most widely spoken international auxiliary language. It was created by L. L. Zamenhof in 1887 to be a universal second language for international communication.

Here's an inspiring Ted Talk on Esperanto:

https://www.youtube.com/watch?v=ZsHQCk46IvI

Despite all of the superficial divisions that are promoted to divide and conquer We the People, class division is a very important divide to examine. By investigating class division it's quite easy to uncover a segregation arrangement that is systemically imbedded in capitalistic regimes.

First of all, billionaires have private jets that allow them to fly anywhere, anytime they wish without any airport security involved. Just below those aristocrats, commercial first class provides the less rich with large reclining chairs and 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 workers who do everything that is actually needed, like sanitation, building, manufacturing, assembling, fixing, etc. Workers who are paid well enough to

purchase a plane ticket wait in a long airport security line. 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, purchase food and pay for transportation. Obviously, plane tickets are a luxury that many in the lowest classes can't afford.

Similar class divisions are found in restaurants, for those who can afford restaurants. There are five star restaurants that feature organically grown top quality ingredients prepared exquisitely and served to rich 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. Next we find the people who buy groceries and make their meals at home. Finally, the homeless folks beg for food. Although none of this is imposed by segregation laws, capitalism facilitates and maintains this segregation arrangement due to the excessive disparity of financial wealth that is part of capitalism.

Next let's consider the so-called justice system. Within the courts and out on the street we also find a segregation arrangement based on high-paid lawyers who are too expensive for most people. With the best lawyers and upperclass connections in government, most cases involving the richest people are dismissed without a hearing. Workers tend to be treated reasonably well in the justice system but they can lose their home and end up in jail even when they're actually innocent. Down at the bottom, the homeless are quite often jailed and humiliated by bully cops and upperclass judges who treat the poor quite differently from prominent psychos.

Finally, there's neighborhood segregation. Oligarchs live in walled compounds with security. Upper class neighborhoods are walled, gated, guarded and situated on premium real-estate. Working class neighborhoods are less protected and located in less desirable locations. Poor workers often reside in toxin-saturated ghettos close to factories. Clearly the homeless are homeless, something not found in socialist countries and old-fashion villages where extraordinary hospitality and kindness is extended to those in need.

By examining class division, a segregation arrangement appears in many aspects of our lives. With psychos amongst us, capitalism and representative governments run by psychos naturally produce a segregation system segregating the rich from the poor to treat people differently depending on financial wealth. Even though the middle class is the powerhouse of production and services providing everything that makes all of our lives prosperous, neoliberal capitalism (the current form) is crushing the middle class by transferring monetary wealth to the upper class via low wages for workers and huge profits for owners and CEOs.

In the USA a new "middle class" is living in vans because they can't afford rent. I've met some van dwellers who can't afford rent while they are working two jobs.

So why is the gap widening? One major change is a growing disparity in income. For instance, Starbucks CEO Brian Niccol made $95.8 million in 2024, while the median baristas working under Brian made just $14,674, according to the AFL-CIO. That's a CEO-to-worker pay ratio of 6,528-to-1.

(source https://www.investopedia.com/starbucks-faces-scrutiny-as-ceo-s-pay-is-6-666-times-that-of-the-median-barista-11807782)

On top of all that, interest bearing debt, which is discussed in the next section, provides a gigantic conveyor belt that takes money from workers and transfers it up to bank owners, investors and CEOs via stock, CDs, bonuses, dividends, etc.

With a system that increases the divide between the rich and the poor we will continue to live in a segregation system that rewards psycho oligarchs and oppresses We The People who make life possible for everyone including the oligarchs.

Hence, the only division that's really important is class division. All of the other divisions are superficial and ought to be ignored. When propaganda promotes such divisions We the People need to stick together knowing we are stronger as a cohesive group. *United we stand, divided we fall.*

Creating Money via Interest Bearing Debt

This section shows that the most powerful tool used by psychos to transfer money from We the People to the top 1% is the *interest bearing debt money creation system* that's promoted by the World Bank.

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 intentionally rigged. This section explains how most of the world's monetary systems are rigged.

The monetary system promoted by the World Bank is used in all but a few renegade countries like North Korea, Cuba, Venezuela, and Iran. That widely used system creates a scarcity of money as a side effect of charging interest on loans. With a perpetual shortage of enough money to repay the loans plus interest, debtors face an ongoing battle to obtain enough money to pay their debts. A lack of enough money for everyone to pay their debts pushes most of humanity into an ongoing monetary war leaving far too many in hardship and even homelessness.

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 financial survival because not enough money exists to pay all of the interest. This scarcity of money is a mathematical fact. To expose this systemic scarcity we need to examine how modern money is created.

Note: All monetary values in this section are given in US dollars with foreign currency converted to US dollars.

Let's begin by defining *fiat currency* and *checkbook money*. These are two forms of money that are substantially different even though they are used interchangeably.

Fiat currency is physical paper and coin currency that is not backed by gold or any real asset. This physical currency is created by physically printing paper notes and minting metal coins.

C*heckbook money* is a digital currency that exists in bank accounts and other financial instruments. Before credit cards

became popular this nonphysical money was transferred using checks which is why it was named *checkbook money*. Now that credit/debit cards are popular we can use them to make in-person and online purchases digitally without checks. However, we're still using checkbook money in the modern digital age.

By comparing two global money supply measures, M0 and M2, for 2020 we find that very little fiat currency exists. The global amount of fiat currency (M0) was estimated to be $6.7 trillion. Meanwhile the *global broad money supply* (M2) was estimated to be $95.7 trillion! M2 includes M0 plus all the money deposited in checking accounts, savings accounts, and other short-term saving vehicles such as certificates of deposit (CDs). In other words, M2 measures the entire money supply.

Next, to separate the fiat currency from the checkbook money we need to subtract M0 from M2 to find that $89 trillion or 93% of M2 is not fiat currency, it's checkbook money. That means that just 7% of M2, the global broad money supply is fiat currency.

To conceal the existence of $89 trillion in checkbook money that digital money is automatically converted to fiat currency when a person withdrawals money from their bank account in person, at a money machine, or by receiving cash back when making a purchase in a store. In all of those cash withdrawal cases, digital checkbook money is automatically converted to physical fiat currency without exposing the existence of checkbook money. That's why very few people know that 93% 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."

This leads to two important questions: *Where does checkbook money come from? How is it created?* I found answers to these questions in Deirdre Kent's remarkable 2005 book, *Healthy Money Healthy Planet: Developing Sustainability Through New Money Systems*.

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 the process is mathematically reasonable. However, it definitely seems like some sort of trick is being set up, and it is.

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

The magical creation of money presented above in layman's terms, has been proven by Prof. Richard Werner with all the details discussed in the following two studies.

A Lost Century in Economics:

https://www.researchgate.net/publication/299426735_A_lost_century_in_economics_three_theories_of_banking_and_the_conclusive_evidence

Can Banks Individually Create Money Out of Nothing?— The Theories and the Empirical Evidence:

https://www.researchgate.net/publication/265909749_Can_Banks_Individually_Create_Money_Out_of_Nothing_-_The_Theories_and_the_Empirical_Evidence

Continuing with the example, once the $1,000 of digital checkbook money is placed in 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 to issue the loan. An automatic conversion hides the digital nature of checkbook money. By concealing the conversion from checkbook to fiat, hardly anyone notices that 93% of the global money supply is digital checkbook money. Even most bank employees and economists don't know about this diabolical banking trick that allows commercial banks

to produce digital money out of thin air as part of the loan process. This is an enormous secret!

Until Werner proved it, the source of checkbook money was not clear. However, by taking out a loan from a bank and then analyzing all the internal transactions logged on that day, Werner documented the details of the process that causes money to "magically" appear out of thin air inside a commercial bank.

So, when a typical commercial bank issues a $1,000 loan, the size of the broad money supply, M2, increases by $1,000. Hence, commercial banks actually manufacture new checkbook money out of thin air! No fiat currency is printed and no money is taken from existing accounts to provide that loan. In this scam a loan officer uses the computer to process the loan without knowing anything about the double entry ledger trick that's programed into the computer. After the loan officer processes the loan, $1,000 of brand new digital checkbook money increases the size of the broad money supply. World Bank controlled central banks support and regulate this money creation process.

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.

Continuing with the example, as you repay your $1,000 loan, the $1,000 asset on the bank's ledger shrinks. 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 as if that money never existed!

This trick is used for car loans, business loans, home mortgages, credit card purchases, government loans that constitute national debt, etc. Many of the economists who are aware of how this part of our economy functions claim it's mathematically sound. Why? Because the money that's created out of thin air also disappears when the loan is payed back in full, therefore those economists claim that the process is harmless.

That may be true, but when interest is added to the loan a huge problem emerges. As we all know, in addition to paying back 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. This brings up an important question: **Where does the money needed to pay the loan's interest come from?**

When loans are created using the accounting trick, only the principal amount of the loan is created, in the current example that's $1,000. The additional money needed to make the interest payments was not created. So where does the borrower get additional money to make the interest payments on their loan? They can't use the $89 trillion dollars of digital check book money because all of that was created by other loans that must be payed back plus interest.

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

The unexpected but correct answer is *future loans!* As we all know, loans are paid back over time. Usually 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 typical 30 year mortgages, banks often receive around two times the amount of the loan in interest payments. For instance 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 payments over 30 years.

Let's keep in mind, 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 not fiat currency. This magical money creation begs the question: *Why*

charge interest on checkbook money that was produced using a double entry accounting trick?

Could the answer be, to make bank owners rich and powerful? Bingo!!! The interest is a conveyor belt of money extracted from We the People and delivered to psycho bank owners.

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 psycho banksters and bank owners while forcing borrowers to fight for the money needed to pay the interest on their debt.

Meanwhile, the "legal" system is used to enforce the loan agreement with threats of repossession or foreclosure on the collateral which often includes a family home or car. That system pressures all of the borrowers to fight for the money they need to pay the interest which enriches the psycho banksters who are using an illegal Ponzi scheme to steal interest via loans.

While old loans are being paid back, new loans are being made. The digital checkbook money created by new loans can be used to pay the interest on existing loans.

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

This system could theoretically work if enough 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, psycho banksters use the interest payments to pay dividends to stock holders, salaries to employees, and huge bonuses to CEOs.

This is an ongoing process that has two phases:

In phase one, the central bank issues loose loan regulations so banks will issue lots of asset (home, car, etc) based loans. That inflates an economic bubble with the checkbook money that was produced by banks using the process discussed earlier.

In phase two, the central bank tightens loan regulations to slow or stop the loaning process. Meanwhile, people must continue making loan payments which shrinks the size of the money supply thereby bursting the economic bubble. The shrinking money supply causes some people to lose their job and default on their loan leaving many homeless, carless, and jobless.

In most countries, central banks periodically loosen and tighten loan regulations intentionally 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 being paid off. With a shrinking money supply it becomes impossible for everyone to make their scheduled loan payments. In the USA, the 2007-2008 crash caused 10 million home foreclosures leaving approximately 30 million Americans homeless. For home owners who have no other options the foreclosure process can involve a sheriff showing up to kick people out of their home at gun point. Repossession professionals repossessed cars, boats, and so on.

As the money supply shrunk, due to central bank changes to loan regulations, many businesses went bankrupt. Small banks that took advantage of loose lending regulation to over extend credit to risky borrowers were acquired by big banks that were more cautious in approving loans to risky borrowers.

This so-called *business cycle* is produced by the central bank's control of loan regulations that are used to create an economic bubble, and then to burst that bubble. That's when banks take possession of the collateral (home, boat, or car) that was used to secure the loan.

While it may seem reasonable for people who can't make their loan payments to suffer consequences, the Ponzi scheme 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. As mentioned before, to make that possible the money supply would have to grow faster and faster which would produce spiraling inflation. Thus interest is inherently problematic and ought to be illegal.

Earlier in Chapter 2, Hudson 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 monetary systems produce a scarcity of money that helps psychos become richer while We the People become poorer, preventing prosperity for most.

An important detail is the "reserve rate" which was used to limit the amount of loans a bank can make to private citizens. However, the reserve rate for corporate loans has been zero percent for a long time. That allows for an infinite amount of business loans to be issued. Therefore, the reserve rate was just a smoke screen that helped to make the creation of money via loans appear to be regulated in a reasonable way even though it's not. On the other hand, to grow businesses and create jobs, small business loans are important and very helpful. Unfortunately, big banks rarely make loans to small business, it's small banks that offer that service. The main point is that the reserve rate is over rated. In fact, in the USA the private loan reserve rate has been set to zero percent ending the *fractional reserve banking façade*.

All of this boils down to a very important fact, the World Bank sick money system is a Ponzi scheme that causes harm to We the

People by sealing from the poor to enrich psycho banksters and bank owners all around the world. If interest was banned by a government controlled central bank, then the rich verse poor problem would shrink.

Later, in Chapter 6 I show that the US presidents who attempted to gain control of USA's central bank were assassinated. That's how profitable this is for banksters.

For now I'll clarify who controls theUSA's *Federal Reserve Bank (the Fed)*. First of all, by including the word *Federal* in the name of America's Central Bank most Americans presume that the Fed is part of the US Federal Government, but it's actually a private corporation with a board of directors comprised of big bank owners. Theatrics involving the Fed Chairperson and the US president are broadcasted across America by the mainstream media to help in maintaining an illusion that the Federal Reserve is part of the US government.

At the top of the global monetary system we find the World Bank and the Bank of International Settlements (BIS) which is commonly known as the central bank of central banks. These institutions are run by a band of mobsters who install and maintain Ponzi monetary systems all around the world. These schemes impose the scarcity of money system that pushes most people into a endless battle over too little money to pay debts and interest. This interest bearing debt Ponzi monetary system pushes people out of their homes making many homeless and others impoverished.

When people are kicked out of their homes and left to beg on the street, their clothes become dirty and smelly making them outcasts. Knowing that possibility exists for everyone, some people resort to stealing or some other profitable but illegal enterprise like selling drugs or trafficking humans including children who are purchased by psycho pedophiles.

Even people who tend to avoid criminal activities can be pushed into criminal activities to pay their mortgage, especially when they have a family to support. So, this illegal monetary system increases lawlessness in borrowers.

When a sick money system is used to manufacture monetary scarcity via interest bearing debt, control of interest rates, and restrictions on loans, that system turns many people's lives into a endless battle for enough money to pay home mortgages and other loans, along with basic living expenses.

Going beyond individual citizens, governments are also burdened by this system when private banks loan money to governments creating national debt. To pay national debt, and the interest that accompanies that debt, many countries are pushed to sell their natural resources such as timber, oil, gold, diamonds, cobalt, lithium, copper, etc. This pressure transfers national resources into private psycho's hands.

Amazingly, prior to civilization, in studying primitive hunter gatherer lifestyles, anthropologists found that "primitive" people worked just 9 to 15 hours per week!

Today, with a sick monetary system transferring wealth up to oligarch psychos, some Americans are working 80 hours per week and still find it difficult to pay their bills. That's because interest payments parasite the worker's hard earned money giving it to oligarch psychos who become more and more wealthy via the scam monetary system. It's welfare for the rich.

Beyond this 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 bank takes possession of the home, car, etc. This so-called "business cycle" resets the Ponzi scheme helping to conceal it.

The interest bearing loan Ponzi scheme allows the banksters to steal enough money via interest to control most of the politicians on Earth while some is used to pay for private security to protect the psychos from We the People. Banksters have used this Ponzi scheme to create 89 trillion digital checkbook dollars as of 2020. By spreading the scam all around the world, it's used to steal from billions of people.

Despite how huge this is, 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 of the money and issuing interest free loans. The next chapter discusses how prosperous a healthy monetary system can be by sharing a recent real life example.

An important monetary issue involves *bank runs*. A bank run occurs when a large number of depositors simultaneously withdraw all their money from a single financial institution due to fears that the bank may become insolvent. In 1929, many people went to their banks to withdraw all their money as physical fiat currency. Soon all of the currency was withdrawn leaving most people with nothing causing numerous suicides.

In 2008, a long line of depositors formed at the Bank of America in New York City to withdraw their money as fiat currency. The NYC police arrived with two busses to take those people away, preventing a modern bank run.

To end such bank runs and lock in top down control going forward, the BIS has announced and is moving forward with a transition to Central Bank Digital Currency (CBDC). This monumental change includes the elimination of all fiat currency. With physical currency eliminated entirely, bank runs become impossible. Only digital transactions will be allowed. This decisive step has the power to globalize top down control of civilization. According to numerous reports on the BIS website CBDC is moving forward quickly. Here's a link:

https://www.bis.org/search/index.htm?globalset_q=CBDC

In Chapter 2 I briefly explained how CBDC is the ultimate globalist enslavement system with all transactions approved or denied by a central bank network, *The Control Grid*. Because this is so important I'm going to provide more detail here.

First of all each individual must have a unique digital ID that's linked to a digital wallet and a data base containing an extensive file. With psycho globalist banksters privy to each

person's digital profile the central bank will be able to control each person's wallet based on compliance with globalist dictates. The global central banksters would also be able to restrict what a particular person is allowed to purchase, or impose geographical restrictions to keep naughty slaves on a short leash. If CBDC is globally implemented, everyone who accepts the system will be shackled by a digital chain that controls their ability to buy and sell. Anyone who refuses to participate will be locked out of legal buying and selling. Surely black markets will emerge.

The BIS website has loads of documents discussing the CBDC rollout, progress reports, goals, etc. This is moving fast, but some people are aware of it and looking for ways to resist it.

To globalize the World Bank banking system that is heading toward CBDC, most regime changes and interventions conducted by NATO are used to place control of money supplies and central banks in the hands of the psycho globalist banksters and to privatize national resources with globalist oligarch psychos benefiting in both cases. That's how the most powerful psychos in the world are endeavoring to expand their ability to parasite wealth from the entire world while enslaving We the People with digital CBDC shackles. BTW, Stable-coins have similar issues.

In summary, the intent of this section is to expose the fact that money isn't just a means of exchange. That is clearly a gigantic lie. Using interest bearing debt to produce money impoverishes most while enriching a few at the top. The interest is a conveyor belt taking money out of worker's hands when they pay interest on their home mortgage, credit cards, and other loans to deliver that money up to the richest people who own the banks. This parasitic theft is why *usury* (which originally meant <u>any interest</u>) was outlawed in ancient biblical law. Eventually the word *interest* was created and the meaning of *usury* was changed to mean "excessive interest." This occurred when Rome corrupted Christianity by adopting Christianity and creating the Roman Catholic Church. For around 1,000 years, the Roman Catholic Pope held more power than kings.

Today, power is concentrated mostly in the World Bank/BIS global central banking cartel.

If psychos weren't in control of banks, interest wouldn't be charged. In fact, that was the case in Libya under the legendary Muammar Gaddafi when his magnificent government took control of Libya's central bank. More about that recent real life example in the next chapter.

The Wealth Defense Industry

Another tool used by psychos to gain evermore control via monetary wealth is the wealth defense industry. This industry helps psycho oligarchs hide their riches to avoid taxes. That prevents some of their riches from being used to benefit society through building and maintaining infrastructure like bridges, roads, water systems, and electrical grids. Here's an excellent video discussing oligarch tax evasion, aka wealth defense:

https://youtu.be/4S25FfbFw4M?si=kTfY4G_L_5aXvyX2

Philanthropic Foundations

The deceptive Philanthropic Foundation scam has become popular for Billionaires. It was first used by the Big Oil tycoon John D. Rockefeller (1839-1937). When he became the first billionaire, his reputation was horrible. The Rockefeller Foundation successfully improved his reputation. However, that façade covered the foundations work in social engineering, eugenics, medicine, and the legitimization of the rich versus poor social structure that is a key feature of capitalist society.

Big Steel billionaire Andrew Carnegie (1835-1919) followed suite. The Philanthropic Foundation scam has been applied by Henry Ford, George Soros, Bill Gates, Open AI, and so on. These foundations include propaganda on steroids plus intervention.

Sovereignty

Supreme power or authority and sovereign immunity exempts the most powerful psycho oligarchs from laws that apply to We the People. This inequality must be dismantled to apply laws to everyone. As it is, global banksters and diplomats are exempt from being punished for crimes including murder!

Chapter 5
Modern Examples of National Prosperity

Each country has a central bank. In 2000, only seven countries had retained control of their own central banks—Afghanistan, Iraq, Sudan, Libya, Cuba, North Korea, and Iran. These countries were targeted by western media which demonizes all nations with monetary independence at the behest of the psycho billionaire banksters who want to control all central banks. Why? Because the ultimate control system is a global CBDC or Stable-coin system with no physical cash available. Therefore to roll that out globally the World Bank/BIS needs to obtain control of all central banks.

Since 2000, the leaders of Afghanistan, Iraq, Sudan and Libya have been assassinated or ousted. World Bank aligned leaders were installed to put a World Bank controlled central bank in all of those countries. This rarely discussed central bank issue is a key to controlling nations through monetary policy. On top of that, a global CBDC system becomes possible when all the central banks are controlled under one umbrella.

Western media propaganda claimed that these deposed or assassinated leaders were despicable tyrants, but at least two were dearly loved by a majority of their people. Iraq's Saddam Hussein and Libya's Muammar Gaddafi (or al-Qaddafi) built 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 funded using the profits generated from their nationalized oil reserves.

Before Hussein and Gaddafi rose to power in Iraq and Libya respectively, private transnational oil companies like BP (British Petroleum) and (Dutch) Shell Oil obtained control of the oil resources located under these countries. However, the brave leaders regained control of their national oil resources and used the profits to build national prosperity. On top of that, they took

control of their central banks to provide healthy monetary systems featuring interest free loans.

The following article reveals the impressive prosperity that can be achieved when a country has control of its money supply (central bank) and natural resources like oil, gold, etc. The article 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 Libyan's across the entire country. (see map)

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 in Libya meaning 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, 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. He was on the brink of bringing the entire continent of Africa out of financial subjugation via a new gold-based monetary system. To make this remarkable story even more amazing, Gaddafi was born into a nomadic bedouin tribe herding sheep in his youth. That's how he learned the value and importance of work as a necessary component of life. His parents felt that he held promise so they sent him to school.

In a brave and 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 blanketing the grand African continent. With interest free loans and socialist sharing of oil profits amongst all Libyans, Gaddafi 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 that offers 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 for everyone's benefit.

This is where capitalism and socialism differ.

In capitalism, much is privatized. For example individuals and corporations can own precious resources that are found on or under a nation's land. These include trees for lumber, oil, gold, and other minerals. Privatization allows rich psychos to generate profits for themselves while We the People suffer.

On the other hand, in socialism, a nation's natural resources are considered part of the commons which are collectively owned by We the People. Using resources to benefit all citizens, prosperity is shared throughout the entire nation. Even the psychos get their share.

Gaddafi's utopia was a shining example of what socialism can offer. Meanwhile, the rest of Africa remained under the World Bank's central bank capitalist control which supports puppet governments that allow transnational corporations to steal over 100 billion dollars in diamonds, cobalt, gold, oil, and other natural resources annually. This resource theft leaves Africans desperately impoverished by the capitalistic privatization of the commons that ought to be shared. In the capitalist African countries some Africans, including children, are used as slave labor to work in horribly toxic mines. This psycho driven capitalist tragedy is what neocolonial powers like the USA, France, Netherlands, Germany, and the UK (essentially all NATO powers) impose on African people to keep them impoverished.

While all of this criminal capitalism 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 most of the "aid" money is laundered through corporations to psycho CEOs and owners. There may be exceptions, but "aid" organizations are often

involved in corrupt money laundering schemes. These organizations provide the illusion of lending a hand to poor Africans to provide cover for propaganda claiming that the oppressor nations are actually helping the poor when they are actually stealing African oil, gold, diamonds, uranium, lithium, cobalt, and other resources.

So, what happened to Libya and Gaddafi? Neocolonial regime change took place as revealed in 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 these emails were originally published by WikiLeaks founder Julian Assange an investigative journalist exposing leaked facts):

> *Hillary Clinton's private email server contained an email dated April 2, 2011, that reads in part:*
>
> > Qaddafi'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 here: (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!

Tragically, Gaddafi's 41 years of success were destroyed by the neocolonial NATO psychos 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 rebels were, NATO flew 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 8 foot diameter pipe were blown up. The country was carpet bombed and ravaged by the imbedded rebels, leaving a lawless shambles that remains today.

A World Bank controlled central bank was installed and the oil profits began flowing back to big private oil companies. Finally Gaddafi was killed by ramming a rod up his rectum on camera. Hillary Clinton laughed about it on a TV show! The

ruthless psychos won again. Not because of their intelligence but because of their ruthlessness.

More about Gaddafi's utopian Libya and NATO's destruction of that utopia can be found in Maximilian Forte's (2012) book *Slouching Towards Sirte: NATO's War on Libya and Africa*.

Saddam Hussein was also working on a gold Dinar currency. He upgraded Iraq by providing excellent government support for Iraqis 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 the Iraq oil profits began flowing back to big oil companies and a World Bank approved central bank was installed.

Today, only a few countries have maintained control of their monetary systems. The rest have the interest bearing loans Ponzi scheme World Bank controlled monetary system that produces incredible riches and power for the bank owners, but hardship for most. Thus, the psycho globalist banksters are very close to world domination. Immense power comes with ownership and control of central banks. The Central bankster psychos use their power over the economics of countries already under their control, like the USA, France and the UK, to help expand their control with an ultimate goal of controlling the entire world.

David Swanson provides a long list of USA interventions on his website https://davidswanson.org/warlist/

Here's an excerpt from that webpage:

> *Since World War II, during a supposed golden age of peace, the United States military has killed or helped kill some 20 million people, overthrown at least 36 governments, interfered in at least 86 foreign elections, attempted to assassinate over 50 foreign leaders, and dropped bombs on people in over 30 countries. The United States is responsible for the deaths of 5 million people in Vietnam, Laos, and Cambodia, and over 1 million just since 2003 in Iraq.*

David Swanson is an author, activist, journalist, and radio host. He is executive director of World BEYOND War and campaign coordinator of RootsAction.org.

The World Bank and the BIS (Bank of International Settlements known as the central bank of central banks) are located at the tippy top of the global pyramid of power, above the central banks in the illustration on the facing page. As I mentioned in the corporations section of the previous chapter, the World Bank formed the *International Center for the Settlement of Investment Disputes* (ICSID) in 1966. The ICSID may provide an appearance of justice, but the World Bank uses that kangaroo court to extend corporate control over nations.

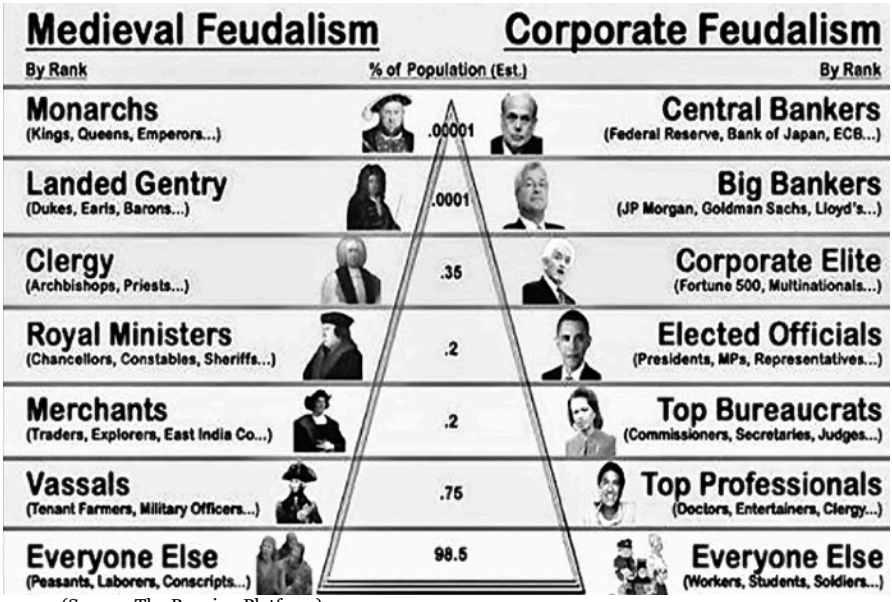
Even with all of that going on, positive changes are taking place in several African countries including Chad, Senegal, Mali, Burkina Faso, Niger, Côte d'Ivoire and others. A domino effect appears to have started in Africa. A young Burkina Faso president, Ibrahim Traoré has become a new African beacon of hope as he works with neighboring Mali and Niger to take over the money supply (central bank) and institute major changes similar to what Gaddafi achieved.

To stop Traoré, numerous failed assassination attempts have been instigated by the USA, France and Al-Qaeda.

On the positive side, successful coups supported by freedom fighting native Africans are making impressive progress in ending colonial oppression one country at a time. If the African revolt continues to spread, the psycho globalists could loose control of the most resource rich continent in the world. Then, with Africans in control of their own natural resources and their money supply (Central Banks), Africans may finally escape the oppression and theft of their immense resources. A tragic looting that Africans have suffered for four centuries.

Chapter 6
USA Central Bank History

This chapter uses USA's central bank history to demonstrate how important control of a nation's central bank is. To get started consider how the following diagram places Central Bankers at the top of the Corporate Feudalism pyramid.



(Source: The Burning Platform)

The American colonies began issuing their own paper currency based on various monetary strategies in 1690. By 1764, the colonies were famously prosperous. Their success was mostly due to the development and use of 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 entitled, *A Modest Enquiry into the Nature and Necessity of a Paper Currency*. The pamphlet was well received by common people with the rich against it. Fortunately, Franklin's arguments prevailed.

Franklin proposed that a lack of money to transact trade within the colonies carries a heavy cost by reducing wages,

employment, and immigration. Money scarcity also increases local interest rates thereby reducing investment and slowing development. Franklin argued that paper money would solve these problems.

Considering the value of such money, he pointed out how gold and silver had fluctuated over the previous 100 years as new discoveries 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 were required by England for taxes and trade leaving little for local colonial commerce.

Alternatively, Franklin argued that land is a more certain and steady asset to support paper money as acreage within a given colony can't fluctuate. Land cannot be exported from a province but gold and silver can. Hence, Franklin proposed the new currency be issued by the legislature through a loan office, with people pledging their lands as collateral for loans of paper money linking it to land value.

Finally, Franklin reasoned, land-based paper money would automatically stabilize. 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 too much paper money was issued the decreasing value would cause people to use the depreciated money to pay off mortgaged land eliminating that money from circulation thereby increasing the value of the remaining money. This automatic stabilization of the amount of paper money within a province would naturally emerge from decentralized market competition within the province. Using Franklin's paper money system, colonial prosperity increased to far exceeded the Europeans during that time period.

After nearly 40 years of success, 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 that time and lobbied strenuously to have the law repealed. Despite his efforts, the British Parliament took away

America's land-based paper money. The seizure of colonial monetary policy paralyzed industrial activities bringing ruin to the previously flourishing colonies. This was the primary reason the colonies declared independence from Britain.

Making the situation worse, Britain placed excessive tariffs on tea and other exports. This, taxation without representation was the straw that broke the camel's back inciting the American revolution for independence from Britain (1765–1783).

Even so, the primary problem was Britain's control of the colonial money supply, not the tea tax. However to keep that detail hidden, school text books omit that part of the story.

Shortly after America won independence from Britain, Alexander Hamilton (pictured on the $10 bill) served as secretary of the US Treasury from 1789 to 1795 during George Washington's presidency. In 1791, Hamilton proposed that the US 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 President Washington (pictured on the $1 bill), Washington agreed with Hamilton, preferring a government-run national central bank. Despite that, the *First Bank of the USA* was a public private partnership with the USA owning 20% and private investors including foreigners owning 80%.

Later in 1804, US Vice President Aaron Burr assassinated Hamilton in a dual. The coroner's jury returned a verdict that Burr had murdered Hamilton, and that Burr's accomplices were accessories to the murder. New York state indicted Burr for the misdemeanor of "challenging to a duel" and for the felony of murder. Eventually, the murder charge was dropped. Since Burr was supporting the psycho private banksters who controlled the mostly private *First Bank of the USA*, it seems quite clear that the assassination was needed to stop Hamilton from nationalizing the central bank.

During the 100+ years that followed, five US presidents tried to shut down or work around privately controlled central banks. These presidents include Andrew Jackson (1829 to 1837), Abraham Lincoln (1861 to 1865), James Garfield (1881), William McKinley (1897 to 1901), and John F. Kennedy (1961 to 1963).

The first of these pro national central bank presidents was the very popular President Andrew Jackson (pictured on the $20 bill). 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 where all white men had the right to vote. That was an important step toward realizing the "We the People" promise.

Jackson's opposition to private central banks began with the *First Bank of the USA*. 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 mostly private central bank for his financial misfortunes.

In 1816, the *Second Bank of the United States* was created by private psycho banksters to be the new US Central Bank. Nevertheless, with overwhelming support, Jackson was given a popular mandate to take charge of the money supply. In 1829, he warned "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 Jackson declared war on the private *Second Bank of the United States* eventually crushing it. An assassination attempt failed when the guns misfired leaving Jackson to complete the last two years of his second term as President.

Later, President Abraham Lincoln (pictured on the $5 bill) attempted to stabilize the money supply. In a 2014 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 and his printing of *Greenbacks* to fund the Civil War.

Ascher concludes his article, “Had Lincoln lived, it is likely that he would have superseded this arrangement [overhaul of the 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)

Since Lincoln would have created a government-owned and controlled central bank he was assassinated.

It's interesting to note how Lincoln was a bit like Gaddafi who also emerged from humble roots and rose to power. Lincoln focused on banking reform to provide national prosperity for all citizens, holding the USA together, and advancing civil-rights by outlawing chattel slavery with the Civil Rights Act of 1866.

Next, President James Garfield served just a few months 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 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 favored a **national government controlled central bank**.

Just 19 years after Garfield’s assassination, President William McKinley (pictured on the discontinued $500 bill) signed the *Gold Standard Act* on March 14, 1900 to make gold the sole

basis for redeeming paper currency. The Gold Standard linked monetary value to a valuable commodity giving it a reasonably solid foundation. Then at the beginning of his second term, President McKinley was assassinated. Again, we find a president working to gain government control of America's money supply dead.

Thirteen years later, the *Federal Reserve Act of 1913* established a **privately-owned** central bank masquerading as a government institution. In his 1937 book, *America's Sixty Families,* Ferdinand Lundberg discusses the Federal Reserve.

> *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* [Federal] *Reserve System was brought into interlocking relations with the Bank of England and the Bank of France. 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.*

Most recently, John F. Kennedy (pictured on the half dollar coin) 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.*

> *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.

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.*

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 $39 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.*

(Source https://prepareforchange.net/2019/01/29/president-kennedy-the-fed-and-executive-order-11110/)

In fact, there could be zero national debt if the USA had a government-owned and controlled central bank. With a national debt of over 40 trillion, the interest payments transfer tax payer's money to the oligarch psychos via Treasury Bills (T-Bills).

When investigating assassinations of heads of state outside the USA, the targets are almost always leaders who strive to maintain control over their nation's currency and natural resources. Gaddafi, Hussain, and Traoré are three examples.

By working as a group, the unhinged treachery of psychos make it difficult for a leader to successfully rescue a nation from the interest bearing debt Ponzi scheme trap and privatization of natural resources. That's because populist socialist leaders are consistently assassinated just like the presidents who tried to make needed banking and monetary changes in the US.

The assassination of leaders who create prosperity for their people by gaining control of banking and a nation's natural resources proves that these are two primary keys to prosperity for all rather than enriching ruthless psycho monsters.

It bears repeating. Today, nearly all central banks are privately owned and controlled. After 21st century middle east interventions, there appears to be just four national government controlled central banks in Cuba, Iran, Venezuela, and North Korea. In order to crush those rogue nations, NATO/USA sanctions are imposed on them making it very difficult for those countries to sell their resources. Meanwhile, Russia and China have helped those countries with anti-NATO support that appears to be a divide even though the globalist psycho banksters are overlords who control all but the four countries who are free.

The 21st century BRICS (Brazil, Russia, India, China and South Africa) monetary group appear to offer an alternative to the US dollar in global trade. However, all of the BRICS founding countries and other members have World Bank controlled central banks, so, even though BRICS may appear to offer an alternative to the NATO neocolonial racketeers, the psycho globalist banksters still remain in control. Furthermore, since China and Russia are authoritarian regimes they are preferred by psycho globalist control freaks. That's why China is prospering and America is crumbling.

The optics of China and Russia helping socialist rogue nations makes China and Russia appear to be supporting prosperity for ordinary people. Eventually, if the psycho globalists succeed, that appearance will disappear. But, at this point in time, NATO nations appear to be especially selfish capitalists with China and Russia appearing more socialistic with growing middle classes.

With the globalist banksters in control of all but 4 countries, they are economically crushing <u>democracies</u> in NATO while propping up <u>authoritarian</u> regimes that use socialist programs to build a large middle class. That appears to be a primary component of the globalist plans in recent years.

For instance, authoritarian China has become a global power with the fastest expansion of their middle class in human history, growing from 3% of the population in 2000 to over 50% in 2018.

Meanwhile, in America, both political parties are offering horrible choices forcing Americans to vote for the lessor of two evils. Third parties are sidelined using law-fare to keep them off the ballot. Additionally, the mainstream propaganda machine keeps third parties out of nationally televised debates making them invisible to many Americans. That makes voting for a third party appear to be a wasted vote. Without viable choices, one administration after the next erodes the USA keeping Americans divided between two awful choices. Meanwhile America goes deeper in debt, currently over $39.5 trillion. This problem applies to other NATO countries like Germany, France, and England who are also being dismantled from within.

From a globalist perspective, this apparent failure of so called democracies makes authoritarian leadership look better than ever. To encourage top down dictatorial control, the oligarch owners of transnational corporations and the central banksters have transformed China into the undisputed manufacturing leader with a huge middle class that grew faster than ever.

As mentioned earlier, the ultimate key to obtaining global control is by controlling all the central banks to institute a global Central Bank Digital Currency (CBDC). Nevertheless, today's fiat currency allows private transactions to take place secretly without any tracking to provide freedom and privacy. If cash is outlawed and a CBDC system installed, every transaction would be approve or deny by the psycho banksters giving them control over all buying and selling.

Amazingly, a global CBDC system fits the biblical, *666 Mark of the Beast* prophecy remarkably well. If a digital ID system is instituted, that would fit with the prophesied mark of the beast as presented in the Book of Revelation, Chapter 13 (NLT):

> *16 He required everyone—small and great, rich and poor, free and slave—to be given a mark on the right hand or on the forehead. 17 And <u>no one could buy or sell anything without that mark</u>...*

Chapter 7
Solutions

If we continue to elect small groups of representatives to govern us, chameleon psychos will occupy many of those positions while using bribery, blackmail, and even assassination to rig the system in their favor. That's what psychos have been doing since governments and money emerged around 5,000 years ago. It's time for an entirely new approach to government.

The following solutions are designed to stop the psychopaths, sociopaths, narcissists, and sadists from gaining control by empowering "We the People" to build prosperity for ourselves.

Solution #1 Direct Democracy

Direct Democracy eliminates the concentration of power that is available to psychos in representative democracies and dictatorships which includes most corporations.

This section defines Direct Democracy while identifying many advantages provided by this simple ancient system that secured peace and prosperity for millennia prior to the rise of psycho leaders. To demonstrate the effectiveness of Direct Democracy, examples are provided.

Direct Democracy is a grass roots self-governing system in which We the People make decisions about policies and laws directly. Rather than deferring to representatives or dictators to make decisions for everyone, all adults affected by a decision decide by voting directly. In decisions that have profound implications, a two-thirds majority may be appropriate.

Today representative democratic governments use initiatives or referendums proposed by citizens via a petition that requires signatures to insure the proposal has sufficient support. When available, referendums/initiatives offer grass roots movements a pathway to get involved in making or repealing laws. In the USA, just 23 out of 50 states offer referendums or initiatives.

In a Direct Democracy, grass roots committees, councils and town hall public meetings comprised of ordinary adult citizens formulate proposals based on We the People's needs and dreams for greater prosperity. To get started, grass roots groups gather to discuss popular issues and formulate solutions. Next proposals are drafted and circulated as petitions to ensure enough popularity exists to bring the proposal to a vote. Finally, the adults affected by a particular proposal vote to enact or reject it. This is how We the People choose peace and prosperity.

No more politicians who say one thing, get elected, and then do something else. Direct Democracy ends 5,000 years of disappointments by actually empowering We the People.

Thomas Paine recognized this in 1777 when he proposed,

Democracy does not consist of choosing one's masters, but of having none.

The advantages of Direct Democracy include:

- Increased citizen participation and engagement in the self-governing process.
- Direct representation of citizen interests.
- Accountable and transparent government is maintained.
- Elimination of special interest group lobbying.
- The sane majority overrules the psycho minority.

Direct Democracy is the only system that can produce prosperity despite the existence of psychopaths, sociopaths, narcissist and sadists because they are all small minorities.

Direct Democracy is so powerful that oligarchs preemptively attacked it by using the label "mob rule." That's because the psycho oligarchs see "We the People" as a "mob" that must be controlled. Out numbered 99 to 1, psychos are terrified that We the People will revive the ancient Direct Democracy system stripping them of the power they have retained for millennia.

Typical analysis of decision-making methods consistently ignore the effects of mental illness as if everyone was sane. Ignoring impactful psychological factors like psychopathy and sadism forms a false view of reality leading to poor conclusions.

For example, without taking psychos into account, some sources claim that consensus decision-making is superior to majority rule. Unfortunately, psychos can sabotage the consensus process by preventing a consensus from being reached. With a sadistic disposition, a psycho would actually enjoy disrupting the consensus process to inflict pain on the sane people who are working to create prosperity for everyone.

With this confounding influence of psychos in mind, it becomes clear that Direct Democracy is the only safe way to make important decisions. Furthermore, the propaganda claiming that Direct Democracy is "mob rule" falls apart when we realize this attack comes from ruthless, control freak psychos.

Next, let's consider the extensive history behind Direct Democracy. In the 2021 book, *The Dawn of Everything: A New History of Humanity*, Graeber and Wengrow show that peaceful egalitarian civilizations functioned world-wide from 10,000 years ago to 5,000 years ago. The authors expose a growing body of evidence that revises history to reveal that Direct Democracy, or something like it, provided self-governance long before top down psycho civilizations appeared.

Imagine going back in time over 5,000 years to find a community whose members want to make an important decision. Without any leaders, how did they go about it? Simple. Discuss the options, narrow the solutions down to a few good ideas and vote by raising hands. That's the roots of Direct Democracy; pure, simple, and astonishingly effective.

Despite how obvious this common-sense approach to decision-making is, conventional history claims that the city-state of Athens in ancient Greece was the birthplace of Direct Democracy, a system known as demokratia, meaning "rule by the people." Despite that claim, the Athenian system included imbedded oligarchic aspects with low participation because most people were excluded. Women and slaves who most likely constituted over half of the adult population, were not allowed to vote. Hence, Athens did not use real Direct Democracy which includes all adults impacted by a decision.

Historically, in clans and even in very large 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 have used Direct Democracy to govern themselves. Even today, some modern eco-villages and intentional communities use Direct Democracy to make their important community decisions by calling for community-wide votes on important issues. For example, I witnessed the use of Direct Democracy in 1995 at the Twin Oaks intentional community located on 400 acres with 100 residents.

In England, the term *moot point* is a remnant from their ancient Direct Democracy system. A moot point is an issue that needed an assembly of all the adults who are affected by that issue to properly address it. The term *folk moot* identified the adults who would be affected by a particular decision. Thus, a moot point is an issue that needs the folk moot to resolve it.

A widespread misconception falsely claims that uncivilized people were violent and war-like. The archaeological facts reveal the opposite. Civilizations ruled by psycho maniacs started wars and slavery about 5,000 years ago. Prior to that, archaeologists haven't found evidence of slavery or war.

Moving forward in time from 5,000 years ago, traditional 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,* John Robins', *Healthy at One Hundred*, and most recently Graeber and Wengrow's 2021 book, *The Dawn of Everything: A New History of Humanity*.

It appears that civilizations ruled by psychos emerged about 5,000 years ago and have grown to encompass nearly all of the world today. Graeber and Wengrow reveal 5,000 years of hierarchical systems featuring sovereign leaders engaged in human sacrifice, slavery, war and the rich oppressing ordinary people. However, going back further in time, from 5,000 years ago to 10,000 years ago archaeological evidence indicates that

humanity experienced 5,000 years of peaceful egalitarian communities including enormous mega settlements that have been unearthed all around the world!

What corrupted humanity? Leaders who claimed to be endowed by gods or to be incarnations of gods themselves rose to power. Rather than following the inner Holy Spirit who provides intuition and a conscience, soul-less psychos who have no conscience began to engage external spirits who claimed to be gods. These leaders emerged as shamans, then as Pharaohs and most recently as popes, presidents, dictators, CEOs, and banking overlords. Over thousands of years top down power structures evolved into nation states with kings crowned by popes and finally with presidents or prime ministers in power.

While many people presume that nations existed for millennia, actual history reveals that modern nations emerged in the last 200 years. Historical records from the 1800s list numerous empires, kingdoms, confederacies, and territories—most of which do not fit the nation-state model that is common today. Examples include the Qing Dynasty in China, Maratha Confederacy in India, British Empire, Holy Roman Empire, and Ottoman Empire. These were major political entities with large populations and enormous territories, not nation-states.

Modern sovereign nations are actually a recent development. Just 20 countries (nation-states) were established before 1800. By 1900, only 49 fit the nation-state model. Today 195 nations blanket the earth. Hence, nations are actually a new arrangement that emerged during the last two centuries.

Of course, global development has transpired over millennia with some people maintaining simple arrangements in remote corners of the earth while most people became citizens of nations. This makes human history complex, overlapped, and unique to each region. What's important here is the fact that, anthropology, archeology and historical firsthand accounts reveal that self-governed people are known to be especially hospitable, friendly, gift economy oriented, enjoying lots of free time to play, sing, and engage in artistic crafts.

To regain such peace prosperity and free time to enjoy our lives, villages, towns and cities must re-employ humanity's proven Direct Democracy system of self-governance. On a larger scale, states must make state-wide decisions by including all adults in a particular state. National decisions must also be made by all adult citizens. Continent-wide decisions must be made by every adult living on a continent. Finally, global decisions must be made by every adult on Earth. Surely with internet technology we can find a way to scale Direct Democracy up so it can be used globally. Once such arrangements are instituted, peace and prosperity will blossom all around the world.

When it comes to corporations and business enterprises, the CEO dictatorship model must be replaced with Direct Democracy. Teams and departments within a business can make decisions by including everyone affected by the decision.

Direct Democracy can be implemented at all levels even at home and in private organizations. As this process grows and its effectiveness becomes well known, useless managers, presidents, dictators, tzars, etc. can be re-trained to do productive work rather than continuing their parasitic class-based-topdown authoritarian enslavement of We the Workers. Surely many managers are good folks, and those who are will enjoy participating in Direct Democracy. With widespread prosperity, the gap between rich and poor will nearly evaporate.

In *The Green Book* (1975), Gaddafi proclaimed that Direct Democracy is the only way to avoid dictatorial control. He outlined a system to implement Direct Democracy using what he labeled, “Popular Conferences and People’s Committees.” These groups emerge voluntarily to formulate proposals for We the People to vote for or against directly.

Today governments are growing increasingly large as they make all sorts of rules, statutes, and laws. But most of what big governments do, reinforces the class disparity between rich and poor. Typical governments use propaganda to claim they are fighting crime when the government and rich psycho benefactors are actually the worst criminals of all. This psycho problem is becoming more widely recognized by ordinary people.

Meanwhile, the fanfare of government such as monuments, impressive buildings, and elaborate ceremonies still manage to deceive many into believing that making important decisions requires very special people. On the contrary, opinion polls consistently show that the general population knows better than the so-called leaders who are controlled by rich psychos.

At this point, let's consider a country with an actual Direct Democracy. Switzerland is a prosperous, healthy, and peaceful 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 in which people simply raise their hands. Remarkably, Direct Democracy gave birth to Switzerland through a public vote in 1848 which established the Swiss Confederation. Thus, a folk moot comprised of numerous regions voted Switzerland into existence!

When examining Switzerland's democratic system, some people criticize the Swiss for not allowing women to vote until the 1970s; later than many democracies around the world. That law was based on a father representing a family by voting in the town square while the mother took care of the home and family. During the last 50 years, with all adults voting, 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 and countless times in towns and villages throughout Switzerland.

In contrast to many other political arrangements, 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 especially when it comes to the most important issues both nationally and locally.

By the way, the Swiss don't fight wars against other countries; instead they help in caring for the casualties of wars involving other countries. In 1863, The Red Cross, an international humanitarian network was founded in Switzerland. The Red Cross has grown to include chapters worldwide providing assistance to victims of disasters, armed conflict, and health crises. Switzerland does have a military with healthy men and women participating. After serving, retired military personnel keep their fully automatic weapons ready to use at home in case national defense is needed due to an invasion.

Going a giant step further, Switzerland has 374,142 bunkers with enough capacity to protect every Swiss citizen in the event of nuclear war. The largest bunker is eight stories high with an enormous capacity to house thousands inside a mountain. Here's a very interesting video on Swiss bunkers:

https://youtu.be/KC-NOkm-dGs?si=gAEXqvX5pwMhZSJV

Conversely, in the USA high level government officials and rich psychos have bunkers. With a psycho controlled representative democracy, the psychos and their representatives are protected while We the People are left vulnerable.

When it comes to war, it's rare for rich young men to go to into battle in the USA, instead poor young men are sent off to die for our psycho rulers. When rich folks do get involved they go into officer training to occupy non-field positions. If we had a Direct Democracy, We the People wouldn't vote for war. Just like Switzerland, the USA would become a peaceful country.

With peace at hand the stage is set for prosperity to emerge.

However, with its current system the USA has become the most evil global bully with over 750 military bases located in foreign countries outside of our borders. These military outposts impose foreign interests on numerous nations via the neocolonialism model of coercive control. Despite how the US government claims that our military is working to help foreign counties, it's very difficult to find examples in which the US has

been truly helpful to ordinary people. One way or another, the rich end up benefiting and We the People suffer.

The psycho oligarchs push US military intervention that's used to exploit rather than help. In the wake of US military invasions, mountains of innocent civilians have suffered with countless dead. The USA installs dictators to run client-countries to activate neocolonial resource theft and World Bank control of the subdued country's central bank. The USA leads NATO in orchestrating regime changes for the psycho banksters, natural resource extraction corporations, and plantation crop production of bananas, coffee, and other crops.

Additionally, the USA military has trained numerous death squads to oppress many South and Central American countries. More recently, the USA has invaded Africa and the Middle East where Isis and al-Qaida were formed, trained, funded and armed by the US military. Those US led terrorist groups and others have been responsible for immense suffering.

The invasion of Libya, discussed earlier, is just one example of what the US military does to progressive countries that create prosperity for ordinary citizens. The USA/NATO system uses real terrorists to destabilize nations and install dictators who help to enrich western oligarchs. That is driven by psycho monsters who have risen to power or remain in the shadows of banking as they push the world toward a topdown globalist CBDC slave planet.

On the other hand, Direct Democracy strips psychos of their unwarranted power by giving them one vote each, just like everyone else. If we can put Direct Democracy in place, then world peace and middle class prosperity will grow to embrace everyone everywhere.

Solution #2 Sharing the Wealth

To see how wealth can be shared in a way that benefits everyone, let's examine a period of American history named, ***The Great Prosperity***. This historical period took place in the USA from 1944 to 1981 when America was a truly great country.

Although America was far from perfect during this era, it's worth examining to see what made it so prosperous.

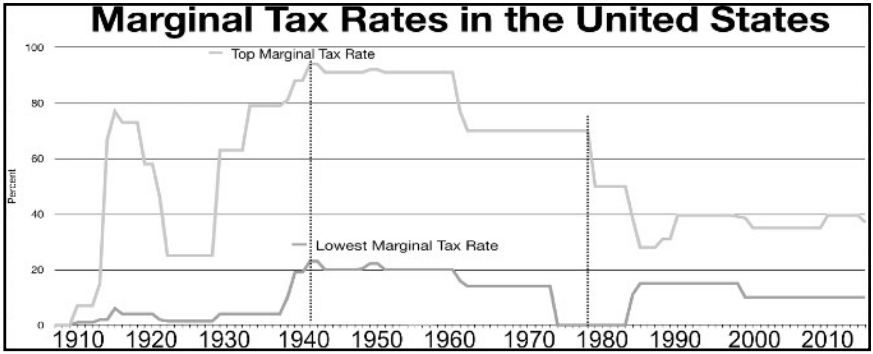
Unexpectedly, these glory years occurred when extraordinarily high income taxes lifted the USA out of the Great Depression and onto the world stage by introducing socialist oriented policies. The highest USA income tax rate levied during America's great prosperity was a shocking 94% for income over $200,000 as shown in the 1944 and 1945 tax schedule on the right.

In the graph provided below, the *Top Marginal Tax Rate* line shows how very high tax rates were imposed on high personal incomes during ***The Great Prosperity.*** That era is bookended by two vertical dotted lines, one at 1944 and the other at 1981.

1944 & 1945
Personal Income Tax Rates

Married Filing Jointly		
Marginal	Tax Brackets	
Tax Rate	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	-

Source: Tax Foundation
www.taxfoundation.org



As you can see, this prosperous period occurred when the highest marginal income tax rates remained above 70%. It's important to notice that America's ***Great Prosperity*** aligned with the highest income tax rates in US history. Especially when psycho leaders incorrectly claim that taxing the rich excessively will reduce available jobs causing greater unemployment, but what actually occurred was a huge increase in employment.

So, you might wonder, "Why did high income taxes line up with high employment during ***The Great Prosperity?***"

The answer is actually quite simple. The *real economy* (not the *stock market*) becomes more prosperous for everyone when money is being spent, conversely the economy stagnates when the circulation of money slows.

During ***The Great Prosperity*** the US government collected high taxes from the rich and then used those tax revenues to finance massive infrastructure projects building; roads, water supplies, sewage systems, and power grids. Those projects created lots of well paying jobs. Increases in well paying jobs provides workers *excess income* that can be spend to upgrade their lives. By purchasing things like fancier food, newer cars, better houses, quality clothing, tickets to entertainment events, and other treats, the *real economy* grows. That causes existing businesses to grow and new businesses to emerge increasing employment and wages even more. Thus, prosperity increases for the largest portion of society, the workers.

President Franklin D. Rosevelt also introduced the *New Deal* to provide healthcare, social security, better education, and affordable housing by taxing the highest incomes over 70%. Those social programs and lots of well paying jobs provided a ramp for many of the poor to step up into a growing middle class. There were still poor people; however, the middle class grew substantially lifting many up into more prosperous lives.

On top of economic benefits, the *Civil Rights Act of 1964* helped to fight racist, sexist and religious discrimination. The *Equal Credit Opportunity Act of 1974* was a landmark moment that made it illegal for financial institutions to discriminate based on gender or marital status, finally giving women the right to open bank accounts, apply for credit cards, and obtain loans in their own name without a male co-signer. All of these moves toward equal rights and fair treatment became a global movement that increased prosperity for more people.

Right after ***The Great Prosperity***, beginning in 1981, President Ronald Reagan gradually lowered income tax rates. By

1988 the top tier was dropped from 70% for earnings over $108,300 to just 28% for income over $17,850. These low taxes allowed the top earners to become ever richer raising their income levels while keeping workers wages low. With inflation increasing the cost of living and workers wages rising slower, the middle class has been loosing purchasing power with some workers descending into poverty.

In the following decades, CEO psychos and oligarch owners accumulated mountains of money with low taxes allowing them to keep most of it. Political campaign contribution laws changed to make it legal for the rich to bribe politicians and unelected civil servants, helping the rich to become even richer and more powerful while the workers descended deeper into poverty.

What becomes clear is that the rich versus poor arrangement exists not because we can't afford to pay workers a living wage, but because we can't satisfy the insanely rich psychos who are obsessed with stockpiling evermore money to increase their power to control everything and everyone. In other words, poverty exists because psychos are *control freaks* who are especially skilled at hiding their mental disorder behind a mask of sanity as they ruthlessly conspire to control the entire world.

To create a ***New Great Prosperity*** we need to return to US tax schedules that generate the tax revenues needed to repair our crumbling infrastructure which will create lots of well paying jobs. Our aging bridges, roads, water supplies, power grids and other infrastructure are used by everyone, so fixing and improving them benefits everyone while creating good jobs.

For example, a graduated tax schedule like the one shown on the right could provide tax revenues to repair our crumbling infrastructure while expanding and maintaining a healthy middle class. That tax schedule presumes that a living wage is $40,000. Based on that, income below $40,000 is not taxed at all. Above that, as income increases the tax rates also increase up to the top bracket that includes all income over $10 million.

Marginal Tax Bracket Proposal		
Tax Rate	**Over**	**But Not Over**
0.0%	$0.0	$40K
10.0%	$40K	$90K
20.0%	$90K	$150k
30.0%	$150k	$210k
40.0%	$210k	$330K
50.0%	$330K	$570K
60.0%	$570K	$1M
70.0%	$1M	$5M
80.0%	$5M	$10M
90.0%	$10M	

The top bracket claims 90% of income over $10 million making such insanely high incomes impractical.

Beyond income taxes, there are additional financial factors to consider. Today, most financial wealth is passed down through estate inheritance that is not taxed as income. If we want to spread prosperity across the land to enrich everyone, we need to level the playing field by introducing some sort of financial wealth tax. Such a tax can help to bring individual psychos and families of psychos down to earth.

In a six minute video *What if We Actually Taxed the Rich? (2021)* Robert Reich discusses how to effectively tax the rich: https://youtu.be/-RS_BtLB3QE?si=0pwaHTezhe-Bakqj

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Solution #3 An Income Safety Net

Universal Basic Income (UBI) is money that is given to every person in a society as a safety net to prevent poverty and eliminate homelessness. A UBI life support platform has been shown in studies to increase employment and prosperity. While some argue that UBI will be exploited by lazy individuals, studies show the opposite. Here's an excellent video entitled, *Why the Rich Think the Poor are Lazy* that debunks the lazy do nothing argument with factual evidence:

https://youtu.be/JeRd91a14V8

Negative Income Tax (NIT), is an alternative safety net concept to UBI. NIT gained traction in 1962 when the Nobel Prize winning economist Milton Friedman published *Capitalism and Freedom*. Friedman claimed NIT would alleviate poverty while delivering many additional benefits.

Unlike UBI, which gives everyone the same amount, NIT only applies to people earning less than the cutoff. A NIT provides money to people whose income is below an established living wage level. On the other hand, people who earn more than the living wage cutoff pay income tax.

The following examples are based on the tax schedule recommended on page 94. For instance, with the living wage cutoff set to $40,000 and an NIT rate of 50%, a person earning $30,000 would be $10,000 below the cutoff. That person would receive $5,000 (50% of $10,000) from the government raising their net income to $35,000. In a second example, suppose a person earned $20,000 placing them $20,000 below the cutoff. That person would receive $10,000 (50% of $20,000) increasing their net income to $30,000.

Thus, the NIT system is designed so that people who earn more income end up with more money than people who earn less, incentivizing people to work.

Both, UBI and NIT provide a safety net that's both psychologically and financially supportive. When a society takes care of its poorest members, crime decreases and prosperity increases for the entire community.

Solution #4 A Healthy Monetary System

Another key to prosperity is providing a healthy monetary system that offers zero interest loans and a bountiful money supply. This would replace the monetary scarcity offered by the sick interest bearing debt system that the psycho World Bank banksters impose on most of the world. **The current system is a conveyor belt that takes money from most people via interest on loans to deliver that money to the wealthiest psychos who own the banks. So instead of trickle down**

economics, what we actually have is a fountain slurping up money from workers to shower the rich with forever increasing wealth. That systemic stealing from the poor to enrich the psycho monsters must stop!

The key issue is the interest charged on loans today. That interest was originally labeled “usury” and made illegal thousands of years ago. However, the word usury was redefined during the first millennium AD to mean *excessive interest*. The truth is that all interest is usury. Even a little bit of interest steals from the poor and transfers those loanshark profits to the rich who invest in banks. Banks pay dividends to their owners providing an endless supply of welfare to the richest of all.

Interest is paid by workers who have mortgages, car loans, student loans, and credit cards. Everyone with interest on debt is exploited or "used" via usury to enrich the psychos who contribute little or nothing to society. Instead, they focus on gaining more control to parasite evermore from We the People pushing a growing number into poverty.

To eliminate interest/usury, each nation must gain control of their national money supply. Then, by printing physical money, the treasury can provide government agencies with the money needed to fund public institutions that provide healthcare, infrastructure, banking, electric power, clean water, etc. All of that benefits everyone and it can be accomplished with zero national debt.

The fact that every US president who was assassinated had either proposed national government control of the money supply or printed US currency (Abraham Lincoln printed greenbacks and JFK printed US currency) proves the paramount importance of controlling the money supply. This reason to assassinate presidents is routinely ignored by most when it is of paramount importance.

In Chapter 5, we saw how Gaddafi achieved prosperity while he controlled Libya’s money supply offering zero interest loans. Another important source of revenues came from Libya’s oil and gold resources which are addressed in the next section.

Solution #5 Natural Resources are National Treasures

Natural resources within a nation's boarders like gold, oil, trees, water, etc. are national treasures that belong to all of the citizens as part of the nation's commons. When such resources are extracted by the government, the revenues can be used to provide prosperity for all citizens.

However, instead of creating wide spread prosperity, the current US system allows private individuals and corporations to become extraordinarily rich by using We the People's national resources as piggybanks for psychos. Surely all citizens should share the profits derived from national resources.

Surprisingly, most of the gold mining in the USA is performed by foreign corporations via the *General Mining Act of 1872* which authorizes and governs prospecting and mining for minerals, such as gold, platinum, silver, uranium and other precious minerals found under US federal public lands. **This act continues to allow any person or corporation from <u>anywhere in the world</u> to purchase US public property for <u>$2.50 to $5 per acre</u> in order to extract precious metals for private gain.** Amazingly, the tiny price per acre has not changed for over 150 years.

Meanwhile, US corporations are busy extracting resources from foreign lands. Obviously this international resource theft is a global scam enriching psychos who parasite ordinary people all around the world while avoiding local taxes.

So, how can we stop this international resource piracy?

As discussed earlier, the key solution is Direct Democracy. We the People can designate national resources like oil, precious minerals, clean water, and trees located on or under public land as *national treasures that are owned by everyone*. Then the profits derived from Our treasures can be used to benefit everyone by improving infrastructure, creating jobs, offering free healthcare, free education, and even free electricity.

Libya's Gaddafi provides a compelling example of what can be done when national resources are used for national prosperity. Of course this applies to all nations.

Solution #6 Debt Forgiveness

In addition to Direct Democracy, high taxes for the rich, no taxes for the poor, a healthy monetary system with zero interest loans, and nationalized natural resources, there is one more solution that is especially powerful — ***Debt Forgiveness***.

Forgiving debt is a magnificent way to quickly reduce the existing rich versus poor disparity. Forgiving all personal debts, and where it's possible returning people to their homes, would quickly make an enormous difference for billions of people.

There are many examples of Debt Forgiveness or loan cancelation that operate in the USA today.

For instance, student loans may qualify for **Public Service Loan Forgiveness (PSLF)**. *If you're employed by a government or not-for-profit organization, you might be eligible for the PSLF Program. The PSLF Program forgives the remaining balance on your Direct Loans*. To find out more about the PSLF program visit this US government webpage:

https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service#qualifying-repayment-plans

The U.S. student loan debt crisis involves over 45 million borrowers holding more than $1.7 trillion in debt. This is a national emergency that hinders economic growth and personal financial security. Rising tuition, declining state funding, and high interest rates have made repayment of student loans unsustainable. Hence, opportunities for forgiveness or cancellation of these loans has already been written into law (see above link). Surely that can be extended to everyone and future schooling can be funded by taxes and natural resource profits.

Another example of Debt Forgiveness that's available today involves bankruptcy laws that can be used to reduce or eliminate debts for individuals as well as corporations. Thus, Debt

Forgiveness already exists. We need to apply it to personal debts to stop psycho parasites from stealing via interest bearing loans.

On a national level, national debts place entire nations in servitude to the parasitic psycho globalist banking creditors. National Debt Forgiveness would end that parasitic control. With clear financial slates, people and nations can be free to build prosperous countries blanketing the world with prosperity.

The World Bank interest bearing debt monetary system must be exposed and shut down to level the playing field making prosperity accessible to everyone. Surely, the rich will be less rich but they will still enjoy prosperity along with everyone.

Since a Debt Forgiveness Jubilee could be rolled out quickly to produce profound results, this ancient tool could be used as a reset before making the other changes.

Imagine a new political party named **Direct Democracy** with a top priority to deliver nationwide Debt Forgiveness.

Once personal and national debts are erased, the **Direct Democracy** party could institute grass roots Direct Democracy to dethrone the psychopathic oligarchs who are vastly outnumbered by We the People. With all adults sharing power equally, one vote per person, the rich could be taxed in a way that gradually draws everyone into a prosperous middle class lifestyle that's healthy, fun, and realistic for everyone to enjoy.

Divided, we are vulnerable to the worst thieves; the sadistic chameleon psychos. Together, honest conscientious folks outnumber the psychos 99 to 1. With a nation's power shared by every adult, the remainder of the solutions can be implemented to create prosperity for everyone. Most importantly, with Direct Democracy We the People can maintain prosperity forever.

When it comes to third parties most Americans have been led to believe that voting for a third party is throwing away your vote. Nonetheless, American history reveals the opposite is true.

In 1854 the Republican Party began as a third party by gathering up defectors from the Whigs and Democrats who ran a duopoly with both parties serving wealthy slave owners for a quarter century. For all practical purposes the third party

Republicans didn't exist outside the Northern states where the Republicans pushed to end slavery while supporting labor unions to increase workers wages and improve working conditions. Oddly, this is nearly the opposite of what Republicans have been doing for the last 100 years right up to today.

Meanwhile, in the lead up to the civil war, the Whigs and Democrats helped to maintain the southern plantation slave system that abused enslaved worker's in unspeakably horrible ways. That was the opposite of what the Democrats were doing from around 1930 into the 1980s when Democrats supported labor unions, improved working conditions and equal rights for all Americans regardless of race, sex, creed or religion.

However, back in the 1850s when the Whigs were loosing popularity, the Republican party was gaining popularity in the north. In the midst of a divided America, northern workers went out on a limb to elect a third party Republican candidate, Abraham Lincoln, to be president in 1860. His pro-worker stance triggered the secession of southern states, instigating the American Civil War (April 12, 1861 to May 26, 1865) which threatened to divide the USA into two countries; a North without slavery and the South with slavery.

As a third party Republican, Lincoln went on to win the civil war keeping the USA from separating into two countries. Led by Lincoln and supported by workers the Republicans took control of Congress to pass the Civil Rights Act of 1864 freeing the slaves, which was a major gain for all American workers rights. Lincoln and his new Republican party introduced the Thirteenth, Fourteenth, and Fifteenth Amendments to the U.S. Constitution granting the newly freed slaves citizenship, and the right to vote for all men. Thus, the Republican party replaced the Whigs by supporting workers of all races and creeds.

Moving forward in time to the great depression of 1929, the Republican and Democrat parties switched. The Democrats, were led by FDR (Franklin D. Roosevelt) the 32nd President of the United States from 1933 to 1945 making him the longest-serving president in U.S. history and the only one elected three times. FDR leaned toward socialism creating Social Security and

Medicare while supporting labor unions. He actually sent in the national guard to protect workers (including my grandfather) during labor strikes that led to the founding of the UAW (United Auto Workers) which was corrupted by psycho leadership.

During FDR's presidency the Republican Party opposed the New Deal claiming the expansion of federal government power was harmful for Big Business. FDR's 1932 election ended decades of Republican dominance when the Republican's flipped from their original pro-worker stance to side with businessmen who wanted to continue the deregulation of corporations which had led to the Great Depression of 1929. In the 1936 election, Republican nominee Alf Landon campaigned against FDR's Social Security and New Deal business regulations handing FDR a historic landslide victory for We the Workers.

Fast forward to 2026, the Republican and Democrat parties have become a new duopoly similar to the Whigs and Democrats back in the mid 1800s. Today both parties are serving the ruthless rich psycho oligarchs, leaving We the Workers with low wages, worsening working conditions and rising homelessness.

To avoid a new civil war, one led by workers, Americans need to elect a new third party. One that's pro-worker, anti-war and anti-genocide. We need to learn from the past and do what worked in 1861, we need to elect a We the People third party, a workers party. If we don't, a civil war could become the only alternative for hundreds of millions of hard working Americans who are descending into poverty as the rich become richer.

We the People must abandon the Democrat and Republican parties that serve the billionaire psychos as a duopoly. Voting for the "lessor of two evils" is voting for evil. It's time to vote for the greatest good. It's time to end the duopoly. It's time to create a triumphant twenty-first century third party success story.

We need a **Direct Democracy** third party. A party of the people, by the people, and for the people can save America from the psycho oligarchs. A vote for **Direct Democracy** is a vote for giving We the People the power to choose peace and prosperity.

Moving Forward

First, We the People must become aware of the real problems, like psychos, and interest, and the sensible solutions that are shared herein. With the primary problems and solutions understood we are ready to turn our world away from top down psycho domination to embrace horizontal empowerment with We the People governing ourselves via Direct Democracy.

Even though the solutions are reasonably easy to describe and understand, they may be difficult to implement in a world that's run by ruthless psychos. Especially in a country with a dictator and no elections. In such cases, the people may need to instigate an election so a Direct Democracy party can be elected.

Beyond dictatorship countries, most corporations are also dictatorships as discussed earlier. The Direct Democracy party could pass a law requiring corporations to transform into Direct Democracy employee-owned corporations or their corporate charter to operate would be revoked. That could be an amendment to the constitution.

Additionally, all governing systems at all levels of governance need to be converted to Direct Democracies. This includes states, counties, cities, towns, Special Economic Zones…

Paths to Direct Democracy will require appropriate bylaws for corporations, constitutional changes for governments, and other procedural documents to replace the current rules that impose topdown parasitic control that creates and maintains the great divide between rich psychos and poor workers. Fortunately, there are examples that can provide templates for corporations, countries, villages, cities and towns. The Swiss will surely be willing to help us in creating a peaceful and prosperous world where they don't have to fear psycho led neighbors.

Today, most people are trapped in a web of top down control that psychos continue to expand and strengthen by drawing a growing number of mentally ill criminals into their network that is strangling humanity. However, once enough sane people recognize that our collective problems stem from psychopaths, sociopaths, narcissists and sadistic individuals, a tidal wave of

change could transform the entire world more quickly than most would expect. With debts forgiven We the People will have an opportunity to help in making additional changes.

We the People must turn the tides of the current trends that are pushing toward a dystopian global technocratic surveillance system featuring a central bank digital currency (CBDC) control grid. Stoping the psycho push toward neo-feudalism with lords, slaves and ZERO middle class must begin before the CBDC system is operational.

In the USA, we must stop voting for the lessor of two evils because that keeps evil psychos in power forever.

Instead, the USA needs a **Direct Democracy** third party, high taxes, financial wealth taxes, control of our monetary system and a Debt Forgiveness jubilee to release us from the parasitic interest bearing debt monetary system that provides welfare to the richest people who actually need it the least.

A Direct Democracy third party could receive overwhelming support by the majority of people who are currently suffering. With that party in control the debts will be forgiven. Once We the People breathe a sigh of relief, the door will be unlocked so we can introduce the key reform, **Direct Democracy**. All top down dictatorships will be transformed into horizontal networks that empower We the People based on mutually beneficial cooperation bringing peace and prosperity to the world.

Hence, **We the People** must govern ourselves.

The second coming emerges from inside our hearts when we stop waiting for new leadership and start following the Holy Spirit who resides within each of us.

This book's cover offers a circular **Direct Democracy** campaign button design that can be used in english speaking countries. For countries using other languages the words can be changed.

Chapter 8
Conclusion

To be honest, text book history must be updated to include:

- Direct Democracy's historical link to peace and prosperity
- The original *gift economy* that existed before money
- The emergence of debt via psycho loansharks
- How money was originally created for debt repayment
- How interest/usury exhilarates financial disparity
- The ancient Debt Forgiveness reset of the rich versus poor misery avoided a progression into feudalism for millennia.

With psychos exposed as power mongers found throughout civilization's history, it's abundantly clear that we need to eliminate powerful positions entirely. This can be accomplished by distributing power across the entire population horizontally via Direct Democracy which has always been a simple effective solution. One vote per adult affected on all important issues ends and prevents corruption, tyranny, and the abuse of power.

Direct Democracy is simple, effective, and time-tested.

Unfortunately, brainwashing via schooling and living our entire lives in top down arrangements has helped the ruling class to hide Direct Democracy nearly erasing it from history.

It may seem too difficult to climb out of the massive web of hierarchical control. But once we are aware of the existence of tens of millions of human monsters who are afflicted with a very dangerous and virtually invisible mental disorder, Direct Democracy becomes the only realistic solution.

Hence, We the People must revive Direct Democracy ASAP.

Isolating psychos from society could be an alternative solution. It may seem like an easier and more direct way to deal with all of the problems psychos create. If it was possible to identify psychos then some sort of isolation program might work. Unfortunately, identification is very difficult due to the *mask of sanity* warn by psychopaths. Additionally, psychos are born

every day so the isolation process would have to continue forever. The people involved in finding and diagnosing psychos would need considerable power to isolate psychos. That power could be exploited by the chameleon psychos themselves to instead isolate normal people. This possibility is realistic considering how ruthless and charming these monsters can be.

Placing the fate of people's lives in the hands of psychological diagnosticians would violate the fundamental principle that makes Direct Democracy so reliable. Each person gets a little power, one vote per adult, that arrangement pulls the plug on power mongers whether they are psychos or just power hungry people. With Direct Democracy in place, we are good to go forever! No isolation, no chance for corruption in identifying psychos. Equal rights and appropriate punishments for crimes.

At this point, I feel inspired to share some words that correctly identify psycho run governments:

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

Kakistocracy means “rule by the worst.” Certainly malignant narcissists are the worst human beings.

Pathocracy is a system of government where individuals with personality disorders, particularly psychopathy and narcissism, dominate and control society, often leading to a lack of empathy and moral values among leaders. This phenomenon can result in a totalitarian state that turns against its own people, as described by psychologist Andrzej Łobaczewski.

Despite the accuracy of those three words and how psychos have risen to power, we must remain hopeful and take action. A critical step is for each person to help in exposing the propaganda misinforming so many. For instance, the USA has an awful version of democracy. It was designed by rich white slave owning property owners, to retain their power. When they wrote, We the People, they saw themselves as people and everyone else as their servants. We know they all owned slaves.

Gratefully more and more people are becoming aware of the fact that Oligarchs run the world via systemically corrupt

governments designed to facilitate the concentration of power into the hands of a few. This concentration of power facilitates kleptocracies, kakistocracyies and pathocracies that enslave good honest people via corporate dictatorships and debt-based monetary systems that use interest bearing debt to steal from the poor and enrich the insatiable psycho monsters at the top.

If enough people learn how we have been misled by a propaganda machine run by psychos, then a fair and just system can be instituted to transform the entire world.

We the People can shut down kleptocracies, kakistocracies and pathocracies by reforming civilization into a peaceful and prosperous self-governed arrangement. A Direct Democracy that flattens the pyramid of power to provide everyone with a little power, one vote per adult who is effected by a decision.

I pray this book provides a starting point that inspires you to become part of this discussion making it into a movement. By working to implement the solutions in some way in your life, at work or in your community, the transformation will begin. As these powerful solutions are employed, ***We the People*** can transform the entire world.

Eventually, a new era of peace and prosperity will emerge as the truth about civilization and how it empowers psychos to dominate others becomes abundantly clear to everyone.

My books on consciousness, open hearted living, tantra and this one on world peace are available as free downloads and for purchase as paperbacks here: https://www.soulcovenant.org/

Use the **Books** menu to select a title. A description page will appear with two buttons, one to download a free PDF and another to purchase a physical paperback from Amazon.

I encourage you to share the free PDF version of this book far and wide with friends, family and anyone who may be interested in making the world a more peaceful and prosperous home for We the People.

Check out my Substack.com articles here:

https://georgechyz303313.substack.com/profile/posts