

# Replacing Psychopathic Leaders with Grass Roots Direct Democracies

By George W. Chyz, Version 10, July 14, 2024

In school we were taught that, money is simply a medium of exchange to facilitate commerce. We also learned that corporations provide a framework for businesses to efficiently produce and sell products and services. Finally, we learned that elected government representatives and unelected civil servants work to provide a healthy and prosperous homeland for everyone.

However, in the 21<sup>st</sup> century, psychopaths, sociopaths and narcissists, also known as the dark triad, have corrupted government institutions, corporations and monetary systems in ways that are detrimental to most of humanity and all life on Earth. Sadly, people with these mental disorders have made civilization into a destructive force. Furthermore, these disorders often overlap to produce narcissistic psychopaths, as well as other harmful combinations.

Today, most of the monetary systems around the world are designed in a way that creates a scarcity of money, insuring poverty and homelessness for many, while enriching very few. Later, we will examine how disparity of wealth hinges on interest bearing loans. Additionally, we'll investigate how corporations are mostly dictatorships. Ironically, transnational corporations have become more powerful than nation states without any accountability to the people whose lives they impact. Ultimately, we'll see how humanity can overpower the selfishly insane and build a healthy prosperous world.

## Table of Contents

<b>The Essence of the Problem</b>	<b>1</b>
<b>Tools Used by Psychopaths to Obtain Wealth and Power</b>	<b>5</b>
<b>Modern Examples of National Prosperity</b>	<b>16</b>
<b>USA Central Bank History</b>	<b>19</b>
<b>Solutions</b>	<b>21</b>

## **The Essence of the Problem**

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

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

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

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

Here’s Hervey M. Cleckley’s classic 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.”*

Although psychopaths may use their charisma to appear humane, behind the scenes they can exploit anyone in horribly unlawful ways. An extreme example is Hitler, who was diagnosed as “a psychopath” by Dr. Edmund Forster in October of 1918 according to official documents revealed in Claus Hant’s book *Young Hitler*.

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

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

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

As Dutton develops his theory that we all possess psychopathic tendencies, **he puts forward the argument that society as a whole is more psychopathic than ever: after all, psychopaths tend to be fearless, confident, charming, ruthless, and focused—qualities that are tailor-made for success in the twenty-first century.** Provocative at every turn, *The Wisdom of Psychopaths* is a riveting adventure that reveals that it's our much-maligned dark side that often conceals the trump cards of success.

Historically, psychopaths have led civilization as monarchs, emperors, presidents, prime ministers, popes and other charismatic leaders. Therefore, it’s fitting that our societies have been molded into arrangements that encourage psychopathic leadership.

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

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

Although corporations are popular in so called democracies, most are run as top down dictatorships with the CEO at the top. Since psychopaths don’t have a conscience, their perfect role is running “soulless corporations.” These CEO dictators run monstrous businesses that overwork employees, pollute the environment, and cover it all up with Public Relations (PR) propaganda. Psychopaths lie so well that lie detector tests can’t spot their lies. Therefore, PR propaganda fits with their deceptive nature perfectly. Over the last couple of centuries, PR propaganda has emerged as a thriving business.

When a corporation is found guilty of egregious crimes, the fines levied are usually small compared to the huge profits made by committing those crimes. Examples include: corporations dumping toxic waste improperly; using cheap toxic materials in the manufacturing process or in the product itself. All of these crimes increase corporate profits. Unfortunately, nontoxic alternatives are often more expensive. Therefore a psychopath will intentionally hide toxic effects on employees, customers, and the natural environment to increase profits. Why? Because psychopaths have zero conscience. They seem to play life as a game to be won

even if they cause harm in order to obtain more power. On top of that, the only legal responsibility CEOs have is making profits for the owners of the corporation. That duty is the CEO's legally binding fiduciary responsibility. Therefore, corporate law fits with the ruthless nature of psychopaths. Both are soulless power hungry monsters with a single pointed goal of profit over all else. With that in mind, business owners intentionally seek psychopaths to run their corporations.

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

On top of that, lawmakers are most often lawyers, #2 on the psycho job list, and that stinks. While the rule of law is considered an essential pillar of civility, psychopathic lawmakers have created laws that protect toxin-spewing corporations and the psychopaths who own and lord over those corporate dictatorships.

Number 3 on the psycho job list is TV or radio personalities. These mainstream media stars are paid quite well to deliver the PR propaganda that misinforms most people thereby hiding the psychopathic root cause behind our dysfunctional society. These mainstream media personalities invent fake conflicts between races, sexes, nationalities and sports teams to distract ordinary people from noticing the real problem—psychopathic oligarchs. These news distractions are produced by #6 on the psycho job list—journalists. While some investigative journalists endeavor to identify the real problems and expose them, that practice has been pushed out of the mainstream media corporations that are run by—you guessed it—CEO psychopaths.

Number 7—police officers—provide general security for the psychopathic oligarchs.

Number 8—clergy—help to keep the workers humble and willing to accept a lowly position in society's order, near the bottom of civilization's pyramid of hierarchy. Most clergy have cheered on psychopathic oligarchs who finance the erection of magnificent temples, cathedrals and mosques. These impressive structures point to the Heavens where many are guided to believe the Creator resides far outside themselves. Conversely, esoteric wisdom locates a person's divine guardian inside our physical heart organ as a formless consciousness. In support of that, scientific research has found that our conscience and intuitive guidance emerges from human hearts. My books, *Heart Consciousness* and *The Magnificent Soul* discuss inner guidance in detail. Unfortunately, the spires pointing toward the Heavens reinforce civilization's pyramid of hierarchy.

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

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

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

---

## Sadists

Another personality issue that needs to be addressed is the sadistic personality.

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

Studies on sadistic personalities have a wide range of results. The actual portion is probably around 25 or 30 out of 100. Of course, like all personality issues people are effected in various degrees. Therefore, the researcher's judgement influences the proportion of the subjects who fit the sadistic category. When it comes to considering mental illness and how people with sadistic personalities affect our lives, the exact percentage isn't as important as being aware that many people have sadistic personalities. Unfortunately, this important issue seems to be completely ignored by political scientists. Ignoring this important issue is a catastrophic mistake that I'm endeavoring to address in this essay.

So, given a nation with 25% of the citizens sadistic, many psychopaths will also be sadistic. However, since psychopaths are chameleons who have a cunning ability to act perfectly normal and utterly charming, would psychopaths who are also sadistic, conceal their sadistic personality trait better than most sadistic people?

Gratefully, the vast majority of people are not sadistic nor are they psychopathic, narcissistic or sociopathic. The USA National Institute of Mental Health (NIMH) claims that approximately 20% have some form of mental illness. However, that 20% doesn't include people with a sadistic personality trait because it's not officially considered an illness. Regardless of that caveat, most of us are just doing our part while finding time to have fun with friends and family. Most of us have no interest in obtaining lots of power, nor do we have any interest in harming others or watching people suffer in pain.

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

With their cunning ability to act perfectly normal and utterly charming, psychopaths and sadistic psychopaths can fool the majority who often presume that our rulers are sane. Therefore, these masters of deception may have spawned the hierarchy we call "civilization."

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

First of all, historians have found that slavery has been part of civilization since its inception around 11,000 years ago. Although slavery is outlawed today, current estimates find more people enslaved today than ever before! Modern slavery or neo-slavery is estimated to include 38 million to 49.6 million depending on the definition and method used to arrive at the estimate. Modern terms include, "involuntary servitude", "slavery" or "practices similar to slavery", "debt bondage", and "forced labor".

Looking into the past, let's not forget that castles included dungeons with all sorts of torture devices. That fact, all by itself, says a lot about the sadistic nature of the ruling class who led earlier epochs of civilization.

Would loving empathetic rulers have dungeons built into the basements of their castles? Would normal mentally healthy people do that? Would you?

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

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

## Tools Used by Psychopaths to Obtain Wealth and Power

---

### Dictatorships

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

If we really believe in democracy as a necessity to secure our freedom, liberty and happiness, then why are most corporations top down dictatorships?

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

In most cases, dictators who are known as CEOs usually rule over all the employees in the large majority of corporations worldwide. I suspect that is because psychopaths have molded corporate capitalism into an arrangement that helps to keep the ruling elite lording over the workers.

---

### Representative Democracies

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

For instance, our electoral college system for electing the president is the worst way to elect the top member of a government that has ever been devised.

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

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

For instance, the federal minimum wage is \$7.25 per hour and the minimum wage for employees who receive tips is \$2.13 per hour. Those wages are clearly way below the poverty line.

The USA has 340 million people, but it only takes 35 people to stop a federal law from being enacted. On the other hand, passing a law requires many representatives voting for it, but it's still a tiny portion of the US population. The actual number to pass a law is 218 representatives plus 51 senators and 1 president which adds up to 270 people. That's less than one millionth of the 340 million people who reside in the USA.

Since psychopaths make up around 2% of the US population, the USA has 6.8 million psychopaths walking the streets. Given the 2nd most popular profession for psychopaths is lawyer and most congresspeople are lawyers, there are probably enough psychopaths in congress to pass what ever laws are best for psychopaths. Despite that, if the psychopaths overreached too far too fast, they could insight a rebellion of the working masses. Therefore they need to pace themselves expanding their power over time. Regardless of that sensible caution, our government is surely controlled by psychopaths with many representatives, senators, civil servants and judges (who are also lawyers) running our federal government. The same logic applies to state, county and large municipal governments.

Therefore, representative democracy is great for the minority psychopaths who want to maintain control. On the other hand, representative democracy fails to protect ordinary people from psychopathic leaders. In fact, referring to our government as democratic covers up the reality that it's really an oligarchy, which is "a small group of people controlling a country, organization, or institution."

Finally, in American democracy, elected officials are not required to follow the polls, which reveal what ordinary people prefer. Instead, most representatives are influenced by campaign contributions by supper packs and the lobbying professionals who bribe them to determine policy and then take their chances during elections. With big money support, advertising will get them reelected. The president also appoints powerful regulators with the consent of the senate, and those regulators also enjoy policy discretion giving these psychopathic civil servants (#10 psycho) freedom to ignore the interests of ordinary people.

On the other hand, in a **direct democracy**, everyone gets one vote. Therefore, if we had a direct democracy in the USA, creating a new law would require over 100 million yes votes! In that case, the relatively small number of psychopaths would lose their power to swindle the workers and their families. Later, in the **Solution** chapter, we'll discuss **direct democracy** to show how it's a game changer.

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

---

## Secrets

Secrets protect criminals and liars. The USA has countless state secrets because the USA is the most criminal government in the world. We have 800 military bases outside of our borders located in foreign nations who don't want us lording over them. Russia has 60 bases outside their borders and China has just 2. The USA is without any doubt the worlds biggest bully. I don't know about you, but I have always had a strong negative feeling about bullies. Bullies, criminals, imperialist countries and psychopaths keep secrets routinely. Why? If people knew what was hidden in the secrets, the bullies, criminals, and imperialist countries would be unmasked. Their secret plans are intended to push down the majority of people who are decent honest folks so the minority can remain in power and enrich themselves.

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

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

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

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

Conversely, an honest view of the USA finds that our military and CIA have been involved in installing dictators and training death squads to support the corporate interests of psychopaths all around the world. Regions we have invaded during the last 75 years include Central America, South America, Africa, South East Asia, the Middle East and even Europe. Of course most of those activities have been covered up by keeping countless State Secrets.

Hence, total transparency with no secrets is an important step needed to prevent sadistic psychopaths from taking control.

---

## Conspiracies

We are all well aware of how environmentalists have formed groups like Greenpeace and the Sierra Club. These groups bring people together to discuss and implement ways to maintain a healthy environment or to clean up pollution when it's discovered. PR campaigns are often funded by these groups to push their agenda. Such groups promote laws using grass roots lobbying or conventional lobbying of congress. These activities are positive conspiracies aimed at creating a healthier world for everyone. Thus, conspiracies exist.

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

However, deranged sadistic psychopaths conspire to empower themselves and harm others, that's their nature.

Many people who are typical mentally healthy human beings, presume that most everyone else is normal too. We know that there are crazy people, but we figure those people are reasonably easy to spot, so we don't need to worry about them. Additionally, it's common to presume that homeless beggars are at least a little crazy if not totally nuts, and that may be true to some degree. However, by having conversations with several homeless folks, I've found that many are veterans who have Post Traumatic Stress Syndrome (PTSD) that developed during their horrible military experiences involving the death and destruction of mostly innocent civilians who are often women and children. Sadly, the Veterans Administration (VA) allows many war veterans to fall through the cracks and end up homeless.

Other homeless folks had their lives upended when they lost their job due to economic downturns, not because they were crazy. Then these normal working class folks couldn't find a new position before their money ran out and they ended up on the street. Since wages haven't risen enough to keep up with inflation, most US workers are less than \$1,000 away from becoming homeless. Not because they're crazy, but because civilization

is run by greedy psychopaths who have zero empathy, zero conscience, zero remorse while many may be sadistic. By taking most of the profits for themselves, psychopaths leave too little for the workers.

Most of the homeless I've talked to can have a normal conversation and appear to be reasonably normal if not totally normal. Some have jobs, but can't afford rent so if they have a car or van they live in it.

On the other hand, what's shockingly unexpected is the reality that the most popular profession for psychopaths is CEO and the second most popular is lawyer. With deranged chameleons running the show from the top, they are most likely the hidden force behind civilization's systemic problems. Although many of us mistakenly blame the poor people at the bottom for their homelessness, such poverty is more likely a side effect of a growing number of psychopaths grabbing for evermore power at the top.

Given the unexpected reality that most of our leaders are psychopaths, it would make sense for them to develop plans to increase their power while squeezing the workers out of the middle class and pushing them down into neo-feudal serfdom. To orchestrate that process and insure success, plans need to be made. Those plans are real conspiracies. Some well known groups that conspire to such ends include the United Nations (UN), North Atlantic Trade Organization (NATO), European Union (EU), World Trade Organization (WTO), Group of 20 (G20), Club of Rome, the Trilateral Commission, the Bilderberg Group, The World Economic Forum (WEF), the Council on Foreign Relations (CFR), along with an assortment of "Think Tanks". All of these are real organizations. Some are identified as *above ground secret organizations*. The *Above ground* part means the organization is publicly known to exist. The *secret* part has to do with their meetings being confidential. Why are the meetings confidential? Because they don't want the workers to become aware of the members plans to enrich themselves by exploiting the workers in what ever ways they can manage to get away with.

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

Back in the 1960s, the CIA coined the term *conspiracy theory* in relation to the assassination of JFK. Ever since, that term has been used to discredit leaks of globalist plans. In some cases, the plans are published in publicly accessible documents. Despite that documentation, the psychopath owned and run media insists on labeling those publicly available plans "conspiracy theories". Meanwhile, very few take time to read those documents that can be accessed via the internet at some organization's websites.

With TV and radio personalities as well as journalists in the top 10 professions for psychopaths, media collusion is expected.

To avoid the exposure of the ultimate globalist plans, assassinations have been committed quite often. Of course, those assassinations are often officially reported to be suicides. Don't forget, corners are usually doctors with surgical skills fitting them into the psychopathic top ten professions.

---

## Corporations

As capitalism emerged, the corporation became a way to organize businesses into legal entities. Early incorporated entities were established by a government charter via a parliament, legislature or dictator. Back then, the charter included a definition of how the corporation supported the society in which it existed. For example, a water company would be responsible for providing suitable water to a town or city. A construction company might be formed to pave roads and maintain those roads. If a corporation failed to fulfill its charter in



accordance with expectations, the government could revoke the charter and replace it with a different corporation that has a better record or a better plan to accomplish the goals of the charter.

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

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

**Part 1 Corporate Justice.** In this first part, I discovered that the World Bank formed the International Center for the Settlement of Investment Disputes (ICSID) in 1966. This international arbitration institution was established for dispute resolution and conciliation between international investors and States: in other words, between corporations and sovereign nations. When the World Bank installs a Central Bank in a country, that gives the World Bank a huge lever to control the country via the scarcity of money that World Bank Central Banks create using their sick money system. With third world countries at their mercy, bank representatives convince the country to sign an investment treaty that is claimed to help their country obtain more outside investments that will improve the country's weak financial situation. In that treaty, the country agrees to accept the process of "arbitration" dictated by the ICSID and abide by their decisions.

Having signed one of these treaties, El Salvador was sued by Pacific Rim, an international mining corporation, for \$100 million in compensation for not being allowed to continue mining. The reason behind El Salvador's objection to the gold mining was the cyanide and mercury pollution that had already contaminated one of the primary rivers in that country. The new mine would certainly poison the largest river in that very small country, destroying El Salvador's water supply.

On top of that, native El Salvadorian activists who were fighting for clean water had been targeted by thugs. Their slogan was, "No to mining, Yes to life". The thugs used death threats, beatings, theft, property damage, and murder to disrupt the grass roots opposition to the mining. Thus, with financial pressure and typical mobster influence, many countries yield to corporate power.

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

Cases in which a corporations sue sovereign nations have grown in number at an increasing rate. In many cases, the countries concede without a legal battle. This system enables corporations, with assistance from the World Bank, to bypass the democratic process in numerous cases. Quite often, simply threatening to sue is all that is needed to override the democratic process.

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

**Part 2 Corporate welfare.** In that part of *Silent Coup*, Provost and Kennard expose the reality that most aid that is provided to so called "third world countries", goes directly to corporations that use some of the money to provide aid to poor citizens while keeping much of the money for themselves. This includes aid in the form of food, water, infrastructure construction, etc. Rather than empowering the citizens in ways that will give them skills and finances to support themselves, most of the aid enriches the corporations and the elite who own those corporations. Thus, under the disguise of Humanitarian Aid, trillions of dollars are laundered through "Aid" corporations into the hands of the elite psychopathic owners. Meanwhile, in the "first world", the media reports the apparent generosity of the USA, France, Netherlands, Germany and the UK. That's another silent attack on democratic processes that claims to help poor nations when corporations sneak in to become the primary beneficiaries of billion dollar aid packages.

**Part 3 Corporate utopias.** In that part of *Silent Coup*, Provost and Kennard discuss something quite outrageous. A “Special Economic Zone” or SEZ is a corporate carveout of private land in a nation that makes a very special agreement with that corporation. The essence of the agreement allows the corporation to make it’s own rules while ignoring the nations laws. SEZs are fenced or walled to physically separate them from the nation in which they are located.

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

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

There are thousands of SEZs in many countries around the world. These corporate carve outs bypass the democratic process of lawmaking giving the corporations freedom to mistreat employees as the CEO psychopaths see fit. China is home to over 500 SEZs that produce products at very low costs while avoiding national labor laws.

Given, SEZs, corporations completely avoid democratic processes.

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

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

---

## Divide and Conquer

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

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

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

Similar class divisions are found in restaurants for those who can afford restaurants. There are 5 star restaurants that feature organically grown top quality ingredients prepared exquisitely and served to wealthy customers as if they were royalty. In the middle there are less moderate restaurants that have well mannered employees who serve good food. Next, greasy spoon joints and fast food restaurants offer unhealthy food with

little or no service. Finally, the homeless folks beg for food. Although none of this is imposed by apartheid laws, greedy psychopath use capitalism to erect an apartheid arrangement.

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

Finally, there's neighborhood segregation. Upper class neighborhoods are walled, gated, guarded and situated in the best locations. Working class neighborhoods are less protected and located in less desirable locations. Poor workers are located in toxin laden ghettos. Clearly, the homeless are homeless, something that is unheard of in socialist countries and old fashion villages that exhibit extraordinary hospitality and kindness.

By looking mindfully into American capitalism, we can find an apartheid arrangement lurking within all aspects of our lives. With psychopaths amongst us, capitalism and our representative government that is run by psychopaths inevitably becomes an apartheid system that segregates the rich from the poor and treats people differently depending on how wealthy they are.

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

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

---

## Checkbook Money

Checkbook money is the most powerful tool used by psychopaths to dominate humanity.

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

First of all, the monetary system promoted by the World Bank is used in all but three countries, North Korea, Cuba, and Iran. This widely used system creates scarcity as a side effect of charging interest on loans. With a perpetual shortage, a battle to get enough is always taking place. Sadly, perpetual scarcity pushes humanity to behave in competitive ways much more often than we would if we had a monetary system that provided plenty of currency for everyone. Instead, too little money insights a battle for survival.

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

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

For instance, in 2020 the global M0 (the amount of fiat currency) was estimated to be \$6.7 trillion US dollars. Meanwhile the global M2 (the broad money supply) was estimated to be \$95.7 trillion US dollars. M2 is the estimate of the total money supply, including all the cash people have on hand, plus all the money

deposited in checking accounts, savings accounts, and other short-term saving vehicles such as certificates of deposit (CDs).

$6.7 \text{ trillion} \div 95.7 \text{ trillion} = 0.0700$ , which is 7 percent. In other words, only 7 out of every 100 dollars is paper or coin fiat currency. Meanwhile 93 out of every 100 dollars is something else. One name that has been used for that nonphysical money is “checkbook money”.

Fiat currency and checkbook money are substantially different.

Fiat currency is physical paper and coin currency that is not backed by gold or any real asset. That physical fiat currency was just 7 percent of the global money supply in 2020.

On the other hand, checkbook money is a type of digital currency that exists in bank accounts and other financial instruments that can be easily converted to fiat currency. In fact, financial institutions automatically convert from fiat to checkbook and checkbook back to fiat without ever revealing the existence of checkbook money. Hence, very few people know that 93 percent of the money in use in 2020 was digital checkbook money that doesn't exist in any physical form at all. If it was paper or coin fiat currency it would be included in M0.

Fiat money is formed by physically printing paper or minting coins. Conversely, checkbook money is brought into existence using an accounting scam every time a loan is made. Even credit card transactions instantly create digital checkbook money. The 89 trillion-dollar question is, how is an accounting scam used to create digital checkbook money? I found the answer in Deirdre Kent's remarkable book, *Healthy Money Healthy Planet: Developing Sustainability through New Money Systems*.

I'll share what I learned from Kent in my own words.

Suppose you borrow \$1,000 from your bank. The banker uses a computer to place two entries in the bank's ledger. A positive \$1,000 is placed in the assets column, while a negative \$1,000 is entered into the liabilities column. These two entries mathematically add to zero:  $1,000 + (-1,000) = 0$ . That leaves the bank's total assets (their bottom line) unchanged making this part of the process mathematically allowable.

Next, the \$1,000 in the liabilities column is transferred to you when the banker gives you a check for \$1,000 or transfers \$1,000 directly into your bank account. Either way, the \$1,000 is added to M2—the broad money supply. Additionally, because you must pay that \$1,000 back to the bank it becomes your liability, aka debt.

Once that digital checkbook money is deposited into your bank account, you can go to your bank or a bank machine and withdraw the brand-new money as paper fiat currency, even though no new currency was printed. Automatic conversion from digital checkbook money in your bank account, to fiat currency is performed by the bank keeping the digital nature of your bank account hidden. This is an important part of the checkbook money trick. By concealing the conversion process, hardly anyone knows that 93 percent of the global money supply is imaginary digital currency. Even bank employees are clueless.

So, without printing any new paper currency, the size of the broad money supply, M2, was increased by \$1,000 by a regular commercial bank by simply issuing a loan to you. The commercial banker actually made the checkbook money out of thin air! In this scam the bank employee uses the computer to process the loan, therefore s/he doesn't need to know anything about the double entry into the ledger. After that employee processes the loan, \$1,000 of brand new digital checkbook money increases the size of the money supply.

As I mentioned above, based on official estimates of the global money supply, around 93 percent of the global money supply is digital checkbook money. Because most people make financial transactions using checks, credit cards, direct deposits, and bank transfers, digital checkbook money is easily used without any need to convert it to physical fiat currency.

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

As you repay the loan, the \$1,000 asset on the bank's ledger shrinks and eventually disappears when you make the final payment. Each payment reduces the amount you owe while also shrinking M2, the broad money

supply. When your final loan payment is made, the entire \$1,000 asset is completely eliminated from the the bank's ledger and M2.

This trick is used for car loans, business loans, home mortgages, credit card purchases, US government loans that constitute the national debt, etc.

Many of the economists who are aware of how this critical part of our economy functions claim it's mathematically sound. Why? Since the money that's created out of thin air also disappears when the loan is paid back, they claim that the process must be harmless. However, as you will see, it's terribly harmful.

The problem emerges from the interest that accompanies loans. In addition to paying back the borrowed money, borrowers must also pay interest on the money they borrow. An exception occurs when a loan is repaid in full before any interest has accrued, but that's rare. In most cases interest is charged and paid.

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

When loans are created using the accounting trick, only the principal amount of the loan is created by increasing your bank account by the amount of the loan. However, the interest that must also be paid to the bank is not created. So where does the borrower get additional money to pay the interest on their loan?

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

Oddly, the banker simply pressed a few buttons on the computer to produce the digital loan 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, the banker conjures up digital checkbook money using the aforementioned accounting trick to loan digital checkbook money. So why should the banker earn interest on imaginary checkbook money that was produced using an accounting trick? To make him rich and powerful, that's why.

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

Perhaps a loan processing fee would be an appropriate charge for a loan. However, because the effort to process the loan is the same regardless of the amount loaned, interest based on the amount of the loan is clearly not fair and it's not meant to be fair. The interest is meant to enrich the banksters while forcing the borrowers to fight for the money needed to pay the interest. Meanwhile, the legal system is used to enforce the loan/mortgage repayment process with threats of repossession or foreclosure on the collateral which includes family homes. That puts the borrower in the position of obtaining the money needed to pay the interest which ends up enriching the tricky banksters.

As old loans are being paid back, new loans are being made. The digital checkbook money created by those new loans can be used to pay the interest on older loans. For example, imagine a carpenter takes out a loan to buy some tools via his credit card. Suppose that carpenter gets a job remodeling someone's house. The person who wants their house remodeled by that carpenter may have borrowed some money to pay for the labor and materials needed for the remodeling. Some of the new digital checkbook money that is created by the bank for the remodel loan will be used to pay the carpenter for his labor. As the carpenter is paid, he can use the income to make payments on his tool loan.

This system works reasonably well as long as enough new loans are issued fast enough to produce all the interest needed to pay all the older loans. Unfortunately, based on actual history, that's not what happens. In

reality, new loans are not made fast enough to provide enough money to pay the interest on all of the existing loans. Thus, the sick money system creates money scarcity.

Without enough money to pay all the interest on all the outstanding loans, some people go bankrupt, others lose their homes through foreclosure, and some have cars or boats repossessed. Meanwhile, the banksters are raking in interest payments for simply pressing a couple of buttons.

Of course this is an ongoing process in which the economic bubble expands and then bursts. When the bubble bursts many people are pushed out of their jobs as well as their homes.

To make the scarcity of money even worse, the central banks, of all but three countries, periodically tighten loan regulations slowing the creation of new loans. A recent example occurred in 2007 when new personal loans were temporarily restricted. That caused the money supply to shrink making it mathematically impossible for everyone to make their loan payments. That crash caused lots of folks to lose their homes via foreclosure which is when the sheriff shows up to kick people out of their home at the point of a gun. Additionally, repossession professionals repossess cars, boats, and so on.

As the use of money slowed down in 2007, many businesses went bankrupt. That led to small banks being acquired by big banks that were more cautious in approving loans. The small banks followed the loose lending rules that allowed them to approve too many risky loans.

While it may seem reasonable for people who can't make their loan payments to suffer consequences, the monetary system doesn't provide enough money for everyone to pay what they borrow plus the interest demanded by the banksters. It's actually mathematically impossible for everyone to pay back their loans plus interest. Not enough money exists because the interest was not created when the loans were originally processed and the money supply doesn't grow fast enough to provide the money needed to pay all the interest. That's how the widely used money system produces a scarcity of money that tightens the invisible shackles on working class wage slaves.

One last detail involves the reserve rate which is used to limit the amount of loans a bank can make to private citizens. However, the reserve rate for corporate loans is zero percent which allows for an infinite amount of business loans. Therefore, the reserve rate is just a smoke screen that helps to make the creation of money via loans appear to be regulated in a reasonable way even though it's not. With the ability to produce an infinite amount of corporate loans there's effectively no regulation.

This sick money system is a Ponzi (or pyramid) scheme that's controlled by the Federal Reserve Bank in the USA. While that name causes most Americans to imagine that the Fed is part of the US Federal Government, it's actually a privately owned corporation with a board of directors made of the biggest banks' owners and executives. What's especially odd about the Ponzi scheme monetary system is that Ponzi schemes are illegal in most countries, including the USA. That's partly why this aspect of the system is unknown to most people, even financiers, economists, and bank employees are unaware of this 89 trillion dollar scam that is taking place right under their noses.

Therefore, at the top of the pyramid, in the World Bank and the Bank of International Settlements we find a band of mobsters who maintain illegal Ponzi scheme monetary systems to create a scarcity of money that pushes people into a fight over too little money. That sick money system pushes people out of their homes making many homeless and even more impoverished.

Even beyond individual citizens, governments are also squeezed by this system because the private central banks loan money to governments thereby creating national debts. To pay national debts, and the interest that accompanies those debts, many countries are pushed to sell their natural resources, such as timber, oil, gold, diamonds, cobalt, lithium, copper, etc. In other words, Mother Nature is exploited and raped because the Ponzi scheme monetary system that's used around the world is designed with scarcity built into it.

Charles Eisenstein discusses this scarcity effect in a video by using the musical chairs game as an example. Here's a link to his 11-minute video: [youtu.be/ibGJGeUSfOc](https://youtu.be/ibGJGeUSfOc)

I'll share his musical chairs analogy in my own words.

Suppose you begin a game of musical chairs with 20 people and 19 chairs. While the music is playing, everyone walks around the chairs. Then, when the music stops, it's time to sit in a chair before they're all taken. The shortage of chairs pushes everyone to compete for the available chairs. Some people may elbow others or fight to get a chair. Once most are seated, one person is left without a chair. That loser is tossed out of the game. In the next round one chair is removed and the music begins again with 19 people and 18 chairs...

This is similar to the person who is kicked out of their home by the sheriff because they couldn't pay their mortgage. That occurs because not enough money exists for everyone to pay their mortgage. Just like the shortage of chairs discussed above, someone is going to become homeless due to a shortage of money to pay the interest plus the principle on their mortgage. Thus, the sick money system is designed to insure that many people will lose the rigged money game to end up homeless.

When playing musical chairs, people forget about politeness and generosity. No one graciously says, "Here, take this chair. I'll find another." Why? Because there aren't enough chairs. The musical chairs game is rigged to create competition by providing too few chairs. No one wants to be a loser, and no one wants to be homeless, but musical chairs and the sick money system are both rigged to insure that there will be losers.

On the other hand, if there were 20 chairs, all 20 people would know there are enough chairs for everyone and the players would calmly find a chair. Everyone would be hospitable knowing there are enough chairs. However, with only 19 chairs available for 20 people, everyone's behavior becomes hostile. That antisocial behavior is caused by the scarcity of chairs that is designed into the musical chairs game. Similar antisocial behavior is incited when people are kicked out of their homes and left to beg on the street as they and their cloths become dirty and smelly. Knowing that possibility exists, some people resort to stealing or some other profitable but illegal enterprise like selling drugs. Even people who are against criminal activities, might be pushed into a criminal lifestyle to pay their mortgage, especially if they have a family to support.

When the sick money system manufactures scarcity, it makes civilization into a war for enough money to pay home mortgages, other loans, and living expenses. The sick money system's designed in monetary scarcity has made modern civilization into an endless battle for survival for many people. This didn't existed until civilization emerged. In primitive hunter gatherer situations, anthropologists have found that people "worked" 9 hours per week. Not per day, but just 9 hours per week!!! Today, in modern civilization with a sick monetary system transferring wealth up to the wealthy owners, some Americans are working over 80 hours per week!

In other words, this Ponzi or pyramid money scheme provides loads of money to psychopathic bankster's. First of all, banksters profit during economic expansion by collecting interest on loans. Next, they profit during economic contraction through mortgage foreclosures and defaults on other loans. When a foreclosure takes place the banksters keeps all the money that the borrower paid. On top of that, the bank takes possession of the home. By intentionally inflating the money supply with lots of loans and then deflating it with strict loan regulations, the top banksters have amassed more wealth than anyone ever!

This digital checkbook money system gives the banksters enough money to control most of the politicians on Earth. Additional money is used to pay for muscle to insure the psychopaths' safety. Banksters have used this scam to create over 89 trillion digital checkbook dollars as of 2020. This tricky monetary system is used by billions of people all around the world to purchase goods and services every day. All the while, most people mistakenly think that all the money is printed and coined fiat currency. Of course, some of it is, about 7 trillion was printed or coined in 2020. With that physical currency in circulation, very few have become aware of the imaginary digital checkbook money that constitutes 93% of the money supply.

Meanwhile, because not enough money exists for everyone to pay interest on loans, some families are left homeless, workers are pushed harder, and Mother Nature is pillaged to pay interest on national debts. All of this makes banksters richer and more powerful as they finance wars, and political candidates who will push more countries to accept their Ponzi scheme money system.

Despite all of that, there are many ways to design monetary systems. Each design has associated effects. Some are healthy systems and others are not. In *Healthy Money Healthy Planet*, Kent shows how the World Bank money system is a good choice for banksters but a bad choice for the environment, workers and society in general. Then, she goes on to examine 100 alternative money systems and discusses their effects. Finally, Kent offers recommendations for healthy money system design.

For instance, when a country's central bank is owned and controlled by the government, national debt is completely eliminated. A sovereign nation's government can design a monetary system that fosters prosperity among all citizens. Kent provides many examples of systems that were actually used to successfully create prosperity. Some are quite amazing. Read her book, and you'll discover many alternative monetary systems that produce positive results rather than scarcity and environmental devastation. The most important thing I learned from Kent is that the popular monetary system's design is a powerful force that causes conflict, classism, environmental damage, homelessness, and poverty.

Thus, money isn't simply a means of exchange as we were told in school. That's a gigantic lie. Interest on loans and the creation of money as part of making loans produces a sick money system that impoverishes many while enriching a few. Social programs and high taxes on the wealthy can be used to counterbalance a sick money system, bringing reality closer to a balanced playing field. However, socialism eventually falters as the psychopaths relentlessly grab more power as they obtain a greater share of the inherently scarce money supply which the World Bank's sick money system insures.

## Modern Examples of National Prosperity

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

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

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

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

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

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

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

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

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



1. In Libya a home is considered a natural human right. In Gaddafi's Green Book it states: "The house is a basic need of both the individual and the family, therefore it should not be owned by others". Gaddafi's Green Book is the formal leader's political philosophy, it was first published in 1975 and was intended reading for all Libyans even being included in the national curriculum.

2. Education and medical treatment were all free. Under Gaddafi, Libya could boast one of the best healthcare services in the Middle East and Africa. Also if a Libyan citizen could not access the desired educational course or correct medical treatment in Libya they were funded to go abroad.

3. Gaddafi carried out the world's largest irrigation project. The largest irrigation system in the world also known as the great manmade river was designed to make water readily available to all Libyans across the entire country. It was funded by the Gaddafi government and it said that Gaddafi himself called it "the eighth wonder of the world".

4. It was free to start a farming business. If any Libyan wanted to start a farm they were given a house, farm land and live stock and seeds all free of charge.

5. A bursary was given to mothers with newborn babies. When a Libyan woman gave birth she was given 5000 (US dollars) for herself and the child.

6. Electricity was free. Electricity was free in Libya meaning absolutely no electric bills!

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

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

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

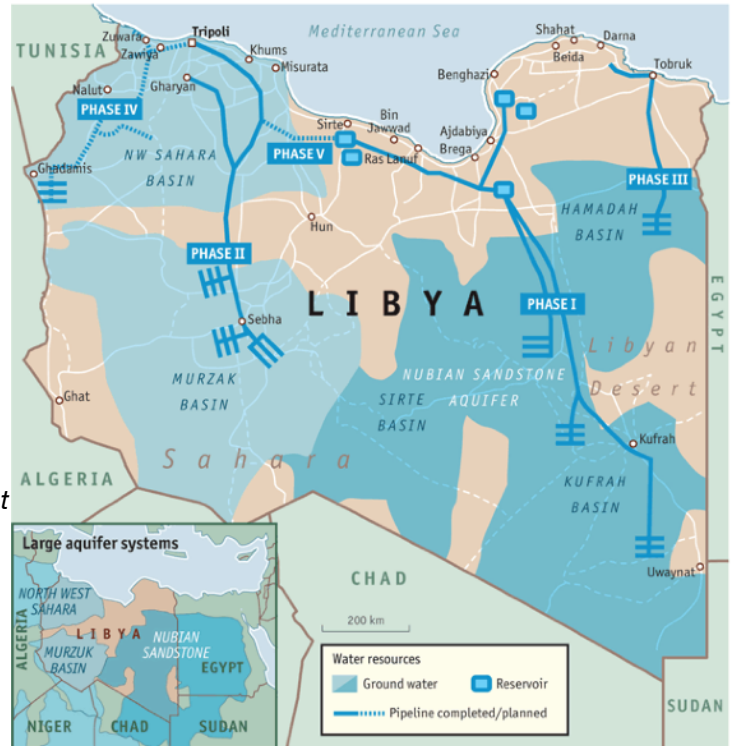
10. The gold dinar. Before the fall of Tripoli and his untimely demise, Gaddafi was trying to introduce a single African currency linked to gold. Following in the foot steps of the late great pioneer Marcus Garvey who first coined the term "United States of Africa". Gaddafi wanted to introduce and only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

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

So, was Muammar Gaddafi a Terrorist? (end of article)

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

In a critical economic maneuver, Gaddafi set up a state controlled central bank that loaned money without interest to support home ownership, small business development as well as national infrastructure construction and maintenance. During his 41 years of leadership, Gaddafi transformed Libya from a poor desert waste land into a shining example of hope for the enormous tapestry of resource rich countries that blanket the grand continent of Africa. With interest free loans and socialistic sharing of oil profits with all Libyans, Gaddafi actually created a modern utopia. His magnificent success exposed what is possible when resources are shared for everyone's prosperity while using a healthy monetary system rather than a sick one that creates haves and have-nots due to a scarcity of currency and private ownership of national resources.



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

While all of this horrible oppression is taking place, the same countries claim they are providing "Aid" in the form of subsistence food and harmful vaccinations that have been shown to cause infertility .

The following is from WEB OF DEBT BLOG "Exposing the Libyan Agenda: A Closer Look at Hillary's Emails" Posted on March 13, 2016 by Ellen Brown.

*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 (<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. Key propaganda themes for violent intervention are acknowledged to be mere rumors. They include the bizarre claim that Qaddafi had a "rape policy" involving passing Viagra out to his troops, a charge later raised by UN Ambassador Susan Rice in a UN presentation. Parry asks rhetorically:*

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

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

More details about Gaddafi's utopian Libya and NATO's destruction of that utopia can be found in Prof. Maximilian Forte's book *Slouching Towards Sirte: NATO's War on Libya and Africa*. For a quick overview here's a 22 minute video: [https://youtu.be/hLcYxgZ5A\\_w?si=JnUjfSNdhT9uA3vT](https://youtu.be/hLcYxgZ5A_w?si=JnUjfSNdhT9uA3vT)

Saddam Hussein was also working on a golden Dinar currency. Additionally, he had lifted his country up by providing excellent government support for his people. For building another example of prosperity, he was executed by hanging by a USA installed leader using false accusations to demonize Hussein.

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

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

## USA Central Bank History

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

Over the more than 100 years that followed four US presidents tried to shut down private central banks to set up government controlled national central banks.

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

Later, Abraham Lincoln, US president from 1861 to 1865 made his attempt to stabilize the money supply. In an article entitled, *Lincoln Financed the War By Taking On the British-Backed New York Banks*, Rochelle Ascher reviews Lincoln's overhaul of the banking system, his printing of "Greenbacks" to fund the Civil War and concludes by stating, "Had Lincoln lived, it is likely that he would have superseded this arrangement [meaning his overhaul of the US monetary system] with the creation of a Third National Bank of the United States." ([https://archive.schillerinstitute.com/educ/hist/2014/0620-lincoln\\_financed\\_war.html](https://archive.schillerinstitute.com/educ/hist/2014/0620-lincoln_financed_war.html))

Unfortunately Lincoln wasn't as lucky as Jackson, the assassin's gun worked and this famous president who advanced civil rights and fought against foreign controlled banking was assassinated. Like Gaddafi, Lincoln emerged from humble roots and rose to power with a focus on banking reform to provide national prosperity for all citizens while holding the USA together and advancing civil-rights by outlawing slavery in the USA.

Next, James Garfield, US president from March 1881 until his death after being shot by an assassin in July. On the Modern History Project website I found the following from a book, *Secrets of the Federal Reserve The history, organization and controlling interests behind the Federal Reserve* by Eustace Mullins, 1983 (<https://modernhistoryproject.org/mhp?Article=FedReserve&C=3.0>):

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

*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."*

Finally, John F. Kennedy, US president from 1961 until his assassination in 1963. Here's an excerpt from an article entitled *President Kennedy, The Fed And Executive Order 11110*. The entire article is located here: <https://prepareforchange.net/2019/01/29/president-kennedy-the-fed-and-executive-order-11110/>

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

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

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

In fact, there could be no national debt. Furthermore, presidents Jackson, Lincoln and Kennedy advanced civil rights for all common people while working to wrestle control of the money supply from the banksters.

Deeper investigation into assassinations of heads of state all around the world exposes the targets are leaders who support the national interests of their citizens by taking control of their nations money supply and advancing civil rights for all citizens. Conversely, private banksters use banking to enslave entire countries.

Going beyond banking Gaddafi kicked out private oil companies to reclaim Libya's oil reserves as a national treasure. Certainly all natural resources within a nation's borders are collectively owned by all the citizens as part of the commons. Consequently, such resources ought to be used for national prosperity.

Unfortunately, without a conscience or empathy, psychopaths prefer to enrich themselves while climbing up the pyramid of power. Their unhinged cunning treachery makes it impossible for an individual leader to successfully guide a nation out of the financial trap set by privately controlled central banks.

If populous leaders who work to bring prosperity to everyone, are going to be assassinated for endeavoring to make the needed changes to banking, equal rights, and the collective use of national resources to bring prosperity to everyone, how can positive change succeed and remain intact?

## Solutions

If we the people continue to elect a small group of representatives to run our country, the psychopaths will continue to rig the system in their favor. That's what they do and that must be stopped to bring prosperity to everyone. So how do we stop them?

First and foremost, we need to transform our government to empower everyone by using a real **direct democracy**. In a **direct democracy** everyone votes to make decisions based on one vote per adult. Since the psychopaths are a small percentage of the population, less than 5%, in a **direct democracy** they will be outnumbered by sound minded people who will make decisions to provide prosperity for all Americans. As far as the sadistic people who make up 30% of the population, they will also be outnumbered. Thus, real **direct democracy** is the ultimate solution, and in fact the only safe solution. Not only for governing ourselves but also for managing corporations.

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

In a **direct democracy**, decisions are made by all the adults who are effected by the result of a particular decision. Historically, in clans and small village communities that existed prior to the advent of civilization, **direct democracy** was the norm. More recently, outside of civilized regions, so-called primitive clans and small village communities often utilize **direct democratic** self government. Some examples are still found in the Amazon. Additionally, some modern echo-villages have employed **direct democracy** to make their important community decisions by calling for community wide votes. I have personally witnessed this at Twin Oaks in Louisa, Virginia. In Gaddafi's Green Book we find that he believed that **direct democracy** was the only way to avoid dictatorial control. He even outlined a system to implement **direct democracy** effectively using what he named, "Popular Conferences and People's Committees."

Historically, the term "moot point" came from the ages old system of **direct democracy**. A "moot point" was an issue that could only be properly resolved by an assembly of all the people who are effected by that issue. "Folk moot" identifies the people who would be affected by a particular decision. Thus a "moot point" is an issue that needs to be decided by the "folk moot", an assembly of all the people effected by that decision.

A widespread misconception is that uncivilized people were violent and war like. However, the truth is the opposite. Civilizations ruled by psychopathic maniacs began developing war and slavery about ten or eleven thousand years ago. Meanwhile people who maintained village based lifestyles continued to be remarkably hospitable and friendly. Factual support for this reversal of a modern myth is provided in Michael Bakunin's 1873 book, "Statism and Anarchy" and in Peter Kropotkin's 1902 classic, "Mutual Aid: A Factor of Evolution".

Based on the reality that common people tend to be hospitable, friendly and actually enjoy sharing with their neighbors, villages, towns and cities must make decisions with all the members of their municipality using **direct democracy**. Corporations and small business enterprises, will also switch to making corporate wide decisions by including everyone in each enterprise. Departments within an enterprise can make their decisions

by including everyone in that department. To implement the fundamental idea of **direct democracy** which is to include everyone who will be affected by a decision.

For example, states would make state wide decisions by including everyone in the state. National decisions would be made by every adult in the nation. Continent wide decisions would be made by every adult in the continent. Finally, global decisions would be made by every adult in the entire world.

Once the transition is made, national boundaries will gradually lose their meaning. Historically, rulers formed nations and empires to defined the territories under their top down control. With **direct democracy** in place, people will trade and share with neighbors based on location and convenience. National borders will become impediments to trade that artificially separate neighbors who are on opposite sides of a border even though they can see each others' homes. A global renaissance of renewed friendships with neighboring villages will emerge as national divisions fade into history.

Although governments grow very large and seem to be very busy making all sorts of rules, statutes and laws, most of what big governments do is actually working to maintain the class structure while the government uses PR propaganda to claim the opposite. Complexity is created to obscure the simple fact that governments secretly support the powerful while holding down the huge mass of productive workers who do everything that actually supports human life.

When we consider modern nations, Switzerland stands out as a very wealthy, prosperous and healthy country that is governed by 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 processes in public decision-making compared to more traditional forms of **direct democracy** that were employed by people throughout the world for ages. Another interesting fact about Switzerland is that **direct democracy** invented Switzerland through a public vote in 1848 which established the Swiss Confederation. Thus, the folk moot of old voted Switzerland into existence!

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

Remarkably the Swiss people decided that the COVID vaccines are not recommended because they cause too many adverse reactions including too many deaths. Furthermore, if a Swiss doctor convinces a patient to take the jab, that doctor is liable for adverse events that may result from the treatment. Why is Switzerland the only country with this sensible medical arrangement? Could it be because the Swiss have a **direct democracy** that makes the most important decisions collectively rather than allowing psychopathic presidents or bureaucrats to rule over their country?

By the way, the Swiss don't fight wars against other countries; on the contrary, they help in caring for the casualties of other country's wars. The Red Cross is an international humanitarian network founded in 1863 in Switzerland. It has grown to have chapters worldwide that provide assistance to victims of disasters, armed conflict and health crises. Still Switzerland has a military and all healthy men participate in the military. Afterwards they keep their fully automatic weapon ready for use at home incase national defense is needed.

Conversely, the USA has become the global bully with 800 military bases outside our borders in foreign countries covering the entire earth with our military force imposing our interests on foreign nations. Despite US government claims that its military is working to help foreign counties, it is very difficult to find any examples in which the US has been truly helpful to the general population of any country in the last 50 years.

The banksters and elite corporate interests are behind US intervention that intended to exploit rather than help. In the wake of US military invasions, mountains of innocent civilians have suffered with countless dead. During our involvement we install dictators to run those countries. The USA military/CIA created Isis, al-Qaida, and numerous death squads in many South and Central American Countries. More recently, we have invaded Africa and the Middle East to train death squads and cause similar tragedies in those regions. The invasion of Libya is just one example of what the US military does to progressive countries that institute **direct democracy**. There are many examples through out the Americas, Africa, the Middle East, etc.

All of that is driven by psychopathic monsters who have risen to power.

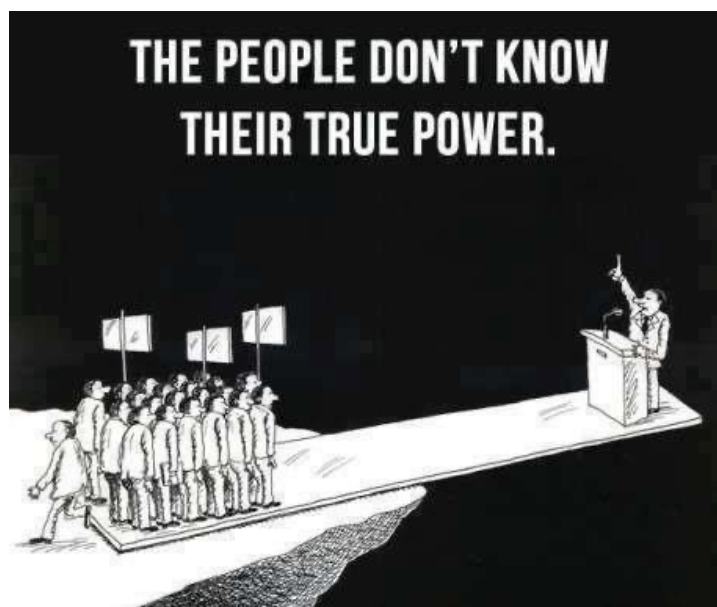
However, in a **direct democracy** psychopaths would be stripped of their power. With **direct democracy** the people would have the power to change the course of America aligning our country with prosperity for all rather than enriching the minority elite banksters who benefit from bullying Americans and much of the world.

So, what exactly is a **direct democracy**?

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

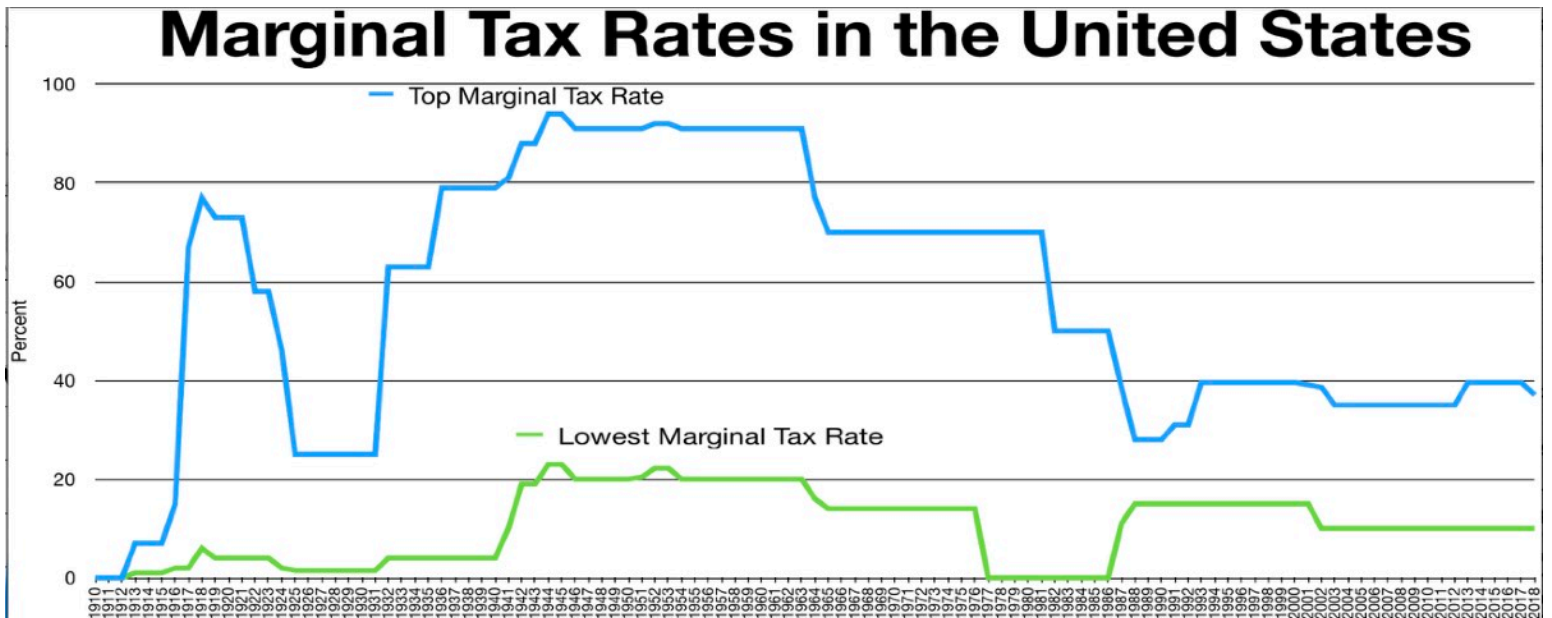
Advantages of **direct democracy** include: increased citizen participation and engagement in the self governance process; direct representation of citizen interests is achieved; accountable and transparent government is maintained; finally, the hidden influence of special interest groups is eliminated.

Further reading on **direct democracy** which can also be identified as **citizens' assemblies** try George Monboit's informative book, *Invisible Doctrine: The Secret History of Neoliberalism*. It's very easy to read.



## Sharing the Wealth

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



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

So, why do the highest taxes match up with the **The Roaring 1920s** and **The Great Prosperity**? It's actually quite simple. An economy becomes more prosperous for everyone when money is being spent, conversely the economy stagnates when money isn't circulating. Since most people are working class folks, when the working class can afford to buy things like food, cars, houses, clothing, etc., those purchases stimulate the economy. To make those purchases, working class people must be employed and paid well enough to make such purchases. When the federal government levied high taxes on the rich, those tax revenues were used to build and maintain national infrastructure including roads, water supplies, sewage systems, power grids, etc. Those huge projects created jobs that paid workers well enough to use their income to purchase goods and services thereby increasing the velocity of money to simulate the economy.

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

In addition to those infrastructure jobs, the USA was involved in WW1 and WW2 which required the manufacture and use of weapons to fight those world wars. In addition to those government programs, President Rosevelt introduced the New Deal which provided healthcare, social security, better education and low-cost housing. Social programs and well paying jobs offered a ramp for the poor to become middle class.



Surely there were still homeless folks; however, a large and healthy middle class provided a blanket of prosperity for more people than ever before.

On the other hand, since the mid 1980s, low income tax rates for the wealthy have allowed the top 1% to become filthy rich while the middle class has been disappearing. With billionaires paying low wages to the workers and very little in taxes, the richest psychopaths have accumulated loads of money to fund politicians who will do their bidding. Furthermore, the elite psychos bribe or compromise elected politicians and unelected civil servants to help the wealthy become even richer and more powerful. Therefore, one way to adjust our existing system in favor of prosperity for all, is to tax the rich very heavily while using the revenues to create well paying jobs and insure that basic needs like housing, food and health care are provided.

Other important factors include strong worker’s unions, tariffs that protect workers wages, increased minimum wage requirements and ultimately the formation of a **direct democracy** as discussed above.

However, without very high taxes levied on the rich, those predominantly psychopathic power hungry climbers will step on the middle class and lower classes to ascend the ladder of monetary wealth. Beyond stepping on people, psychopaths have been know to assassinate their rivals as well as other innocent people who stand in the way of their ascent to greater power. By accumulating financial power, psychopaths can pay assassins to take care of the dirty work. Certainly, the debt based interest bearing monetary system assists in the accumulation and storage of wealth which provides those dangerous people with a way to purchase just about anything they want. Examples include, murder, sex slaves, servants, factory workers, warriors, miners, waste management, etc. By keeping most of their business’s profits while offering low wages to wage slave workers, the wealthy don’t actually have to do anything productive. Instead, they can pay ordinary people to do everything for them. With such a system, the wealthy are like vampires parasitizing most of humanity.

On the other hand, some of the rarest and most precious treasures—true friendship and true love—can’t be bought. In fact, wealthy people rarely know if their friends and lovers actually appreciate them because of who they are or because of how much money and power they have. In other words, financial wealth interferes with genuine intimacy between friends and lovers at all levels of wealth and poverty.

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

With this sort of tax schedule, the USA could get out of our 34 trillion dollar debt and build a truly prosperous country. A utopia that’s better than the Great Prosperity.

However, there are more financial factors to consider.

Today, most wealth is being passed down through estate inheritance that is not taxed as income. For example, Bill Gates was handed success by wealthy parents and friends of their parents at IBM who opened doors to success. To provide prosperity for most if not all, we must level the playing field by introducing some sort of wealth tax. This type of tax is used to prevent individual psychopaths and families of psychopaths from amassing extraordinary power via excessive wealth.

On top of all that, a healthy monetary system that provides zero interest loans is needed to form a plentiful money supply rather than the monetary scarcity produced by the sick Ponzi scheme monetary system that the bankers push on most of the world.

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

All of this can be dealt with in a **direct democracy**. With healthy, sound minded people, who have access to real facts from reliable sources, we can make the needed changes to reform America making it greater than it ever has been. This approach can be used all around the world. Moreover, this peoples government must be implemented globally to maintain peace and prosperity throughout the entire world. If it was established in one or only a few countries, the psychopaths will shut it down just as they did in Libya.

The solutions are reasonably simple to describe, but they may be difficult to implement especially on a global scale. However, if we can set up **direct democracy** in corporations, and governments at all levels, the power of the people can move forward in a fair and equitable way.

Here are a couple of english words that accurately identify psychopathic governments found today.

**Kleptocracy** means “ruled by thieves,” especially thieves who use their power to steal a nation’s resources. Kleptocracy is based on Greek kleptēs ‘thief’ + -cracy ‘ruled’.

**Kakistocracy** means “rule by the worst.” Since sadistic psychopaths are the worst of humanity, it looks like we have arrived at the kakistocracy phase of civilization.

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

Hopefully we will find ways to transform the kleptocracies and kakistocracies into direct democracies that can provide peace and prosperity for everyone just as grass roots empowerment did prior to civilization.

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

Together all of humanity constitutes the wholeness that insures peace and prosperity for all.