

Real Solutions for World Wide Peace and Prosperity

By George W. Chyz, Version 22, November 14, 2025

Introduction

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

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Ancient Economic Issues and Forgotten Solutions

According to economics professor Micheal Hudson, ancient civilizations originally used money to pay back debts. Normal trade functioned as a gift economy with a balancing of trade occurring at harvest in the fall. When someone wasn't able to balance their accounts, an "I owe you" documented the debt. If someone fell too deeply into debt they became obligated to pay their debt as a slave or by offering their wife, child or property hoping to pay the debt later and get their property back. As some creditors became wealthy they had no use for more livestock, grains or other food which spoiled if stored. Therefore these creditors insisted debts be payed in

silver, gold, precious jewels, fine fabrics, etc. Soon, gold and silver became as a reliable debt payment system. Thus money was coined. With this in place around 5,000 years ago, a small number of people became wealthy *oligarchs* which is defined as “a small group of people controlling a country, organization, or institution.”

On the other hand, most people became impoverished from the debt they owed to the oligarchs with many losing their land and becoming slaves to their creditor. In fact, most slavery emerged from the debt bondage arrangement. Obtaining slaves from external sources was unusual but it did occur in battles between oligarchs.

This rich versus poor condition grew into a horrible state of debt bondage for most people who became unable to pay their debts. When interest was add to debts that interest accelerated the polarization process pushing people out of a comfortable middle class lifestyle with a few becoming rich oligarchs who lorded over hordes of poor struggling to escape the burden of debt that grew larger when interest was applied to the debt.

This accurate history emerged when Hudson joined Harvard's archaeology faculty at the Peabody Museum as a research fellow in Babylonian economics. His language and economics studies prepared him to discover the true origin of money. Eventually, in 1994 Hudson founded and financially supported the *International Scholars Conference on Ancient Near Eastern Economies*, a group of archaeologists and Assyriologists who reanalyzed ancient records to uncover true economic origins of civilization.

Professor Hudson and his team also discovered that ancient civilizations had formulated a very wise and successful way to resolve the wealth polarization problem and employed it successfully for thousands of years. A new king would begin their reign by forgiving debts which included returning lands and homes to the original owners. Once freed from debt bondage to resume healthy middle class lifestyles, people's hearts filled with jubilation. This **debt forgiveness** system explains why kings of old were loved by ordinary people who celebrated new kings with gratitude for forgiving debts to bring peace and prosperity to the kingdom.

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

Debt forgiveness was discovered by Hudson and his team in the ancient texts of Egypt, Sumer, Babylon, Assyria, Ancient Greece, etc. For instance, **debt forgiveness** was discussed in Plato's *Republic* which was written in 375 BC. Also, the Judean people (later the Jews) codified **debt forgiveness** in biblical law as a "Jubilee" that took place every $7 \times 7 = 49$ years as described in Leviticus 25:8-55. For instance passage 14 states, “In this year of Jubilee each of you shall return to his property.” Imagine people who were torn from their homes when unable to pay their debts, rejoicing when those debts were forgiven freeing debt slaves to return to their homes and a healthy middle class lifestyle!

Additional solid evidence comes from 3,800 years ago when the Babylonian King Hammurabi documented 280 laws on clay tablets that remain complete today. Those laws include a **debt forgiveness** program.

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

Less than 100 years later, Jesus the Nazarene, a direct decent of King David, entered the Temple to announce his intention to fulfill the overdue **debt forgiveness** Jubilee. After being refused his right to kingship of Judea by the Pharisees, he went outside the Temple and turned over the tables of the money changers denouncing those civil servants who were tasked with exchanging animals and grains for coins used to repay debts. Then, based on Jesus' rebellious actions, the Pharisees requested that Roman Guards arrest Jesus who was crucified. Coincidentally, numerous ancient languages' use one word to identify *debt*, *trespass* and *sin*. Thus, the proper Lords prayer is: **Forgive us our debts as we forgive those indebted to us.**

Having discovered that Jesus intended to forgive debts, not sins, Prof. Hudson and his team also discovered that Roman oligarchs who were the founders of the Roman Catholic Church intentionally misinterpreted the scriptures and discarded several gospels to hide the **debt forgiveness** feature of Jesus' true story. Risking his life hoping to fulfill the Jubilee **debt forgiveness** was a truly heroic act which galvanized ordinary people into such a huge following that the Roman oligarchs spent 300 years violently crushing and twisting debt into sin.

Thanks to Prof. Hudson, we now know that free market capitalism was never fair. For thousands of years **debt forgiveness** was needed to avoid the dark ages that emerged once **debt forgiveness** was shut down by oligarchs who assassinated Julius Caesar, executed Jesus and coopted his unstoppable following. The 2,000 years that followed erased **debt forgiveness** while make the payment of debts mandatory. That led to 1,000 years of feudalism, a cast system with most people becoming serfs who serve lords and ladies as slaves!

Then just few hundred years ago the French and American rebellions were fought against feudal lords and their monarchs to bring about huge reforms. In those wars ordinary people put their lives on the line to help in freeing the western world from the feudalism that oligarchs enjoyed for a millennium.

Then, in the early 1900s neoliberal propaganda falsely linked capitalism to freedom and democracy when it is actually causes slavery and feudalism which are the opposite. Thanks to Prof. Hudson we now know that capitalist systems, without **debt forgiveness**, lead inevitably to feudalism. Today, the current trend involves oligarchs herding humanity toward a new era of global neo-feudalism via Central Bank Digital Currency.

Now that Hudson has exposed the Jubilee **debt forgiveness** system, the question arises, if **debt forgiveness** was practiced today would most everyone be enjoying a healthy, happy and prosperous middle class lifestyle? Surely a **debt forgiveness** program would increase prosperity for ordinary people while abating the obscene wealth held by oligarch billionaires who are working to enslave We the People.

Considering all of this we need to update the history of money to include the original gift economy, the emergence of debt, oligarchs, money for debt repayment and **debt forgiveness**, a system to undo the rich versus poor misery that inevitably develops into feudalism or neo-fudalism.

Today most countries are experiencing the rich versus poor debt arrangement with a few rich oligarchs, some middle class and all too many poor. This is especially common in so-called third world countries that are dominated by neocolonial first world NATO aligned nations like the USA, France, UK, etc. In spite of that, NATO countries are being buried in mountains of debt that's owed to banking oligarchs. Hence, a globalized debt based economy is driving "first world" middle class workers into poverty. Over all, parasitic oligarchs have regrouped to expand and tighten their web of debt based control.

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

Conversely, when most of the middle class splits into a few excessively rich oligarchs on one hand and millions of miserably poor debt burdened people on the other hand, most of humanity suffers while a few are spoiled with excessive wealth and power. Given the extraordinary concentration of wealth currently in the hands of so few versus the wide spread poverty endured by so many, it can appear impossible for humanity to escape the rich versus poor quicksand. Despite how dreadful the situation is, there are solutions that can establish a solid foundation that provides middle class prosperity for everyone. For instance, imagine a **Debt Forgiveness Jubilee!!!** political party. In America, that third party could actually win in a landslide.

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

In the next chapter I investigate the psychological issues that drive oligarchs to accumulate enormous fortunes in the first place. Once the fundamental cause behind the disparity of wealth is exposed I'll discuss the tools used by oligarchs to expand their power over "We the People". Finally, with all of the causes and tools exposed very powerful and durable solutions will be shared so "We the People" can use the solutions to create and maintain world wide peace and prosperity for everyone.

Is "Money Sickness" Psychopathy?

According to Prof. Hudson, the ancients identified a mental illness they labeled *money sickness*, *wealth addiction* and *the love of money*. This mental disorder was known to cause some people to become so obsessed with financial wealth that no amount of money could satisfy them. This disorder pushed oligarchs to become obsessed with wealth and the power that wealth provided. In the following I show that this mental illness is what psychologists labeled psychopathy, a mental disorder that became more widely known when Hervey M. Cleckley published *The Mask of Sanity* in 1941. Here's Cleckley's description of a psychopath:

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

More recently, Gardiner Morse, senior editor at *Harvard Business Review*, wrote a 2004 article entitled "Executive Psychopaths". (Source hbr.org/2004/10/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."

So, psychopaths use their charisma to appear normal, but behind their charming masks **zero conscience** allows them to exploit everyone to obtain enormous power. But why do these psychos seek power?

Here's an article entitled *Psychopaths as Control Freaks*: <https://psychopathsinlife.com/psychopaths-as-control-freaks/>

Another psycho domination issue appears in a paper, *Psychopathy in the Pedophile* which "argues that pedophilia may represent a special case or subcase of psychopathy and that the main aims of both the psychopath and the pedophile are to dominate, to use, and to subjugate another person in service of the grandiose self. <https://www.ojp.gov/ncjrs/virtual-library/abstracts/psychopathy-pedophile-psychopathy-antisocial-criminal-and-violent>

So, to satisfy their control freak domination illness, psychopaths cheat their way up to positions of power while obtaining monetary wealth in an endless quest for total control. The end game being world domination!

In 2018, *Business Insider* ran a 5 part series on psychopaths. One of the *Business Insider* articles is entitled "The 10 Professions With the Most Psychopaths". That article was based on Kevin Dutton's 2013 book, *The Wisdom Of Psychopaths: What Saints, Spies, And Serial Killers Can Teach Us About Success*. Here's 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.

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

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

Although corporations are very popular in so called "democracies", these businesses are dominated by CEO dictators. Since psychopaths don't have a conscience, placing them in charge of "soulless corporations" fits their ruthless personality perfectly. Psycho CEO dictators run businesses that overwork and under pay employees, pollute the environment, and cover it all up with Public Relations (PR) propaganda. Psychopaths lie so effortlessly that lie detector tests can't spot their lies, making PR propaganda perfectly aligned with their deceptive personality. In the USA PR propaganda is a thriving business that fabricates lies which are legal thanks to our psychopathic law makers who are most often lawyers which are #2 on the psycho job list.

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

Psychopaths see money as a tool for control. Since the primary legal responsibility that CEOs face is making profits for the owners of the corporation, corporate law fits well with the ruthless nature of these chameleons. These soulless power hungry monsters are paid enormous bonuses insuring that profits are their primary goal. Hence, **business owners intentionally seek out psychopaths to run their corporations.** Surely the owners are psychopathic oligarchs, but since ownership is not a job, it's not included in the psycho job list.

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

So, being obsessed with control, psychopaths focus on climbing the ladder of wealth and power. Then, with lots of psychopaths in powerful positions it can appear as if the power corrupted those chameleon psychopaths.

In the 1800s John Dalberg-Acton famously wrote:

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

Acton's linkage between power and corruption is obviously true. However, given what we know about psychopaths and how especially successful they are, the *causality* offered by the Baron is actually backwards. Rather than power causing corruption, psychopathic chameleon monsters are attracted to power because they are control freaks who seek evermore domination with their ultimate goal being world domination.

On the other hand, a super genius who follows their conscience won't become a billionaire because that would require being ruthless. By following our conscience, mentally healthy people restrain ourselves.

Going back to psychopaths, their rise to power appears to be driven by their relentless grasping for control and domination due to their mental disorder, not their skills or intelligence which tend to be mediocre. Thus, **powerful stations in civilization attract corrupt psychopaths.**

An additional psychopathy issue is that researchers claim it's a genetically inherited illness. That explains family dynasties, in-breeding of royalty, and familial succession of power at the highest levels.

With a basic understanding of psychopaths and knowing that sane people comprise the majority of humanity it becomes obvious that we need an effective long lasting way to eliminate powerful positions entirely. **Direct democracy** is an ancient governance/management system that distributes power across the entire population providing everyone with just a little bit of power. Later, in the Solutions chapter, **direct democracy** will be shown to be the ultimate grass roots self-governance system.

For now, let's examine more of Dutton's top 10 list of the types of jobs that attract the most psychopaths.

Parliaments, senates and houses of representatives are given the power to make laws. These lawmakers are most often lawyers, #2 on the psycho job list. While the rule of law is thought to be an essential pillar of civility, psycho lawmakers have created laws that protect psychopaths. For instance, liability ends in the corporation with a liability shield protecting the psychopaths who run the corporation and are clearly responsible for grievous crimes including permanent disabilities, death, environmental damage, etc.

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 lies that misinform most people, hiding the psychopathic control freaks who are strangling our dysfunctional society. It's common for mainstream media personalities to present invented or exaggerated conflicts between races, sexes, nationalities and sports teams to distract ordinary people from noticing how psycho oligarchs are conning and controlling good honest workers. Daily news distortions are produced by journalists, #6 on the psycho job list. Although some mentally healthy investigative journalists endeavor to identify real problems and expose them, that practice has been mostly pushed out of the mainstream media corporations by CEO psychopaths who run the media giants. Of course, psycho oligarchs own the mainstream media and they provide marching orders for the media CEOs to follow.

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

Number 8—clergy—help to keep the workers humble and willing to accept a lowly position in civilization's pyramid of hierarchy. Most clergy cheer on psychopathic oligarchs who finance the erection of magnificent temples, cathedrals and mosques. These impressive structures point to the Heavens where follower are told to worship a deity who resides far outside and above everyone. An open minded thorough analysis of scriptures finds that deity is Satan. Conversely, esoteric wisdom locates each person's divine guardian inside their heart as a spirit who guides us through our intuition and conscience. My books, *Heart Consciousness* and *The Magnificent Soul* discuss this inner guidance in detail with scientific and scriptural support from all major religions. Unfortunately, generations of dogma crowned with jewels and steeples pointing toward the Heavens

provide a foundation for civilization's pyramid of hierarchy that supports and even encourages psychopaths who hide behind their *Mask of Sanity* as demonic deities guide them from outside of themselves. Thus, the spiritual key to peace and prosperity is to follow the inner Holy Spirit while resisting external lures.

Number 4, sales people and marketing propaganda keep workers on a consumer treadmill chaining them to their jobs which offer the money needed to purchase goods and services in a wage slave economy.

Numbers 5 and 9, surgeons and chefs, seem reasonably wholesome. Still, those professions offer total control within their job setting. Meanwhile, the other 8 most popular professions for psychopaths are important roles involved in controlling a world that's becoming more and more challenging for the working majority as the ruling class grows financially wealthier, 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 while the number of Americans under the poverty line has exploded. Europe's glory years with a strong middle class started a bit later, but today much of Europe is also facing hard times. Most of the rest of the world began to face difficulties as civilization cast its ominous net of debt over the entire globe. Sadly much of the world is suffering while the psychopaths continue to vacuum up most of the wealth leaving more people suffering and homeless.

It appears that psychopaths have led civilization as oligarchs, monarchs, emperors, presidents, prime ministers, popes and other charismatic leaders. Despite their success, psychopaths are not known to exhibit exceptional wisdom, high intelligence, or other praiseworthy traits that would explain their success. Instead their ruthlessness, trickery, chilling calmness in the face of turmoil and an insatiable thirst for control has given these deranged chameleons a huge advantage in the cut throat capitalist battle for limited amounts of wealth. As the psychopaths become more wealthy, their power to control more of the world increases, calming their discomfort with what lies out of their control. So, based on what Prof. Hudson has uncovered, numerous generations of psychopaths have spent thousands of years molding our societies into arrangements that serve psychopathic control freaks as they hide behind their charismatic masks. All the while they lie, cheat, murder and steal their way to obtaining power which has become encapsulated in money and protected by laws that are imposed on ordinary people but often ignored when wealthy psychos break those same laws. Each step of the way, respectable decent working class people are crushed under the psychotic climb to gain evermore power. Sadly, all of this is driven by a mental illness that pushes ruthless people to gain more control.

During the last century, **neoliberalism** has falsely claimed that people get what they deserve. The neoliberal hypothesis proposes that *free market capitalism, with minimal government interference, is a self-correcting system that enables hardworking intelligent people to succeed while lazy stupid people fail providing everyone with what they deserve*. This cold hearted neoliberal theory fails to account for the ruthless nature of psychopaths. That's why a **debt forgiveness** Jubilee was used for thousands of years to reset the rich versus poor wealth gap caused by the mysterious "money sickness" mental illness.

To avoid global neo-feudalism we need to invoke **debt forgiveness** and institute a system of governance that supports mentally healthy people rather than handing greedy psychopaths top down control. Later in the **Solutions** chapter **direct democracy** will be offered as the only robust system that's immune to the minority of power hungry psychos who live amongst us.

In addition to psychopaths, narcissists and sociopaths form a group of related disorders known as the *dark triad*. While psychopathy is the most extreme single disorder with zero conscience, narcissists and sociopaths have similar traits. All three of these mental disorders push the afflicted toward success in neoliberal capitalism, a system that rewards people who are selfish and ruthless. Some people exhibit combinations of these disorders and in some cases additional disorders. The worst combination I'm aware of has been labeled a "malignant narcissist". This type of person is narcissistic, psychopathic, paranoid and sadistic all rolled up into one horrific monster. Dr. John Gartner suspects Trump suffers from this combination.

In the most recent issue of the *Diagnostic and Statistical Manual of Mental Disorders*, the DSM-5, psychopathy has been renamed antisocial personality disorder adding confusion to this issue.

Sadists

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

Around 10 years ago I search the internet for statistics on sadistic people. I was shocked to find a study claiming 54 percent of those studied were sadistic! That study defined the sadistic personality trait as “a person who enjoys watching others in pain and/or inflicting pain on others.” As I investigated this further I was surprised to discover that being sadistic isn’t considered a *personality disorder* by the American Psychiatric Association, instead being sadistic is identified as a *personality trait*.

Studies on sadistic personalities have a wide range of results. The actual portion is probably around 1 out of 4 or 25%. Of course, there are various degrees of the sadistic inclination. Therefore, the researcher’s judgement influences the percentage of the subjects who are placed in the sadistic category and those who remain outside.

When it comes to considering how people with sadistic personalities affect our lives, the exact percentage isn’t as important as simply knowing that many people have sadistic personalities. Unfortunately, this important issue is never mentioned by political scientists. Ignoring sadistic personalities and the dark triad of dangerous personalities are important omissions that this system wide essay includes to expose the cause.

With about 25% of humanity sadistic, many psychopaths are also sadistic. However, since psychopaths are chameleons who have a cunning ability to act perfectly normal and utterly charming, sadistic psychopaths are able to conceal their sadistic personality trait better than people who are only sadistic.

Gratefully, the vast majority of human beings are not sadistic nor are they psychopathic, narcissistic or sociopathic. The USA's National Institute of Mental Health (NIMH) claims that approximately 20% of humans have some form of mental illness. However that 20% doesn’t include people with a sadistic personality trait because being sadistic is not considered an illness, it's a trait.

Most of us are just doing our part while finding time to have fun with our friends and family. We’re not interested in obtaining lots of power, nor do we have any interest in harming others or watching people suffer.

Furthermore, since it’s common to project our personal values, beliefs and psychological disposition onto others, normal people tend to presume that everyone is reasonably normal. Therefore most people would never suspect that the world is run by psychopaths, some of whom are sadistic, narcissistic etc. Instead, when a horrible atrocity occurs it's common for most people to wonder, “how could a person be so monstrous?” For instance, how can people commit genocide on their neighbors? Or, Why do US government representatives spend so much money bombing countries and supporting wars abroad while poverty and homelessness are huge problems here in America? The general answer is because there are lots of mentally ill people in power.

With their cunning ability to act perfectly normal and utterly charming, psychopaths and sadistic psychopaths can fool most because it's common to presume that our rulers are sane, reasonable people with a conscience. All the while, these psychopathic masters of deception put on their *Mask of Sanity* to appear quite sane and even charismatic as they continue to expand civilization which allows these monsters to lord over most of humanity from their mansions, yachts, jets, palaces, ballrooms, etc.

Consider the following: Historians have found that slavery has been part of civilization for around 5,000 years. Although chattel slavery is outlawed today, current estimates find more people enslaved today than ever before! Modern slavery or neo-slavery is estimated to include 38 million to 50 million depending on the definition and method used to arrive at the estimate. Modern terms for slavery include, "involuntary servitude", "slavery" or "practices similar to slavery", "debt bondage", and "forced labor”.

Peering into the past, castles often included dungeons with all sorts of torture devices. That fact all by itself exposes the sadistic nature of the ruling class who led relatively recent stages of civilization. Normal, mentally healthy people who are not sadistic would never think of building dungeons.

Hence, the systemic problems of slavery, disparity of wealth, homelessness, starvation, genocide...are maintained by psychopathic sadists who wield the power of monetary wealth in top down power structures.

With this realistic view of so-called “civilized” leaders, the next chapter presents some of the tools used by the psycho ruling class to maintain their wealth and power while parasitizing ordinary hard working people who are the bedrock of society producing and being everything that makes our lives wonderful.

Tools Used by Psychos to Obtain Wealth and Power

Dictatorships

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

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

There are successful cooperative enterprises that use some sort of democratic process to make important decisions. One example that I’m aware of is the Alvarado Street Bakery, which is organized as a worker cooperative in which each employee receives one share in the cooperative which grants each employee an equal vote on business matters, including employee benefits, salaries and the reinvestment of profits.

Worker owned businesses are a game changer, but today they are few and far between. In most cases, dictators know by the title CEOs rule over all the employees in most corporations worldwide. That’s because psychopaths have spent hundreds of years molding corporate capitalism into a neo-feudal arrangement that keeps the ruling elite psychos lording over workers in CEO dictator work places.

Representative Democracies

In USA’s mandatory schooling system, as children, we are indoctrinated with a huge pile of propaganda. One of the most important lies that’s drilled into American children is that America’s Representative Democracy is the best form of democracy in the entire world! Of course, that lie is repeated throughout our lives on TV, over the radio, throughout school, etc. even though it’s not even close to the truth.

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

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

In the USA when the elite want to block a new law from being passed, they only need to control 35 people. First, the president to veto the law, then to stop the Senate from overriding the veto, 34 senators must support the veto. That’s it, 35 people is all it takes to stop a law from being enacted in the USA’s federal government that represents over 340 million people. Why is it called a democracy when 35 people can stop any law from passing? Surly that’s an intentional feature designed into our comic book democracy to give the elite a lever to stop the majority of Americans from pushing for laws that would benefit the working class, like a higher minimum wage, which would interfere with the psychopaths power grab via maximum profits and low wages.

Currently, the federal minimum wage is \$7.25/hour and the minimum wage for employees who receive tips is \$2.13/hour. Those wages are way below the poverty line! Hence, most Americans want the minimum wage

raised, the wealthy taxed more, and the poor taxed less. These issues exist because we don't have a real democracy that aligns with the majority of the population who are ordinary working class people.

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

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

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

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

Finally, in American democracy, elected officials are not required to follow the polls which reveal what most citizens want. Instead, most representatives are influenced by campaign contributions provided by super PACs and the lobbying professionals who bribe them to do the bidding of the wealthy. With big money support behind psychopathic politicians, PR propaganda advertising campaigns most often get them reelected.

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

In her book, *Systemic Corruption*, Camila Vergara exposes the inherent corruption of representative democracy revealing how the majority of modern liberal democracies have become increasingly oligarchic, suffering from a form of structural political decay first conceptualized by ancient philosophers. *Systemic Corruption* argues that the problem is built into the very fabric of our representative systems.

Camila provides a compelling and original genealogy of political corruption from ancient to modern thought, showing how representative democracy was designed to protect the interests of the already rich and powerful to the detriment of the majority who are 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, around 6.8 million, wouldn't be able to swindle workers and their families. Later, in the **Solution** chapter, **direct democracy** will be shown to be a huge key to world peace and prosperity.

For now I'll simply point out how **direct democracy** is feared by the ruling class. Specifically, **direct democracy** brings up the age-old fear that the ordinary people may organize to destroy the last vestiges of civilized life. Since "civilized life" has always involved powerful oligarchs lording over ordinary people who are either conventional slaves, indentured servants or wage slaves, the end of civilization would actually benefit most people who would be freed from millennia of slavery. Certainly psychopathic rulers fear the masses taking power out of their ruthless hands to create prosperity for everyone, rather than power and wealth for a few literally crazy psychos and some form of slavery for everyone else.

Representative democracy is designed for corruption to flourish and that's what's happening more than ever before. So, why do we keep using the same system while hoping for different results? That's crazy & stupid!

Secrets

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

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

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

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

On the other hand when a government is truly committed to freedom, peace and prosperity for all of the people, there is no reason for that government to keep any secrets what-so-ever. Evil hides in the darkness while truth and fairness enjoy being completely open for everyone to see.

An honest view of the USA finds that our military and CIA have been involved in installing dictators and training death squads to support the transnational corporate interests of psychopaths that reach all around the globe. Regions we have invaded during the last 75 years include Central America, South America, Africa, South East Asia, the Middle East, Europe... Of course those activities have been mostly hidden by keeping countless State Secrets. Additionally, the oligarchs own mainstream media which kills or misrepresents stories that would let the cat out of the bag. This suppression of honest reporting hides the truth with lies.

Total transparency with zero secrets is helpful in preventing sadistic psychopaths from retaining control.

Conspiring to Accomplish Oligarch Goals

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

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

In a similar way psychopaths who have managed to climb up toward the top of the global pyramid of power also form groups that meet in private to devise plans for the expansion and tightening of their stranglehold on

humanity. Why? Because they are literally power crazed psychopaths who focus on winning in the game of life no matter what it takes. Normal, sane people would never do that because we enjoy cooperation, sharing and supporting one another. With empathy and a conscience, many people work to promote peace and prosperity. However, deranged sadistic psychopaths conspire to cripple and enslave ordinary people, that's their nature.

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

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

Most of the homeless I've talked with appear to be reasonably normal if not totally normal. Some have jobs, but can't afford rent. If they have a car or van, they live in it. If that breaks down they get a tent. When the cops steal their tent, they occupy doorways... With tiny wages, no safety net, and an inadequate money supply, homelessness is designed into the system. With homelessness growing, fearful workers accept lower wages leaving more profits for the psychopathic owners, CEOs, and other top executives.

With these deranged chameleons scurrying up the pyramid of power to run the world from the top, they become the hidden hand behind civilization's systemic problems. Although many mistakenly blame the poor people at the bottom for becoming homeless, extreme poverty is actually an intended effect of a growing number of psychopaths grabbing ever-more power and money, leaving humble workers with too little.

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 actual conspiracies. Some well known groups that conspire to such ends include the North Atlantic Trade Organization (NATO), European Union (EU), World Trade Organization (WTO), Group of 20 (G20), Club of Rome, the Trilateral Commission, the Bilderberg Group, The World Economic Forum (WEF), the Council on Foreign Relations (CFR), etc. Some are identified as *above ground secret organizations*. The *Above ground* part means the organization is publicly known to exist. The *secret* part has to do with their meetings being confidential. Why are the meetings confidential? Because they don't want ordinary people to be aware of the member's plans to enrich themselves by exploiting workers in whatever ways they can conspire to achieve.

Additionally, an assortment of "Think Tanks" focus on social policy, political strategy, economics, military technology and culture. Most think tanks are non-governmental organizations but some are semi-autonomous agencies within government and some are associated with particular political parties, business sectors or the military. Think tanks are often funded by private donations, with many receiving government grants.

Hence rich versus everyone else conspiracies are very common and very real, not theoretical. These conspiracies involve psychopathic oligarchs making plans to further their domination of the world. Once the psychopathic factor is exposed, the nefarious nature of these monsters' plans makes sense. Conspiracies fit perfectly with the nature of the psychopathic control freaks who have eluded diagnosis of their insanity for millennia. Surely some people see through their chameleon tuxedos and ball gowns that make them appear to

be so righteous and worthy while hiding their insanity. Surely elders have noticed this to some degree, but youngsters are indoctrinated in schools that prepared them to serve the psychopaths who run the world. Despite that, recently social media informs youngsters to become better informed than most elders.

Back in the 1960s, the CIA coined the term *conspiracy theory* in relation to the coverup of the JFK assassination. Ever since then, that term has been used to discredit leaks of collusion. In some cases the plans are published in publicly available documents. Despite the available documentation, the psychopath owned and run media label what's found in the published plans "conspiracy theories". Unfortunately, very few people read those documents even when they can be accessed easily via the internet.

With TV and radio personalities as well as journalists in the top 10 professions for psychopaths, media collusion is easily maintained. Despite all of that, alternative media sources do exist. Those independent sources are breaking through the corrupt media propaganda to provide accurate reports and analysis.

To avoid the exposure of nefarious plans, assassinations have been committed quite often. Of course those assassinations are most often officially reported as suicides with 2 bullets in the back of the head! Don't forget, coroners are usually surgeons, fitting them into position #5 on the psycho top ten job list.

Corporations

Some claim modern capitalism was based on the first corporations and that may be true. However, as modern capitalism emerged, the corporation became a legal entity intended to achieve particular goals. Early incorporated entities were established by government charter via a parliament, legislature, monarch or dictator. Back then the charter clarified the corporations purpose. For example, a water company would be responsible for providing suitable water to a town or city. A construction company might be formed to pave roads and maintain those roads. If a corporation failed to fulfill its charter in accordance with reasonable expectations, the charter could be revoked.

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

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

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

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

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

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

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

Part 2 Corporate welfare. Here, Provost and Kennard expose the reality that most aid that is provided to so-called "third world countries" goes directly to corporations that use some of the money to provide aid to poor citizens while keeping most of the money as profits. This includes aid in the form of food, water, infrastructure, construction, etc. Rather than empowering the citizens with skills and providing finances to support citizens, most of the aid enriches corporations and the wealthy owners. Under the guise of Humanitarian Aid, trillions of dollars are laundered through "Aid" corporations up to the elite psychopathic owners. Meanwhile, "first world" media reports this money laundering as generosity from the USA, France, Netherlands, Germany, the UK, etc. Thus, programs intended to help poor nations are redirected to corporations who become the primary beneficiaries of billion dollar aid packages.

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

One of the first SEZs is Shannon Airport which is located in Ireland. This was a historically important airport for transatlantic flights that needed to refuel back in the 1940s when flying from America to Europe. A common feature of Airport SEZs is the avoidance of local government taxes on alcohol, cigarettes and perfumes that can be purchased in duty free airport shops because they are independent from the host nation's laws.

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

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

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

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

Given all 4 of these corporate developments, corporations have literally overthrown democracy. We need organizations to accomplish large tasks, but allowing those corporations to overrule national laws is a hidden coup that overthrows democracy in the 4 ways outlined above.

Divide and Conquer

Although the most important division in society is the rich versus poor class structure that issue is **strictly avoided** by the mainstream media.

To distract most Americans from focusing on that key division, the oligarch owned corporate media pushes all sorts of issues that have been all but eliminated. Examples include racism, sexism, ageism, religious differences, political party alliances, sports team rivalries, urban versus rural, nationality, indigenous versus colonial occupiers...

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

The Tower of Babel is an origin myth and parable in the Book of Genesis (chapter 11) meant to explain the existence of different languages and cultures.

According to the story a united human race speaking a single language migrates to Shinar (Lower Mesopotamia) where they agree to build a great city with a tower that would reach the sky. Yahweh observing these efforts and remarking on humanity's power in unity confounds their speech so that they can no longer understand each other and scatters them around the world leaving the city unfinished.

Regardless of how so many languages actually developed, the numerous languages are clearly wedges that separate humanity into language groups. Fortunately a solution exists. Esperanto is the world's most widely spoken international auxiliary language. It was created by L. L. Zamenhof in 1887 to be a universal second language for international communication.

Here's an inspiring Ted Talk on Esperanto: <https://www.youtube.com/watch?v=ZsHQCK46IvI>

Despite all sorts of superficial divisions, classism is different. By thoroughly investigating classism it's easy to expose an apartheid class-based system that exists where ever capitalism is proudly featured.

To begin, top billionaires have private jets that allow them to fly anywhere, anytime they wish. 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 workers who do everything that is actually needed, like sanitation, building, manufacturing, assembling, fixing, etc. When workers are paid well enough to purchase a plane ticket they wait in a long line to pass airport security. Even lower on the class structure we find other important workers who are paid so little that they find it difficult to pay their rent and purchase food. Obviously, plane tickets are a luxury that many people in the lower classes can't afford.

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

Next let's consider the so called justice system. Within the courts and out on the street we also find an apartheid arrangement based on how high-paid lawyers are too expensive for most people. With the best lawyers and upperclass 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 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. Oligarchs live in walled compounds with security. Upper class neighborhoods are walled, gated, guarded and situated in premium locations. Working class neighborhoods are less protected and located in less desirable locations. Poor workers often reside in toxin-saturated ghettos.

Clearly the homeless are homeless, something not found in socialist countries and old-fashion villages that exhibit extraordinary hospitality and kindness.

By looking mindfully into classism, we can see an apartheid arrangement lurking within many aspects of our lives. With psychopaths amongst us, capitalism and representative governments run by psychopaths produce an apartheid system segregating the rich from the poor and overtly treating people differently depending on how wealthy they are. Even though the middle class is the powerhouse of production and services providing everything that makes all of our lives prosperous, neoliberal capitalism is crushing the middle class by transferring monetary wealth to the upper class via low wages, and interest bearing debt which is discussed in the next section.

Creating Money via Interest Bearing Debt

Unfortunately political scientists don't consider the influence that monetary design has on society. Even most economists are oblivious to how money is produced and why that's of paramount importance. This section shows that the most powerful tool used by psychopaths to transfer money from the 99% up to the 0.1% is the interest bearing debt money creation system.

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

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

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

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

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

For instance, in 2020 the global amount of fiat currency was estimated to be \$6.7 trillion (all \$ are US\$). The measure of money that accounts for fiat currency only is known as "Mo". Meanwhile the global broad money supply was estimated to be \$95.7 trillion. The *broad money supply*, known as "M2", includes all the cash (fiat currency from Mo) 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".

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

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

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

On the other hand, checkbook money is a digital currency that exists in bank accounts and other financial instruments. That money is automatically converted to fiat currency when a person withdraws some of their money from their bank, a money machine or by receiving cash back when making an in person purchase. When a person makes that sort of cash withdraw, their digital checkbook money is automatically converted to physical fiat currency without exposing the existence of checkbook money. That's why very few people know that 93 percent of the money supply is digital checkbook money, a nonphysical currency. If it was paper or coin fiat currency it would be included in M0 which is clearly defined as "the amount of fiat currency." However, since only 7% of M2 is fiat currency, the remaining 93% of the money supply must be digital checkbook money.

This leads to the questions: "Where does checkbook money come from?" and "How is it created?" I found answers to these questions in Deirdre Kent's remarkable book, *Healthy Money Healthy Planet: Developing Sustainability through New Money Systems* published in 2005. In the following, I share what I learned about the creation of checkbook money from Kent's book in my own words.

Suppose you borrow \$1,000 from your bank. The banker uses a computer to place two entries in the bank's ledger. \$1,000 is placed in the assets column, and \$1,000 is entered into the liabilities column. These two entries mathematically add to zero because assets are what the bank owns and liabilities are what the bank owes. Therefore, $(+1,000) + (-1,000) = \$0$ leaving the bank's total assets (their bottom line) unchanged. So far it looks like this part of the process is mathematically reasonable. Next, the \$1,000 in the liabilities column is transferred to you when the banker gives you a check for \$1,000 or transfers that \$1,000 directly into your bank account. Either way, that \$1,000 increases M2 because it increased your checking account balance which is included in M2, the broad money supply. Additionally, because you must pay that \$1,000 back to the bank you are now liable for that \$1,000 debt. (For [proof](#) and a more precise explanation of this trick, check out Prof. Richard Werner's published papers that are free to download, "*A lost century in economics*" and "*Can banks individually create money out of nothing?— The theories and the empirical evidence*".)

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

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

As I mentioned above, based on official estimates of the global money supply, around 93 percent of the global money supply is digital checkbook money that was made using this scam. Because most people make financial transactions using checks, debit cards, credit cards, direct deposits, and bank transfers, digital checkbook money is easily used without any indication that it's not physical fiat currency.

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

As you repay your \$1,000 loan, the \$1,000 asset on the bank's ledger shrinks and eventually disappears precisely when the final payment is made. Each payment reduces the amount you owe while also shrinking M2, the broad money supply. When your final loan payment is made, the entire \$1,000 asset is completely eliminated from the bank's ledger and M2 as if nothing ever happened.

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

That may be true, but when interest is added to the loan a huge problem emerges. As we all know, in addition to paying back borrowed money, borrowers must also pay interest. An exception occurs when a loan is repaid in full before any interest has accrued, but that's rare. In most cases interest is charged. This brings up a key question: **Where does the money needed to pay the loan's interest come from?**

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

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

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

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

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

Perhaps a loan processing fee would be appropriate for obtaining a loan. However, because the effort to process the loan is the same regardless of the amount loaned, interest based on the amount of the loan is clearly not fair and it's not meant to be fair. The interest is meant to enrich the banksters and bank owners while forcing borrowers to fight for 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 system pressures all of the borrowers to fight for the money they need to pay the interest which enriches the tricky banksters who perpetrated a Ponzi scheme to provided the loan.

As we all know, while old loans are being paid back, new loans are being made. The digital checkbook money created by new loans can be used to pay interest on existing loans. For example, imagine a carpenter takes out a loan to buy some tools using his credit card. Suppose that carpenter gets a remodeling job from a homeowner who borrowed money from a bank to pay for the labor and materials needed to remodel the home. To pay the carpenter for his/her labor, some of the digital checkbook money that was created for the home remodeling loan is transferred to the carpenter. Finally the carpenter can use that new digital checkbook money to make payments on his credit card tool loan. Since those payments include interest, the carpenter is using some of the new checkbook money from the homeowner's loan to pay the interest on the tool loan.

This system could theoretically work if new loans are issued fast enough to produce all the extra money needed to pay the interest on older loans. Unfortunately, based on actual history, that's not what happens. In

reality, new loans are not made fast enough to supply enough money to pay the interest on all of the existing loans. Instead, without enough money to pay all the interest on all outstanding loans, some people go bankrupt, others lose their homes through foreclosure, and some have cars or boats repossessed. Meanwhile, the bankers and bank owners are raking in interest payments produced by working people doing something that is actually valuable like remodeling a home.

Of course this is an ongoing process that produces an economic bubble as lots of money is created by issuing lots of asset based loans. However, the bubble bursts when the central bank tightens the rules on issuing new loans. That's because people must continue to make loan payments which shrinks the size of the money supply. The shrinking money supply leads to a fight for disappearing money to leave many homeless and jobless.

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

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

While it may seem reasonable for people who can't make their loan payments to suffer consequences, the monetary system doesn't provide enough money for everyone to pay what they borrow plus the interest demanded by the bankers. It's actually mathematically impossible for everyone to pay back their loans plus interest. To make it possible the money supply would have to grow faster and faster which would produce spiraling inflation. **Thus interest is especially problematic.** Prof. Hudson found that interest makes the rich versus poor problem develop faster. That's why it was originally named usury and made illegal in ancient civilizations for thousands of years. Today, with interest added to loans, not enough money exists to pay all the interest. Instead, the World Bank controlled central bank money systems produce a scarcity of money that helps the psychopaths become richer while the working class becomes poorer eliminating the middle class.

An important detail is the "reserve rate" which is used to limit the amount of loans a bank can make to private citizens. However, the reserve rate for corporate loans is zero percent which allows for an infinite amount of business loans to be issued. 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. On the other hand, to grow businesses and create jobs, small business loans are important and very helpful. Unfortunately, big banks rarely make loans to small business, it's small banks that offer that service. The main point is that the reserve rate is over rated. In fact, in the USA it appears the private loan reserve rate has been set to zero.

This sick money system is literally a Ponzi (or pyramid) scheme that's controlled by the Federal Reserve Bank in the USA. "Federal" causes most Americans to imagine that the Fed is part of the US Federal Government, but it's actually a private corporation with a board of directors made of the biggest banks' owners and executives. What's especially odd about our Ponzi scheme monetary system is that Ponzi schemes are illegal in the USA. That's one reason why the inner workings remain hidden. Even financiers, economists, and bank employees don't know how the \$89 trillion scam works. One rare exception is Prof. Richard Werner, but he covers for the bankers claiming the interest isn't a big deal. I swapped emails with him directly on this.

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

When people are kicked out of their homes and left to beg on the street, they and their cloths become dirty and smelly making them outcasts. Knowing that possibility exists for all of us, some people resort to stealing or some other profitable but illegal enterprise like selling drugs or trafficking humans including children sought by psychopathic pedophiles. Even people who tend to avoid criminal activities can be pushed into criminal activities to pay their mortgage, especially when they have a family to support.

When a sick money system is used to manufacture monetary scarcity via interest bearing debt, that makes many people's lives into an endless battle for money to pay home mortgages, other loans, and living expenses.

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

This fight for survival didn't existed until 5000 years ago. **In studying primitive hunter gatherer lifestyles, anthropologists have found that such people worked just 9 to 15 hours per week!!!** Today, with a sick monetary system transferring wealth up to oligarch psychopaths, some Americans are working 80 hours per week and they still find it difficult to pay all their bills. as interest payments transfer their hard earned money up to the oligarch psychos who become more and more wealthy by owning big banks.

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

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

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

A final issue involves bank runs. In 1929 some people went to their banks to withdraw their money. Soon all of the fiat currency was withdrawn leaving most people with nothing causing suicide. In 2008, in New York City, a long line of depositors formed in front of the Bank of America hoping to withdraw their money as fiat currency. Soon the NYC police arrived with 2 busses to take those people away and avert a modern bank run.

To avoid that going forward, the BIS has announced a transition to digital banking which includes the elimination of all fiat currency. If that takes place, bank runs that could expose the Ponzi scheme will no longer be possible. Central Bank Digital Currency (CBDC) is the ultimate Globalist enslavement system. In a CBDC system al payments are transacted by the central bank which can approve or deny a payment. Each person has a unique digital ID which can be linked to a digital wallet and a social credit score system. With access to each persons digital profile the central bank will have unilateral control to close a person's wallet if they misbehave. In essence everyone will have a digital chain that makes them a CBDC slave.

Hopefully this section clarifies the fact that money isn't simply a means of exchange. That's a gigantic lie. Using interest bearing debt to produce money impoverishes many while enriching a few. The interest is a

conveyor belt taking money out of worker's hands when they pay interest on their home mortgage, and delivering that money up to the wealthiest people who own the banks. This parasitic theft is why *usury* (which originally meant interest) was outlawed in ancient biblical law. Eventually the word interest was created while the meaning of usury was changed to mean "excessive interest". This occurred when Rome corrupted Christianity by adopting Christianity and forming the Roman Catholic Church. Soon the Pope had more power than kings. Today, tremendous power is held by the World Bank/BIS global central banking system.

Social welfare programs like free medical care and free education funded by high taxes on the wealthy could help to counterbalance the parasitic interest conveyor belt built into our sick money system. However, interest free loans is a straight forward and honest way to fix this injustice.

Instead of wealth trickling down from the wealthy to the poor, we have a fountain that sucks money right out of most people's hands and showers the wealthy giving them evermore unearned wealth. To fix that a government needs to have control of their central bank and their monetary system. Something very few countries have today. Those who do are sanctioned and even blockaded to isolate and torture them.

In fact, most regime changes and wars conducted by NATO are used to place control of money supplies and central banks in the hands of globalist bankers and to privatize national resources with foreign oligarchs taking control. This is how the most corrupt and powerful psychopaths in the world parasite the wealth from entire countries.

In the next section I share how some countries have become wonderfully prosperous.

Modern Examples of National Prosperity

In 2000 there were 7 countries that controlled their own central banks. Those countries included Afghanistan, Iraq, Sudan, Libya, Cuba, North Korea and Iran. All of those countries were under attack by the western media that delivers PR propaganda to demonize all nations with monetary independence. 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 most of those countries.

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

The following article reveals the prosperity that can be achieved when a country has control of its money supply and natural resources like oil, gold, etc. (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.

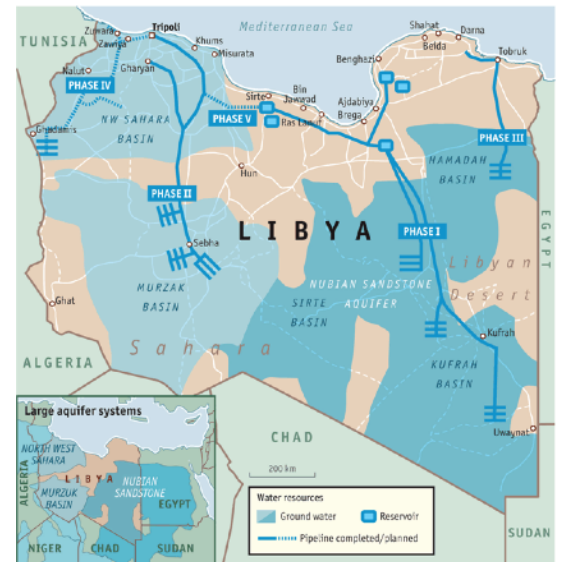
So despite what you've heard on the radio, seen in the media or on the TV, Gaddafi did some powerful things that are not characteristic of a "vicious dictator" as portrayed by the western media.

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". (see map on the right)



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

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

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

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

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

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

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

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

So, was Muammar Gaddafi a Terrorist?

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

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

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

While all of this criminal activity is taking place, the neocolonial powers provide "Aid" in the form of unhealthy subsistence food and harmful vaccinations that have been shown to cause infertility. Meanwhile the aid money is funneled through corporations that steal most of the "Aid" money. There may be exceptions, but "Aid" organizations tend to be involved in corrupt money laundering schemes.

So, what happened to Libya and Gaddafi? Neocolonial regime change took place as revealed on the WEB OF DEBT BLOG article, "Exposing the Libyan Agenda: A Closer Look at Hillary's Emails" Posted on March 13, 2016 by Ellen Brown (note the emails were originally published by WikiLeaks founder Julian Assange):

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

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

Tragically, Gaddafi's 41 years of success were destroyed by the neocolonial NATO psychopaths using a well developed playbook. First members of the US backed terrorist group Al-Qaeda and other instigators were sent into Libya to create the appearance of an internal rebellion. Then the totally fake allegation mentioned above claimed that Gaddafi ordered his security forces to take viagra and rape citizens. Amnesty International found zero evidence to support that false allegation. In spite of how false the accusations were and despite how fake the rebellions were, NATO swooped in and bombed Libya with US president Obama fully supporting the invasion with cruise missiles. Libya's magnificent water supply system and the factory manufacturing the specialized 8 foot diameter pipe were blown up. The country was carpet bombed and ravaged by the imbedded

rebels, leaving a lawless shambles that remains today. A World Bank approved central bank was installed and the oil profits began flowing back to the big private oil companies. Gaddafi was killed by ramming a rod up his rectum on camera! Hillary Clinton laughed about it on a TV show! The ruthless psychopaths won again.

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

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

Today only a few countries 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 produce hardship for most people and incredible wealth and power for a few. Thus, the psychopathic globalist 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 bankster oligarchs install governments that obey their dictates. The World Bank and the BIS (Bank of International Settlements) are at the top of this system. As I mentioned earlier in the corporations section that the World Bank provides

In spite of all of that, big changes are taking place in several African countries including Chad, Senegal, Mali, Burkina Faso, Niger, Côte d'Ivoire and others as if a domino effect has begun. A young Burkina Faso president, Ibrahim Traoré has become a new African beacon of hope for many as he works with neighboring Mali and Niger to take over the money supply and institute major changes similar to what Gaddafi achieved. At this point Traoré has survived numerous assassination attempts with the USA, France and Al-Qaeda involved in targeting him. With multiple successful coups the people of Africa are ending colonial oppression. If this continues, the psychopathic globalists could lose control of the most resource rich continent in the world.

USA Central Bank History

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

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

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

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

Finally, Franklin argued that land-based paper money would automatically stabilize the quantity issued. If there is too little paper money, the cost of trade will be high pressing people to borrow more money on their land increasing the money supply. If, by chance, too much paper money were issued relative to what was necessary to carry on internal trade that would lower its value causing people to obtain this depreciated paper

money to pay off their mortgaged lands eliminating that money from circulation to increase the paper money's value. This automatic stabilization or natural equilibrium of the amount of paper money within a province would emerge from decentralized market competition within the province. Using Franklin's paper money in the American colonies increased prosperity that far exceeded the Europeans of that time.

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

Shortly after America won our independence from Britain, Alexander Hamilton (pictured on the \$10 bill) served as secretary of the U.S. Treasury from 1789 to 1795 during George Washington's presidency. In 1791, Hamilton proposed that the United States charter a government run national central bank in order to take care of Revolutionary War debt, create a single national currency and stimulate the economy. Thomas Jefferson argued that too much power in the hands of the federal government would lead to tyranny. After presenting their arguments to Pres. George Washington (pictured on the \$1 bill) Washington agreed with Hamilton, preferring a government-run national central bank. Despite that, the *First Bank of the USA* was a public private partnership with the USA owning 20% and 80% owned by private investors including significant foreign investment. Later in 1804, US vice president Aaron Burr assassinated 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 for the misdemeanor of "challenging to a duel" and for the felony of murder. Eventually, the murder charge was dropped. Of course, Burr was financially supported by the powerful private bankers who controlled the mostly private central bank with Hamilton rolling over in his grave.

Over more than 100 years that followed, five US presidents tried to shut down or work around privately controlled central banks. Here's a brief summary of how that national versus private battle went:

The first of these pro national central bank presidents was the very popular Andrew Jackson (pictured on the \$20 bill) who was US president from 1829 to 1837. Before dealing with the Central Bank, Jackson transformed the United States from a republic—in which only white male landowners held voting rights—to a more inclusive democracy, in which all white men held voting rights. Jackson's opposition to private central banks began with the *First Bank of the USA* discussed above. That bank existed during a time when market expansion and availability of western lands should have offered safe opportunities for economic expansion to more and more citizens, but Jackson lost everything. He correctly blamed the central bank for his personal financial misfortunes. In 1816 the *Second Bank of the United States* was created by private bankers to be the new US Central Bank. However, 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 Jackson declared war on the private *Second Bank of the United States* eventually crushing it. An assassination attempt failed when the guns misfired allowing Jackson to complete the last two years of his second term.

Later, Abraham Lincoln (pictured on the \$5 bill and US president from 1861 to 1865) made an attempt to stabilize the money supply. In an article entitled, *Lincoln Financed the War By Taking On the British-Backed New York Banks*, Rochelle Ascher reviews Lincoln's overhaul of the banking system, his printing of "Greenbacks" to fund the Civil War and then concludes by stating, "Had Lincoln lived, it is likely that he would have superseded this arrangement [meaning his overhaul of the US monetary system] with the creation of a Third National Bank of the United States." (source https://archive.schillerinstitute.com/educ/hist/2014/0620-lincoln_financed_war.html)

Certainly Lincoln would have created a government owned and controlled central bank. Unfortunately Lincoln wasn't as lucky as Jackson, the assassin's gun fired leaving this remarkably famous president dead. It's interesting to note how Lincoln was a bit like Gaddafi who emerged from humble roots and rose to power with a focus on banking reform to provide national prosperity for all citizens while holding the USA together and advancing civil-rights by outlawing slavery in the USA with the Civil Rights Act of 1866.

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

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

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

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

Thus, Garfield was most likely assassinated because he intended to establish a national government controlled central bank.

Just 19 years after Garfield's assassination, President William McKinley (pictured on the discontinued \$500 bill) signed the Gold Standard Act, March 14, 1900, establishing gold as the sole basis for redeeming paper currency. The Gold Standard locked monetary value to a truly valuable commodity giving it a solid foundation. Then at the beginning of his second term, in September of 1901 President McKinley was assassinated. Again we find this president working to obtain US government control of the money supply.

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

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

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

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

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

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

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

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

In fact, there could be zero national debt if the USA had its own government controlled central bank. As it is, with a national debt of 38 trillion the interest payments transfer tax payers money up to the wealthy.

When considering assassinations of heads of state worldwide, the targets are leaders who strive to maintain control over their nation's currency and resources. Gaddafi, Hussain, and Traoré are three examples.

By working together psychopaths' unhinged treachery makes it difficult for a leader to successfully rescue a nation from the private central banks interest bearing debt trap and privatization of resources. That's because such leaders are found dead just like all the US presidents who endeavored to make the needed banking/monetary changes in the USA.

This assassination of leaders who create prosperity for their people by gaining control of banking and national resources shows that these are two primary keys to prosperity. Today, nearly all central banks are privately owned and controlled. I've found just 3 government controlled central banks in Cuba, Iran and North Korea. NATO places sanction on those countries to prevent them from selling their resources with hopes of crushing them. Conversely, Russia and China work to protect those countries with anti-NATO support.

The 21st century BRICS (Brazil, Russia, India, China and South Africa) monetary system offers an alternative to the US dollar that gives countries an alternative for global trade. However, all of BRICS founding countries have World Bank controlled central banks, so, even though BRICS may offer alternatives to the NATO neocolonial racket, the globalist banksters remain on top by controlling BRICS via each of the founding countries' central banks.

Control of all central banks is a key goal in achieving global domination, especially if Central Bank Digital Currency CBDC is instituted world wide.

Real Solutions

If we continue to elect small groups of representatives to govern us, the chameleon psychopaths will occupy many of those positions while controlling the rest via bribery or blackmail to continue rigging the system in their favor. That's what psychos have been doing ever since such systems emerged. For instance, Roman senators were the oligarchs.

The following solutions stop the psychopaths, sociopaths, narcissist and sadist from gaining control while empowering the people to create prosperity for most everyone while minimizing or eliminating suffering.

Solution #1 **Direct Democracy**

Direct democracy is so powerful that oligarchs have preemptively attacked it by calling it "mob rule". In a **direct democracy** everyone votes on issues that affect them with one vote per adult. Since the psychopaths are a tiny portion of the population, they are vastly outnumbered by a majority of sound minded people who the psychopathic oligarchs label the "mob". This is classic case of projection in which the top mobsters and their criminal government and nongovernmental organizations rule most of the world.

Typical analysis of decision making methods consistently ignore the presence of mental illness as if it didn't exist. Conversely, in this essay impactful psychological factors like psychopathy and sadism are included.

In this section I show how **direct democracy** is the only fair and safe way to make decisions despite the propaganda claiming that spreading power equally amongst everyone is "mob rule", when it's actually true grass roots democracy.

In David Graeber and David Wengrow's 2021 book, *The Dawn of Everything: A New History of Humanity*, the authors show that egalitarian civilizations functioned for thousands of years all around the world. A growing body of evidence revises history to indicate that **direct democracy**, or something like it, provided self governance going back far before any of the Greek, Mesopotamian or Egyptian civilizations appeared.

Imagine going back in time over 5,000 years to find a community whose members want to make an important decision. How did they go about it? Simple, discuss the options, narrow the solutions down to a few good ideas and vote by raising hands. That's **direct democracy**. Pure, simple and intuitively obvious.

Despite that common sense approach to group decision making, conventional history claims the city-state of Athens in Ancient Greece was the birthplace of direct democracy, a system known as *demokratia*, meaning "rule by the people". Having researched the Athenian system, I found there were imbedded oligarchic aspects, low participation, and many people were excluded like women and slaves who probably constituted more than half of the total population. Thus, Athens did not use a real **direct democracy**.

Direct democracy has always been a fair and inclusive self-governance approach to making group decisions. Thomas Paine 1777, "Democracy does not consist of choosing one's masters, but of having none."

In a **direct democracy** decisions are made by all the adults who are affected by the result of a particular decision. Historically, in clans and even very large communities that existed prior to the advent of civilization, **direct democracy** was the norm. More recently outside of civilized regions, many so-called primitive clans and small village communities continued to use **direct democracy** to govern themselves. Additionally, some modern eco-villages and intentional communities use **direct democracy** to make their important community decisions by calling for community wide votes on important issues. I witnessed this process taking place at the Twin Oaks intentional community located near Louisa, Virginia.

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

A widespread misconception claims that uncivilized people were violent and war-like. However the truth is the opposite. In fact, civilizations ruled by psychopathic maniacs began developing war and slavery about five thousand years ago. Prior to that we don't find archaeological evidence for slavery or men fighting men based on pottery going back 20,000 years. More recently, traditional people who maintained village-based communal lifestyles continued to be remarkably hospitable and friendly. Factual support for this reversal of the "barbaric caveman myth" is provided in Michael Bakunin's 1873 book, *Statism and Anarchy*, Peter Kropotkin's 1902 classic, *Mutual Aid: A Factor of Evolution*, John Robins', *Healthy at One Hundred*, and most recently Graeber and Wengrow's 2021 book, *The Dawn of Everything: A New History of Humanity*. The latter claims that 5,000 years of peaceful egalitarian communities preceded the recent 5,000 years in which hierarchical systems of various sorts emerged to introduce human sacrifice, slavery, war and the plague of wealth versus poverty.

The boots on the ground reality supported by anthropology, archeology and first hand accounts reveal that self-governed people are especially hospitable, friendly and gift economy oriented. To regain such peace and prosperity villages, towns and cities must reemploy humanity's ages old **direct democracy**. On a larger scale, states must make state-wide decisions by including everyone in their state. National decisions must be made by all the adults found in a particular nation. Continent-wide decisions must be made by every adult living on the same continent. On the largest scale, global decisions must be made by every adult on Earth.

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

Direct democracy can be implemented at all levels. As this process grows and its effectiveness becomes obvious, useless managers, presidents, dictators, tzars, etc. can be retrained to do productive work rather than continuing their parasitic class based top down authoritarian rule. Surely many managers are good folks, and those who are will come to enjoy participating in **direct democracy**. With wide spread prosperity expanding to affect everyone, happiness becomes contagious.

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

This is how "we the people" dilute the affects of psychopaths and sadists to safe levels.

After the transition to **direct democracy** is made, national boundaries will gradually lose their meaning. Historically rulers formed nations and empires to define the territories under their top down control. Conversely, with **direct democracies** in place, people will trade and share with their neighbors based on geographical proximity for convenience. National borders will become impediments to trade by artificially separating neighboring villages located on opposite sides of a border. A global renaissance of renewed friendships with neighboring villages will offer even greater prosperity as national divisions fade into the past.

Currently typical governments grow very large and seem to be very busy making all sorts of rules, statutes and laws. However most of what big governments do maintains the class disparity between rich and poor. Typical governments use PR propaganda to claim they are dealing with crime when the government and their wealthy benefactors are the most egregious criminals. Meanwhile, the fanfare of government which includes monuments, impressive buildings, elaborate ceremonies, etc. are used to trick citizens into believing that making important decisions requires very special people. On the contrary, polls consistently show that the general population knows better than the so called leaders who are beholden to the wealthy psychopaths.

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

When examining Switzerland's democratic system many criticize the country for not allowing women to vote until the 1970s, far later than many democracies around the world. That was based on the father representing a family by voting in the town square while the mother took care of the home and the extended family. Despite that, during 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 and countless times in towns and villages throughout Switzerland. Furthermore, in contrast to many other political arrangements, Swiss elected legislative or executive leaders are not allowed to put an issue to a public vote; this can only be done by the citizens themselves, either through the collection of signatures or in accordance with a legal requirement such as proposed changes to the constitution or for important financial expenditures like the military budget. Thus the Swiss people govern themselves using **direct democracy** especially when it comes to the most important issues both nationally and locally.

By the way, the Swiss don't fight wars against other countries; on the contrary, they help in caring for the casualties of other country's wars. The Red Cross is an international humanitarian network founded in 1863 in

Switzerland. It has grown to include chapters worldwide that provide assistance to victims of disasters, armed conflict and health crises. Finally, Switzerland does have a military and all healthy men participate. Afterwards they keep their fully automatic weapons ready incase national defense is needed.

Going a giant step further Switzerland has 374,142 bunkers with enough capacity to protect every Swiss citizen in the event of nuclear war. The largest bunker is 8 stories high with an enormous capacity to house thousands. Conversely here in the USA the elite and high level government officials have bunkers with most Americans left vulnerable. With an psycho oligarch driven representative democracy the oligarchs and the representatives are protected. On the other hand in the Swiss **direct democracy** every one is protected.

Here's a very interesting video on Swiss bunkers: <https://youtu.be/KC-NOkm-dGs?si=gAEXqvX5pwMhZSJV>

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

The banksters and elite corporate interests push US military intervention that's used to exploit rather than help. In the wake of US military invasions, mountains of innocent civilians have suffered with countless dead. During our involvement we install dictators to run our client countries according to the neocolonial approach. Additionally, the USA military trained numerous death squads to oppress many South and Central American Countries. More recently, the USA has invaded Africa and the Middle East where Isis and al-Qaida were formed, trained, funded and armed by the US military leading to similar tragedies. The invasion of Libya is just one example of what the US military does to progressive countries that create prosperity for their people. The USA/NATO provides the military might that enriches oligarchs. All of that is driven by psychopathic monsters who have risen to power or remain in the shadows to push a top down globalist agenda.

Despite all of that, **direct democracy** strips psychopaths of their power by giving them 1 vote each, just like everyone else. With **direct democracy** middle class prosperity can be afforded to everyone.

To conclude this section I'll summarize what **direct democracy** is and identify several advantages of this ages old system that provided peace and prosperity for thousands of years prior to the emergence of kings, dictators and representative governments that we can clearly see as arrangements that serve psychopaths.

Direct democracy is a form of government where citizens make decisions about policies and laws directly, rather than a dictator or elected representatives doing so. In a **direct democracy**, citizens vote on policy proposals, rather than voting for politicians to represent them in government. The proposals come from ordinary people, the grass roots. In existing modern governments these proposals are called referendums or initiatives. In a full blown **direct democracy** grass roots committees, councils or town hall public meetings provide a venue to formulate proposals based on ordinary people's needs and dreams. By discussing popular issues and formulating solutions, grass roots groups draft proposals. Those proposals are circulated as petitions to insure their popularity and then voted on by everyone affected by a particular proposal.

Advantages of **direct democracy** include: increased citizen participation and engagement in the self-governing process; direct representation of citizen interests; accountable and transparent government is maintained; the hidden influence of special interest groups is eliminated; and finally the mentally ill (psychopathic) minority are overruled by the sane majority; finally, **direct democracy** is the only system that produces prosperity despite the existence of psychopaths, sociopaths, narcissist and sadists. Thus, **direct democracy** is the only reliable and durable solution that properly places the psycho oligarchs in the minority where they belong forevermore. Meanwhile, the current use of representative governments at all levels insure a continuation of oppression of the majority by the minority.

Solution #2 Sharing the Wealth

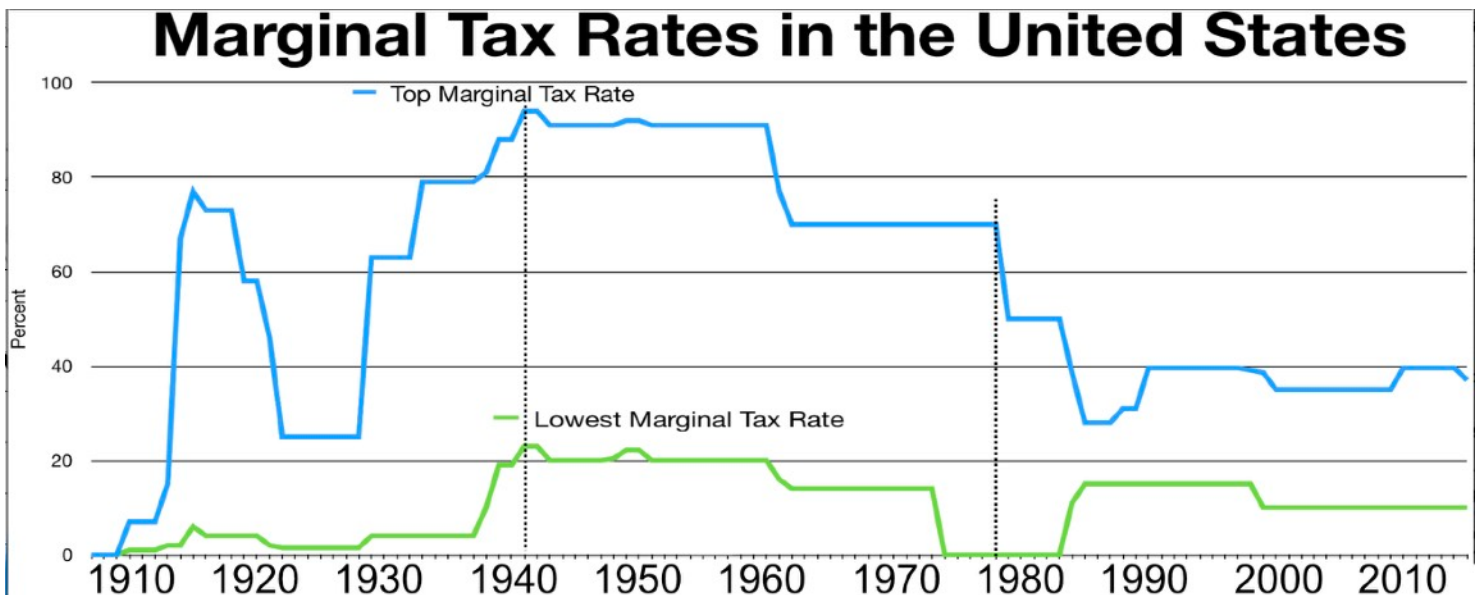
To see how excess wealth can be shared in a way that benefits everyone, let's examine a period of American history named, "***The Great Prosperity***". This historical period took place in the USA from, 1944 to 1981. That's when America was truly great country. Although America wasn't perfect this prosperous era is worth investigating to see what made it great.

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 during America's glory years was a shocking 94% for income over \$200,000 as shown in the 1944 and 1945 tax schedule provided on the right.

The graph below shows how very high tax rates (the blue line) were imposed on high personal incomes during ***The Great Prosperity***. That period of history is bookended by two vertical dotted lines, one at 1944 and the other at 1981. This prosperous period occurred when the highest marginal income tax rates remained above 70%. It's quite remarkable that America's especially prosperous period aligned with 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 taxes.

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	-

So, you might wonder, "Why do high taxes line up with ***The Great Prosperity***?"



The answer is actually quite simple. The general economy becomes more prosperous for everyone when money is being spent, conversely the economy stagnates when money isn't circulating. Since most people are working class folks, when the working class can afford to buy things like food, cars, houses, clothing, etc., those purchases stimulate the general economy which does not include the stock market. To make lots of purchases, working class people must be employed and paid well enough to accumulate excess income that they can spend to upgrade their lives making ordinary people more prosperous. By levying high taxes on the rich and then using those tax revenues to build and maintain national infrastructure like roads, water supplies, sewage systems, power grids, etc., the government can boost the economy to be more vibrant. During ***The Great Prosperity*** the government financed large infrastructure projects that paid workers well enough to purchase more goods and services increasing the circulation of money generating greater prosperity for everyone. At that time the USA was also involved in WW2 and the Cold War which required the manufacture of weapons which provided additional well paid jobs.

President Roosevelt also introduced the New Deal which provided healthcare, social security, better education and affordable housing with taxes funding the programs. These social programs and lots of well paying jobs provided a ramp for the poor to become middle class. Surely there were still some poor folks; however, a large and healthy middle class provided a blanket of prosperity elevating many out of poverty.

On the other hand, since the mid 1980s, low income tax rates for the wealthy have allowed the top 1% to become super rich while the middle class folks have been descending into poverty and homelessness. With billionaires paying low wages to the workers and very little in taxes, the richest oligarch psychopaths have accumulated loads of money to bribe politicians and unelected civil servants to help the wealthy become evermore wealthy and powerful.

What this essay reveals is that poverty exists not because we can't feed the poor, but because we can't satisfy the insanely rich psychopaths who want to control everything and everyone. Not because ordinary people need to be controlled but because psychopaths are control freaks. In other words, poverty exists because psychopaths are "control freaks" who are especially skilled at hiding their mental disorder as they ruthlessly work to control the world.

To bring back *The Great Prosperity* we need to tax the rich heavily while using the revenues to create well paying jobs and insure that basic needs like housing, food, education and health care are provided to everyone. The jobs can upgrade our crumbling infrastructure for everyone's benefit.

Hence, a graduated tax schedule like the 1977 US federal income tax schedule, shown on the right, is needed to stop the psychopaths from destroying the USA. As you can see, the first \$3,200 is not taxed, to compensate for inflation that should be increased to \$30,000 or whatever is needed for basic living expenses. Of course, higher incomes are subject to higher taxes up to \$203,200 or more which is taxed 70%. Today that top bracket should also be increased due to inflation to a million dollars or possibly more. Certainly all the tiers need to be adjusted to reflect the effects of inflation.

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	-

Beyond income taxes, there are additional financial factors to consider. Today, most wealth is being passed down through estate inheritance that is not taxed as income. For example, Bill Gates was handed success by wealthy parents and friends of his parents at IBM who opened doors to his 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 can help to prevent individual psychopaths and families of psychopaths from amassing extraordinary power via excessive wealth that grows faster the more wealthy a person becomes. In a six minute video *What if We Actually Taxed the Rich?* Robert Reich discusses how to effectively tax the rich:

https://youtu.be/-RS_BtLB3QE?si=opwaHTEzhe-Bakqj

Solution #3 A Healthy Monetary System

Another key to prosperity involves providing a healthy monetary system that offers zero interest loans and a bountiful money supply in place of the monetary scarcity offered by the sick Ponzi scheme interest bearing debt monetary system that the oligarch banksters impose on most of the world. **The "popular" system is a conveyor belt that takes money from most people via interest on loans to deliver that money to the wealthiest psychos who own the banks. So instead of trickle down economics we have a fountain slurping up money from lowly workers to shower the most wealthy with evermore wealth.** That must stop! The key issue is the interest on loans which was originally labeled usury which was illegal. However usury was redefined long ago to mean "excessive interest". The truth is that all interest is usury. Interest takes hard earned money from workers and delivers it to the most wealthy via mortgages, credit cards, etc. Thus, those in debt are exploited or "used" to enrich the wealthy psychos who do nothing of value!

Each nation must gain control of the creation of their national money supply. Then by printing physical money, the treasury can provide government agencies with money to fund public institutions that provide healthcare, infrastructure, banking, electric power, etc. for everyone's benefit.

The fact that every US president who was assassinated had either proposed national government control of the money supply or printed US currency (Abraham Lincoln printed greenbacks and JFK printed US currency) exposes the importance of controlling the money supply. This reason to assassinate issue cannot be overstated.

Solution #4 Natural Resources are National Treasures

Natural resources within a nation's borders like gold, oil, trees, etc. are national treasures that belong to all of the citizens as part of the nation's commons. When these resources are extracted by the government, the nation can use the revenues to provide prosperity for all citizens. The current US system allows private individuals and corporations to become extraordinarily wealthy by using our national resources for private gain making the wealthy even more wealthy. Surely all citizens should share the profits from national resources.

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

As discussed earlier, the ultimate solution is **direct democracy**. Given a population of mostly healthy, sound minded people, who have access to real facts from reliable sources, we can make the needed changes to reform the entire world creating prosperity for everyone. Self-governing **direct democracies** must be implemented worldwide to create and maintain global peace and prosperity. If **direct democracy** was established in just one or a few countries the psychopaths would use countries they control to shut it down as they did in Libya and other regions as top down rulers have expanded to control the entire planet, except Switzerland which maintains a **direct democracy** but curiously they don't promote their effective system.

Solution #5 Debt Forgiveness

In addition to **direct democracy**, high taxes for the rich, a healthy monetary system, and nationalized natural resources, a very powerful solution is debt forgiveness. Forgiving debt is a magnificent way to quickly reform the existing poverty that is often caused by overwhelming debt. Forgiving all debts, and where it's possible returning people to their homes, would make an enormous difference for billions of people.

On a national level, debts have placed entire nations in servitude to the psycho globalist banking creditors. National debt forgiveness would end that enslavement imposed by the banksters. With a clear financial slate nations would be free to build prosperous countries blanketing the world with a global utopia.

The psychopaths who depended on using the interest bearing debt Ponzi scheme to steal money from over 90% of the people would be cut off from that unlawful source of wealth. Exposing that system and shutting it down will go far in leveling the playing field making prosperity available to everyone. Surely, the wealthy will be less wealthy but they will still enjoy a sufficient level of prosperity that everyone shares.

Imagine a political party named **Debt Forgiveness Now!** Their plan could begin with **debt forgiveness** using modified bankruptcy laws. Another approach is to shut down the national private central banks and print money to pay all debts. Either way, ordinary people and the government debt free, we the people will have an opportunity to take the next step, installing grass roots **direct democracies** to overrule the psychopathic oligarchs who are vastly outnumbered by sane ordinary people. Then, with all people sharing equal power, 1

vote per person, the wealthy could be taxed in a way that gradually brings everyone into a very comfortable middle class lifestyle that's healthy and realistic for all of humanity.

Divided we are vulnerable to the worst thieves, the sadistic chameleon psychopaths. Together, honest conscientious folks outnumber the psychos approximately 50 to 1. With power shared equally by every adult, common sense arrangements will quickly emerge to create prosperity for everyone and maintain it forever.

Achieving Prosperity For Everyone

Of course, the first step is for people to become aware of the real problems and the sensible solutions that are discussed throughout this essay. With the primary problems and real solutions expressed in just 35 pages, surely everyone can become aware of these fundamental problems and the solutions needed to fix them.

Although the solutions are reasonably easy to describe and understand they may be difficult to implement, especially in a world that's run by ruthless psychopaths. One approach begins with setting up **direct democracy** in small corporations, and local governments then expanding to larger entities like big corporations, counties, states, and countries... A gradual transformation can empower people to take on larger systems with self-government emerging from the bottom and growing to secure prosperity for everyone.

Any path toward **direct democracy** will require appropriate bylaws, constitutions and other procedural documents to replace the current documents that enshrined top down management and governance. Fortunately there are some examples that can be used for corporations, countries, eco-villages and even Swiss cities and towns.

Today, most people are trapped in a web of top down control that psychopaths continue to expand and strengthen drawing more and more mentally ill criminals into their network of control that covers most of the global. However, once enough people learn that our collective problems come from mentally ill psychopaths, sociopaths, narcissists and sadistic individuals, a tidal-wave of change could emerge. Surely we must turn the tides of the current trends that are pushing toward a dystopian global technocratic surveillance system featuring a central bank digital currency (CBDC) control grid.

It's important to stop the trend toward neo-feudalism with lords, slaves and ZERO middle class before the CBDC system is operational and fully integrated. In the USA, we must stop voting for the lesser of two evils because that's exactly how evil psychos remain in power. We need a **Debt Forgiveness Now!** third party, high wealth taxes and ultimately **DIRECT DEMOCRACY** at all levels to keep the power in the hands of

"We the People!"

Conclusion

With mental illness exposed as the key to power in the modern world it's absolutely clear that we need to rearrange our governments to completely eliminate powerful positions. The only way to accomplish that is by distributing power across the entire population evenly providing everyone with a little bit of power. The ages old **direct democracy** is the perfect solution. One vote per adult on all important issues. Every adult who is affected by an issue is included in a particular vote. Simple, effective and time tested.

It may seem too difficult to make such a sweeping change based on where we are today. However, there is no other solution available given the existence of tens of millions of human monsters who are afflicted with very dangerous hidden mental disorders. Especially given psychopaths' chameleon ability to act perfectly normal and even appear charismatic despite how dangerous they are to all of humanity.

Surly the idea to isolate psychos from society comes up. It seems like an easier and more direct way to deal with all of the problems psychos pose. If it was possible to identify psychos some sort of isolation program might work, however identification is very difficult and it would most likely become even more difficult if psychos were being hunted and targeted for isolation. Additionally, more psychos are born every day so the isolation process would continue forever. The people involved in finding and diagnosing the psychos would

hold the power to condemn people to isolation. Placing the fate of people's lives in the hands of psychological diagnosticians would violate the fundamental principle that makes **direct democracy** so reliable, each person get's a little power, one vote per adult. With **direct democracy** in place, we are good to go forever! No isolation, no chance for corruption in identifying psychos, simply equal rights for everyone.

I feel inspired to offer the following words for identifying governments that psychos have erected.

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

Kakistocracy means “rule by the worst.” Certainly malignant narcissists are the worst human beings. Kakistocracy is based on Greek kakistos ‘worst’ + -cracy ‘ruled’.

Despite the accuracy of those two words and how mentally deranged people have become so unexpectedly powerful, we must remain hopeful. Certainly a critical step is for each person to help by exposing the propaganda that keeps most people misinformed. For instance the USA has an awful version of democracy. One originally designed to keep rich white men in charge. Gratefully more and more people are becoming aware of the fact that Oligarchs run the world via systemically corrupt governments which are designed to facilitate the concentration of power into the hands of far too few. This concentration of power facilitates Kleptocracies and Kakistocracies that enslave good honest people via corporate dictatorships and Ponzi Scheme monetary systems that use interest bearing debt to steal from the poor while enriching the wealthy.

If enough people wake up to see how we have been misled by a propaganda machine run by psychopaths, then a fair and just system as discussed in the **Real Solutions** chapter, could transform the entire world.

We the people can shut down Kleptocracies and Kakistocracies by reforming civilization into a peaceful and prosperous self-governed arrangement that turns the pyramid of power upside down empowering everyone with a little power and no one with too much power.

Of course this essay is just a starting point. Hopefully I have inspired you to take this discussion further making it clearer and easier to understand or by adding detail to the solutions. Or by working to implement the solutions in some way to some degree.

Eventually, a new era of peace and prosperity will emerge with all of us waking up to see the truth the whole truth and nothing but the truth more clearly than ever before.

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