Capitalism Exposed!

The gigantic banking scam –
an unprecedented political and economic fraud

by Per Lundgren

A trilogy

PART I
THE PROBLEM - AN OVERVIEW

Part I of the trilogy has been revised

The intention of the **new** Part I (August 2016) is to summarize the entire trilogy in 194 pages. Some new chapters have been added, and some have been removed. Parts II and III of the trilogy are unchanged and, as before, provide a deeper analysis of the object of this research for the interested reader.

The focus of the new Part I – A clarification

One of the goals of the new Part I is that you, the reader, at an early stage will come to understand what the term "economic system" means.

I'm probably not the only one who thinks that the socio-economic system we live in today (i.e., the capitalist/central bank economy) can, in all fairness, hardly be described as people-friendly or humane. The question then, is what an economic system should look like in order to earn the right to be called that.

It's for you, me and everyone else who falls into the category "the people" to decide this matter. And to that, we have to have something *to compare* with our current system - which, with the exception of the communist plan economy, is not as easy to find as you might think, due to such comparative information having been, and still being *deliberately* concealed and withheld in today's society.

Our aim is thus to find one or more socio-economic systems which might correspond better with the concepts of human kindness and the humane society than the current capitalist system does, and then compare those systems in order to clarify exactly where the differences lie.

As a starting point, we can conclude that today's capitalist/central bank economic system clearly shows its shortcomings in terms of recurring financial crises of various magnitude down through the centuries and around the world, where recessions are repetitively interspersed with illusory economic booms – all founded on fraud.

Are there, then, in addition to the communist plan economy, any developed economic systems to compare with? The answer to that question is “yes”. But when these systems, for reasons of competition, are seen as *a danger* to the architects of capitalism, information about them, as mentioned, is withheld and one must stray far from the beaten path to find relevant historical information about them.

Once the hidden information on these systems has been sought out and brought into focus (as I do in this trilogy), the next important step can be taken. We can now begin a comparison of the systems for the benefit of our society, and make this the subject of public debate. Numerous alternative proposals, elaborations and improvements in terms of both large and small details will appear as these systems are brought to light through this debate. Because the debaters will represent a widely varied skill set, and not all participants will have genuinely serious intentions, it can be assumed that some will not hesitate to deliberately postpone or scuttle the debate, “troll” at the expense of others or promote preconceived notions before even becoming acquainted with the alternative system being discussed. The same applies with regard to the *arguments* forwarded by advocates of the alternative system.

Some commentators will say that they can't be bothered to read more on the subject, and thus in the worst case, with or without intention, steer the debate towards superficiality, personal attacks or reject it outright due exaggerated bias. In this situation it is important to be, as serious seekers/researchers, on the look-out for the best system, or as a system proponents, to be well-read, and ensure that one has sufficient expertise to determine what is relevant and what is not relevant to the debate, i.e., to have the knowledge required to be able to objectively compare the different system proposals with each other. As always, knowledge enables one to make the right choices. If you then possess knowledge and are a skilled debater, you will be able to steer the debate with elegance and humor, based on your competence and objectivity. Then, with the help of your insights, the best system will emerge. The new Part I is therefore written in such a way that the reader who really wants to know what the economy involves, in detail and without euphemisms or decoration, will find what they are looking for.

Of course, it is always possible to go into even more detail in any matter. In Part II, therefore, I will delve even more deeply into the subject, mainly to satisfy those seeking an accurate, detailed, logical understanding.

It is my opinion that the goal is to create a humane society that provides all people with an extraordinary prosperity and well-being, at least materially – unlike in today's society where the good life is limited to only a few. A type of society based on a financial system which I call the *New Economic System*, or more technically, a *human-friendly well-functioning (non-inflationary) monetarily funded economy*. You have my best wishes on your journey through this book!

Dedication

The trilogy *Capitalism Exposed! The Giant Banking Scam- an Unprecedented Political and Financial Fraud* is dedicated to 17th-century genius Isaac Newton.

Newton earnestly devoted most of his 60 year long research career to trying to find the foundations for *4th generation empiricism* in the context of intensive study of the higher esotericism of his time - and he came close to succeeding. He worked at this project in utmost secrecy all his life, in a time characterized by religious and scientific intolerance. This 4th generation empiricism plays a major role in the full disclosure of the current unprecedented political and financial fraud which is the trilogy's theme.

Fourth generation empiricism is a highly developed mathematical-logical structure that is part of the so-called high culture knowledge, including, among other things, higher esotericism, knowledge which is also available, under the greatest secrecy, in the form of a secret doctrine in international Freemasonry, but also completely freely available in the teachings of the Danish author Martinus in his writings on cosmology. This is a type of highly developed knowledge which describes the fundamental natural laws of the universe, i.e., the conditions and rules that govern all life and all evolution.

High culture knowledge also includes a highly developed logic which proves to be even more advanced than the logic that is recognized and documented in modern higher mathematics, although there have been advances in this area in the last two centuries, more specifically from about 1830 until the present.

This highly developed logic is a *de facto* further refinement of the already extensive capabilities of the modern higher mathematics of today which provides the ability to see through, among other things, major social frauds, serious crimes and criminal operations, which in our time (2016) are conducted on an extensive social scale. This refers to high-level criminality based on the use of illusions that deceive entire peoples. Illusions that, as with the Emperor's New Clothes, give an impression of reality that today's public has not seen through.

The work of mathematical genius Kurt Gödel (1906-1978) with his two incompleteness theorems in modern higher logic, as well as other achievements of modern higher mathematics since around the 1790's, have contributed greatly to the open high culture society now taking shape, something that is reported on in depth in my scientific essay *4th generation empiricism - A Significantly Expanded Scientific Model*, available for free download on http://nyaekonomiskasystemet.se/4:e generation of empiricism-science/Logic/.

It is with the help of these advances - advanced logical tools - that great political and financial irregularities can now be revealed, where the purpose of the disclosure is for the public to understand the need for us to change our socio-economic course, and begin to build a genuine humane society.

I show that if we do this, remarkable prosperity and social justice, compared with that of today, is within our reach.

Preface

This book (Part I) is an *introductory* overview which, with the two detailed continuations Part II and Part III in the series of three, deals *factually* with a reality in today's Swedish society, and equally in global society as well, which very few people have knowledge of, or insight into, yet increasingly are sensing. It is something which concerns us all. It's about an ongoing socio-economic fraud of major proportions, *a giant banking scam, an unprecedented political and financial fraud* that we - the people - simply have to deal with for our own sake. If we do not succeed in this, the people who created the system that lines their pockets at our expense, and at the expense the business sector and the country as a whole, will continue their operations. This would seriously further damage our society and unnecessarily delay the development of welfare. Therefore, I believe, the root of the extensive social sabotage caused by this serious fraud must be removed. When this has been done, we can begin building a truly humane society.

Behind the trilogy's three parts, and the 11-page introduction to them, “The Humane Society”, lie just over 53 years of work. This is the time it has taken me to research the information presented.

The introductory book (Part I) provides an overview of what I argue is the world's, and probably history's, all-time largest and most organized political and financial fraud in any category. The fraud is simply staggering in its scope, financing and dividends, which is all revealed as its foundation are laid bare.

Several *billion* people have been duped by many generations of so-called insiders, or by others participating in the crimes, e.g, politicians, since the 1600s. Human development is constantly moving forward in every way, also when it comes to building social welfare, when humanity is viewed as a whole from a historical perspective. In fact, it may even seem as though progress is considerable and has occurred relatively rapidly, especially in recent centuries. But the fact is that there are forces working to curb this development, yes, who even try to steer communities in the opposite direction, towards stagnation and an extensive dismantling of what has already been achieved, because it serves their purposes. You should also realize that developments which we think of as amazing when seen over time, are *hardly anything* compared to the development that would be possible, if today's incredibly inefficient and criminally-controlled economic system had not enjoyed the dominance that it has.

The development and progress of *the alternative socio-economic system* that I have proposed – what it would mean for society when compared with today's capitalist (and as we shall see, severely criminal) economic system, the so-called central bank economic system - is like comparing day night. It is this outstanding alternative system of socio-economic progress that can now be realized through what I have to tell you.

My three books are about an unimaginably extensive criminal conjuring of illusion, which I rightly liken to H. C. Andersen's fairy tale "The Emperor's New Clothes", that is, a societal charade in which illusions are played out in order that people all over the world may believe that they are seeing reality, when in fact it is just the opposite. As we know: If a lie is repeated often enough, it becomes a truth.

My recommendation is that you, as a first step, read the introductory book (Part I). It gives a good overview of the trilogy's theme, though it is not as detailed as the main text (Part II). In Part I, I also clarify a number of basic concepts that can be beneficial for a deep understanding of the book's two main parts (Parts II and III). I highlight the great deception from a primarily Swedish, but also an American point of view, with the aim that people in many other countries will recognize their own situation and hopefully do something about their own local, specific circumstances once they understand how deceived they have been, and how vulnerable they are.

The first step to *powerful* and *effective* change is to understand **the problem**, and to *understand* - not just superficially, but in depth - *why* change is necessary. The power that maintains the global fraud fully comprehends this, and for that reason it works frantically, with unlimited resources, to ensure that precisely this - an *understanding* of how the fraud is carried out - continues at all costs to be withheld from the public. This is how the current global economic system is built and manipulated for the benefit of the few, and at the expense of the rest of us.

Understanding is thus the first step to the permanent elimination of a centuries-long political and economic, all-encompassing system of social fraud. I believe that the changes that I and other writers demonstrate are fully realistic and possible to achieve without either revolution or violence in general. It is possible, but it will not happen by itself. As a second step, then, when the old system is eliminated in nation after nation - again with understanding as the foundation - a today unsuspected and *extraordinary* social prosperity for *all* can be built on the basis of suggestions that I primarily propose in the form of a number of "keys" to the problem in the trilogy's final part (Part III).

Here I wish to point out that the introduction to the book contains no references to the literature. The entire extensive literature reference material is included in the main text with the intention of starting wide-ranging public investigations. More about this later on here in Part I.

The trilogy is aimed at three groups of people:
1) Those who prefer not to read too much. They may take advantage of the 11-page introduction.
2) Those who want a little more knowledge. It is suggested they read the 211-page Part I.
3) Those who are scholars and seekers of in-depth truth, and do not baulk at detailed, sometimes very demanding, often repetitive, advanced logical analysis. For them there are the highly detailed Parts II and III, comprising around 900 pages.

As mentioned, Part I of the trilogy is partially revised. Some chapters have been added and some have been removed.

I want to thank my brother *Göran* for his invaluable help with the proofreading, language handling, logical reworking and constructive criticism that has developed the text. Without Görans help, far fewer people would have managed to read my analyses because they would have been, among other things, considerably less rigorous. Göran has also very commendably managed *the newsgroup called The New Economic system on Facebook* (https://www.facebook.com/groups/545299908839087/) connected to my web site.

Thanks also to my friends *Pia Hellertz* and *Christine Stafström* for their extensive proofreading, editing and extremely valuable viewpoints, support and inspiration.

Anders Carrington and *Richard Hermansson* have a very commendably contributed to web page construction, operation and technical development as well as certain proofreading work, ongoing advice and viewpoints.

Excellent support has been given by *Lars Forslin* with his depth expertise in text layout and web design.

I would also like to thank *Stefan Frankel* for the extensive work he has contributed in the form of audio editing and voice-overs in converting the trilogy Part I into audio files, filled with human warmth, for digital download. Stefan, a renowned and talented director/filmmaker is involved in the creation of a documentary concerning the trilogy's message, and which shows personal glimpses of Per Lundgren as well as documenting how the trilogy came to be. Stefan manages the daily administration of the website. An important part of the banking system's combined criminal operations – the *money-laundering* that the banking system implements on an enormous social scale - is something that was pointed out by Stefan Frankel. This was something that had completely escaped my own analytic capability, but thanks to Stefan, has now come to light.

Thanks also to my English translator *Michael of Zealand*, who with feeling and warmth has helped me greatly with translating a number of important texts into English, including the new Part I, the scientific thesis concerning fourth generation empiricism, as well as the introductory text *The Humane Society.*

Also translator Tim Dinan has been involved in some of the details, for which I am grateful.
A warm thanks to everyone for their support!

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THE NEW PART I
THE PROBLEM – AN OVERVIEW

Is the trilogy a conspiracy theory?

We live in a time where major disclosures seem to manufactured on an assembly line. Society is scandalized by irregularities and abuse of power both by highly placed people as well as institutions. We have e.g. witnessed how *Edward Snowden* had the courage to expose his client, the American intelligence authority National Security Agency (NSA), when he, Snowden, clearly saw that the NSA covered up operations that violated the US Constitution, and that at least one NSA higher-up systematically lied straight to the face of the American people about ongoing, serious offenses connected with monitoring of the entire American people. These offenses, as mentioned violated the US Constitution. Snowden did not want these offenses to have free reign, such that the near-sacred Constitution would be violated. After what had happened to a number of former whistle-blowers connected to the NSA, Snowden knew that it was useless to tackle what were *de facto* crimes by the state against the people, by pointing out the irregularities of his superiors or personally go out in the media – as would be normal. In this case, Snowden's revelations would simply be ignored and life would have been made very miserable for him. The NSA have power on their side. That is why Snowden stepped forward as he did - via journalists that he thought he could trust. In 2016 this led to some improvements in the NSA's blatant transgressions, but above all it has led to an entire world becoming aware of the *conspiracies*, i.e., the realization that what the NSA was doing with the approval of the US government, might actually be a reality . We have not seen the end of the Snowden affair, but we can be confident that the US government is now, to a far greater degree than previously, itself monitored as to whether it complies with the Constitution or not. This is how it goes when the nation's top leadership, with demonstrable arrogance disregards their subordinates regarding serious irregularities in their own organization. Truth will out, and the greater the lies, the greater the ensuing disgrace

Is it good or bad to reveal ongoing frauds in a society? Is it important for society that there are people who have the courage to talk about what goes on behind closed doors, to the disadvantage of the public, the business sector and society? Or should we rather just pretend everything is fine and go on with our lives as usual, preferring not to concern ourselves with unpleasantness? What happens to a society that constantly sweeps conspiracies, secret plots and plans under the rug, especially when these are controlled from the highest level, where a part of the conspiracy is to give the false impression of wanting the best for people and private enterprise? When they do everything to ensure that their crime is not seen? Should not then a stunning hypocrisy, a deception, a society worthy of the name “The Emperor's New Clothes” in that case be the result? And how many people want themselves or their children to grow up in such a community? So the question is: Do we want a society that is ever evolving toward more widespread deception?

I believe that a *societal conspiracy* exists when individual business leaders, entire organizations and institutions consciously strive to conceal the truth from the community, e.g. in perpetuating a false impression of the validity of fundamental terms when in fact purposefully designed deception is at play. Typically, people will suspect that all is not right, and those suspicions are then sooner or later confirmed in plain language, not infrequently through whistle-blowers. Often those leading the conspiracy will lie to the very end, in the same studied and habitual way that conspirators and secret organizations have lied to people for centuries. Shall we then just sweep all this under the rug and pretend everything is as it should be?

The historical record and current events show that there are people on all sorts of more or less influential positions and levels in society who are doing everything to assert that conspiracies and conspiracy theories should most certainly not be taken seriously, and no cause for conceren. These people often have an arrogant and superior attitude right from the start - that they know best, and have the only correct view when it comes to conspiracies. Most typical for this category of know-it-alls is e.g. the assertiveness they possess when they claim that everything is absolutely fine in the highest levels of government. I am talking here about people who love to publicly condemn whistle-blowers by claiming that the revelations are not to be taken seriously, that they are *only conspiracy theories;* there is no reason to pay any attention to the "revelations" - not even a need to investigate them to determine if there is at least some truth to them - all in order to avert further discussion.

And this will also happen with regard to the gigantic conspiracy that I uncover in this trilogy. I am one of an increasing number of whistle-blowers of the times we live in, and will most likely to be confronted by this kind of overbearing rejection, not to say downright scornful backlash, from both those directly implicated in the conspiracy - academic scholars and those in high places – as well as some politicians and other public persons. I understand in advance that this is how the trilogy will be met. The trilogy points a logically substantiated finger at the huge irregularities and serious offenses that are in progress in some of the highest circles in Swedish government, Parliament and the various authoritative bodies in cahoots with the top-level criminal banking system - with Sweden's central bank at the forefront. This bold and to-the-point assertion can seem bewildering to many, especially for those who are still victims of the illusion that we live in the best of worlds. In this situation it is important that the revealer, the whistle-blower, can substantiate his claims. Whether there is substance to my claims is up to the reader to decide.

The giant conspiracy that I reveal in my trilogy concerns countless people, many millions, even billions globally, that have been constantly and repeatedly cheated out of their money and property, and the resulting widespread suffering, by the social institution that we call *the banking system* in its intimate collaboration with the people's very own government.

Whether what I maintain is a *conspiracy* of unprecedented magnitude, is of course something everyone will have their own personal opinion about. All I can do is to lay my more than 50 years of factual research on the table, to be studied by those interested, in the hope that a change for something much better for all people will eventually come to fruition.

Chapter 1

THE PROBLEM - AN OVERVIEW

This trilogy is about the revelation of one of the greatest scandals of modern times.

Since the treatment of this subject is rather comprehensive, it has been divided into three parts. In the first part, we will briefly touch upon this revelation. As the saying goes, reality is stranger than fiction, and this is true! Welcome to a reality that you would not have believed existed, even in your wildest dreams! A reality which, however, is not as real as you might think; a reality which in many respects is built on – illusions.

My name is Per Lundgren. I'm a constitutional logician, and I work in a field of modern higher mathematics that concerns itself with identifying systemic errors, exposing illusions (cover-ups) and resolving paradoxes.

And that is the topic of this book: Illusions; their effect on society as a whole - and whose importance and influence on us all cannot be exaggerated. But before we deal with these, a clarification: this text does not mince words. This means that often, and right from the very beginning, I will use words that some may perceive as being too "strong", overly emotional - even expressing exaggerated indignation. To this I would say that such a response indicates a failure to see this material in the right context. Once the breadth and scope of what I have to tell you is seen in its proper context, you will find that indignation is justified. As you will come to understand, this text conveys nothing more than an authentic description of a situation that will cause most people to feel very indignant indeed.

Cornerstones of Society and the Falsification of History

Constitutional logic uses logical, mathematical analysis to penetrate the depths of an information context in the search for its origins and truths. Some examples include the analysis of policies in effect in a society, the ideologies of political parties, or the societal conditions that form the foundation for business activities (the exchange of goods and services), etc. At these deepest levels one encounters the ideas and fundamentals on which the society is built and formed – society's initial cornerstones. On this level, and taking Sweden as an example, we will see an understanding begin to take form more clearly – an understanding of the rationale behind the arguments of those who in the past created the political and business blueprint for modern-day Swedish society.

This blueprint originated centuries ago, and has evolved through six different forms of government (which saw their inception in 1634, 1719, 1772, 1809, 1919 and 1974), eventually becoming the system of government we see today, with parliament, political parties, and a banking system which is based on one universal principle - lending money at interest.

The sole task of history books is, obviously, to convey the story of a society's historical development in an accurate and objective way. If the authors of those books for some reason deliberately choose to withhold information that is vital to the community - information that relates to the very first cornerstones – then we would be witness to a falsification of history. At worst, a falsification that has misled an entire people with regard to their history and the background underlying the development of their society.

The truth could be – in fact *is* - completely different from what the history books convey. A deep-rooted social falsehood has gained a foothold. As regards Sweden, my analysis reveals that a falsification of history has taken place. The aim has been to organize a fraud. It has involved a wide range of governments in the past, and it involves modern parliamentary political parties, our current government and the banking sector. A series of grave lies will be revealed.

These are serious allegations, of course, and many questions arise: What could the motive behind the huge economic, political and social fraud have been? What does the true version look like? And last but not least, who are the perpetrators behind the fraud?

Motive and Truth

The motive for falsifying history has, since the 1600's, been the desire and intention of a small group of people to achieve financial gain, power, profit and pleasure for their own sake. This has throughout been at the expense of the public in general.

As to the truth: My intention with this book is to convey the correct version of history. This, and the revelation of the identity of the fraudsters will unfold in the following pages.

One could describe my book as first explaining in detail how a political and economic fantasy world of gigantic proportions has been constructed - for then to blow that fantasy world to smithereens.

This book reveals how a small group of powerful people in the 1600s, and their subsequent representatives within the framework of six forms of government, implemented a secret plan when they laid the foundations for modern Swedish society – what is known today as the Swedish Model. This secret plan has been continually maintained. The deception is so huge that, when looking at the big picture and all the nations involved, it could correctly be called perhaps the greatest theft fraud in the history of human civilization. At least 172 nations, in addition to Sweden, are now up to their ears in a major criminal fraud that involves the highest political and social levels in those societies.

It is my view that some politicians, some public servants within the ministries, government agencies and companies, as well as prominent business people and academics in Swedish society are insiders and/or have been bought off and corrupted. On a daily basis they see to it that a series of societal lies (illusions) are implemented and maintained through their respective offices or fields of endeavor. These societal lies were first planned and instigated in the early 1600s. Their implementation saw the light of day in the first Swedish form of government in 1634, and have since then developed further in five subsequent governmental forms.

Each of the at least 172 other nations involved in the fraud has its own unique story to tell, of how they were deceived into adopting the Swedish (government) Model, with each country modifying the model with customized variations. There are stories to be told of how cunningly they were - and these words bear repeating - deceived and hoodwinked by highly skilled persons, masterminds of deception. People who - working together for generations, and for centuries – have, by dint of their knowledge stood as exceedingly superior intellectually, to both ordinary people and to the rulers of the nations in which they worked. Outsiders were oblivious to what was going behind their backs.

My book is about Sweden, but by reading carefully, you will be able to gain an understanding of the principles that were involved in bringing the deception to your particular country.

Deceptive Illusions

Illusory Tricks (conjuring tricks and cover-ups) are used for the purpose of concealing an ongoing or completed process. Their purpose is to create illusions so that we, who are part of the process do not see or understand the underlying reality. Under no circumstances are those being deceived meant to understand how they are being deceived, nor are they to see the politically sanctioned scheme. For if people in society suddenly were to understand what was going on, the illusion would collapse like a house of cards in a gust of wind. The life's work of several generations of fraudsters would collapse. The modern political system would collapse. This is how extraordinarily serious and far-reaching this information is – information which until now has been completely blacked out.

Zeno's Illusions

The philosopher Zeno of Elea lived in 400 BC in what was then Greece (at the time a highly advanced culture; the cradle of civilization. The Greece of today is a society that is far along the road to political and social degeneration). Zeno demonstrated how it was possible to deceive people by using Illusions (lies). Zeno formulated nine famous paradoxes. Aristotle discusses these in his posthumous writings. Each of Zeno's nine paradoxes is a lie (i.e. they are illusory), but the lies are so cleverly worded in their logical structure, that they seem credible - even persuasive - and logically supportable. This is despite the fact that we recognize with our common sense that illusions are simply lies. Zeno demonstrated that with the logic (mathematics) he used as the basis for his paradoxes, one could be faced with a problem that could not be solved, as if there were no way out of the dilemma. Zeno's lie becomes a truth - especially if repeated often enough.

Achilles and the Tortoise

The most talked about of Zeno's nine paradoxes is that of Achilles and the tortoise. I will describe the paradox here briefly in order to show how one can be fooled by using logic. I will also show how easily you can solve the paradox (i.e. see through the illusion), if the missing information is made available – information which is deliberately concealed in the example.

In a foot-race with a tortoise, the fleet-footed Achilles will catch up with the slow tortoise. Since the tortoise moves much more slowly, the latter is given an arbitrary advantage (which in principle can be any distance, small or great. The important thing is that the tortoise gets a head start). Zeno's two questions are: Does Achilles catch up with the tortoise? And if so, how many meters must Achilles run before he has caught up with the tortoise? As a reader equipped with common sense you would instantly answer 'yes' to the first question. It's obvious that the faster Achilles sooner or later will catch up to the tortoise, no matter how big a lead the tortoise gets at the start, provided the race progresses without any loss of momentum. But, says Zeno, your answer is wrong. I can logically prove that Achilles, admittedly, moves closer and closer to the tortoise, but that Achilles never manages to catch up with his rival. To prove this, Zeno uses logic, i.e., a chosen style of thinking, which, without further explanation states the following: In the time –T1 - it takes Achilles to reach the tortoise's starting position (recover the tortoise's head start), the tortoise has moved forward (admittedly only a short distance) - S1 meters - towards the goal.

The time for movement - T1 - is the same for both. Whether Achilles is ten or a hundred times faster than the tortoise, the latter has managed cover the distance S1 in the same time that Achilles needed to advance to the tortoise's starting position. In this way, says Zeno, it does not even matter what the relative speeds Achilles and the tortoise are moving at - only that the two are moving at constant speed all the time.

Strictly mathematically, it is possible to show that the paradox is in fact valid even if the speeds are not constant, provided that Zeno's basic logic is used.

Zeno then says - and now carefully note how Zeno chooses to express himself: During the time it takes for Achilles to run the distance S1 meters in pursuit of the tortoise, i.e. T2, the tortoise had time to move a little further - S2 meters. And when Achilles then runs the next stretch, S2, the tortoise has again moved a little bit - S3 meters, etc. This creates an infinite series - and it is herein we find Zeno's deviant logic – in the split times T1, T2, T3 ... and during which the distances covered: S1, S2, S3 ...the tortoise will the whole time will be just a bit ahead of Achilles, but that he will never quite catch up to the tortoise, says Zeno. The distance between them – S-distance - will certainly be decreasing all the time, but will never become zero, i.e. Achilles will never catch up. Whereupon Zeno states: With this, I have proved to you that the rapid Achilles never manages to catch up with the slow tortoise! You stand there amazed and are forced to agree with Zeno as long as you do not see through his special logic: dividing something finite (the time it actually takes, or distance Achilles needs to cover before catching up to the tortoise) by infinity (into an infinite number of split times and distances segments).

What Zeno Withholds

My question to the reader is this: Can you figure out what kind of vital information (initial cornerstone) Zeno cleverly hides (withholds) from you? Exactly how does Zeno make his logic appear credible? In other words: How does Zeno trick you into believing that common sense does not apply anymore?

Western mathematicians have worked for more than 2000 years to find the missing piece of information that reveals the lie or the paradox of Zeno's logic (his way of reasoning). The first part of the solution initially appeared in the 13th century, and the second part came to light during the 1600's. The solution consists of two distinct pieces of information (mathematical discoveries). One of the pieces of information was found to be the "initial cornerstone information ", i.e., information which is basic in nature, or the type of information Mathematicians call an axiom. Various systems of logic (logic = predictability) have different basic forms of mutually varying axioms. The first piece of information discovered, the axiom, known today in our modern everyday mathematics as the division axiom, is the rule for calculation that allows us to divide numbers with each other. Today this seems obvious, but back then it was something new. Arabian mathematics was first brought to Italy by the merchant and mathematician Leonardo da Pisa from his travels in North Africa. The sophisticated Arabic mathematics contained the division axiom, which made it possible to divide numbers with each other.

The other hidden piece of the puzzle (withheld information) in Zeno's paradoxes was found (discovered) in the 1600s by another Italian, mathematics professor Galileo Galilei. Galilei discovered a logically derived method (a theorem) that makes it possible to find the solution to linear equations. Using linear equations and division of numbers, a system of equations could be set up to solve problems involving speed, and thus could easily solve the paradox of Achilles and the tortoise. I will show what the precise mathematical solution looks like, but first it is important to understand the following: Since division of numbers was something unknown in Zeno's time, he could construct a proof that was logically sound with respect to the mathematics of his time – mathematics which we would now characterize as comparatively primitive. Zeno's strange way of reasoning remains waterproof as long as – and this is important to realize – we ignore the important and vital information that division with numbers, using the division axiom, combined with Galileo´s system (method) of linear equations provides a solution.

By thus building an argument (a logical plan) based on division with numbers and excluding the use of linear equations, one can construct a paradox that takes common sense out of play. Common sense is "spirited away!" In this way, if one is skillful, large numbers of people can be deceived, provided that vital information is successfully withheld. When faced with a falsification of history, one must also face the fact that crucial information has been "cloaked", hidden. The people who have forged or falsified historical records, have consciously (or unconsciously) withheld vital information from becoming known. To the extent that the reader of counterfeit or distorted history is naive in nature, so also will he be a victim of that forgery or distortion. What is presented as a past reality, could well be pure invention.

The mathematics of today that so elegantly solves Zeno's paradox of Achilles and the tortoise is no more remarkable than what you would expect from a seventh grader. But it took about 2000 years of mathematical development for us to gain that skill.

Solving the Paradox

For seventh-graders in the type of compulsory education I underwent, the paradox of Achilles and the tortoise seems like a speed problem. The solutions are obtained by solving a system of equations. For those interested, these three equations and their solutions are included at the end of this introductory book.

A constitutional logician would say that Zeno's reasoning is based on a basic set of assumptions, axioms, undefined terms, definitions and logically derived theorems which are typical or specific for a given logic system. Let us call this system 'Alpha'. Logic system Alpha was the foundation of mathematics at the Zeno's time.

Within Alpha, Zeno's reasoning is logically correct. The intelligent person's common sense, however, applies a different system of logic to that used by Zeno in the paradox - namely the logic system 'Beta', which differs from Alpha in it's basic set of assumptions and axioms.

Because mathematics has developed since the time of Zeno, the Beta system of logic builds on more advanced system contents than Alpha. Beta includes division with numbers and the solving of linear equations. In the context of this book, it bears repeating that: The logic systems Alpha and Beta have a somewhat different set of basic assumptions, axioms, undefined terms, definitions and logically derived theorems. The logic of the Alpha system collides with logic of Beta – the system that our common sense is based on. It is when we are lured into believing that Alpha logic, paradox, is the truth, that problems arise. With constitutional logic one can delve even deeper into this type of reasoning.

You have hopefully gained a sense of what characterizes paradoxes and illusions, a theme that is central to this text. Illusions are created by hiding information that is vital (cornerstone) to a particular context. The context then becomes twisted, distorted. Don't worry if you have not understood all the details – later in the book I will revisit the subject with further examples.

What Zeno Wanted to Demonstrate

With his nine paradoxes, Zeno wanted to show us that we must be mindful of how we use logic. Not all types of logic are the same, nor are they all consistent. Today's slippery, glib, word-twisting lawyers (not all lawyers are slippery word-twisters) readily use logical ploys in courtrooms to create illusions. The aim is to turn lies into truths. In a political context, it is quite possible, as this book shows, to build an entire society on lies, such as historical falsifications.

These lies withhold from society the type of information called initial cornerstone information. The lies are made so credible, and repeated so often – this is called indoctrination - that the lies finally appear to be truths.

Zeno chose obvious everyday phenomena, like running or watching a flying arrow, to demonstrate how our understanding can be distorted by seemingly convincing logical reasoning, if we are not paying attention. It is possible, it would seem, to convince us that it is logically impossible to catch up to the tortoise, that the arrow does not move from the spot, and much more - if we are not on our guard. It seems as if common sense and the obvious have been invalidated and put out of play.

Everyone understood that there was a catch somewhere, something “fishy” about Zeno's logical reasoning - hidden information of some kind regarding the framework conditions, the "initial cornerstone" of the logical constructions - but nobody was able to pinpoint exactly where. It was simply not understood how Zeno managed to sweep away what seemed obvious.

Similarly, with convincing political and business reasoning, a small group of highly intelligent fraudsters have pulled off the feat of deceiving whole nations of people into believing in things that are simply not true. When you start to think about it, after having gained the necessary understanding, you will have the key to seeing through the deception of the fraudsters and to exposing the fallacy of their reasoning.

Thus you have received a brief introduction to an advanced range of modern higher Mathematics that provides a penetrating treatment of illusions, problem-solving and paradoxes that seem so difficult that there appears to be no solution to them (so-called “Catch-22” problems). This is the kind of mathematical research which I have devoted myself to for 53 years, as part of my work with constitutional logic.

Chapter 2

AN UNPRECEDENTED POLITICAL AND ECONOMIC FRAUD

The four hundred years of mathematical development since the 1600's, has brought us the current advanced mathematics that enables us to reveal a social fraud of gigantic proportions – a fraud participated in by some Swedish politicians and the Swedish banking industry – a fraud that extends beyond Sweden to at least 172 other nations around the world. Again, it is important to understand that the fraudsters are using a special kind of logic (plan or way of reasoning). The plan, or type of logic must be identified and understood in order to clearly bring to light the fact that modern politics is actually a highly intelligent fraud.

The key to such understanding is thus to seek out the basic mathematical information (cornerstone information, axioms) that the fraudsters concealed as far back as the 1600's in Sweden. In the following, I show that it is precisely this hidden information - the three key societal questions **I**, **II** and **III**, and the answers to these - which is so vital to understanding this text.

The existence of these issues - and how hidden powers chose, covertly, to deal with them – constitute the “smoking gun” that reveals the great economic and political deception. I will return to these three crucial societal issues in Chapter 4.

In order to address the question of crime at the highest levels in society, it is first necessary to become acquainted with the manner in which our current economic system works – a system comprised of central bank economics, market economics and capitalism. For this reason, I will go back in time and provide a thorough analysis of, among other things, the first faltering steps of central bank economics in both Sweden and the world at large.

Allow me to illustrate the point again: When we observe someone performing an illusion, it's a lot like being at the circus with one's children. We find it fascinating, and we reassure our children that it's all just “pretend”. Adults know the conjurer's tricks are fake, but when a rabbit is pulled from a hat, or a coin appears from behind your ear, it is so convincing and credible that it seems to be real. We feel secure in the knowledge that it is only make-believe, and we find it compelling and fun. But advanced conjuring also occurs, as I have explained, outside the circus ring – i.e. in reality.

As I will show, illusions in the real world are a kind of "reality circus", the difference being that what unfolds in the real world is deadly serious - a fraud of the highest caliber. The reason we allow ourselves to be fooled by this reality circus, is that we generally have no inkling that the situation presented to us is all about the perpetuation of an illusion. Even if we did happen to have some suspicious thoughts, we would still not able to see through the hoax due to our own ineptitude and ignorance. No, to be able to see through real-world conjuring you must have an advanced knowledge of constitutional logic. And how many people possess this knowledge? Very few. Everyone else is easy prey for society's hidden wizards. And that is the subject of this book.

When we are fooled by trickery and scams, and the truth that we have been duped then dawns on us, we never react positively. Obviously, fraud is against the law in Sweden, because both people and the community are damaged by it. Stealing is a form of fraud, and this is of course also illegal. This text describes a gigantic, highly organized and well-financed theft on a broad social scale. A theft that spans over four hundred years and has seen the systematic robbery of both the property and labor of the Swedish people. Every nation in the world has its own unique story to relate in this regard. You who live in one of these other countries have likewise been exposed to a massive theft in a similar way.

Which Politicians are Swindlers?

It would be appropriate to make an important distinction here: Far from all politicians, public servants and business people are crooks or bandits. Some, however clearly are - as I will show. I want the reader to understand that nothing in this world is simply black or white. There are many shades of gray in between - nuances that are critical to take into account in order to describe and assess this major political and economic fraud as objectively, factually and accurately as possible.

As I see it, the great fraud was initiated by, and is today maintained by, a relatively small group of insiders and bought-off or corrupt people in our society. In this group we find some politicians and their subordinates within their respective departments, agencies, and state or municipal enterprises. Some business people operating in the private sector are involved. Some professors and academics also make up part of the picture.

The great deception is enormously complex. This means that many honest representatives of the community - and I stress this - have been duped and deceived exactly like the rest of the population – the people in general. These run into the millions in Sweden, and into the hundreds of millions globally.

Many will come to realize that they have been gullible, naive and unsuspecting. They have simply not understood what was going on, and have therefore ended up as victims in the game. Many will find that for decades they had much too casually dismissed as unreliable and frivolous, the “conspiracy theories” concerning our politicians and the international and Swedish banking systems.

It's time for a change. The process will be both uncomfortable and upsetting for some. Other people in the groups mentioned above, with the addition of some writers, filmmakers, other intellectuals - as well as many ordinary people - have more or less guessed that a huge societal deception exists, but have never expressed their suspicions. Often they have had a hunch, or perhaps even some specific information, but failed to come forward. Perhaps they simply never became widely known, despite the fact that they had important things to say. Often, they have restrained and muzzled themselves, reasoning that grumbling and murmuring was useless as no one would believe what they had to say, anyway. Perhaps they simply did not dare.

It is easy to talk about the courage and willingness required to step forward and expose sensitive issues. The fact is that whistle-blowers step on the toes of highly placed people. When it really comes down to it – in a real-life situation - it turns out that it is not at all an easy thing to be brave and show moral courage. There are many reasons that those who had knowledge withheld the information and chose instead to keep a low profile and stay silent. The reasons vary from person to person.

Moral courage is not encouraged by Swedish law. Our politicians have ensured that Sweden's "moral courage legislation" is weak and watered-down instead of the opposite, as it should be. Yes, it is even weaker and more insipid than the corresponding legislation in the US.

Swedish society does not, at least not explicitly, encourage one to take responsibility and come forward to report and prosecute criminal offenses. For a long time, I have seen seen in my analyses what I call potential whistle-blowers – people who have, or have had, extensive knowledge of sensitive subjects. Occasionally, these people have been geniuses or extremely talented in their particular area of expertise. They have demonstrated a talent that enables them to, potentially, delve much deeper than others would have been able to. However, what is clear for all such potential whistle-blowers is that they would be punished in one way or another if they indeed had the courage to step forward and discuss what is really going on. Protection for whistle-blowers today is completely inadequate, and they realize that they would probably lose their jobs or face other forms of harassment were they to come forward.

I myself have belonged to this category of potential whistle-blowers for over fifty years (i.e. I have been a member of the community that has possessed somewhat in-depth knowledge and have had good analytical skills throughout this time), but I did not dare come forward. Fear has been the constant companion of these numerous potential whistle-blowers. The threat they face may be direct or indirect, and they are to be found in both Sweden as well as the in rest of the world's central bank nations. Despite the perils, some of these potential whistle-blowers have chosen to come forward - only to find themselves in the midst of a sudden scandal. High-ranking politicians and others have been attacked and even removed from office.

Journalists and Moral Courage

Moral courage is the source of, and a prerequisite for, the investigative journalist's job. Investigative journalism is the social force whose task is to dare to present the uncomfortable truth, and without flattery or hypocrisy describe what is happening in a variety of contexts. Mass media often, but not always, correctly describes it as the “The Fourth Estate”. In the case of brave investigative journalism, the expression is fitting. But - and this is rarely mentioned openly - even journalists know there are areas of society and certain subjects that are extremely sensitive, not to say highly explosive. Only a brave soul would even dare approach them, despite having exceptional talent, perhaps even genius in the field of investigative journalism.

The most sensitive area in this respect concerns crime at society's highest levels. It is crime that reaches into governments and parliament, to ministries and the uppermost ranks of the police. It reaches into the top levels of the legal apparatus, even to the highest courts. Seen in this light, exercising moral courage is an extremely difficult and delicate issue, despite what many may think. It is my view that investigative journalism has been increasingly controlled by ownership interests since 1919. In the worst case, these interests play a supporting role in the the great economic and political deception in the world. When the media is in the hands of insiders or corrupt owners, the journalists employed there will discover that strict control is exercised from the top, and this restricts or neutralizes their freedom in various ways.

Owners and general managers of today's media talk in the same manner as politicians, i.e. they espouse the need to save money and prioritize; that the media cannot afford this or that. As a result, “original journalism” is sacrificed. This is the type of journalism where the journalists who report to the public are the primary source, are present at the place where events unfold, and carry out their own investigative reporting. With a decline in original journalism, fewer journalists are “on the spot.” Reports become less frequent, and there is less time available to unearth stories that others want to hide. The result is a shallower, more superficial journalism, based on second-hand information. Fewer and fewer consumers are willing to pay for this, which in turn leads to an increasingly distinct polarization in the media market. The result is a journalism so trivial that the stories only relate events in black or white, good or bad, developed or underdeveloped, strong or weak, but the important nuances are not brought to light or given space.

I believe that the stronger the democracy of a nation is, the greater should be the freedoms and resources assigned to investigative journalism, in order for it to pursue original journalism. Sweden is a relatively highly developed democracy, and as such we witness how skilled investigative journalists are afforded the opportunity (resources) to probe various social questions, compile material, analyze and then present their findings for society. Yet, as I show in my book, even the Swedish democracy is weak when compared with what is attainable were it not consistently undermined. It will become clear how cleverly and systematically insiders, corrupt politicians and others involved have succeeded in hoodwinking the Swedish people - a deception which society has "inherited" down through the last 400 years.

Lawyers and Moral Courage

There are lawyers both in Swedish society and in other countries as well, that are aware of the great economic and political deception. They do simply not dare to take up the issue, however, because it is a type of crime that is prevalent at such high levels in society that it may involve their own superiors, their colleagues or impinge upon the upper echelons or their own ministry or agency.

For a lawyer, such a situation calls for caution. It is no longer clear who is to be trusted, who is friend or foe. The only conclusion is that the environment is fouled with double moral standards and lies that under no circumstances may be disclosed unless they benefit the deception. It is a constant tightrope walk in a world of astounding hypocrisy.

Faced with this scenario at the point where the situation begins to be clearly seen, we do not know if the potential whistle-blower even dares take the first tentative steps toward exposure in the media. Perhaps the media is involved as well. The investigating journalists, newspaper editors and the top lawyers - who ought to be mainstays of society, and in whom you would normally trust...are they perhaps involved? Are they also up to their ears in the great criminal deception that pervades the upper levels of society? What is one to think? An extremely paranoid situation, to say the least. If one then takes courage and decides to “go public” with that which may not even be whispered about, then one should have a pair of very sturdy legs. Study enough to keep one standing upright in the face of the hurricane that blows up after the exposure has been made public.

How the Great Deception is perpetuated

In order to keep a deception of this magnitude under wraps in a society, a very extensive system of bribery and corruption has been constructed. This system has emerged gradually since the mid-tenth century in Europe. The system began to take root in Sweden in the early 1600's, and during the 1700's in North America. It is now far more widespread. The system of bribery and corruption that favors the great deception is in fact much more widespread than previously suspected, as far-reaching investigations will now reveal and confirm. Bribery and corruption, involving huge sums of money and benefits, are financed without the slightest financial difficulty by the criminal “spiders” who operate at the highest organizational levels in society.

By "spiders" I mean people whose position and practice are secret, but who have the ultimate power over the world's central banks, the entire underlying banking system and the many credit card companies in the world. These people are so powerful economically, that they may at any time give an order to produce any amount of money without the world noticing, and without it being reflected in any bookkeeping accounts.

This is possible because they have full control of the global money manufacturing machines, a fact that I touch on here in Part I, but which I investigate in more detail in Part II and III of this trilogy.

The key to being able to exercise this high-level crime in society is thus to possess the power (control) over society's money creation machinery. Through this power, extensive bribery and corruption can be financed and paid out without difficulty, year round, around the clock.

The purpose of the bribes and corruption is to “grease the rails” so that the enormous economic and political deception continues to develop, strengthen and run smoothly. In looking out for their own interests, those involved in the bribery and corruption down through the centuries have seen to it that the great deception is continually adapted to suit the distinctive traits of the affected society's political system. The particular political system in use is touted by those in power as the optimal system for the creation of prosperity. The latter manifests itself in the gradual implementation of major social reforms which to some extent show concern for the residents the country.

These reforms are executed, allegedly with the best of intentions, by politicians in parliament, congress or similar, and with the support of various political ideologies. This allows the politicians to point out that these relatively small, but obvious social improvements over time should be a reason for people to have confidence in the work their elected political representatives perform in society. This despite the occasional “fly in the ointment” in the form of some or other political scandal or "affair". Such controversies serve to spotlight the few “bad apples” in certain spheres; the political class or the underlying corps of public servants in the ministries, agencies, state or municipal works and undertakings, as well as in the private sector.

In light of the fact that there are abuses in all parts of society, it is not particularly remarkable that “bad apples” are also to be found within those spheres. Therefore - so the reasoning goes - we can by and large have confidence in our politicians, civil servants and industry leaders.

Chapter 3

THE ILLUSION OF THE STRONG AND AFFLUENT SOCIETY

When I conduct a comprehensive, in-depth analysis of society's development over time, I am sincerely surprised when I see that the responsible politicians at the highest level (i.e., the top-level elected leadership of the parliamentary political parties in a wide range of central bank nations) in fact have conducted social reforms that are *staggeringly modest compared to what could have been the case!* This applies both in Sweden and in the rest of the world. Community-building around the world has been a surprisingly anemic and watered-down undertaking when examined in the long term, consisting of meager, half-hearted efforts at research and development in both industry and higher education. This is the conclusion that can be drawn when all the cards are down, as my book will show. When you have read the book "from cover to cover," and are familiar with the “cornerstone” information that has carefully been kept hidden, you will understand how easy it would in fact have been, and still is, to build a substantially more developed and prosperous society than we have today, if another more favorable economic system had been applied.

Absolutely tremendous opportunities to develop and improve society suddenly become available if the basic conditions change. Thus it is necessary to compare what *has* been done with what *could have* been done. The comparison has to this day not been conducted. Nor has it been discussed in an open forum, due to the deliberate placement of obstacles in the way of the debate, and because exceptionally sensitive information has constantly been shrouded from public view: The three crucial questions **I**, **II** and **III**, and the two additional critical questions **A** and **B**, and how these five questions were chosen to be dealt with, i.e., answered, by the leaders, the “spiders” in the great web of deception.

If we - all members of society - fully understood the significance of these three issues, and then chose to answer them selflessly and in the best interests of the people, we could, if I take Sweden as an example, in a matter of only hours eliminate unemployment and our entire tax system. In other words, we could introduce zero percent in taxes and still achieve zero percent unemployment in just a few hours. Please realize that I am completely sane, absolutely serious, and not exaggerating when I say that. When you have finished reading my book, you will logically understand the basis of my astounding claim. To understand the context requires, as in the case of Zeno's nine paradoxes, the ability to see through a certain type of logic which has a built-in catch; to be able to “smell the rat”. Once you understand how this form of logic functions, that which previously seemed impossible will suddenly become entirely possible, even easy.

We Can All Become Multi-Millionaires

I believe that it would be entirely possible to achieve financial independence for all Swedish citizens in the space of just a few hours. The consequence would then be that all nine million Swedes from one moment to another would discover that they are, and can live like, multi-millionaires. What was reserved for the chosen few until now, would suddenly become possible for everyone. Trying to imagine such a scenario is so overwhelming that the mind boggles, and the originator of such an astonishing assertion needs to substantiate the claim with completely waterproof, detailed, logical arguments – or face ridicule and disgrace. This is the situation that presents itself when I, as a constitutional logician, analyze the type of information I refer to in this book as *cornerstone information.* The initial cornerstone information is key in showing how the construction of the great deception originated with a group of highly intelligent people; how they chose to answer the three pivotal societal questions **I**, **II** and **III,** as well as the additional critical questions **A** and **B**; and the dynamics in operation during the foundation of this structure – the structure that today is our socio-economic system.

Personally, I'm not really interested in politics. I have a talent when it comes to constitutional logic, and an ability to solve paradoxes. However, being accomplished at seeing through illusions (including fraud), I uncover issues which then become political statements.

Money that has no owner can not be lent out

The great political and financial fraud, which is the subject of this trilogy's first two parts, illustrates how our politicians, and for that matter also the banks themselves, withhold from us ordinary people the fact that what the banks call "*their* money" or "the bank's *own* money" - and this is the basic premise for their lending business – is in fact not the bank's own money at all. The assertion is a pure bluff, nothing more. And if one does not own something, then of course one can not legally "lend it out". What one does not own one can only *mediate*, for example in the form of *trade*, by which I mean, unless otherwise stated, the *trading of goods which have no owner* (which is a tiny fraction of all the types of "*trade*" that occur in society's trading in goods and services). Normal "trade" (business generally) constitutes:

1. *Ownership* - Goods change owner in the course of the trade, and the party that does the work, i.e., provides a service, "owns" the work until they have been paid.

2. *Value* - The good sold or the work done commands a value, just as the payment constitutes an equivalent value.

Both ownership and value are exchanged between people or businesses when trade in goods and services occurs. Because there is confusion in today's society about what money is, I will take a short detour to analyze this matter before returning to the highly sensitive assertion, that *money that has no owner can not be lent out*.

What is money?

We start at the beginning. These were the circumstances when money was invented: Before money existed, there was trade in goods and services in the form of *primitive* barter. People carried more or less bulky goods around with them on their backs or in carts. They met in the square, at crossroads, or other central commercial places and simply exchanged all kinds of things with each other as needed. Fair valuation posed a constant problem. Often, goods could not be divided into smaller parts. How, for example, does one divide a living cow? Problems of matching value had to be dealt with continually. Another example: Say a person A wanted to trade for person B's sheepskin, and could offer B fish and nuts. If B wanted venison, there would be no trade. The goods did not match. No, barter was problematic before money existed. Money came to be introduced in barter as an ingenious human invention that largely solved the matching problem. The new invention, money, could be used as a *general good* (a *universal good*) which could be exchanged for both large and small items, or parts of them. Yes, an *ingenious* invention most certainly. Barter was defined as having been undertaken, and the change of ownership of objects completed when there was mutual agreement on the equal value of the traded items. In the best case, no debt arose in the exchange process, but sometimes debt could not be avoided. Money greatly facilitated the avoidance of debt. To reiterate: Each **good** (defined as an object with an assigned value due to it's having already been 'processed' by nature - a living animal or beautiful flowers perhaps - or because it consisted of a material that is produced and processed by having *work* performed on it) and **services** (defined as some kind of *work* done, the work belonging to the worker until it has been paid for and having an assigned value) is thus the bearer of two fundamental properties of the trading (i.e. business) process: the good and/or service is contingent on 1) ownership, and 2) an affixed payment or exchange value.

This is the picture when there is trade between people. If these two features are missing in a barter, it becomes what may be called *simple barter* with legally *ownerless* and *valueless* objects, which of course also occurs privately between individuals, but we do not commonly call it trade/business. An example of simple barter be when someone exchanges some beautiful stones with no affixed value. These stones, perhaps found on a beach, could be exchanged for some attractive shells, also with no affixed value, found on the same beach. No human work was done on the valueless objects. The important point to keep in mind here, and this is a crucial topic later in this story, is that *simple barter* is the exchange of two objects that both are ownerless and valueless.

Therefore, money in its original idea or form is only a *commodity*. In plain language, it means that to the general public it is obvious that money has both properties 1. Ownership and 2. Value. So we say things like “*my* money” and “*your* money”, and that money commands a certain value traded, $20 is worth $20 etc.

It would be ideal if a nation's money, besides being defined regarding 1) *ownership* (the people/state as the initial owners of all the nation's money) and 2) *value*, also by law was defined to constitute the nation's 3) *legal tender*, that is, an authoritative declaration that the nation's defined money (currency) is the nation's valid medium of payment in commerce. Here we reach an interesting and, in the context of this trilogy, crucial point. Namely that money, in the global capitalist/central bank economic reality of today, already meets the desired requirements regarding 2) Value and 3) Legal tender, but, as I mentioned earlier, for special reasons is *not* defined regarding the perhaps most important aspect, namely 1) *Ownership*.

Thus the owner of a nation's money when it leaves the production machine, whether it be paper money or electronic number-money, is *undefined*, legally unregulated in Sweden, and as far as I could find in my research, at least in most other countries too. This not a trivial issue, as we shall soon see. There are various ways to strengthen local and international *confidence* in a country's currency. One way is to ensure that money circulating in the community is backed by something with a relatively stable value. Historically, the most common backing in this respect has been *gold*, but *silver* has also been used, and even platinum has been proposed. If it is gold, it is said that the nation in question applies the *gold standard*. Money could then, theoretically at least, be exchanged at the bank for a given weight of gold, based on the money's assigned value. This would also apply for a silver or platinum standard. The advantage of this is that the gold standard creates confidence in the currency and its value. But a currency may also be used without any real underlying value whatsoever, and such money is called fiat money. In Sweden, fiat currency (i.e., money without backing) has been in use since 1931. Even the dollar has no backing - officially since 1971. It is obvious then, that to ensure the all-important *confidence* in a fiat currency, it should be backed in some other way, when it is now no longer backed by e.g. gold. This is where the term "legal tender" comes into the picture and becomes increasingly important. If it is established by law that a country's money, despite its lack of backing, (i.e., fiat money), is "legal tender" it creates an illusion of *confidence* for the money, although this illusion may very well be shattered at some point. When a country's leaders declare that a country's fiat money is legal tender, it means that the country creates the illusion that the money has value, despite the fact that it actually is worthless. This money's value is maintained only by the country's assertion that it has value, even though it has no intrinsic value at all. Interestingly, history clearly demonstrates that this measure is sufficient:

Government establishes, through law, that the country's fiat money is *legal tender*, and that creates the necessary confidence in the currency.

The advantage of fiat money is that much more money can be created, produced (for lending at interest, as in a central bank economy) than is the case with a gold-backed currency. In the latter case, access to gold sets an upper limit. This is not the case with the fiat variant. Or viewed from another perspective: the disadvantage of gold and other precious or rare commodities, is that when they become scarce in one part of the world, a lack of money will also occur there, because the supply of the commodity establishes the upper limit on the production of money. Even in an ideal future economy - according to my recipe, a people-friendly, well-functioning (without inflation), monetarily funded economy - money will be used, at least in the initial stages. Since colossal amounts of money will be able to be produced and used compared to today, backing by gold or any other commodity is ruled out. The amount of gold that would be required simply does not exist. Instead, only fiat money would be used, and confidence created in that money is backed by the statutory term “legal tender”. When government and the people, unlike today, truly are one (i.e., they are synonymous concepts), then it will furthermore become evident that this confidence will be stable.

A short aside on the disadvantages of the gold standard: The devastating depression in the 1930s arose because certain key people involved in the management of gold in the US at the time, *deliberately manipulated the world economy* by cynically transporting large quantities of gold from the United States (and possibly other countries) to Europe. The gold, which was meant to form a solid backing for the U.S. currency, was lent to a foreign power. Banks immediately stopped giving loans, because they were required to redeem banknote money for gold. On the equity and housing stock exchanges, one speculative bubble after the other burst because money from loans could no longer be fed into the national economy, which in essence is a colossal Ponzi scheme, due to undermining effect of interest on the credit economy (see analysis later in several places in Part I and an in-depth analysis in Part II of the trilogy). Those who were heavily invested needed to take up further loans in order to keep pace with previous loans' principal and interest, and also to engage in further speculation. The statement that lending of money invariably is a kind of Ponzi scheme requires a thorough mathematical explanation to be understood – for this the reader is referred to Part II. American society rapidly became so short of money with regard to the huge need for repayments of principal and interest on loans, that one of history's most devastating depressions was mercilessly triggered - all because a few people decided to carry away large amounts of gold. Nobel laureate *Milton Friedman* has written about this, if you want to know more.

With that said, we return to our rather sensitive topic, the assertion that *money that has no owner cannot be lent out.*

The above-mentioned fact, that money in today's society lacks statutory initial ownership upon leaving the printing presses and the computers that manufacture electronic (digital) money, greatly affects not only the Swedish central bank (the Riksbank), which produces and lends out *de facto* unowned money. This also spills over to commercial banks which, with the state's tacit approval, have begun to put into practice the brilliant idea of manufacturing electronic money out of thin air. Money which they then lend out at interest under the false guise of legally owning it. For how would they otherwise be able to require the money back in the form of installments and even charge interest? In plain language: The banks have no legal support whatsoever to charge their so-called borrowers with amortization installments or interest. This is something that, e.g. those struggling with hefty mortgages in Sweden should think about. To lend out something one does not legally own is a variant of *legal breach of contract*. To falsely *pretend* to be the owner of something, and then to lend it out, is also a type of legal breach of contract. Legal breach of contract can have many faces, and it can also be classified as forgery since the lender (the bank) applies an untrue assertion, i.e., a false statement.

A gigantic Ponzi scheme

What constitutes the great political and economic fraud is, on the political level, that our politicians, in cooperation with the banking system, do not inform the general public of an ongoing gigantic social Ponzi scheme, in which community members are cynically exploited in an absolutely brutal and ruthless way, through both booms and recessions. This Ponzi scheme structure is the banking system's lifeblood; namely, *lending money at interest*. Both legal breach of contract and Ponzi schemes are, as you can imagine, serious offenses. Yet, these two above-mentioned crimes are allowed to continue with the blessings of top politicians as if everything was in perfectly good order. Not only that – the political class has *legalized* both crimes, making them "legally authorized criminal offenses"(!) by way of special legislation which has gradually been moved into place during the last 400 years in Sweden. Other nations have their own unique history in this area. By calling the legal breach of contract and the Ponzi scheme something completely different to what they really are (creating an illusion), the sanctioning of the crime is hidden, so it is neither obvious nor visible. When we see that concepts such as *legitimate debt notes* are included in legislation regarding commercial bank lending, we understand that, partly, lawmakers here must have done the bidding of the banking system on these issues, and that partly, the here-alleged legal breach of contract is hidden by the law. The Ponzi scheme is hidden by legislation that refers to it as *the banks' legitimate lending of money at interest*. This is what the outer layer of the great onion-formed fraud looks like.

A *legal contract* is an agreement between two or more parties. It requires that none of the parties involved in the agreement shall lie or withhold important facts from the other parties regarding what is agreed upon. Simply said: The purpose of a legal contract is to foster trust between the parties. What consequences then, does this definition of the concept of legal contract have with respect to the vast sums of money that the lender (central and commercial banks, credit card companies) lend out to individuals and companies in Sweden and at least another 172 nations around the world? The answer is that the lender must not lie or withhold important facts about the ownership of the money lent. Thus, the lender, when requested to do, must show or prove, strictly legally, that it is the lender's own money that was lent, since this is what the lender claims. Again, *only* their own money may be lent out. And *only* what is owned may be reclaimed. One cannot lend out or demand repayment for something one does not own – one can only *mediate* items such as ownerless *goods*, e.g. in the kind of barter I defined in the text above as simple barter of goods which have no owner and no actual value. If someone picks up a stone on a beach, he may trade the stone for a sea shell that someone else picked up if both agree that the objects are equal in value and both wish to trade. The items are exchanged and the trade is concluded. An analysis shows that this is in reality the case with the commercial banks' so-called the loan money - even though the banks claim otherwise.

The lending process

Let us take a closer look at the details of the "lending process" (I will return later to the great Ponzi scheme). In principle, the "lending process" plays out in the real life as follows: The bank "lends out" (surrenders) to the "borrower" a number of "notes" (or electronic numerical amount) which are basically pieces of paper printed with different denominations (or electronic numerical amounts). The bank calls these numbered scraps for "money", and not only that, but as we have already seen, they, at least indirectly and perhaps even directly, call it "the bank's *own* money" as they, in a direct way, demand repayments of principal and interest on loans. Simultaneous with the receipt of the bank's paper notes, the "borrower" in turn surrenders to the bank another piece of paper – one that confirms that the "borrower" has received "the bank's money". This piece of paper has the heading "debt note".

If now the bank's claim of "own money" is not correct, but is in fact a lie (because the bank has no "own money"), what is it then that the bank transfers ("lends") to the "borrower? Well, it would just be so many pieces of paper with some printed, meaningless numbers on them that had been transferred to the "borrower" (alternatively, worthless and meaningless electronic digits). It is the same with the "debt note" that the bank receives from the "borrower": Through the text of the debt note, and with a signature, the "borrower" declares to the bank and the outside world that they have received so and so much of "the bank's own money" in the form of a "loan". But because the bank does not lend out any of its own money, the text of the debt note loses its legal meaning, and the debt note, as a declaration of debt, loses its validity – the "borrower" has not received any of the bank's own money, especially given that banks produce money "out of thin air" at the very instant a loan is granted – thus applying the principle of counterfeiting. In no way do banks procure their loan money from any underlying, existing wealth. The debt note is thereby also transformed into a meaningless scrap of paper, literally just as worthless as the bank's paper scraps or electronic numbers (the alleged loan money). Conclusion: The Bank has handed over some pieces of paper with a certain negligible paper value to the "borrower", and the "borrower" has submitted a piece of paper ("debt note"), also with a certain negligible paper value, to the bank. So much for what is actually exchanged between the parties in the "lending process."

Now on to the second part of the process: The actual handover. It is incorrect to call this "lending" for the reasons already expressed: The bank cannot legally “lend out” something it does not own. What is it then that occurs at the handover of the scraps of paper? Well, it is merely a *simple barter*, completely analogous to trading the stone for the shell. The bank transfers (trades) its worthless pieces of paper for the "borrower's" worthless piece of paper. *Exchanging pieces of paper is what the banks' lending activities are de facto all about*. *Period*. (If the "lending", as mentioned, is concerned with electronic money, i.e., non-physical money transfer between accounts, this does not change the matter. The bank is still not lending its own money. In this case worthless electronic numbers are traded for an equally worthless "debt note").

Many eyes closed

The above argument, that only what is owned can be lent out, is so elementary that it lies on the level of the ABC's in business law. The above description of lending versus barter could be used in the introductory lecture on the subject Law for freshmen - so-called trivial knowledge. Yet it is precisely these elementary facts that members of the Swedish Supreme Court have chosen to ignore since 1789, when the Supreme Court was established by King Gustav III. (Other nations have their particular histories and dates for the establishment of their Supreme Courts). The argument is about the self-evident.

I see that it is not just the Swedish Supreme Court's most highly placed attorneys that have chosen, and continue to choose, to cover up these simple issues regarding loans. Thousands of lawyers in Swedish society since sound the 1600s have systematically chosen to turn a blind eye to the fact that *banks lend out money that lacks a formal owner*. Professors of law who teach the subject turn a blind eye. Professors of economics turn a blind eye. No one informs ordinary people, entrepreneurs and the leaders of industry, that the above basic, ABC-level knowledge concerns them. The banks are allowed to operate in society entirely according to their own rules, however crazy that may seem. The conclusion is that the entire banking system, through its lending activities, is continually committing at least two serious violations of the law on a huge social scale, namely:
1. Counterfeiting, and 2. Forgery (legal breach of contract). Closer analysis of the special item number 2. Forgery, follows shortly. At least five further offenses will be reported here in Part I.

Here I will maintain a tight focus on the bold remark above regarding counterfeiting and forgery – applicable to banks on the continent for hundreds of years, and banks in Sweden since at least the 1600's (see in-depth analysis in Part II of the trilogy), and credit institutions since about 1950. It can be said quite simply: In Sweden, at least, there is no legal support (in the form of a parliamentary decision) that gives commercial banks and credit institutions permission to: a) manufacture electronic money out of thin air, b) call this manufactured electronic money their own money. The situation regarding this in the world's 172 other central bank nations, is something that needs to be examined for each country. My suspicion, which I base on how the fraud originated historically (and which I will return to), is that the law regarding a) and b) is also lacking in other countries. Indeed, it has been almost impossible for the banking system to gradually over time create the legislation that would legalize their “out-of-thin-air” production of loan money (counterfeiting), and thus formally give them ownership of loan money. We will come back to this most sensitive issue later in the text.

A gigantic banking collapse that will be harmless for society

Since the mid-10th century in Europe, since the 1600's in Sweden, and since the 1700's in the United States - in nation after nation, the world as a whole has concluded several hundred billion bank loan agreements which must, based on the above findings, in the twinkling of an eye be considered to be legally invalid. Due to this, very large parts of the global banking system will collapse in a single moment. But - and this deserves special attention - *without any of the nations involved being harmed in the slightest*, as I will demonstrate in this book. To understand this sensational statement, it is necessary to first gain knowledge of the absolutely critical “cornerstone information” (basic conditions), to which I constantly refer in this text.

Our politicians have claimed for hundreds of years that no society can do without banks. Banks are necessary for society, or are "system-critical" (essential for the country's economic system), we hear them say, especially in times when politicians decide that the banks should be "saved" by the taxpayer. Now, however, these claims are revealed for what they are - pure lies.

To recapitulate: A very great number of invalid debt notes are circulating in our society today, i.e. invalid legal contracts between "lenders and borrowers." The lenders (the commercial banking system, central banks and credit card companies) have since the beginning of the mid-10th century systematically *lied* to their borrowers as they built what is today an almost world-wide banking system, by alleging that they loaned out their *own* money. Sweden has since the early 1600's been misled by parliaments and governments, and in intimate cooperation with the banking system has supported and legitimized the banks' claim that they lend out their own money. The truth is that the money we thought we had *borrowed* from the bank was not 'loanable'. Enormous amounts of money that cannot be lent out - *have* been lent out. A fraud of gigantic proportions is thus logically identified and defined, in that banks, in the form of amortization requirements, have received repayments for money that is “unrepayable”. In addition, the banking system as a whole (the lender) has exacerbated the extent of the fraud by demanding interest on something that interest cannot be demanded on. The total interest payments that the people of our country have paid to banks in the past 400 years this has been going on is so immense that the actual numbers would be meaningless. Perhaps on average it's about the same amount as the capital (principal amount), or perhaps more? The bank deception thus encompasses several issues.

In Part II of the trilogy, I will cover the way in which legal breach of contract has been planned, and, being well-organized and well-funded, how it has gradually been built up in Europe. I also consider the special case of America's history - how the great fraud has been formed in North America since the 1700's.

We, the public, are encouraged by our elected politicians, in concert with the banking industry, to work assiduously and pay our loan installments, interest, and also taxes - something that I will return to shortly. Here, it is important to understand that none of these three items, in the slightest actually needed to have been paid (in the form of labor) throughout the centuries. But the political mantra has constantly been chanted: As good citizens, installments, interest and taxes should be paid punctually and faithfully. When it comes to taxes, each individual should loyally pull their weight.

An all-encompassing business machine with the designation "lending money at interest" has gradually emerged in society, based on the general view that the banks (the lenders) have their own money to lend - because that is the impression the banks have given. With this brilliant business idea as a basis, the banking system as a whole has reclaimed "their own lent money" (the principal) by installments, and also charged interest as pure profit on the *de facto* counterfeited money which ultimately is worthless. Money made with their own printing presses (money manufacturing machines) and, in modern times, with their own computer terminals (manufacturing of electronic money), with interest rates as pure profit, has become a highly profitable business - a business so profitable that its accumulated wealth over the centuries is completely unprecedented. All based on counterfeiting and legal breach of contract.

As mentioned, such lending activities have been ongoing since the mid-10t century in Europe. In the United States since at least 1751. In Sweden since the early 1600's. Extremely great wealth will have to be returned from the entire banking system to an enormous number of people directly, and to their heirs worldwide. People who were literally robbed of principal payments, interest rates and also by illegal expropriations/foreclosures, because the loans were based on legal breach of contract (forgery). In addition, gargantuan damages will come to be imposed. To this must be added that bank loan money must be considered “illegal money”, because it, at its root, is counterfeit. What then happens when this “illegal money” obtained through lending returns to the social system, is that it is "laundered". Exactly how this is done will be covered later. In concluding, I want to point out that the banking industry has in fact engaged in a gigantic money-laundering operation for hundreds of years. As mentioned, more on that later.

We all have a responsibility

Ordinary people also have some responsibility for the current situation in that it is we who have chosen the politicians who are in bed with the banks. We have only had the opportunity to exert our influence once every four years, and sometimes, though rarely, through strong public opinions. It is important, however, to clearly understand that our politicians are the mirror image of our collective majority consciousness.

Chapter 4

THE BANK´S BOOKS: CLOAKING SERIOUS CRIME

All business activities are based on the requirement that businesses must be audited at regular intervals, primarily for the tax purposes. This applies to ordinary companies as well as the banking sector. It may then be interesting to know that in some important respects there is a great difference in how banks report their business compared to ordinary companies. The banks' ledgers and bookkeeping differ significantly from normal practice in that the banking system's historical development since at least the 1600's must be taken into consideration. The reporting of income from interest plays a major role. The very sensitive European banking history which has been shrouded in secrecy, and covering the period between about 950 and 1307, is detailed in Part II, but I will touch on this subject later here in Part I. I will also return to the topic of the banks' bookkeeping/accounting practices. But first a little about what it is that the accounts/financial statements intend to hide. Take a deep breath, because the following analysis is quite advanced and at times even complicated.

In actuality, the banking sector implements a brilliantly constructed cloaking operation (illusion). It is perpetuated with the deliberate intention of covering up several criminal aspects associated with their activities. The purpose of the cover-up, for creating an illusion, is that society must under no circumstances be allowed to grasp the fact that the banking system is engaged in seven serious violations of the law. These are:

Counterfeiting - in the form of so-called *perfect counterfeiting.*
Forgery.
Theft - based on illegal expropriations/foreclosures.
Money laundering on an enormous social scale.
Ponzi schemes.
Fraud – fraudulent accounting of income
Treason.

The motivation for including the offense of treason in the list is that Sweden, as a nation, is subjected to a serious, large-scale domestic economic risk by the banks' actions. For reasons of space I refer to the analysis of this matter in Part IIc of the trilogy, in which at least three different, clearly defined, treasonous offenses are noted. The banking sector betrays the nation through its financial actions, which solely for its own benefit, and this seriously and needlessly damages the country, its inhabitants and the entrepreneurship on wide social scale.

How it all started: History reveals the skeletons in the banking industry's closet

The business foundation of all banks basically comprises the same aforementioned offense. This includes the Swedish central bank (the Riksbank), which first saw the light of day as a commercial bank some time in the 1600's. It soon, at least officially, passed into state ownership/control and developed into the country's central bank. To understand the matter in a little more depth, we need to briefly imagine we are back at the time when the first banks saw their inception on the continent.

There were two bids at establishing a banking system; the first attempt, which did not include Sweden, started around the year 950 AD, and after 350 years ended in total failure in 1307. The carefully planned deception was reborn in a second attempt which started in Italy during the Renaissance, this time including Sweden, on the European periphery, around the mid-1600's. The first bank-establishing experiment all started with a group of wily criminals, who originally worked as goldsmiths, and then later as bankers (in the second establishment wave they just called themselves bankers). They partly defrauded their wealthy clients (who had deposited gold with them for safe keeping) by lending out the clients' gold to the public without asking for permission from their clients. Eventually the lending adopted the more advanced form of counterfeit receipts: Certificates of deposit. The receipts were originally intended for use by those who had deposited gold or other wealth. And here we come to the core of the banking fraud - read carefully! At this stage the bankers falsely declared to the borrowers that they, the bankers, were the owners of the embezzled gold, and later this false claim was extended to the counterfeit deposit certificates, which they began lending at interest to the public as well as to destitute princes and rulers. A brilliant business idea built on deception! Of course, there was no legal opportunity for bankers to either then or later transform what they had embezzled and forged into their own legally owned property - how would that be possible? - without exposing their enterprise. So in the centuries to come, right down to our days, the origins of their lending practices were concealed. Take particular notice here that even though the contemporary princes and rulers, as in ancient times, had the monopoly on the creation of money in their kingdoms, the circumstances I have just described tricked them into believing that the bankers' false loan money was genuinely taken from the bankers' own assets. This is further analyzed in depth in Chapter 8 of Part I. Counterfeiting of currency was also seen as a serious crime at the time, so the bankers' lives were literally at stake. We now come to the second wave of the attempt to establish banking. This began during the Renaissance. For a few centuries, after their first failure, the bankers had licked their wounds and had gathered strength for this new attempt. The fraud now gained new momentum on the same premise as before. The bankers continued to fraudulently claim that they were the owners of the fake certificates of deposit that they lent out (debt notes), which in time came to be perceived as "bank notes" in the community. With the passage of time, century after century, the bankers' ownership of their loan money (the false deposit certificates) became perceived as a self-evident fact that no longer needed to be emphasized. The ownership was assumed to be an integrated aspect of bank lending.

As already indicated, Sweden came to play a pivotal role in the second half of the 1600's. What would later become The Swedish Central Bank (the Riksbank) was established under the name Riksens Ständers Bank – allegedly a state bank – pretty much Sweden's first commercial bank. This was a loans and deposit bank which used certificates of deposit as described above, including counterfeit ones, in founding its capital. It should be noted that this Riksbank model took up the baton from the continent and called its faked certificates of deposit, i.e., loan money, openly or implicitly, "their own money," even though this was not true. That is, they gave the appearance, as did the bankers on the Continent, that the loan money was drawn from their own capital base. In those days you would certainly not wish to officially and publicly breach the current legislation or money making monopoly of princes and kings. In summary: The bankers of the 1600's had *de facto* no own money for their lending business, but gave the impression of such by producing false certificates of deposit, the banknote money of the time. (Though this may seem a little convoluted, the presentation of the evidence of the origin of the fraud is crystal clear.) That is how it all started, and that is how it is today. Time has passed, but the crimes - counterfeiting, forgery, theft, money laundering and manipulated accounting - remain. The designation “certificates of deposit” has virtually vanished from modern vocabulary and is basically now referred to as "money," or “debt-based money”, and is thus synonymous with “money in society”. When regarded with respect to its origins, the two-dollar bill we use to pay for a hot dog on the street, is therefore ultimately a false certificate of deposit, based on money created out of thin air. For, as we now know, society's money

- where practically every penny is borrowed from banks – is produced from nothing and not drawn from some bank's "own money" i.e., from previously existing background assets.

The image that the Riksbank likes to project

The Riksbank (Swedish Central Bank) has gained firmer ground as the country's central bank, with addition of some tasks that are markedly different to the original commercial banking operations. The idea that the state "owns" the Riksbank (in more official terminology, that the Riksbank "is an agency subordinate to parliament", and that parliament, i.e., the state, is alleged to have power and control over) has also gradually become a self-sustaining truth. Whether or not this really *is* true is another thing entirely

Since January 1st, 1999 the Riksbank has had autonomy in relation to parliament (the Riksdag). This is how the Riksbank itself reports the matter on its website:

> *"Parliament has given the Riksbank an independent position. This means that the Executive Board forms monetary policy decisions without the need to comply with directives from other parties. By delegating to the Riksbank the task of keeping inflation low and stable, the Riksdag has given monetary policy a long-term perspective and created favorable conditions for achieving a credible inflation target."*

It is likely that this autonomy extends far beyond monetary policy, but we know nothing about this. The Riksbank has more tasks to attend to in the community than just monetary policy. These are analyzed in depth later in chapter 8 of part I. The Riksbank addresses the latter on its website

> *"What is the task of the Riksbank? The Riksbank is Sweden's central bank and an authority under the Riksdag. The Riksbank has one objective - to ensure that inflation is low and stable. The Riksbank has therefore been tasked with responsibility for Sweden's monetary policy, that is, to influence inflation through the interest rate. But the bank has also been instructed to monitor the community's current payment system such that it will work without disruption. The Riksbank also issues banknotes and coins and manages the country's reserves of gold and foreign exchange"*

In summary, the Riksbank's daily operations, including the production of the nation's currency, is thus independent, unrestrained by parliamentary influence and daily oversight. Only in retrospect, and through a slow or extremely sluggish (and thus delayed) process that can take many years, can the country's elected representatives (parliament) intervene and influence the Riksbank's actions. The people, through their elected representatives, thus have very little say with respect to the Riksbank, and this is very likely a deliberate aspect of the bank's design.

The ultimate dream of the bankers

It is easy to imagine that an official validation in the form of a law, stating that the bank is the owner of the funds that are lent out, must, down through the times have been the ultimate dream of the bankers. But how could such a law, centuries after the lending of money on false premises began, be realized? Let us assume that bankers, including the Rikbank's Governor, get the idea that they, through their proxies in Parliament, will attempt to fudge together *a law* that really *would* give banks lawful ownership of future loan money. What would it take? Well, such a bill, in the same way as all new laws, would require a process of preparation, careful review and an examination by various preparatory bodies and committees, and may require circulation for consideration in the community. This would unavoidably raise questions - also among the general public - about the matter of ownership *before* the bill was proposed, i.e., earlier, going back centuries. Some very uncomfortable questions would have to be answered by both commercial banks and the Riksank, and for that matter Parliament, the parliamentary parties in the case of Sweden and the Government.

Knowing this, bankers at all levels have instead chosen the strategy of “playing on” as if nothing is wrong; they continue to lend out money, that in reality is unowned money, in the same way the fraud always has been carried out. All the while they keep their fingers crossed that no-one will stir up the hornet's nest of ownership.. State power, based on the Swedish model of government that has grown in intimate but covert cooperation with the banking sector, has also “played on”, i.e., kept up appearances regarding compromising and incriminating factors.

This is how it has come to be that both the Riksbank (as with central banks in other countries) and commercial banks now lend out money created out of thin air at virtually zero cost - money that formally (legally) is unowned. This, however, does not keep them from recovering the loans and claiming interest on them.

The records: Normal corporate ledgers

After the above digression about the basics of banking system fiddles, including the lack of ownership of the funds which they lend, it is now time to examine how banks report/post the results of their fraud. This is an interesting topic, for as we shall see soon, the banking system has taken a further brilliant but fraudulent step to enrich itself. It is about an aberrant form of bookkeeping that ultimately would cost the country's taxpayers very, very dearly - the so-called bank bailouts. But first, an important clarification: In the text below, the discussion of the practice in which banks post/report their expenditures and revenues, is to be seen as the practice *in principle.* The discussion does not claim to conform strictly with the banks' real accounting practices. It is the *principle* that is the essence here, not a detailed specification of the accounting.

Few people know that that there is a big difference between how normal commercial enterprises and banks report their financial position - something that is a major advantage for the banks. Key to understanding this issue is the *comparison* of how common businesses are required, i.e,. have a legal duty, to manage their accounts and report to the tax authorities under the Accounting Act, and how the commercial banks and credit card companies for their part are obliged to do the same thing – but which, oddly enough, are not regulated by the tax authorities, but by the Basel I, II and III banking laws. For centuries, until about 1961, the impression has been fostered that the public and the business sector as well as the banking community are all subject to the same (read: equal) basic type of bookkeeping/accounting requirements - namely to report their spending (expenses) and income, according to the same basic accounting principles in the form of an income statement and financial position in the balance sheet. As mentioned, the principle, as treated here is somewhat simplified (and perhaps not strictly realistic). Corporate accounting, and hence the general accounting principle, is based on the business' *expenses* balanced against *income*. The difference between these two financial items is termed the gross profit, gross loss or break-even. For ordinary businesses, accounting is based on commonsense mathematics, which involves setting up two columns A and B next to each other, where the left side records expenditure (A or debit column), and the right side records revenues (B or credit column). If revenue exceeds expenses, the outcome is positive. If expenses exceed revenues, the company has a negative result, which in the worst case could lead to bankruptcy if its own capital savings are insufficient. Financial statements can be viewed as an annual event that allows both the business and the tax authorities to clearly see the relationship between revenues and expenditure of the business (profit) in order to determine whether a taxable profit (gross profit) exists, while also reflecting the company's overall financial position at the time via the balance sheet. If the company has made profits, part of the profits are customarily *reserved* for the purpose of developing the company and perhaps to save for less favorable times in order to offset a potential loss in some future fiscal year. If possible, a certain portion of the profits are paid out to the principal owner, or in larger companies, as dividends to shareholders. The core of the argument is that a portion of the gains may be utilized to offset losses the following year in the event that the company should make a loss. It is thus important that business owners have equity in reserve in order to pay *mandatory* expenses (bills, invoices). Otherwise the business would risk bankruptcy if it should incur debt.

The records: The illusion that was kept in the dark

All the way up to about 1961, the banking system had stated - and was backed up by the state and supporting politicians - that also the banks' accounting records (income statement) contain only the two columns A and B that record expenditure and revenue, i.e., that it applied the same basic accounting principles that apply to ordinary businesses. For hundreds of years before 1961 it had thus been stated (falsely so) t*hat banks are like any other business, and must have their own funds (own capital) in order to cover their expenses (liabilities)*. Hence banks gave the impression of applying the same values, the basic criteria or definitions with respect to money as the general public, i.e., that money essentially has: *1) Ownership, 2) Value,* and that money constitutes *3) Legal tender*. Now for the interesting part: What then comprises the banks' expenses? The banks' carefully reported expenses (except for expenses for staff, rental of premises, IT development, etc.) are primarily the money that the banks lend out - which, in fact, as we now know, are not real expenses at all, as loan money is made out of thin air i.e., false (the banks have no legal basis for manufacturing electronic loan money out of thin air). Loan money is thus, based on the banks' claim that they act “like any business", reported in the ledger's (income statement) A column (debit column) as an actual expenditure for the bank. The borrower is therefore in debt to the bank to an amount equivalent to the loan, but only if the bank actually has had an expenditure. If the bank has not had any actual expenditure, then the borrower has no corresponding liability. And here it is up to the bank to prove that it *actually had an expenditure* on the borrower's loan, otherwise the borrower's debt falls away (for readily understandable reasons*, this is an extremely delicate detail for the banking industry - one which they absolutely do not want the public debate to focus on*). History shows that there have been situations where borrowers have disputed that the banks have had actual expenditures for loans. And the pattern seems then to have been that the banks - always under great secrecy in order to avoid attracting attention - have written off the loans in question. In other words, this is a very hot potato.

As the reader of this text knows by now, the banks do not in general manage any of their own, actual money. Therefore, the figures reflected in the bank's A-column are numbers taken out of thin air, but the bank gives the impression that it is *money taken from the bank's own assets*. Or put another way: The bank lends out money made from thin air in the guise of it being real money owned by the bank. Giving the impression that these made-up numbers are real money, cannot possibly be classified as anything other than *counterfeiting*. We shall see shortly how an insider, banker Michael Kumhof, explains in detail how the counterfeiting process transpires in individual cases. Here I want to stress that the banking system from the very beginning has chosen to emphasize that the figures posted in the A column should be construed as debt money – i.e., that the borrower has a corresponding *debt* to the bank. How the actual counterfeiting ensues, is best understood by studying an individual account holder/borrower's *balance sheet* in a lending bank. It is in the balance sheet's A column that the bank *reports* the fundamentally falsified loan money that the borrower will receive in their hand. While the actual c*ounterfeiting moment* is reflected in what is happening in the B column when the loan is granted (i.e., in the right-hand column), which banker Michael Kumhof describes in detail, as we shall see. I want to conclude this sub-analysis here by emphasizing that because it is in the A column that the counterfeiting is recorded, and this money is not the bank's own money, it is thus correct to speak of *forgery*, in addition to counterfeiting: The bank gives the false impression that the amount in the A column is their own own money, although this is not the case.

The B-column of the bank's balance sheet, i.e., the income or credit column of the banks total *result*, was alleged to analogous with normal businesses until about 1961. But early on the banks chose *not* to report clearly and distinctly, as other businesses are obliged to do, i.e., to report *everything* that normally falls under the heading *income*. To unofficially create an excellent opportunity for profit, and to officially create an “insurance” to cover the inevitable losses associated with money-lending, the banking system at some point introduced the interest rate (probably at the beginning of the period 950 AD -1307 AD in Europe), which is, as we know, still the basis for all banking operations. The reality of banking is simply that not all loan customers pay off installments on the loan as agreed, meaning that the bank takes *a risk* that it may not recover the money loaned, and this became the official justification for applying interest. To the extent that banks thus did not recover their alleged "own money" associated with lending, a corresponding an loss of income arose, a minus in the B-column, which was indicated with so-called red negative numbers. But what about the interest? Was the bank's income from interest reported?

How interest rates have been reported for centuries

Is interest not reported in the B column? Obviously, interest is income for the bank. The rule for normal businesses is that *all revenues* must be accounted for in the B column. The answer is that the historical record shows that interest is recorded separately in *a freestanding column*, in a C-column, which does not even appear in the the banks' official accounts, but is located in a different, completely separate ledger. This has been accepted customary banking practice even after 1961. It means that the banks' income from interest is not required to balance any losses (red figures) in the B column. Income from interest is excluded on this matter. This is what the first deviation from normal business accounting versus banking accounting looks like (if you up until now had been assuming that banks lend out their own money).

Collaborating politicians

Ever since the banking system was established in Sweden in 1657 in the form of Johan Palmstruch's bank *Stockholm Banco (*which did not last long - control was transferred to the state when the bank became insolvent a few years later), the people's representatives in parliament and government have been the bankers' collaborators and assisted in lying if the face of the Swedish people. They have backed up the banks' claims that the latter lends out its own money, which in diverse (in fact manipulated) economic downturns is more or less lost by amortization and interest losses. Losses which they are then "forced" to ask the public for help to recover, i.e., through taxation. For otherwise, the allegedly *necessary social activities* that banks provide, risk being shut down - so sounds the mournful wailing of the politicians - and then where will our money come from? Such has been the cry from the banking sector and the politicians for centuries, even after 1961, and until at least 2016.

As this is extraordinarily sensitive and important, I will recapitulate with other words: If a recession becomes very deep, then a kind of political program/plan of action is activated, a plan that aims to tackle the monumental minus in the B-column of the bank's open accounting book, i.e., regarding foregone loan repayments. This political action plan is known as the *bank bailouts*. Bank bailouts are associated with an appeal from the politicians to the taxpayers, where the people are urged to loyally step up and help save the banking system from collapse. At this point the politicians and the banks will claim that society cannot do without the banks, that these are a “*systemic necessity*”. Ireland implemented such a massive bank bailout in 2008. In Sweden, we conducted our most recent bank bailout in 1992. And we are not talking about small change here. The 1992 bank bailout cost approximately SEK 95 billion (over 17 billion US dollars). It is when the bank rescue packages begin to be discussed that the banks' accounting books also begin to be mentioned in the media and by politicians. Until then, no mention is made of the banks' accounting books in terms clear enough for people to actually understand their significance. What is highlighted here is the banks' failing balance sheet in the form of the gigantic "red-ink" debt mountain (arrears) in the B column. The defaults on repayments are based on an underlying mathematically impossible situation, (see further analysis in the section "The inevitable Ponzi scheme" of Part I) which, in an interest-based economy, is guaranteed to steer the entire process inexorably towards a more or less catastrophic end, with obvious consequences for the B column of the “affected” banks. This, combined with the banks' keeping two accounting records; one book open, the other hidden, attempts to cloak at least four serious violations of the law, as repeatedly pointed out in this chapter. Later, we will return to the question of what happens in the hidden accounting book's C-column (interest revenue) in bank bailout situations.

Hypocritical politicians

An ensuing bank bailout is usually accompanied by blazing headlines in the media. All political resources are mobilized, with a seemingly deeply concerned central bank director in the vanguard. He expounds on the bailout in order to convince the people of its necessity. He will explain, and this clearly reveals the cynicism that is callously played out, that for society to survive economically and to gain the necessary access to money in the future, the banks must receive help through "bailout money" from the community. We, the people, must remember that banks are indispensable in our society. Therefore, the people must contribute what amounts to huge sums of tax revenues so that the banks' bankruptcy can be prevented, i.e., such that the blood-red numbers in the open B-column no longer threaten the banks' existence. All with the aim of constructing a new Ponzi scheme, i.e., a new round of massive lending at interest, so that eventually a new boom cycle can begin to be constructed. Implicitly, this means that the politicians, still with a seemingly deeply depressed central banker at the forefront, give the impression that banks need to get back their own lent-out money, so that it can be lent out once more. A bank with no money is not a bank (or is it?). And without banks - no loans, so the argument goes. But if we, the people, buy the argument, that is, if we swallow the bait, it of course means that in this case the bankers, and indirectly their employers higher up in the hierarchy (the spiders) will, as a first step, receive our tax money, which they can then quietly put into their own pockets (see analysis below). At the same time the banks' mammoth mountain of debt in the open accounting book's B-column can be significantly reduced. Whereupon the bankers can calmly await the next step: The worst manifestations of the storm (recession) begin to ease, and a new boom can be started by yet another round of creating money out of thin air and lending it out for a fee in the form of interest. Thus a new economic boom can be built up, and eventually, when society once again has over-borrowed, the boom bubble can be punctured, whereupon new bankruptcies can be enforced and healthy tax money in the form of new bank bailouts can be harvested to fill some very roomy pockets. And so we have gone full circle. That is the template for the functioning of the capitalist/central bank economy. It involves passing colossal amounts of money on to new owners, in an extremely calculating way, through bankruptcies, expropriations and bank bailouts as a recurring theme. One can also see that we, the gullible, the naive wide-eyed public, ultimately agree to pay the banks a copious fee to borrow the money they created out of nothing! Does this not testify to our gullibility?

The practice in some nations requires that at least some of this bank rescue money, when the current banks eventually "find their feet" (as the redness of the numbers in the B column becomes less intense), is to be repaid to the state (the people) which to some extent has lent their own money (tax revenues) to the banking system. However, this is rather the exception than the rule. Sweden saw the implementation of such a repayment schedule concerning at least part of the comprehensive bank bailout package that the Swedish people contributed to in the period 1992-1995.

Exemption from the rule that applies to all other types of businesses

Our politicians and bankers do not tell you that the banks, instead of receiving a bailout, could easily take their own profits, accumulated (stolen) through decades and perhaps centuries in the C-column of the hidden accounts book, in order to ride out the "crisis" under their own steam - something that ordinary people and entrepreneurs are obliged to do: To dip into their savings when needed. Banks in other words, are *exempt* from the rule that applies to all other businesses (entrepreneurship) in the community! Banks have therefore been able to avoid this rule, at least until 2015 when the so-called higher capital requirements (banks' alleged resistance to the deficit) were introduced, in agreement with the affected nations' legislatures (Parliament/congress/Duma, etc.) or, to put it more bluntly, by "political cooperation". The rule is that one draws on gains (profits made during times when the headlines in the business pages trumpet out the grounds for fabulous bonuses) accumulated during booms, notwithstanding the relatively marginal losses occurred during those good years. That is, profits in the form of borrowers' interest payments. And if it should happen to be such a year that the economic outlook is expected to turn from boom to recession, perhaps even a severe recession, and, as we now know, should the bright red numbers in the open accounting book B-column grow to an undesirable size (from the banker's point of view), they will be adjusted by the adoption of a parliamentary tax-subsidy resolution called a bank bailout. Moreover, depreciation is achieved through the so-called "trick" of drawing a horizontal line through the remaining bright red minus numbers in the B column (see analysis below).

Corrupt and bribed to the hilt

In this way (through the red numbers in the B column) the banks falsely signal that they are insolvent, and have repeatedly triggered severe recessions and plunged entire nations into financial crisis. This is due to at least some politicians in key positions, often for unknown reasons, having done what can be assumed to be the bidding of the bankers, with the former most likely corrupt and bribed to the hilt (and perhaps in some cases threatened – finding the truth here is the task of major public inquiries). Demands are made that the people, through taxation, shall bear the burden of the mammoth bank bailouts. The bankers have been laughing all the way to their workplace in the company of the hidden power in society, while the people have borne the full weight of the bailout packages on their shoulders. That the banks' interest revenues are not included when equity analyses are performed in troubled banks, can be explained by the fact that the banks which ended up claiming insolvency, that is, carrying bright red numbers in the B column, are not required to divulge the numbers in the C-column, i.e., interest revenues. It is only in modern times that the public has been informed that the banks' interest is not included in the B-column, but is recorded in a special stand-alone C-column, that need not be used to balance out any losses. The public has, through taxes on their labor, been forced over time to pay huge bailouts to the banks in the belief that the banks and politicians were telling the truth, i.e., that the people's taxes really helped the banks get back on their feet, and that the banks' interest revenues thus were insufficient to balance the deficits in the B-column. The truth, on the contrary, is that no bank needed to be "rescued", partly because they had unreported interest revenues to draw from if they wanted to, and partly because they manufacture all of their loan money out of thin air at no cost. This has been the case virtually since the creation of the banking system.

Banking's golden rule: Deception and hypocrisy achieves the objective

The banking industry has been deliberately vague about the above mentioned matter with, on one hand, open accounts regarding repayments in the B-column, and on the other hand, hidden recording of interest in the C-column. The industry prefers not to have any public discussion regarding this combined accounting and lack of accounting. Because a deceptive image has been conveyed to the people about how the banks' accounting is done, the public has, admittedly whilst frowning and murmuring, been persuaded to agree to having their taxes pay for the bank rescue packages. Responsible though unknowingly duped, as the average person is, they affably accept all the lies and thereby fill the bankers' pockets.

Today's Swedish Riksbank bases its current resources on lies

It may be surprising to learn that when the Riksbank started its operations as a commercial bank in the 1600's, it did not have any of its own money to lend out. Firstly, the future central bank shamelessly *embezzled* funds from rich depositors who entrusted the bank with the safekeeping of their fortunes. Secondly, the bank manufactured ”false banknote money” in the form of multiple, plagiarized certificates of deposit that were intended for use by the depositors - fake certificates of deposit which the bank just as shamelessly claimed was *its own genuine banknote money* drawn from their own underlying assets as the lending carousel came up speed in the 1600's, following the already proven practices from continental Europe (see the detailed analysis in Part II of the trilogy). A procedure which has subsequently continued and grown to unprecedented proportions until today. It is this plagiarism and forgery of certificates of deposit with the objective of providing loans that constitutes the crime that I think should be called by its proper name, namely *counterfeiting*.

Palmstruch was tried on charges of the serious offense of counterfeiting. What then transpired was a takeover of the remains of Stockholm Banco by forces acting *in the name of the state*. The action include a takeover of Palmstruch's fraud in the greatest secrecy- one that with time was honed and perfected into what we today call the Swedish Central Bank (Sveriges Riksbank). The lending that the state was alleged to have been responsible for after the takeover, thus came to be through the continued *embezzelment* of wealth that depositors in good faith deposited in the now *official* state bank (ie, "real money"), combined with the continued manufacturing and lending out of false certificates of deposit. Said another way: they lent out "fake money" created out of thin air, i.e., pure counterfeiting. This concept of embezzlement has lost its sting in modern times, where we have come to rely solely on the counterfeiting component. These two serious offenses are connected to the embryonic Riksbank, and are the basis for the Bank's operations even today. This has, to my knowledge, never been publicly revealed before, which means that today's Riksbank bases its current resources on a lie. And if, as I have concluded, it is rightly assumed that establishment of this fledgling Swedish central bank came about by way of intrigue by a hidden power - the Freemasons of the day that some contemporary Swedish noblemen seem to have been firmly implicated in (economic history has much to say about this, for those interested) - then there is good reason to believe that this hidden power, even today, likely exerts a clandestinely decisive influence over the central bank at the of the Swedish people. We believe that the Swedish government owns and controls of the Riksbank, while much evidence in fact suggests that there is a hidden ”power within the power” that exercises control. Furthermore, if this is true, then Sweden's manufacturing of money is, to this day, plain counterfeiting. Period. Crucial in all this is thus to examine *in detail* what exactly happened when the privately owned Stockholm Banco officially went over to state ownership, eventually becoming the country's central bank under the name “Riksens Ständers Bank” ("Bank of the Estates of the Realm") in 1668. What role did the above-mentioned Swedish noblemen play in the transition, and whose interests did they primarily represent? That the nobles represented the broad Swedish public interest of the 1600's, is in my view too far-fetched. Did they represent the Freemasons? There is a lot of evidence for this view. And which influential positions of power do their descendants have today in the modern banking system, including the Riksbank - and in the modern apparatus of the Swedish state? In the investigation of this, it is crucial to determine exactly how the management of the new officially state-run bank, the national bank of the day, came to be distributed, and we also need to see exactly what the statutes looked like then, and what they look like now. Where did the loyalties of the bank's management lie? We will touch on this later in this text and in greater detail in Part II of the trilogy.

The great bank counterfeiting deception begins to break up

In 1961 the international banking sector began, surprisingly, to admit that they do not have their own money in the form of underlying assets that they draw on in order to grant loans, but that loan money is created out of thin air at the moment the loan is granted. This admission began with the publication of the journal *Modern Money Mechanics* by the Federal Reserve Bank of Chicago in 1961 (with a new edition in 2011). Today, even Sweden's Riksbank partially removes the gag from its mouth in the bank's instructional video to the public concerning what money is. Money creation also gets a mention in the annual brochure published by the Riksbank under the title "The Swedish Financial Market" (which I guess does not quite reach all the way out to the public). More on the brochure's contents shortly. But these vague confessions have not entered the public mind, and the bank fraud with its falsely created money, with no defined owner, continues to circulate to an extent that is detrimental to the entire world. A very large majority of the public still think that commercial banks and credit card companies lend out their own money, taken from underlying assets, or that they borrow money from other banks to cover their own lending. The A-column "debit money" is thus fake money created by a cunning maneuver involving mathematics that are not part of logical everyday mathematics, as we shall see (something that is also investigated in more depth in Part II of the trilogy). Moreover, as we know by now: the banking system manufactures its loan money out of thin air without the support of any legislation in this area. Additionally, as mentioned previously, at this stage the loan money has no defined owner. The state, in the sense of being an extension of the people, has never passed a law giving commercial banks the right to manufacture money (mostly electronic money these days) out of thin air, and to call this money "their own". The banks have taken some serious criminal "liberties" here.

Those who wish to learn from someone in the banking business, exactly what happens when banks create their loan of money out of thin air, can profit from watching whistle-blower bank economist Michael Kumhof's short and clear video lectures on the subject. Kumhof says he worked for five years with loans at Barclays Bank. Here is a link to his lecture on Youtube: https://www.youtube.com/watch?v=uCyQUkPizIY.

Sir Mervyn King: Bank of England Governor 2003-2013

Sir Mervyn King is another person that has "acknowledged" that the banking industry creates loan money out of nothing. This recent hearing in England is documented in a YouTube video. Note that this is not about small sums - basically all the money brought into the community is created out of thin air the moment the loan is granted by, mainly, commercial banks and credit card companies. It is without exaggeration a very sensitive situation that King talks about, including the vast area of “overdrafting” within the combined the banking system. King's choice of words is reminiscent of listening to a classical blackout. Sir Mervyn King's responses in the hearing (which conforms exactly with Michael Kumhofs description, see above) went something like this: Every time a loan is granted, *step one* is for the lending bank/credit card company to establish a "loan entry" in the borrower's name on the balance sheet's A-column (i.e., in the liability/debit column) that reflects the amount the borrower has in his hand – a bookkeeping entry that *the bank* only considers as accounting, numbers, not "money". Numbers which - and the banks can do nothing about this, according to King - the borrower then chooses to call money and use as such. Thus King gives the impression in the hearing that the lending bank/credit card company is not responsible if the borrower chooses to use the "numbers" in the liability or debit column, as money. As you notice, King is, to say the least, inventive in his attempts at manipulating the truth. The truth is of course that the borrower is deliberately duped into believing that the loan money he receives in his hand or into his account, is money taken from the bank's own assets, although this is not so. All the while King, as noted, places the entire responsibility on the borrower - that the borrower is responsible for the numerical amount in the debit, or A- column, being used as “money”. King excuses himself by stating that, for the lender's (the bank's) part, the figures in the A-column are not concerned with money, but technically are merely accounting entries, "numbers".

Back to Michael Kumhofs talks

Michael Kumhof, a German economist and researcher, is said to now work within the International Monetary Fund (IMF). And as we have seen in the video, he does not mince his words, describing exactly what happens when the loan money created out of thin air (which by definition must be categorized as nothing less than counterfeiting, if entities other than the state - in this case, commercial banks – were to engage in such activities): We already know that *step one* in the counterfeiting process involves entering the loaned amount in the liability/debit/A-column of the bank's balance sheet for the individual borrower. In the next step of the lending process (*step two*) the lending bank creates a *virtual deposit* in the right column (i.e., in the credit/B-column), N.B., also *in the borrower's name.* Curiously it is thus as if the borrower himself, at the moment the loan is granted, deposits as much money in their own account in the bank as the amount which he borrows. This entry in the B-column corresponds, numerically, exactly to the loan amount in the A-column, but is presumably in the B-column beset with *a minus sign*, as a deposit, even in the case of a *virtual deposit*, and thus always entails *a liability*, not an asset for the lender, the bank. A virtual debt. This is an approach that is not born of everyday, healthy common sense. You could say that it is a completely different type logic. A logic that belongs to a higher form of mathematics that deals with incompatible and complementary logic systems in modern constitutional logic, which only the very inquisitive have an interest in. For the benefit of the truly inquiring reader, the deepest roots of advanced mathematics are discussed in detail in Part II of the trilogy. Also, additional work on my web page discusses so-called fourth generation empiricism, which is concerned with scientific assessments. It is this part of the lending process, i.e., when the lender creates a virtual deposit in the borrower's name in the B-column, which is the actual *counterfeiting moment*, that moment when the lender creates new money from nothing. Step one in this accounting process always precedes step two, which means that the lender, as Michael Kumhof also points out, never, I repeat *never*, draws loan money from their own underlying assets - even if this impression is given - but instead the loan amount is created *out of thin air* in the form of a virtual deposit. (In addition to this, as mentioned, the lender, the bank, unabashedly, albeit indirectly, calls the loan money their *own* money.)

Viewed from a broader perspective, the borrower's loan is thus presumably reported as the bank's debt, i.e., a negative entry, in the lender's B-column. As long as the loan is not fully repaid, the borrower pays interest *on the negative entry relative to its size*. Every time the borrower pays installments on the loan, i.e., amortizes it, the size of the negative entry in the B-column is reduced to, at best, plus/minus zero at the moment the loan is fully repaid. If the situation occurs, when “loan fests” culminate, i.e., in the final stages of a boom when lending rates are low, that citizens and businesses are either indebted or even significantly over-extended (as is the case in Swedish society at the time of writing, in spring 2016) and for this reason have difficulty paying installments and interest, or are behind these for other reasons, the total of all borrowers' negative entries in the B-column reach the limits that the banks are not slow to point out is critical for their existence. It is these gigantic total negative entries in the B-column that I in this trilogy call "banks openly reported bright red deficit figures" or one of two gigantic mountains of debt. The other gigantic mountain of debt is not reported in the open but is, for those who have eyes to see, in the C-column of the hidden accounts book. Namely, the sum of the vast amounts of *unpaid* interest that the bank is forced to concede due to the current economic situation. A situation that is triggered by borrowers (individuals/companies/city/municipal/county and state bodies) falling into debt traps. (A debt trap occurs when borrowers discover that they are unable to pay even the interest on their loans, much less the installments.

Here it may be of interest to learn that those who are behind the capitalist/central bank economic system, i.e., the system architects, have planned and deliberately ensured that the system at certain intervals develops "economic crises" intended to affect all borrowers in the system who have been imprudent enough to be lured into a more or less serious debt trap by sweet offers of cheap loans (loans at low interest rates) during the boom. As we know, hunters set traps for animals. Here we see a different kind of hunter that sets traps for people. The financial crises tend to be triggered at the end of each major boom, at which point the debt traps deliver up a seemingly endless multitude of victims. What is interesting is that all these debt traps jointly create social conditions for the banks, at least to some extent, that enable them to reduce the size of the debt mountains (unpaid interest) weighing down the hidden accounting books' C-column. The banks will, at the very least, in part be compensated for lost profits (interest revenues) through legislation passed *for the benefit of the banks*: the so-called *bankruptcy law*. It can be divided roughly into "voluntary" and "involuntary" bankruptcy.

Personally, I have chosen to call this legislation the banks' first two “daggers” because the legislation is used in a calculating manner to maim people via their tangible assets, with typical mathematical precision. Through the two daggers, which I describe in detail in Part II, the banks manage to ensure by legal means (laws that the banks themselves have made large contributions to) that they have top priority in escaping unscathed from the economic effects of the crisis (by way of the two debt mountains). This escape is effectuated while the rest of the community is on its knees. And if the first two daggers are not sufficient, the banks have more up their sleeves. If there were to be a real crisis in the accounting books, a total of five daggers are ready to be drawn. These are discussed in detail in Part II. Of these, the following, which have already been discussed, can be mentioned: *Expropriations/foreclosures* on mortgages (providing capital flow to at least the C-column, possibly also to the B-column), which also takes place with legal support, and in the worst case, the *bank bailout* (which is triggered when the debt mountain in the B-column attains horrendous levels). Regarding voluntary and involuntary bankruptcy, these usually erupt violently when a recession sets in, a reliable sign of the encroaching economic winter, where those wielding power demonstrate who's boss in the community.

The banks' strange accounting practice: The A, B and C columns

The truth is, at the risk of being repetitive, that the commercial banks' debit or A-column concerns *money* and nothing else, in that these numbers are subsequently used as such in the community, with an approving nod from the bank, even though this money is essentially fraudulent. In that it is fraudulent, it is to be considered “*illegal money*” in the economy. This matter is about money, and one of the fundamental aspects of money, the *ownership aspect*, is in no way ever mentioned. That means, when we examine this from a strictly legal perspective, that the money reported in the A-column, i.e., the amount that the borrower receives in his hand, is unlawful, in that it is counterfeit. This is what a legal, core analysis of the banking system fraud reveals! Period. This is the reason why the Swedish Riksbank omits those, in other contexts so important basic characteristics; *ownership* and *legality*. The Riksbank is not the legal owner of the money it creates, since no law addressing this matter exists. It has never been possible, down through the ages, the create such a law, because the bank fraud in its inception began with embezzlement and forgery, then expanded its operations with counterfeiting and money laundering. The money in society today lacks at its initial creation stage a legally defined *owner* (this applies to both the Riksbank and the commercial banks/credit card companies' newly created money) - which strictly legally precludes the possibility of lending it out. Only something that has a legally defined owner can legally "lent", which was analyzed in depth in Chapter 3. This has not, however, prevented the banks, spearheaded by the Swedish Riksbank, from counterfeiting, manufacturing and "lending money" in Sweden since the 1600's. There is of course no desire to bring this issue up for discussion in the public arena. And you certainly do not want someone competent in modern higher mathematics, well versed in logical in-depth analyses, to start rummaging around in these sensitive matters. For then meddlesome eyes might easily focus on what transpired in that time in the distant past when the banking system took its first faltering steps. Steps that were accompanied by embezzlement and the lending out of the depositors' property, not the lender's. Counterfeiting was also a serious crime back then. It should be borne in mind that this is how it all began, and how it has rolled inexorably on, because the lenders (banks) have been powerless to change the situation. They were unable to make themselves the owner of the funds they lent out. Therefore, they opted instead to obscure the whole issue of the lack of ownership of their loan money.

The "real money" ("real money" or "white money" because they are generated by *work performed*) that borrowers use to repay their loans with, is recorded by the bank in the B-column on the right-hand side, such that the virtual deposit's size (negative amount) decreases as the repayments are effectuated, until the entire loan is repaid and the virtual deposit reaches zero. Each time the bank lends to a new customer, the same process is repeated. Virtual deposits are always recorded, i.e., money from nothing is transferred to the borrower. And every time it is assumed that borrowers nicely and pleasantly repay their loans and pay their interest rates. This in turn is because they have not seen through the banking scam, but believe that the loan agreement requires that they manage their repayments and interest rates responsibly, seeing as how the bank has been so decent and risked lending out their own money. The reader should begin to get at least some idea of the gigantic ongoing social fraud that has its roots far back in the mid-10th century, and why it can be objectively characterized as *unprecedented* - an unprecedented political and financial fraud. When you understand the fraud's astounding scope and realize how intelligently it is designed and organized, you realize that there can hardly be any equivalent in reality. For example, the three detectives in the eminent author Stieg Larsson's Millennium series, appear very modest by comparison, despite the author's fertile imagination. That reality can exceed fiction to so great an extent causes great bewilderment and indignation in many. The conspiracy (the secret plan playing out in the community) revealed here is so outlandishly improbable and unimaginable that many ordinary people will refuse to appreciate the extent to which they have been utterly deceived, the extent of the cynicism, the calculating heartlessness with which they have been treated by parts of their own government in its intimate cooperation with the international high-level criminal banking system.

Analysis: The Bank of Sweden's version of how banks create money

In connection with the above finding, the banks have begun to open up on the question of how their loan money comes into being (is created), it can, as already alluded to, be mentioned that even the Swedish Riksbank has joined the chorus, and is making some attempts at dispelling the mists, but at the same time puts up new smoke screens, and thus avoids telling the whole truth. The Riksbank has for a number of years published the annual journal "The Swedish Financial Market".

On page 67 of the 2015 yearly report[1] , under the heading "Commercial banks increasing money supply", one finds some interesting information "straight from the horse's mouth " concerning what happens when ordinary banks create their loan money directly out of nothing - even though the Riksbank's handling of this question is far from rigorous. One thing must immediately be made crystal clear: If you believe that the commercial banks take their loan money from underlying assets, you are making a grave mistake. The Riksbank describes basically the same procedure as Michael Kumhof does in his video lecture (a process which, incidentally, I also demonstrate in the context of modern higher mathematics in Part II of the trilogy). I suggest that the reader carefully

1 (http://www.riksbank.se/Documents/Rapporter/Finansmarknaden/2015/rap_finansm_150813_sve.pdf)

read the rather short piece "Commercial banks increasing money supply" in the Riksbank's brochure, which provides a basis for following the analysis below. The decisive *counterfeiting moment* is described by the Riksbank in its example, as follows:

> *"Customer A is granted a mortgage loan of $100 for an apartment. Money is deposited in Customer A's account with Bank A while at the same time, the loan creates an asset* [emphasis added] *in the form of a mortgage on the bank's balance sheet. Customer A now has an asset in the form of a deposit at Bank A and a debt to Bank A in the form of a loan".*

The "asset" that the loan creates in the Riksbank example, corresponds to the "virtual deposit" in the right-hand or B-column, i.e., the credit column, in Kumhofs talks. Worth noting is that the Riksbank refrains from explaining the origin of this asset ($ 100 in this example), other than saying that *"it is the loan that creates the asset".* Neither is there an explanation of how it is logically possible that the asset side of the balance sheet for Customer A, should *decrease* rather than *increase*, given that the bank lends money, as the statement "*...the loan creates an asset on the bank's balance sheet*" expresses in plain language. This is a detail that becomes logically comprehensible if - and read carefully - *counterfeiting* is committed in this act - an action which the Riksbank actually indirectly *admits* to through the formulation of the quoted text. To say that it is illegal for a commercial bank to increase its assets by contribution of fake money at its own discretion, is obviously an understatement.

Here it is important to understand that what the Riksbank describes, in fact, involves a kind of mathematics that is completely outside ordinary common sense logic. The Riksbank's version is 3 - 1 = 4, which of course is absolutely impossible to grasp (unless you are trained in special areas of modern higher mathematics). It is a type of "Riksbank pedagogics" which skillfully misinforms and confuses instead of conveying precision and clarity. Hence the above assertion that the Riksbank is deploying new smoke screens. The strange thing is that Customer A, while needing to borrow $100 to pay Customer B for the apartment, *at the same time* has the opportunity to enter exactly the borrowed amount as a deposit on the bank's asset account. It should be noted that Customer A's "asset" instantly popped up in the account's right or credit column, and remains intact until Customer A, usually *much later*, repays the loan, something which can take years. All the while, the mysteriously arisen "asset" is *the basis for the interest* Customer A will pay on the loan. That said, the Riksbank refrains from explaining much that is contradictory, directly incomprehensible or illegal in their brochure.

Instead, they try to justify the accounting trick - the happy result of a $100 asset in the credit or B-column - with a faltering attempt to explain how the (faked) "asset created by the loan" is then later adjusted. An example describes the process when Customer A and B use the same bank:

> *"When Customer A is to pay for the apartment* [with their borrowed money; my note.], *the money is transferred to Customer B's account in Bank A as payment for the apartment. This money will now appear in Bank A's liabilities column. The deposit from Customer B thus finances the loan to Customer A.* [emphasis added] *"*

Here the Riksbank attempts to give the impression that "the asset that Customer A's loan creates" in the right, i.e., the credit column, is only temporary, and that it is then quickly eliminated when Customer B deposits the purchase price for the apartment into his account in Bank A. That is how the process is illustrated in their brochure. In a second example the Riksbank goes on to explain what happens when the apartment deal involving customers A and B have *different* banks, which complicates the process to the extent that Customer A's bank then "has to borrow money from Bank B [Customer B's bank; my note.] *at the end of the day*, as Bank B would then have *a surplus* [emphasis added]." As I see it, the reason that Bank A has to borrow from Bank B is hardly that Bank B has a surplus, but rather because Bank A has a deficit. But these are relatively unimportant details in the Riksbank's murky explanation of how commercial banks work - or rather a whitewash of the events that actually constitute *counterfeiting*. Both the Riksbank's above-mentioned examples aim to give the impression that the adjustment of the "asset Customer A's loan creates," in principle takes place "*at the end of the day*", i.e., that the "asset created by the loan" is merely a *temporary* technical accounting entry that is justified precisely because it is *temporary*. But is the Riksbank's description in this respect truly in accordance with reality? Let us look closer at this matter.

The entire Swedish economy consists of money borrowed at interest from commercial banks and credit institutions. In principle, virtually every penny (some exceptions exist, as reported in a detailed analysis of Part II of the trilogy) circulating in our overall economy, as we know by now, is ultimately borrowed money. If this money, as the Riksbank attempts to create the appearance of above, returns to the lending commercial bank, if not "at the end of the day," then "within a short time", then the "asset created by the loan" does not in this case remain for long in the bank's bookkeeping. Then, as I said, it is this "asset created by the loan" that is the basis of the interest that the bank charges and that the bank actually extracts *for years or decades*. If this asset is no longer to be found "at the end of the day", then the bank no longer has any basis on which to claim interest. But as we know, banking business is built on the idea of earning as much interest as possible, which means that the bank would like to see the "asset created by the loan," - which we know is registered in right/credit column - remain unchanged for as long as possible. It is the asset they earn their income on. Thus we can see that the "asset" is by no means reset "at the end of the day" as the Riksbank suggests. Are many loans not long term? Some are even installment-free for long or very long periods, i.e., where the "asset created by the loan" runs for many *years,* and is not just some fleeting accounting phenomenon.

Furthermore, if the Riksbank's description above of the commercial banks' money lending process was true – and it must be recognized as being a statement of principle – then the conclusion is that "the asset created by the loan" is just a random occurrence. The logical consequence of this is that there would hardly be any money at all in circulation in the community, hardly a penny. All the money lent by commercial banks should in this case quickly return to them, in principle "at the end of the day" and eliminate the temporary "assets created by the loans". That the Riksbank in their treatment of this matter is on thin ice is understood when considering that the overall money supply in the Swedish economy in 2015 was about SEK 3 trillion (US $360 billion), of which interest is naturally paid. This is what the lingering "assets created by loans," or put another way, fraudulently created loan money emanating from commercial banks and credit card companies, was all about that year. A relevant question in this context: Whose bidding is the Riksbank doing, when they hide this truth?

Everything's OK: The banking sector's money laundering operation

Now to another interesting and somewhat sensational finding regarding the commercial banks and credit card companies. A-column money, i.e., money that the borrower receives in his hand, is "illegal" because it is manufactured from nothing - synonymous with counterfeiting. Counterfeit money is automatically "illegal money". This is money that can only be brought out into the community because the bank *gives the impression* of having the law on their side, and that it is their *own* money that is lent out. This basically illegal money is then "laundered" in the social process in which people carry out work and get paid (salary), or when goods and services, which required some previous effort for their creation or its execution, are purchased. Thus one might say, the banks originally false/illegal loan money is transformed into "real money", that is, "laundered money" in the economy - money which then continues to circulate in the community, to eventually be used to pay interest and principal on loans. The community thus borrows illegal money from banks, and pays back the loans later with "clean" money which commands a fair value in the form of completed work efforts. The capitalist/central bank economy is therefore based on a giant *money-laundering operation* executed by, at the very least, the commercial banks and credit card companies.

The bank bailouts

The same applies to bank rescue packages – the bailouts. These are also paid with laundered money (taxes). This is how the money laundering process can be clearly and logically verified: Illegal money leaves the banks and credit card companies, and laundered money goes in. There is therefore no doubt that the banking system launders money on an enormous social scale (ironically, all the while requiring their clients to meticulously declare where their deposit money in the bank come from in order to curb money laundering!) And as if that was not enough: Bank customers can be required to, just as meticulously, declare where withdrawals of money from the bank come from. A friend of mine ran into such a situation. He had to submit account transactions together with an explanation of his employment situation and logically prove that he himself had saved up the money, which my friend now chose to withdraw in the form of cash. The bank was therefore blatantly infringing my friend's integrity regarding his own private savings.

It is in this way that the unprecedented hypocrisy and deception of the state and the banking system in cooperation is clearly demonstrated for members of the public. The bank accumulates C-column money (interest revenues) on special accounts which do not influence any accumulated deficit of B-column accounts (the bright red numbers). When a bank "goes bust" therefore, a paradoxical situation can very well occur wherein the owners have made huge profits in the form of interest, while they are unfortunately "forced" into bankruptcy, because the appearance must be maintained before the public that the bank's losses due to defaulted mortgage payments, visible as the bright red numbers in the B-column, were what brought the bank down. The bank did not, as it had hoped, receive back their (allegedly) own, false, lent out money. Yet another scam of grand proportions at the expense of the public and business community which has a tendency to cost taxpayers dearly. You have no doubt noticed yourself how a sophisticated banking system in cooperation with politicians has deceived the public, lied to their face for centuries about these, to say the least, sensitive details.

Large scale law-breaking: A seventh serious breach

We turn our focus to what happens when the bank rescue package has been paid to loudly complaining banks, lamenting over the so-called bright red numbers (i.e., their, at a particular time, remaining sky-high negative numbers in the B-column during the so-called business cycle). The truth is, and this bears repeating as it is fundamentally important, that since the banks involved, and today this also includes credit card companies, have not had nor have they now, anything of their *own* to lose, so these institutions can not make a loss. The consequence is that all bank bailouts in practice act as a *pure extra profit* for the banks concerned. We are told, that the objective of the bank bailout is to replenish the banks' vaults, so that banks can continue their promotion of social progress by lending money. But as we know by now, banks produce loan money completely out of thin air every time they grant a loan, so the bailout packages could go to just about anything except to refill empty bank vaults, i.e., cover up the true losses. And it is not hard to guess what it is being filled: namely the amply sized pockets of the bankers. As far as lending is concerned, the banks do not need any bailouts.

Having clarified these facts, and having revealed that banks now engage in at least six systematically executed, serious violations of the law, I will here point out *a seventh* grave offense that is also attributable to the banks. In plain language it is this: When they receive bailouts from public funds, the banks are guilty of a deception, which ultimately means that they, for their own gain, in principle covertly *rob* the general public. Despite the bank having had the cheek to create the C-column for interest revenues on the side, which it is not necessary to balance a deficit in the B-column, it is pointed out here that they also have had the audacity to rob taxpayers of colossal sums of paid taxes in the form of bank rescue packages as far back as these have been historically documented in previous centuries.

What then tends to happen when the bailout packages are paid by the people, is that this "bank rescue" is often not enough to balance out the red numbers entirely. The remainder is then apparently deleted with the stroke of a pen, and a new round of begins. But realize that already at the beginning it would have been easy to draw that line through the red numbers, as there was nothing that needed to be balanced. Additionally, in situations with bank bailouts, it was not possible to argue that the bank rescue packages were necessary to protect society from inflation, because otherwise there would be too much money in circulation. But no threat of inflation was to be found in the bailout situations, so it is reasonable to ask each bank where rescue money actually has gone. Historical hindsight reveals that the occurrence of bank bailouts is associated primarily with very severe recessions. This subject is only treated superficially here. See the in-depth analysis in Part II for more details.

Bail-in: A new rescue package that is also a scam

In November 2014, the banking establishment, in cooperation with high-ranking politicians at a G-20 meeting decided on *new legislation* regarding the bank rescue packages, where the burden as such is now moved from the public (via the tax system), i.e., from what is called "bailout", which has so far been in effect for hundreds of years, to the bank shareholders who have large or very large fortunes invested in the banks, and in terms of responsibility, also to investors and individuals with savings in bank accounts. This latter variant is called "bail-in". Bailout is thus replaced mainly with bail-in. As an EU member, Sweden is obliged to follow the new law. The new law means in plain language that savings can be confiscated by the state/banking system, if a bank rescue package in its new incarnation needs to be redeemed. In Sweden, this would then primarily apply to savings in larger banks, Nordea AB, Danske Bank AB and Swedbank, but perhaps even in relatively small banks such as SEB. As far as I understand, it can not be guaranteed that even smaller banks would be excluded, banks like SBAB, Skandiabanken etc. The newspaper Dagens ETC stated that they had tried to reach the current (2015) Finance Minister Magdalena Andersson as well as managers at Nordea for comments about the application of the legislation, but that they were met with silence. I myself have consulted the legal department of a small bank with the same request, but was also met with silence. They did not even respond politely to my email. Thus complete silence when, as in my case, one of the bank's customers approach the bank with an important question, which I as a customer believe I have the right to get answers to. In Cyprus in 2013, the Cypriot people mobilized large demonstrations when a proposal to confiscate part of their savings in Cypriot banks was made. The banking establishment in cooperation with the then Cypriot Government and Parliament eventually had to retreat because of the mass protests, and said that only savings in excess of €100.000 (bank guarantee) would come into question. The year after, in November 2014, new legislation on bank rescue packages was formulated at the G-20 meeting. The question here is how this new legislation is to be interpreted exactly, a question which among other things, Finance Minister Magdalena Andersson responds to with silence when the newspaper Dagens ETC approaches her. The question must be objectively seen as having significant public interest so that it will be answered, at least for the portion of the population who have their savings in Swedish banks, and they are many.

It is not difficult to understand that even these bank bailouts are pure grandstanding, because the banks are not insolvent, especially as they have not lost anything they own, but something they *do* *not* own – and which also has no value because it originated from thin air. That means that next time it will be investors and individuals with substantial savings in regular savings accounts that will be the big losers when the time comes. To some extent the owners of the banks will also be affected in accordance with the raising of the banks' so-called capital requirements (banks' alleged resistance to “bad loans”), which means that the owners will need to inject more money as form of a buffer.

But we should not forget how it all has been organized for the hundreds of years up to November 2014, when the "bailout" effectively transferred astronomical amounts from public ownership to the banking system. Why then has this new law come at all? The new rules on bank rescue packages have been put into place because the banking system no longer dares to challenge entire populations, to take their taxes as was done previously. People are more educated and wary now than before. It's too dangerous, simply because the people in the enlightened age we live in become angered when the subject of a big bank bailouts is brought up for discussion, and it is obvious that the banks are engaging in all manner of tricks. But also because more and more people in the community begin to make independent analyses of the banking, government and the capitalist/central bank economy itself - as I have done - and then discover that the previous taxpayer-funded bank rescue package was based on pure bluff.

A rule that allows "bail in" to be transformed into the old "bail out" rule

The EU "bail in" directive is a rule that concerns government's right to levy taxes along the lines of the old "bail outs" in the case where a national banking crisis becomes so serious that it meets what the EU directive calls "exceptional market conditions". But the exact definition of "exceptional market conditions” is nowhere to be found. The conclusion is that the discussion about "bail in" may well all be empty talk when push comes to shove, and a real crisis is triggered - and then we find ourselves back in the situation where the people with their taxes again pay money to the banks. The banks could easily create this money out of thin air, and therefore actually need neither “bail-in” nor “bail-out”.

What's happening in the C-column: A summary

The above indicated that banks have had the audacity to rob taxpayers of colossal sums in the form of taxes, by way of bank bailouts. Moreover, the public is robbed by being charged interest that really should not have to be paid, because the interest is founded on forgery by the banks. In addition to this, the banking establishment robs entrepreneurs and individuals by intentionally driving to them toward bankruptcy, which is done by the triggering of fine-print clauses in debt notes. A clause which says that a lending bank/credit card company can, - at a time determined by the credit institution, not the borrower - can set an ultimatum demanding the borrower repay the entire loan at once. This procedure is called forced seizure/expropriation. This detail, which is carefully analyzed in Part II of the trilogy, has spelled economic disaster for thousands of business owners and individuals since at least the 1900's in Sweden, and certainly in many other countries too. The revenue the banks receive through these illegal expropriations/foreclosures is entered into the "C-column”. The logic behind the entries in the C-column rests on “what the banks lose on the swings, they gain on the roundabouts”. *Gigantic interest deficits* during severe recessions ("the swings") and hidden from the public, that is, registered in the secret C-column, can be compensated later by 1) bank rescue packages and 2) the money collected through the forced sale of assets and collateral through foreclosures/expropriations ("the roundabouts"). It must be said that the latter claim is based on circumstantial evidence and needs to be examined further in the context of wider public inquiries, something I eagerly anticipate.

Chapter 5

THE THREE CRITICAL SOCIETAL ISSUES

As we know by now, society (including the economic system being applied) is built on certain basic *fundamentals* which can be handled in different ways depending on what kind of society envisaged. In this trilogy, I have chosen to call these basic foundations *the three critical societal issues*, as the manner in which they are answered is crucial for the kind of society that will result. This has been fully understood by the originators of our current social system, the capitalist/central bank economic system, at a very early stage of development, which is why they have been so successful and today dominate the world. In this central bank economic system, they have chosen to respond to, and handle the three questions entirely to their own advantage - at the expense of the people. But not only that; they have also chosen to carefully *hide* the questions from any debate and discussion in order to prevent them coming to light. For, were these questions to be brought to light, there is a significant risk that the community would gain an insight into their great importance, and that these key issues could be managed in a much better, more effective way than is the case within the framework of a central bank economy – in a way that benefits of all the people. This, as previously stated, is not in line with the selfish intentions of the originators. To access the three crucial societal issues we need to delve deeply into the question of how an economic system is constructed. That's why I call this type of information *cornerstone information*, which was identified as a key concept in the introduction. We will now dive into an analysis of this, in our day, blacked-out, cornerstone information.

There are more than 8.300 universities in the world today, and thousands of high schools worldwide, as well as a long list of prestigious private and government research institutes. Add to this a long list of policy think tanks, media, writers, filmmakers and other intellectuals in the world. Alongside these, society's official intelligentsia, are the very extensive, global, covert military activities. The combined research of these entities has numerous talented individuals of great intelligence associated with it. None of the many social institutions mentioned, with all their combined intelligence, capabilities and knowledge potential, has dared to even whisper about the cornerstone information which plays such a central role in this text. So what are the questions? The cornerstone information can be categorized into three crucial societal questions, **I**, **II** and **III**, and how these will be answered.

Question I. Who or what should control the creation of money in each country? Those who have control over a nation's money manufacturing apparatus, also controls the nation's money. The “money manufacturing apparatus” in this context refers to any kind of machine that produces coins, notes, electronic money in computer networks, bonds, government securities, shares, options, financial derivatives etc. The machine can have many different forms, but it is money in various forms that is produced. Money can also have many different forms. The expression to create money "out of nothing" refers to a money making machine that produces new money in any of the mentioned forms.

From one moment to the next, new money in any of the forms of payment is suddenly brought into existence by the machine. To obtain the money needed requires no more effort than a push on the start button – and the machine produces money. The question is concerned with who ultimately should be allowed to have such power over society's money manufacturing equipment, i.e., who should own the machines? As for Sweden, the general view today is that it is "the state", and thus the people, who own the country's money manufacturing machines. But as I showed with the example of banks, this is far from being the case. The question is whether the Swedish government, in the sense of the people, even own the country's largest money manufacturing "machine" - the Swedish central bank (Sveriges Riksbank). There are many indications that this is not the case at all. Today the situation is that, though we know that various private companies such as banks, credit card companies, etc. have their own money manufacturing equipment, no one knows for sure who owns society's most important money making machine, the one that the Riksbank has at its disposal – except for the real owners, whoever they may be.

Question II. Who or what in the each nation should initially <u>own</u> the money that the money manufacturing machines create out of nothing? Should this right be given to society, the inhabitants (in a broad sense, "the people") of the respective nations, or should it be like today, where a small, private, elite group of people, that very few know the identity of, arbitrarily seize this right for their own benefit?

Question III. Which rules should govern how the money created out of nothing is brought out into the community in each nation? Who or what will determine the rules for this? Should it be society, the inhabitants (the people) of each nation that through extensive public referenda shall determine these rules, or it should it be like today where a small, private, elite group of people, that very few know the identity of, dictate the rules?

Depending on - read this carefully – how the above three critical societal questions are answered *(how the cornerstone information for modern society is formed)*, and by whom, i.e., whether permission is given to have them answered by large, open referenda, or only by a few people in closed, confidential, secret meetings without official minutes, the result, i.e., the social structure, will turn out very differently. Completely different types of social systems will take shape depending on the answers. I recommend that these three crucial questions be taken as the absolute basis of the definition of the subject "political science" in the future, because at least the first two of these basic questions are kept hidden away in the deepest darkness of the university and the defense academy subject that today is called political science. It is a type of information that should be necessary and obvious to inform students of, already during the introductory lecture on political science at universities. But today not a word is mentioned about it. The answers to the three questions comprise no less than the cornerstone of state-building and community building. Regarding the first two of these three key social issues, the public has not, at least in Sweden, received any information about the circumstances related to these questions - or the answers to them - neither from the Swedish government, nor from the banking industry or academia. In fact, it would be accurate to say that all knowledge of these two facts has been deliberately withheld from the people.

The existence of a cover-up of these first two questions is therefore obvious. By extension, it can be coarsely stated that the area of information called political science cannot possibly be the "science" the subject's representatives claim, since it does not regard impartiality and objectivity as absolutely inviolable components of their field of research. If a subject is to be given the status of science, then all, I repeat *all*, information must be brought to light, even if it is inconvenient or has been deliberately hidden. Why has the Swedish government since the Riksbank's founding in 1668, and since the introduction of democracy in Sweden in 1918 (universal suffrage), chosen to cover up the first two crucial societal issues? When these are kept unanswered and hidden from the people, a situation that can justifiably be described as a hidden economic dictatorship is created. Thus it will be clearly demonstrated, that the introduction of so-called democracy in Sweden has only been democratic to the extent that it has allowed the constant existence, up until today, of an economic dictatorship. This economic dictatorship has now been revealed. In other words, we are witness to a unique and ongoing hypocrisy - that we have democracy – because it is so extremely watered down that the real power over the nation, the people and Swedish business enterprises, is determined by the person or persons that snatched for themselves to alone and for their own gain, to answer the three societally crucial issues **I**, **II** and **III**.

How different countries are structured financially

I see two major, strongly opposed scenarios - depending on how the three basic questions of modern society building will be answered in the future (i.e., the first fundamental cornerstone information):

either

extraordinary social welfare with abundance, financial independence for all in society, zero percent unemployment (i.e., 100% employment), zero taxes,

or

a polarized society where prosperity is conspicuous by its absence, in the worst cases, a hard, brutal dictatorship with widespread poverty, hardship and perhaps even starvation.

One way to confirm this assertion for yourself is to look around and note the ways in which nations around the world today have chosen to answer the three basic critical social issues. The answer is found in how differently the world's now more than 200 national political entities have been fashioned.

In very many societies, the politicians and other powerful people who pull the strings, have chosen not to inform the masses about at least the first two of the three critical societal issues, and the various possible responses, i.e., cornerstone information for modern societal planning. They have chosen to keep quiet about the issues before the public, and answer the questions themselves, in secret, for their own benefit. The people, including society's intelligentsia (academics, writers, film directors, actors, etc.), have thus never had a chance to influence or participate in the way society is formed. Instead, society is shaped by the few with power, at the expense of the many. This is what history teaches us, when social development in different countries is scrutinized. Even in countries that are usually perceived as strong democracies, such as Sweden, Norway, Denmark, Finland and Iceland, the people have not been informed by their politicians on at least the first two of the three critical social issues, and no public debate on these matters has ever occurred.

How the three key societal questions have been answered in Sweden

In Sweden, the three crucial societal questions **I**, **II** and **III** have increasingly, since the 1600's, been answered (leading to the Swedish society we see today) in the following way:

I. The question of who should have control of the machines that create our money (and thus control the money that the machines produce): A small, secluded and secret group of people whose identities are unknown to the common man, have been given - or rather, have taken for themselves - the power to control the machines, and thus also control the money created from nothing with the help of these machines. This small group of facilitators is represented officially in the form of the formal owners of our banks and credit card companies. Sweden's central bank (the Riksbank) is alleged to be owned by the Swedish state, at least this is what the Ministry of Finance claims.

Further on in this text is a description of how the seven highly sensitive societal lies played out in Sweden. Lies that have their origin in how a small group of secretive, powerful people covertly answer the three key societal issues. Also discussed is the question of why this undercover group has chosen to answer the questions in the way they have done since 1668, when the fledgling Swedish central bank first saw the light of day

II. The question of who will <u>own</u> Sweden's money: Today there is no, I say no, natural or legal person (the latter means an association that has its own legal capacity, such as institutions, corporations, organizations and foundations, etc.) in Swedish society, in the strictly legal sense, the Swedish government included, after my meticulous examination as far as possible with the constraints of Swedish law and economic history (in its usual fake/corrupted form), that is the *initial, formal owner* of the vast sums of money that are created out of nothing on a daily basis with the help of money manufacturing machines in Sweden. It is worth taking pause to consider how this can be. Legislation in this area is simply lacking – for natural reasons (see, for example, the earlier analysis of this) - because embezzlement has been at the center of the money creation process from the beginning, expanding later to also include counterfeiting. Initially unowned, newly printed banknote money has existed in Sweden since about the middle of the 1600's, when, as we know, the first commercial bank, Stockholm Banco, the predecessor of what would eventually become the National Bank, was established in 1657 by Johan Palmstruch. Palmstruch attracted many of the wealthy, who deposited their fortunes at the bank – a situation that Palmstruch then exploited in the usual manner of bankers: lending out bogus certificates of deposit.

Palmstruch overdid this to the extent that the market became saturated and Stockholm Banco became insolvent when too many borrowers decided to redeem the deposit certificates for gold (a so-called ”bank run”). It turned out there was insufficient gold. It is interesting to note that Palmstruch's fake certificates of deposit were to become the first "money bills" in use in Swedish society. However, as mentioned before, they were *ownerless*, and they lacked at least 80 percent backing in gold, although they promised to be 100 percent gold backed (the details are discussed in depth in part II of the trilogy with the aid of modern higher mathematics).

Prior to this, it had always been the government, in the form of the sovereign king, who had ultimately been the owner of the country's money, which then constituted *coins* in different forms, even if the ownership back then was not explicitly expressed in the law. The situation today, 360 years later, is that neither the state, the banks, nor the financial institutions, i.e., the social institutions which formally create new money (formerly banknote money, but today mostly electronic money) with their own money manufacturing equipment in our country (similar to the US), are defined by law as the initial owners of that money. This is repeated here because it is so important for the presentation of the trilogy. A similar situation presumably exists the world over in the central bank nations, although this needs to be confirmed. The consequence of this finding is the core of the previously reported analysis. If there is no owner, there is no legal support for lending, and neither, by logical extension, can this machine-made money be used as a basis for claiming interest on loans. The entire business idea of lending money out at interest collapses at this point as a result of simple, but consistent, logic.

After the Palmstruch debacle, the next commercial bank was established in 1668. A group of Swedish noblemen assumed command of the smoldering ruin that remained of Stockholm Banco. This casts light on how the mystery-enshrouded transfer actually took place, and which forces were in play.

That it is of utmost importance to clarify this matter is evidenced by the fact that the bank which was to be established from the ashes of Stockholm Banco, Riksens Ständers bank, was the forerunner of the Swedish national bank, Riksbanken. Perhaps it is here we find the key to the massive fraud that the central bank economy has since evolved into? Well, at least for the Swedish branch of the fraud. Who were the people involved? What position did they hold in the community? Where did their loyalties lie in relation to the then emerging Freemasons?

The fact that the bank could offer convenient paper money (notes), contributed to ”the bank's money" quickly becoming popular because the Swedish monarchs Charles IX and Gustav II Adolf produced coin money, which was considerably more cumbersome. The value of the paper money was guaranteed by, so the bank claimed, its *own* gold (which was by no means the case, as I will come back to shortly). Historical facts (in the context of our previously conducted analysis) that show that the forces at work to introduce banking in Sweden, among others Axel Oxenstierna in collaboration with a group of influential Swedish noblemen, and later by successive generations of the similarly influential men, were, in fact, deeply criminal . They were criminals in the sense that they participated in a process that caused, six (so far) very serious violations of the law to be introduced in Sweden, and which over time would cause excessive damage to the country and its business community. Some of these noblemen had, without doubt, a hand in the game of the much debated remarkable events, as "Sweden's first commercial bank", crashed and the criminal Stockholm Banco, after a short lifetime, at least officially, came under Swedish state ownership and control.

There is much to suggest that severe breaches of the law continued after the transition, though the bank was now formally in the hands of the state. These crimes were in no way reported in the Swedish history books, whereby we witness, I believe, what is clearly a distortion of history.

For clarity, the six crimes are reiterated here: Counterfeiting in the form of so-called *perfect counterfeiting; forgery; theft* based on illegal expropriations/foreclosures; *money laundering* on a massive social scale; *Ponzi schemes*, and *treason*. The goal of this process was to incrementally and illegally, using a highly intelligent fraud involving at least four breaches of the law - something so crucial that it calls for strong emphasis – *snatch away control of Sweden's money manufacturing apparatus from the Swedish monarch.*

That was the goal of the highly secretive *Masonic lodge*, officially inaugurated in 1735, but covertly active in Sweden on a smaller scale since at least the 1500s, and the mastermind behind the takeover. The takeover was the prime objective for the Order's highest degree masons. The second objective of this obscure Order, with their ritual selection of members in a hierarchical system was, and remains to this day, to trawl for *loyal* people prepared to further expand the society-wide fraud (for their continental origin, see analysis in Part II), Venues also needed to be provided for the conspirators' informal meetings, i.e., for the coup participants, the so-called *initiates*. The latter were cloaked in the guise of meeting for idealistic reasons, amicably, for personal development and philanthropic purposes, dining together in comfortable surroundings.

Here it is important to clearly point out that not all Masons should be perceived as more or less initiated into the great economic and political deception. My firm opinion is that the vast majority of Freemasons are *unaware* of the matter. Loyalty tests are included in the rituals whereby members are selected to higher levels of the organization. A member's ethical and moral standards are tested in stages do determine whether he is suitable or not to eventually become privy to, i.e., a part of the high-level criminal society. It is therefore important to recognize that the vast majority of Masons at lower degrees are to be perceived as being completely unaware of what criminal activities Freemasonry's highest degrees actually engaged in.

Three references are provided here regarding the analysis of Freemasonry (today there are far more references for those who want to go deeper into this subject):

1) The Anselmi Commission's Report - http://en.wikipedia.org/wiki/Propaganda_Due

2) The newspaper INBLICK
http://old.inblick.se/Default.aspx?ID=53&Action=1&NewsId=1274&PID=416

3) Jüri Lina. What Lina reveals in his book “The World Builders' Fraud” is complex (extremely wide-ranging) and requires a comprehensive study of literature of the many references he provides. Lina has written other books on the subject of Freemasonic manipulation in society, and has produced films highlight the Freemasons with the help of archival material. Sensitive people should note that some sections of the films show an evil that is almost incomprehensible,. http://jyrilina.com/

Anyone who has the power over a nation's money manufacturing machines, is, as I mentioned, the part of society that controls the nation. This power is singularly significant, because the power holder then has the freedom to, for their own benefit, answer the three crucial questions **I**, **II** and **III** together with the two other state-forming and society-founding issues, the two known societally critical questions **A** and **B** (see analysis in the next chapter). Or in the words of one who at the time knew what it was all about, namely, Mayer Amschel Rothschild (1744 - 1812): "Give me control of a nation's money and I care not who makes the laws."

In the early 1600's, King Gustav II Adolf had, we have established, the sole monopoly of the state function of producing the realm's money. Oxenstierna and his confidants outmaneuvered Gustav II Adolf by building a new form of government, such that the regent's power was diminished, while they themselves as the ruler's advisers granted themselves more power. The goal was long-term and was only reached with the sixth form of government which came into place in 1974 - a patient and laborious endeavor. Under no circumstances during the course of this endeavor were the Swedish people to become aware that an extremely intelligently designed, treasonous plot (a coup) aimed at the king was being played out during this more than 350 year-long process. It was a coup d'etat in slow motion that gradually managed to manipulate even Gustav II Adolf's successors to the throne through an insidious persuasion process, a tactic that consisted of convincing the king to accept assistance to relieve him from tedious tasks, so that the monarch could devote his time to things he was more interested in and wanted to spend time on. I touch here on six offenses these criminals were very keen should not be discerned, discovered and thus certainly not mentioned in the history books.

The offenders were often highly regarded and senior people in Swedish society, all the while being deeply involved in the betrayal and treason which was directed against the rulers in the 350-year-long process. It was a process whose goal was to introduce a capitalist/central bank economy, which in the long term is a society-sabotaging system. A process with the implication that a completely open autocracy (a kind of dictatorship with the regent at the head of the head of state) would gradually be replaced by an *apparent* democracy. That apparent democracy is now revealed to in fact be a covert economic dictatorship, due to the commission of a series of serious violations of the law, carried out by criminals, and primarily based on the systematic suppression of the public's knowledge of the first two crucial questions **I** and **II** .

I am talking here about an abundantly skilled and highly intelligent criminal social model, which, as the new Swedish state apparatus was being built, would become much discussed, even world famous, for then to be packaged for export to at least 172 nations under the name "The Swedish Model". This was done by moving the criminal operations up to the highest state/community levels in Swedish society, key positions in the new Swedish government gradually being seized. In this way, a high-level criminal clique, including at the very least parts of the current Swedish government/state apparatus with the elected government, government offices, parliament, parliamentary offices, government agencies, counties and municipalities and their respective cabinets, gradually became established in Swedish society. A clique that through counterfeiting, forgery, theft, money laundering and treason stood side-by-side with Swedish law.

Swedish legislation on these five serious breaches of the law, oddly enough, does not apply to the Swedish government, the body that really should both set a good example and be and extension of the Swedish people, but is now revealed as merely a criminal organization, at least in parts of its structure. It has always been pointed out to the common man that he should absolutely not attempt counterfeiting, forgery, theft, money laundering, Ponzi schemes or to betray his own country.

A central bank economy with its many completely unnecessary and devastating recessions is inherently a totally unnecessary and protracted social sabotage of economic and social nature. It is a type of sabotage that could easily have been avoided if economic history had been a top priority and undistorted, a fact that responsible governments and other players in society have ignored. The data confirming this matter can be found in economic history, if one looks for it. That is why it is so important to have a knowledge of history. As it stands now, not even representatives of economics and political science or investigative journalists, i.e., the media, are concerned about the world's economic historical background, other than superficially. Thus even treason is, or will eventually be, unnoticed - having free passage in our society. In such a society, sheer stupidity, a long series of lies and populist superficiality in the falsification of history, will ultimately comprise pure virtue.

It is my assertion that from this we can deduce that the Swedish state apparatus, at least in part, in no way serves the Swedish people, Swedish business or Sweden as a whole, but is in fact a high-level criminal "cell" or gear, that is likely part of an even larger high-level criminal international apparatus, where the plan is to use a concealed, economic dictatorship as a tool in the form of capitalism/central bank economics in order to gain control of the world. There is much proof and circumstantial evidence to support a gigantic conspiracy of this kind, a secret plan for which direction society is supposed to develop in. The capitalist/central bank economic system is thus that which is funding the greater master plan. Historical retrospect, encompassing the last 1000 years since approximately the mid-10th century, confirms the matter: How the banking system, the overall central bank economy, has gradually evolved and like a hydra has taken over the entire global economy with its basic concept: *Lending money at interest*. In order to establish that everything I justifiably claim is true, major inquiries in the public forum are urgently required. This brings us to the gold deposit aspect that was mentioned earlier.

III. The question of how money should be disbursed into the community. A furtive and secret cabal of individuals holding immense power, and moving unobserved in background of Swedish society has, at its sole discretion, without in any way asking the Swedish people for permission, in that this group established a banking system in Sweden in the 1600's and eventually came to call the shots by dint of the monetary manufacturing machines they had, taken over their European predecessors concept of how fake money most profitably and efficiently should be disbursed in the community. We are already familiar with the method, which is based on money as something to be lent to the community for a fee - at *interest*.

We know that the process itself is ancient, cunning and very lucrative for those behind the business idea, while the opposite is true for those who come to foot the bill (and for society) in the long run. The basic capitalist/central bank economic model is used in all the central bank economy nations in the world. No such nation is spared from the interest method, which is important to understand in order to get an idea of the scale involved. Central bank economies thus exist in at least 173 nations, and it means that the central bank, together with the underlying commercial banking system and the credit card companies have a monopoly (you could possibly call it oligopoly) in money production in the nation in question. In each of these central bank economies (monopoly or oligopoly economies), the nation's commercial banks are largely an intermediary between the money wholesaler, i.e., the central bank, and consumers - borrowers, people and businesses. In modern times, however, these roles have to a large extent changed, in that commercial banks are themselves directly producing fake money, which they lend at interest.

Today, central banks only produce a relatively small part, about 5 to 10 percent of the total money production in a modern central bank economy. The rest, about 90-95 percent of the money circulating in the economy is directly created by banks and credit card companies. How this total and extensive production of money is regulated in detail within a nation is described in the international banking laws, Basel I, II and III banking laws. The booklet Modern Money Mechanics, published by the Federal Reserve Bank of Chicago in 1961, with a new edition in 2011, describes the basics of how money is transferred into the modern society in a central bank economy.

If we look at Swedish economic history, we see that the banks, to begin with in the 1600's, were very modest. They asked the Swedish regents of the time for permission to lend out their "own" money. They testified (see the previous analysis) that they in no way intended to compete with the ruler's production of new money, something he had the monopoly on the kingdom. Under this condition, the banks were granted *bank authorization*, i.e., authorization to engage in lending out their *own* money, called a banking license, which was valid for a number of years at a time. The procedure of asking the current monarch for permission lasted until the monarch was gradually outmaneuvered in terms of the money making monopoly (which occurred successively through the six forms of government) in Sweden. In 1974, the *new monetary authority,* the banking sector in alliance with politicians in power, finally reached its long-term objective: through that year's form of government they achieved a hundred percent monopoly in terms of money production, and therefore also the real power in Sweden. The Swedish people were never informed in particular detail about what had taken place, but 1974 was only described vaguely as more than 350 years of development by our then Social Democratic government.

It was thus in Sweden, and this is repeated and emphasized, as the first nation in the world, that the criminal moneylenders first managed to swindle the shirt off the back of a seated ruler during this second big bank-establishment wave (counted from about the 1500's to the present day). In the case of Sweden, the takeover of Sweden's official money manufacturing machines took about 200 years to complete, taking place in the period from about 1609 to 1809. Seizure of power was later finally consolidated after another 165 years in the shape of fine print formulations in the 1974 constitution (the sixth Government or *The Swedish Model* version 6.0). This officially declared that the Swedish ruler's power in principle is marginalized and therefore nonexistent. That is, the ruler at most has symbolic, but no real state power. The very first country to import "The Swedish Model" was Britain. It does not look exactly the same in Britain as in Sweden, but the principle is the same: an at least partly bribed and corrupted parliament, where the country is apparently led by a government, but where the real power (the owners of the world's central banks) is covert, hidden - that almost everywhere is "the invisible power behind the power."

It bears repeating that what becomes clearly visible in a deep analysis of this lengthy historic process, of which there is currently very little or no mention of in Swedish history books, is that a *protracted power struggle* over both state power and control over its money manufacturing machines (two power functions thus intimately linked) took place between, on the one side a series of successive Swedish monarchs, and on the other side an elite cabal of political insiders, the latter in collaboration with, or controlled by, the banking powers and Freemasons in the background. In this power struggle the initiated politicians and bankers gradually came to introduce the completely unnecessary middleman in the handling of money in Swedish society, namely the commercial banking system (which also includes the recent credit card companies). The "Wholesaler" in this context is the central bank (the Riksbank), while commercial banks (and since the 1970s, credit card companies) have become virtually "unnecessary intermediaries" in money management.

As stated in the previous chapter, the early European bankers made an ultimately unsuccessful attempt to establish a banking system on the continent during the High Middle Ages, the first establishment attempt, during the period from about 950 AD until 1307 AD, when disaster struck. There was thus a central bank in Europe in the thirteenth century, but it collapsed in the bankers' second major setback in 1307. (Their first major setback was that they did not manage to establish themselves in the Islamic countries, because the Quran's guardians, the then Islamic rulers and senior officials of the Islamic State, at the time refused to be bribed and corrupted. (See a more detailed analysis of this detail later in the text.)

History shows us that it is easiest to manipulate or deceive the people of a nation if they are denied any opportunity to understand that there exist three crucial questions **I**, **II** and **III**, and how these interact with two known supplementary critical questions **A** and **B**. If the people are ignorant of the existence of these five issues, and their constant interplay behind the scenes in society, then neither will they notice when these issues begin to be insidiously manipulated, and perhaps answered in a completely new way in that country. If, for example, the ruler's power over the country's official monetary production goes into the hands of a completely new, powerful group, then that group might begin to call themselves the new state government. Such manipulation, including a cover-up of the first two of the three societally critical issues **I**, **II** and **III** has been made in one central bank nation after another through the conscious nurturing of university and college *national economics*, which is the basic manual or “Bible” of capitalist/central bank economics. In modern university-level education, this lofty academic subject, with artificial scientific status, consistently and dexterously avoids dealing with the three crucial questions **I**, **II** and **III** and how these interact with the two known supplementary critical questions **A** and **B**.

Chapter 6

EXPLANATION OF KEY TERMS USED IN THE TRILOGY

The power struggle which was described at the end of Chapter 4, resulted in Sweden gradually, through six forms of government (1634, 1719, 1772, 1809, 1919 and 1974) finding itself with *a new socio-economic system*. It is this economic system that in the trilogy is called the capitalist/central bank economy. The principles of this capitalist, central bank economic system have been exported to at least 172 nations in the world, with little Sweden as the manufacturer and exporter. Sweden has thus played a key role in the nearly global capitalist/central bank economy's expansion.

Please note that even the communist plan economy, as shown detail in the trilogy, is a typical phenomenon of the central bank economy. It is, among other things, characterized by a very modest activation of society's innate primordial power, combined with concealment of the first two societally crucial questions **I** and **II**, as well as concealing the answering of these two questions together with the two known supplementary critical questions **A** and **B**, in order to benefit a small elite at the expense of society at large (See in particular the trilogy's 11-page introductory text *"The Humane Society"*).

The two known supplementary critical questions A and B

In addition to the three critical societal issues **I, II** and **III**, I have discovered that an additional two questions are required as tools in order to gain a deeper understanding of the two concepts "capitalism/central bank economy" and "economic system". Unlike the three critical social issues, these two questions are known and often debated in society. Because they have such eminent significance in the context of economics, I choose to call them the two known supplementary critical questions **A** and **B**.

> **The known supplementary critical question A**:
>
> Is the country's national budget (the country's public spending) funded through taxes/the tax system or directly, without detours, via its money manufacturing apparatus (that is, by production of new money)?

> **The known supplementary critical question B:**
>
> Does the state (as an extension of the people) choose to go into debt (increase in government debt) when large or major, significant public investments are to be made?

Thus we have the tools (a total of five questions) in what I will call the "toolbox". We will need this to understand the following concept, one that repeatedly crops up in the trilogy, namely the concept of an economic system.

What is an economic system?

An economic system is the type of economy that results when the three key societal issues **I**, **II** and **III** and the two known supplementary critical questions **A** and **B** are answered in a certain way, and then implemented in a community. Different answers result in different economic systems. This trilogy really only highlights European economic development, based on the fact that Europe has gradually chosen a capitalist/central bank economy as an economic system, beginning around 950 AD. In the last 17 chapters of Part II of the trilogy, I make a detour and show how America was lured into becoming capitalist from 1751 and into our time. Extensive public investigations, in this and other countries and continents, therefore need to delve deeper into this and document the development of economic systems through, at least, the past 1000 years.

What is a central bank?

Earlier in this text, you've saw a few small sections of the Swedish Riksbank's own statement of operations. One thing is clear: The central bank of today is far more sophisticated and complex than the central banks of earlier times. For a deeper appreciation of this subject, it is first necessary to understand the historical background for the central bank concept. Only then will it be logically possible to grasp how the modern concept of a central bank, also in our time, constitutes an advanced *fraud* - in combination with a socially very beneficial detail (the clearing system) developed with the central bank domain. Thus, a deception in combination with a societal benefit has been progressively refined into what is now a highly sophisticated organizational structure.

It is through this structure, in the daily management of its basic supporting principle: l*ending of (fake) money at interest* (according to the profit principle), that the modern central bank emerges as a kind of master control center, with a range of additional functions, beyond the actual supporting pillar of perfect counterfeiting, which were developed in parallel with this. One such additional feature is the development of a sophisticated control function, which affords an overview of virtually the entire banking system's overall lending-at-interest activities. Another is the overall payment fee operation. In the beginning, this control (the primitively developed clearing system of the day) was tied to gold redemption. This was an important part of the central bank function in the thirteenth century, in combination with the contemporary central bank's main feature: the extensive and well organized forgery of money, to centrally produce counterfeit gold deposit certificates in order to meet the more peripheral commercial banks' lending needs. I will return with a final analysis of the central bank concept in Chapter 8.

With this introductory description of the *five sensitive issues* and the concepts of an *economic system* and the *central bank*, we are finally ready to begin answering what capitalism/central bank economy is or means. It turns out that a capitalist/central bank economy is one of many possible variations on the theme of *economic systems*. Where different economic systems, as I mentioned, in turn can be defined as different ways to answer the five sensitive issues **I**, **II** and **III** as well as **A** and **B**.

What is a capitalist/central bank economy?

Because a capitalist/central bank economy is a variant on the theme of economic systems, it is important to examine the way capitalism/central bank economics answers the five questions in the *toolbox* in order to reach what we want to highlight: what a capitalist/central bank economy is. We have already answered the three key social issues, with Sweden as an example. We could just as well have taken any of the at least 172 CB nations in the world as an example. Essentially, the three critical societal issues **I**, **II** and **III** could have been answered in the much same manner as in the case of Sweden. So incredibly basic, then are the three crucial questions **I**, **II** and **III**, that they essentially elicit the same response in at least 173 nations in the world. How do capitalist/central bank economies respond to the two known supplementary critical questions **A** and **B**?

My experience is that the capitalist/central bank economy, objectively considered, answers the two questions by saying that both the *tax systems* and *debt* are something that, N.B., has been unnecessarily *forced* on the populations of the affected nations. This can only be done by if is the system itself (or the power behind it), not the people, which makes the decision. A fact that for Sweden's part reveals that the *Socialist Party* has been obedient lackey and faithful ally of the capitalist/central bank economy since the party was founded in 1889. For, how else to explain that the Social Democrats during its long hold on power has not made a political cause out of the three social crucial issues **I**, **II** and **III** and the two known supplementary critical questions **A** and **B** to the people's advantage, but instead granted a hidden power unlimited freedom of action?

This means that the party has carefully seen to it that it does *not* raise these issues and facts - so vital for the nation's prosperity - while the party's intelligence department/think tank/strategists obviously in secret have been well aware of a) society's vast inherent primordial force, and b) the real definition of money c) that a people-friendly monetarily financed economy can be easily introduced into a nation, if the political will and power to do it exists. An economy that is people-friendly in both its core ideology and in practice, i.e., not just the spouting of pretty, superficial words like "bread to the people" from a raised podium - a people that the party will do anything to deceive and mislead by falsely winning over the community by lies, the one after the other. History shows that this is how it has played out since 1889 (see a more detailed analysis of the matter in the trilogy, Part II). It must, however, also be emphasized that social democracy, in the big picture has undeniably, and to its merit, introduced many improvements in Swedish society since 1889.

While it is correct to assert, from an overall perspective, that this party's more or less visible leadership figures have been preeminent hypocrites and false players who have deceived the people and actually, seen objectively, really only achieved relatively marginal welfare improvements over what actually would have been possible, if this political party had been led by genuine altruistic, philanthropic individuals, and not leaders who have covertly collaborated with the banking system from day one. In principle, the same analysis can be applied to each of the other Swedish parliamentary parties, from the time that they appeared on the political scene. That is how the three key societal issues **I**, **II** and **III** and the two known supplementary critical questions **A** and **B** have been answered by party politics.

In essence this means, and mark this well, that the money the state needs and could easily produce directly and without cost for all their social purposes, is now *forced to take a completely unnecessary - even absurd – detour as money lent by banks at interest to the community before it comes into the treasury in the form of taxes or government loans*. Where government bonds (government debt), i.e., government borrowing when the taxes are insufficient, are in turn associated with high interest rates which usually end up being at least the size of the bond's principal amount (the government debt that is to be repaid). The repayments and interest are taken from public taxes - levied as an additional yoke on the public's shoulders. Realize then, that all politicians, whether socialists or some other political affiliation, that defend today's tax system (of which public debt is a part) have helped to create a public deception, a conjuring trick - an illusion to convince people that this tax system is necessary.

It is illusion because the true answer is that neither taxes nor public debt are needed. The state could so effortlessly do the exact opposite, i.e., directly produce the money required by society, and thereby staggeringly easily be able to afford to all, I repeat all, their spending and investments many times over. This, as I said, is provided that the community decides to completely replace the economic system with one in which money does not have to have to take the completely unnecessary detour; *first to the community, and then back to the state through taxes and loans at interest (government debt).* Does this sound strange? This way of thinking is, at this stage, very unusual for nearly everyone. They hardly understand what I am saying. They shake their head as if faced with a claim that 1+1=3. Of course! One can say all sorts of things, and then laugh as if it was a joke, clearly showing that one does not take the allegation seriously. The question is this: Is the above assertion serious and true?

In the trilogy I show in example after example from economic history that it is possible to introduce an already tried and tested, but for centuries hidden, economic system which creates an extraordinary prosperity. It depends on how the three key societal issues **I**, **II** and **III** and the two known supplementary critical questions **A** and **B** are answered by the community, that is, the people. It is therefore possible to answer our five “toolbox” questions much more efficiently and effectively than is the case today, whereupon society's money does not need to take the costly and totally unnecessary detours through the banks, tax system and treasury.

As you know by now, the capitalist/central bank economy is a highly inefficient, even societally undermining system. It resists progress and prosperity due to both totally unnecessary taxes and national debt, leading to completely unnecessary unemployment and social exclusion. The system chooses to answer the three key societal issues **I**, **II** and **III** for the benefit a small, secretive, elite group at the expense of the people, entrepreneurship and the nation as a whole. Is this the kind of economic system we want?

Now is the time for the public to realize the fact that money for all the state's needs does not have to take an unnecessary detour through banks, taxes, government loans, but that all money can be far more effectively produced directly by the state. It all comes down to this: our current state apparatus is not for the people, but in society does the bidding of a small, secretive elite. An elite that operates covertly under the protective wing of the Freemasons.

Obviously that the fact that taxes and government debt in general are in no way necessary is nothing less than dynamite in public debate. It is important that the people get involved in these issues, start discussing, pulling and prodding at these startling truths. The truths will not always be comfortable, but they must be brought to light. Then we can begin to bring about a society so prosperous that its equal has never been seen.

How the state has lied for centuries: An example

When representatives of, for example the nation's finance ministry, have been put the question of who owns, or who has power over, and thus controls, the country's central bank, it is claimed, and this is important to emphasize, that it is the state (the people's extended arm) that has power over the central bank. This is far from the case when the truth is revealed. The Swedish central bank (the Riksbank) is officially defined as an authority under Parliament, giving the impression that Parliament has power/control over the Riksbank, which over time has become a kind of self-perpetuating truth. The Riksbank's position in relation to the state is discussed in greater detail in chapter 4 in the section "The bank's books", so I will not repeat it here other than to say that "the people" through their elected representatives enjoy very little transparency regarding the Riksbank's daily activities and behavior.

If those state representatives were telling the truth, then the logical conclusion is, and read this carefully, that the central bank (which is intended to promote the service of the people through their alleged owners, the state) acting on government directives, could produce all the money that the state needs for public spending, every moment of the year. The money that the central bank needs to produce, as discussed above, does not need to take the completely unnecessary detour, starting as money lent to the community, and then returning to the state through taxes and state loans. The state-controlled bank could, if people really had control of it through the state, as a true extension of the people, immediately give all the people, i.e., society, everything that society needed in terms of money, and more in the form of gifts. The entire lending scheme of today is an artifact in the sense that it is a primitive, synthetic product.

Today, the reality is that we see the reverse of this - that money is something the community is forced to buy and pay expensive fees for (*interest on loans*). So why is this? What is really going on? The logic of the state's civil servant (i.e., the representative of the Ministry of Finance, above) is skewed, because reality differs so radically from what should be a reality if the state as an extension of the people really, as alleged, owns/has power over the country's central bank, i.e., the Riksbank. Even a child can understand this.

Applying your knowledge of economic systems and capitalism, ask yourself the following question: Why does the state in a capitalist/central bank economic community choose the complicated and completely unnecessary detour with taxes, debt and loans with interest, when all logic indicates that the state should instead produce all society's money for free?

The conclusion is that the Ministry of Finance is lying.

What is indicated is the fact that the central bank today is not owned/controlled by the power of the state, but that it is controlled by a group of secretive, surreptitious people who are neither elected nor monitored by the public, and whose identity is unknown. A small elite, which by going over the people's heads has used the central bank and the banking system as well as the controlled/manipulated political parties (see analysis in Part II of the trilogy) to literally create an economic hell for the people, entrepreneurship and nation in every, and completely unnecessary, recession. A wide range of these state representatives at high levels (e.g. from the Swedish Ministry of Finance) has thus lied to people - straight to their face - for more than a century (different time lines apply among the 173 central bank nations). They have thus lied when questioned at various times about who actually owns/exercises power over the country's central bank or banks. The little nation of Sweden has exported this lie to the rest of the world, beginning in 1634, when Sweden adopted its first of six governmental forms so far. So it is from Sweden that the capitalist/central bank economy in its constitutional core has been dispersed to the rest of the world, where each central bank country has since developed their own variation on the capitalist/central bank economy theme.

Now if the state, as indicated/proven logically above, is lying regarding such an extremely sensitive issue (in the case of the crucial social issues: who owns/has power over the central bank and the money manufacturing machines), one can legitimately begin to wonder if there are other sensitive social issues that the state of each of the other central bank countries has chosen to lie about. A number of these sensitive social issues are formulated in the trilogy by showing that there are at least 20 serious lies that are told to the public. Government cover-ups, which when analyzed logically, give an entirely different view of things than the appearance our politicians/government representatives choose to present to the public – an appearance that the university subjects political science and economics also convey.

The indication is that the Swedish state represents, not the Swedish people, as alleged, but instead does the bidding of an elite, covert group of insiders at the Swedish people's expense. The same deception is played out in each of the other, at least, 172 central bank nations. At the ministry level, lies maintain the deception in order to hide the fact that the state is involved up to its teeth in criminal activities which under no circumstances must be disclosed to the public. The purpose of the state/state apparatus in Sweden and numerous other nations is thus not primarily to serve the populations concerned, but to serve a small elite whose identity is unknown to the man on the street.

I speak here of a small, secret, secluded group of individuals (that own the giant multinational companies/trusts), who are the real owners/rulers of the national central banks (currently at least 173 central bank nations with various ownership structures). It is these people who have chosen to foist the unnecessary yokes of taxation and the tax system on the shoulders of the people, the entrepreneurship and the nation, in order to achieve *a specific objective*. If that is so, then it follows logically that we have totally unnecessary taxation and an equally unnecessary national debt. The pieces fall into place. This secret cabal thus has an objective with its capitalism/central bank economy.

Through the illusion of democracy in e.g. Sweden, the secret group referred to imposes nothing less than a covert economic dictatorship that deliberately and cynically manipulates the people, the business community and regions of the world for their own gain, to the detriment of the general public. This is a bold statement, but as the trilogy demonstrates, completely justified. Today we see an ever increasing number of writers/social scientists in various fields, that independent of me step forward and express the same scathing criticisms. We may perhaps use completely different words and explain the often sensitive concepts in different ways. This is good, because the contrasting explanatory models are actually generated by one and the same thing: the capitalist/central bank economic system. *One* explanatory or descriptive model may not suit everybody. It is good that there are alternative methods of explanation.

*The conclusive summary is that in capitalism/central bank economies, the three societally crucial questions **I**, **II** and **III** and the two known supplementary critical questions **A** and **B** are answered for the benefit a small, secretive and confidential elite at the expense of the entire populace, business community and the nation as a whole. Entire communities are thus deliberately and callously sabotaged through the imposition of completely unnecessary unemployment and social exclusion, completely unnecessary taxation and government debt. Money is transferred into the nation, mainly as loans at interest, creating a huge debt burden, recessions, bankruptcies, foreclosures, bank bailouts, etc., even though these are completely unnecessary.*

But money, it turns out, is also distributed as clandestine gifts to specially selected individuals and companies, among other things, to cover the extensive bribery and corruption that perpetuates the ongoing high-level criminality (i.e., the system). Additionally, exorbitant sums are extracted as gifts under the banner "quantitative easing" (QE) to particularly cherished companies, as it happened in America in 2008, when the insurance behemoth AIG1, which is part of the great deception, receiving a colossal sum as a "gift". In fact, the Federal Reserve Bank (the Fed) suddenly made itself the owner of AIG by buying up the company with the help of QE money which the Fed, with the aid of their computers, manufactured out of thin air in a matter of seconds, specifically for the takeover. The quantitative easing saved many of the companies allied with the capitalist/central bank economy from bankruptcy. Mind you, the money never reaches the people or the welfare structure, but is intended to help the company continue its societally hazardous speculation, e.g. using paid-in premiums for betting on the global financial markets (the so-called casino-economic portion of the world economy, making up about 98 percent) - something I discusses in more detail in Part II. In AIG's case, the company got back the billions or dollars they had irresponsibly lost on speculation (with paid-in premiums). This enabled AIG's records to be corrected so that their balance sheet basically ended up showing break-even.

1

American International Group, Inc., also known as AIG, is an American multinational insurance corporation with more than 88 million customers in 130 countries. AIG companies employ over 64,000 people in 90 countries. AIG was a central player in the financial crisis of 2008. It was bailed out by the federal government for $180 billion, and the government took control. (Source: Wikipedia)

High crime in our society

The reader has now been able to absorb some strong logical arguments showing that at the center or focal point of the capitalist/central bank economy, there is a small group of insiders that through manipulation with lies, cover-ups, illusions and magic tricks of various kinds engage in a kind of high-level criminality. A type of crime that reaches the highest echelons of society, and that wields great power, and that, with use of serious offenses like counterfeiting, forgery and theft exerts a hidden economic dictatorship and control over society, and steers social development and change. With this conclusive summary in mind we can reasonably formulate the following two questions **a** and **b**, which now require debate:

a) Is it reasonable that a small group of very intelligent people, as seen from a collective perspective, has engaged in serious violations of the law (counterfeiting, forgery and theft in the form of expropriations/foreclosures) for hundreds of years as a method of doing business, and that gradually during this time, has in secret, thanks to its wealth, been able to exercise control over the real state power in several nations, will continue to build modern society with his approach? If so, the modern state of the future will be led by criminals within the framework of so-called high-level crime, meaning a crime that on the surface gives a false semblance of law and order.

b) Is it reasonable that the said group of individuals shall be allowed to adopt laws decriminalizing (legitimizing) their own crime?

The questions **a**) and **b**) are analyzed in depth in a special text published on the website www.nyaekonomiskasystemet.se for the interested reader. The text's title is: Help for major investigations – *Regarding the perfect criminal system that has built its own state apparatus in at least 173 nations*.

In capitalist/central bank economy democracies, as for example in the Nordic countries, the United States, Britain, Germany, France, etc., the economic dictatorship described above is exercised behind the facade of a flourishing democracy with room for different political parties and freedom of opinion. But the parties are not more different than that, regardless of which party is in power, the social progress that the overall political system delivers is, at most, relatively marginal. This is borne out by historical evidence. And here is something important: Because people are deliberately prevented from *having anything to compare with*, they do not see that the social progress is merely marginal. People think instead that the capitalist/central bank economy's political system, on the whole, delivers excellent social progress. This is an illusion, compared to what would be possible with an alternative economic system of the kind that I advocate.

Because people lack important economic historical knowledge to compare with, they do not manage to see through the shortcomings of the capitalist/central bank economy on their own. They don't see how easy it is, indeed fully realistically possible it is to create extraordinary social progress, already tomorrow - if the will and the understanding exist. Far, far more progress than today's political parties are even close to promising in the best imaginable case. Social improvement, including the complete eradication of unemployment, the removal of all taxes, the tax system and, yes, even the entire national debt could easily and astonishingly quickly be phased out completely. Therefore, it is high time to create awareness of the great societal lies within the framework of widespread, massive public opinion polls. These public opinions can emerge globally and challenge the capitalist/central bank economy and soberly and objectively compare it to what economic history actually report, if read it carefully.

Society's vast inherent primordial force

The capitalist/central bank economy is thus a kind of society where the society's vast primordial force (the collective pursuits and interests of individuals during their lives) is only utilized for salary-based employment, and even this to a minimal extent. The vast majority of society's many pursuits in a capitalist/central bank economical society are thus non-paying, but occur voluntarily. The consequence of this is that relatively little money reaches the people, in that money only flows to the kind of pursuits that are salaried, resulting in less cash in the public's pocket books .

Note carefully: To the extent that people lack money, they are also effectively prevented from smoothly and efficiently exchanging (buying) goods and services with each other. Money is, as we have already noted, a universal medium that can be exchanged for any other commodity or service. Thus when there is a shortage of money in people's pocket books, the volume of goods and services exchanged is hampered due to the cumbersome and unfamiliar nature of switching to pure moneyless barter. Certainly, many people trade goods and services with each other, also in a capitalist/central bank economic community, but its magnitude is negligible. Instead, it is money that lubricates the machinery of the exchange of goods and services. History teaches us this. In fact, there is a shortage of money in society - in the majority of ordinary people's wallets - in a capitalist/central bank economic system. A very large majority of people in society therefore lack the money to realize their dreams and major interests, because they can not afford them. You cut your coat according to your cloth, as the saying goes.

Lack of money: Inhibiting the development of society

It is necessary to understand that the lack of liquidity in the community (available cash for the exchange of goods and services), gives the country's politicians a logical political argument (a motive) to enforce a wide range of unpopular and therefore uncomfortable political decisions, e.g. cutbacks of various kinds and much resented low-budget priorities that often delay necessary social projects because politicians can refer to the lack of money. The inadequacy of housing construction is one striking example, but there are many other examples. The politicians commend themselves on their own good will, but lament that not much can be done when there is a lack of money - which more or less scuttles the desired projects. This is completely analogous to the philosopher Zeno's reasoning, that Achilles will never catch the tortoise, and that a flying arrow certainly does not move from the spot. Here Zeno employs his own logical conditions, which apparently validate his reasoning. The politicians do the same thing when they present their arguments concerning *lack*. Their reasoning seems persuasive and believable, as long as you do not have full insight into the *rationale* of the conditions for their argument, what the cornerstone information is - the societally crucial questions **I**, **II** and **III** - and how the first two of these questions are answered by the secret power operating covertly in society, and how **I**, **II** and **III** interact with the two known supplementary critical questions **A** and **B**. The people are never told who really is pulling the strings. This information is deliberately withheld by the political insiders and those in power behind the scenes. Zeno used the same strategy. He omitted the basic conditions (the divisions axiom and the solution of linear equations), as previously mentioned, and could thus elegantly and logically prove Achilles' inability to catch up to the turtle. The politicians' say: “We are not magicians”. What they are saying, in plain language, is that they cannot do anything about the lack of money, which on the surface seems credible as long as they - in some cases calculatingly and deliberately, in other cases unconsciously - withhold from the people the basic fundamental premise that is society's economic cornerstone information.

It's like hearing the assertion that *the lack of money* in society is a law of nature, along the lines of gravity -a law of nature we have to subject ourselves to whether we want to or not. The logical necessity is then cutbacks and a re-prioritizing of social welfare programs and social development. Just simple logic, say the politicians. The result is reduced funding for reforms, research and development, less money for infrastructure investments for necessary housing, railways, roads, bridges, ports, etc. Reduced funding for education, health and social care. Everyone must use their common sense and adapt to the current shortage. That is the mantra of the politicians. “We aren't magicians, so it's not possible”. Taxes plus large "generous" loans from the banking system to the state are sufficient only for a fraction of all that one wishes to improve and build in the community. The taxes are absolutely essential, within limits of course - so goes the political rhetoric. And banks can not help with loans of any size, especially as these, if we are to believe the banks, are taken from the banks' *own*, after all, limited, wealth. This is how a shortage of money is portrayed by politicians.

Not a word is said, neither from the responsible politicians, nor from the banks, about the counterfeiting, legal contract violations, theft, money laundering, Ponzi schemes and treason the banks have on their conscience, or the first two of the three societally crucial questions **I**, **II** and **III** above, and how they interact with the two known supplementary critical questions **A** and **B**. No-one - not even the professors of economics, economic history and political science - who has an intricate knowledge of their subjects, and who are good at handling logic and logical analysis, say a single word regarding the questions **I** and **II**, or that the money shortage is a consequence of a built-in, erroneous, logical prerequisite - a mathematical impossibility in the prevailing central bank economic system that leads *inexorably* to a gigantic Ponzi scheme (see analysis later in the text) .

This mathematical impossibility is called *lending of money at interest*. Less money is distributed to society than what society is compelled to repay to the lenders. Only the loan's principal is transferred into the national economy through bank loans (that must be repaid), thus forcing people to gradually take more loans in order to keep up with repayments and interest on previously taken loans. That creates a totally unnecessary deficit (scarcity) of money in the economy. That the Ponzi scheme business is illegal is another matter. If the mathematical impossibility is not made known and clarified in every detail to people in general, the fraud of the alleged "shortage society", with bank lending and Ponzi schemes, and with the state's unnecessary tax burdens, is absolutely certain to continue.

As long as the vital cornerstone information (the crucial first premise, i.e., the three societally crucial questions **I**, **II** and **III**, and how they interact with the two known supplementary critical questions **A** and **B**), in easily understandable terms, is withheld from the people, they will not understand the real the reason for the lack of money in the community. They will not understand the cynically and cunningly devised game with all its cuts, re-prioritizing and dashed expectations. The people will then remain the "sacrificial victims" on the alter of capitalism (the central bank economy).

The money shortage: Where is it?

Meanwhile, there are the rich and wealthy in society. A relatively small group, they often have far more money than they need. It is only a relatively small percentage of people in society, the truly rich and wealthy, who are completely free to easily and conveniently buy goods and services completely on whim. When you can afford to buy what you want, you have a corresponding opportunity to realize your dreams and main interests materially. Yes, even the most incredible projects can be realized as long as you have the money. Take for example the Taj Mahal in India. It was a rich person who had the Taj Mahal built. The key is, I repeat, to have sufficient or unlimited quantities of the universal commodity - money - in your pocket book. That's when you can make use of the community's ability to provide goods and services. At the same time, the society's ability to provide goods and services naturally grows and expands as more people have plenty of money and are looking for goods and services. The conclusion is that when a society's vast primordial force is *thwarted*, it is like witnessing whole communities running like jet engines at idle. An idling that within the capitalist/central bank economy is measured by the primitively developed tool GDP, which is only a marginal measure of the total of the people's occupations, work capacity and interest in life. More precisely, only those societal activities that can be defined as the market value of all the nation's annually produced goods and services. In other words, activities that are related to salary-generating activities. All other activities that people engage in over and above this are not incorporated in the GDP numbers.

As you can see, one of the key requirements for building a society with full efficiency, is to take into account 100 percent society's vast primordial force, instead of as now, perhaps 10 or at most 30 or 40 percent efficiency, and in severe recessions within the capitalist/central bank economy, perhaps only a few measly percent utilization. The solution to the problem is to intelligently, i.e., by design, ensure that *everyone* has enough money in their pockets to conveniently and easily exchange goods and services with each other while realizing their dreams and big and small interests. To ensure that money does not pile up, causing completely unnecessary inflation, money should only be used when the need to replace a product or service exists between people/companies (see detailed analysis of how inflation is prevented in Part II of the trilogy).

When precisely this is allowed to happen, people and businesses discover, that the community inspires and stimulates them to deal with things that they themselves choose because, it is inherent in the primordial nature that people choose work with what they think is satisfying in life. Businesses, in turn, consist of people and are led by the people, and thereby are also controlled by society's primordial force to a great degree. It is thus an almost 100% employment rate in a society without lack of money that gets society's engine firing on all cylinders in the interaction between people/companies and businesses, boosting the vital exchange of goods and services. This immense power will thus start up practically by itself, as I have said, and with significant energy when it occurs. That is when the society's many cogs start to spin and many activities are stimulated. People/businesses discover the need for others, and new connections are established for that purpose, which is the same subject as the exchange goods and services.

The need for continual growth: The myth

In a capitalist/central bank economic GDP society, the falsehood that society must constantly demonstrate developing productivity ("growth", i.e., increasing GDP growth) to thrive. This focus on increasing GDP growth is simply a way to gloss over the reality that a powerless system has been created, which from the outset has deliberately neglected the primordial power. Can you see it? Productivity growth in the current central bank economy (the rising GDP growth) - if it happens at all then occurs only in those sectors where society's primordial force is already activated. What happens then is that the already running sector experiences an overload in the form of stress. People and businesses are placed under growing stress and can eventually break under the strain of the ever-increasing performance requirements, with increasing burnout, carelessness, mistakes, accidents and other symptoms appearing suddenly. Meanwhile, extensive parts of the rest of the primordial power lie dormant and underutilized. The capitalist/central bank economy is largely a society that runs on idle. It only very weakly exploits society's *vast primordial force*, while some elements of it are overloaded with stress and burnout.

The solution is simple. It is an achievable aim to engage society's primordial power, ensuring a 100% activation at every moment, and in a harmonious manner, so that the joy of life, laughter and sufficient leisure time replace today's totally unnecessary stress and burnout. That is all that is required. At this juncture it would not be possible to further exploit the primordial force as it is already fully utilized. A bucket that is already full and can not be “filled more”. In a people-friendly society, it is the well-filled bucket that is of utmost importance. All pursuits are counted as income-based; yes, even sleep, rest and relaxation, entertainment of various kinds and hobbies, i.e., the entire 24-hour existence is income-based.

In this way everyone's skills, often hidden, are attended to, i.e., each individual according to their limitations, which also of course includes people with more or less severe constraints, such as the disabled, and also perhaps people who initially have been excluded through unemployment – but all without discrimination. On the contrary, all are encouraged and given the support they need. In this way, humane and heart-centered thinking are brought to the forefront. The notion "From each according to their ability, to each according to their needs" is thus not just a string of empty words in a society based on "The New Economic System". (Here are important things to consider, and I will return to this issue in Part III of the trilogy.) In such a society, in which all activities regarding the vast primordial force are income-based, there will be no need for the pursuit of further growth/productivity (GDP increase), as is the constant cry today, because further growth, as mentioned, is of course impossible to achieve. If the bucket is full, it's full.

It is thus easy to scrap the ham-handed and inelegantly crafted concept of GDP. Tearing the GDP philosophy to shreds is done in the simplest and most obvious manner through practical action by activating a community's primordial power to 100 percent. The conclusion is that it is quite sufficient that individuals thrive in what they are doing. That means not having to meet any kind of artificial targets (aiming for this or that much "growth") that a small secret group of people set as requirements for whole nations within the framework of GDP-think. It means retiring the idea of having hard, stressful niches in society that are driven to excessive efficiency and cost savings, always with the focus on profits (the society-sabotaging interest principle).

Today's society has not figured out that the lack of money is an illusion. In the above scenario, when people are given the right, protected by the constitution, to be able to do what they enjoy and love doing, a side effect is created: quality is created – an extraordinary *quality* in a thousand and one details. It occurs because it is human nature to want to do a good job when one turns to something out of interest, as long as it is accompanied by the respect that allows one to take things at one's own pace and in one's own way and, as I say, in accordance with what one chooses. What is created in addition to this amazing quality is well-being, because you have time to laugh and joke and have fun in what you are doing. Compare this with stress, time clocks, assembly lines and the burnout and anxiety that permeates a capitalist/central bank economic community.

Salary-setting efforts: A new definition

I believe that society's vast primordial force can be activated 100 percent by fundamentally redefining work and labor/income-based employment to a base salary (citizen salary) for all people, regardless of what they choose to engage their attention with. The solution is as simple as logically taking advantage of the individual's already inherent interests and abilities. Let people decide for themselves what they want to do, instead of entrusting the decision to the supercilious counseling of a small group of employers and politicians, who today make a lot of fuss about deciding over the heads of the people what they should devote themselves to in order to get paid.

There are indications that significant changes in what will be perceived as “work” are thus to be anticipated. Hopefully you yourself are now beginning to understand how trivial the solution to today's difficult problems of unemployment and social exclusion really are. The solution lies in thinking outside the box. Namely, to take advantage of something that already exists as a human natural resource: society's vast primordial force - and stimulate it and energize it. Which is the same as taking advantage of people's innate interests and goals in life and giving a salary to each and every one so that they can spend time realizing themselves and their interests, whatever they choose to apply themselves to, and *provided that they do not hurt others, themselves or society*. It is no more complicated than that. The solution is thus right in front of us. It's not about having to reinvent the wheel or fire again, but the key is to take advantage of something that already exists.

As a short aside, and with no further analysis, the salary or the distribution of the state's free money, in *addition* to a very generous minimum level or the base salary, *will vary with no upper limit,* driven by the individual's needs at any given moment, i.e., dependent on what the person has chosen to engage in at that moment. Just as the individual's desires and needs in life are fluctuating and dynamic, so also will be the allocation of money in order to fulfill these wishes and needs. A person that at a certain stage in life needs a lot of money receives a lot of money - as long as the individual's needs coincide with the needs of society. The money that each receives in this way is - mark well - not to be saved, but must be used on what justified the outlay, based on the stated needs or desires, at the given moment, for the exchange of goods and services of others. The details regarding what is to be understood as reasonable or sincere, require a far more elaborate analysis than there is room for in Part I. If you are interested, please refer to the detailed account in the trilogy's part III.)

Integrating refugees into society: A model

In the American colony of Pennsylvania, during the first half of the 1700's, Benjamin Franklin brilliantly demonstrated how best to integrate immigrants into society - which was precisely by activating 100 percent of the human primordial force. Since the state (Benjamin Franklin and other politicians in Pennsylvania) had close to full control of (i.e., power over) Pennsylvania's money manufacturing machines - that is, what I previously called the crucial societal issue **I** - Franklin and the other politicians had no difficulty in paying the cost of getting things done. They just rolled out a few more millions, and that was that. They saw to it that people who arrived as immigrants promptly received generous financial support from the state so that they could be immediately activated in the community. At the same time they were told: "do what you already know and want to, and the rest will work itself out". The result was that there was neither unemployment nor social exclusion in Pennsylvania during this time. Neither were taxes imposed on the people. (Some negligible import and export tariffs were in place to regulate foreign trade, but the people bore no tax burden.) And importantly: *there was no inflation*. Immigrants were absorbed directly into the workplace, which meant doing what you loved and wanted to do, Unemployment was unknown because, I repeat, the primordial power was exploited to the maximum.

Compare what occurred back then in Pennsylvania in those so-called "good years", around 1723-1750, with how, for example, the Swedish politicians of today discuss immigration policy, and how they try to solve the problem of getting immigrants into the workplace, while the unemployment among Swedes is already high to start with. The discussions that occur are unnecessarily tense and tinged with racism and xenophobia, because the thinking that characterizes the debate is not outside the box. The ingenious simplicity of the solution is not seen.

The solution is to redefine the concept of work and salary-based income fundamentally, by taking into account society's vast *primordial force*: do what you want, and do what you are good at! Your finances are secured through a free basic salary every day of the year. Franklin thought outside the box, and he was good at it. It's really just old news that I am dishing up here. Nothing new under the sun. Why then does no one talk about this? The answer is that the insiders, politicians and others in the community know that their capitalist/central bank economy will collapse like a house of cards in no time if people were to understand this, and if debate on the whole issue were to be permitted. Therefore, a sophisticated falsification of history, guided by these insiders, has covered up these sensitive historical facts. Those facts are not presented clearly in the basic courses in economic history at universities and colleges. They are withheld on purpose, also from the media, who are not allowed to inform you about this part of economic history. We will look into more such sensitive historical examples shortly. But first an important observation.

An important point!

Note carefully that whether we are talking about clearly capitalist countries such as the USA, Germany, England, France, or the socialist countries like Sweden, Denmark, Iceland, or communist countries like North Korea, China, Vietnam, or countries with religious fundamentalist governments such as Iran, the three crucial societal issues **I**, **II** and **III**, and the two known supplementary critical questions **A** and **B** are answered in basically the same way everywhere, i.e., in favor of the central bank economic forces. It is very important grasp this detail.

It is thus my assertion that whether we are talking about constitutional democracies, fully-fledged brutal dictatorships, a republic, a monarchy, religious fundamentalism, 20th or 21st century communism, etc., the first two of the three social crucial issues are kept secret from the people, while all three questions are dealt with behind closed doors for the benefit of a hidden elite group, but at the expense of entire peoples, nations and industrial enterprises. This tiny elite responds to the three societally crucial issues in the guise of wanting to serve the interests of the people, entrepreneurship and nations when in fact it is just the opposite that is the case, in that history clearly reveals the creation of an unrelenting lack of money in these countries' societies.

So it is *how* the three key societal issues **I**, **II** and **III**, and their two Additional critical questions **A** and **B** are answered in each country in our world, that determines if the nation in question must be called a capitalist/central bank economy nation or not. But what about Franklin's example? What does economic history say about that?

Chapter 7

COMPARISON OF NON-CAPITALIST/CENTRAL BANK ECONOMIC SYSTEMS

In this trilogy, I conduct a thorough analysis of the concept of *capitalism/central bank economy.* Also, and importantly, we will also compare not only the *monetarily financed economy* (as documented by economic history), which is another socio-economic system, but also my own hypothetical (not yet tested practically) system, as discussed in the trilogy - my proposal for a prominently humane or philanthropic/business-friendly, further developed form of monetarily funded economy. This variant, with emphasis on the humane, is called *the humane well-functioning* (inflation-free) *monetarily funded economy*, or simply the *The New Economic System*. Two distinct types of economic systems are dealt with in the trilogy. On the one hand, the capitalist/central bank economy, and on the other hand the monetarily financed economy, which in turn is covered in two variants: one that is historically documented, and an optimized variant, the monetarily funded economy, which is the trilogy's proposal for a future economy. First out of the box is the variant that is documented in economic history: the monetarily funded national economy.

Questions I, II and III: How the monetarily funded economy answers them

How does the monetarily funded economic system answer the three key societal issues **I**, **II** and **III**, and the two additional critical questions **A** and **B**?

If you study economic history in depth, you will be able to distinguish the existence of at least eight examples of practically applied monetarily funded economies over the last 900 years in Europe and America. The *major public inquiries*, which I propose are initiated as quickly as possible, need to examine the historical accounts of circumstances in old-time Russia, Persia, India, China, Asia, South America, Africa, etc. in terms of economic systems. In this trilogy, the following 8 examples of monetarily funded economics are presented:

1) The economy of King Henry I of England in the 12th century. Henry I initiated the English tally system.

2) The socio-economic experiment in the American colony of Massachusetts in 1690

3) Benjamin Franklin's national economy in the colony of Pennsylvania during the "good years" about 1723-1750.

4) The national economy initiated by the 13 American colonies during the American Revolution - at

least the first nine months, beginning in December 1773.

5) King Gustav III's National Bank Notes in Sweden and Finland in 1788 – 1790.

6) The economy of the municipal politicians on the island of Guernsey. Tis included the period between the years 1816 and 1958.

7) The economy of Abraham Lincoln, which sought to finance partly the Yankee-side state budget, and partly the costs incurred by the northern states as a result of the civil war (without Lincoln needing to borrow a single dollar from the US banking powers during the years 1662 to 1665).

8) The immensely powerful German economy, as organized under his direct guidance of Economics Minister Hjalmar Schacht in the years 1934-1936 – also known as the "German economic miracle".

Of these eight examples, we can immediately disregard example 5) King Gustav III's National Bank Notes in Sweden and Finland in 1788 – 1790, as Gustav III's economic experiments were quickly interrupted, in that the king was assassinated and he never really had time to begin eliminating the capitalism that was surreptitiously and clandestinely, through perfect counterfeiting, forgery, theft and money laundering, introduced behind his back in Sweden. The remaining seven examples each clearly illustrate how the monetarily financed economy responded to the three societally crucial questions **I**, **II** and **III**, and the two additional critical questions **A** and **B** during the period that the system was in place – and each responded very differently compared to the capitalist/central bank economy - as we shall see. This will be further clarified by future, extensive public investigations. Here the answers in turn:

I. **Control of money creation**

The answer to the question of who had control over the machines that made society's money (and thus who controlled the money) in times of monetarily funded economies, is that it was the ruler or *the state, in the sense of being an extension of the people*, that had this power. This allowed the regent/state to directly produce all the money it required without having to take the detour that borrowing from a third party, e.g. a bank, would entail. The lesser taxes which possibly were applied in any of the seven documented system examples, were fees to regulate foreign trade and if necessary, to keep relatively marginal inflationary tendencies in check. If the monetarily financed economy was managed well, the regent/state did not have to incur debt in order to fund the state's major investment needs - more money was simply created, ensuring that there was money in people's pockets so that society, individuals and the businesses could easily exchange goods and services with each other. Money was thus produced with the aim of enabling society's vast primordial force (the basic idea was that all should have money in their pockets). Money was made from a material that was in plentiful supply, such as paper, with the result that there would never be a shortage of money due to material lack. The activation of the primordial force was effectuated through the universal medium of exchange that money actually is, and thus money acted as the lubricating oil in the social machinery that facilitated a fluid exchange of goods and services, in that money can be exchanged for all goods and services. Thus was no need for tax or debt to finance the regent's/state's (welfare's) requirement for money, because the regent gave direct orders for the production of more money when required. As regards the monetarily funded economy, we have thus simultaneously answered the two known supplementary critical questions **A** and **B**. In contrast to how a capitalist/central bank economy works, the public knew who had control over money production in the nation (This is an issue that is shrouded in a dense fog in our current society). Illusions or societal lies were not played out as in today's society by falsely claiming that it was the ruler/government (as an extension of the people) who had the power over money production, but it was the regent/state who had this power, and that was that. The regent's (or the ruling power in the people's name, for example, in Franklin's Pennsylvania) subjects were thus relatively well informed compared to the situation in a capitalist/central bank economy community.

II. **Ownership of money**

The question of who in the listed monetarily financed economies were the original owners of the money that was created out of nothing with machines must be answered by future major public inquiries. Probably, and this is an assumption, the ruler or the government openly declared that this or that, and no other, was the initial owner (very first owner). Whether this eventually was put into law is also an issue for the major investigations.

Compare this situation with capitalist/central bank economic communities, which in modern times indirectly intimate that the private and central banks are the original "owners" of money created out of nothing - "owners" without legal basis. This is the tacit conclusion that follows from the analysis of Chapters 3 and 4.

III. **Disbursing money in the community**

The question of how the money was transferred into the community in the seven historical monetarily financed systems/examples will also be a task for the large public investigations to reveal. What I found indicates that the money was transferred to the community in four distinct ways, as detailed further in Part II. Here I give only the essence of each of these four methods without an accompanying analysis.

The first method involved the state, being an extension of the people, paying salaries to all those performing jobs of all kinds on the state's behalf. Note that the people were not taxed in order to obtain the money for these salaries. The state created new money as required.

The second method involved the regent/government (the people) paying for the *materials* that were needed for the extensive community projects that could be started when there was basically unlimited money. When many people through the first method where employed, large amounts of materials of all kinds were also needed. Because there were no costs for the people or the ruler/government, neither taxation nor public debt came into play. The regent/state created the universal medium of exchange (money) and exchanged goods and services as required.

Third Method: In the monetarily financed economies of old, the third method consisted of the state *lending out* money to the community's many businesses and entrepreneural investments. The loans also had the effect of reigning in inflation. This was done in such a way that the loans could be "called in" by the state, wholly or partly, when an inflationary trend was noticed in the national economy, that is, that there were signs that the state had been too generous with the community in meeting their demand for the universal medium of exchange (money) in effectuating a combination of the four methods. There have been some variations on how this lending process played out, which I touch on in Parts II and III. It is important to note that even with regard to the third disbursement method there was no need for taxation or the creation of national debt. In King Henry I's 12th century England, interest was prohibited by law. In the second example, interest did occur, as in Benjamin Franklin's Pennsylvania-economy during the boom years in the 1700's. The state's lending rate was then comparatively lower than the interest rate charged by the contemporary private banks in Pennsylvania, which meant that the private bankers were in effect driven out of the market, because few, if any, wanted to borrow from them. History reveals that it was much easier and convenient to borrow from the state. The loans which the state granted to the people did not always need to be repaid, and expropriations/foreclosures were rare or non-existent, because the basic idea was to help people, not hinder them. A nascent gift economy can thus be discerned in these human-oriented societies. This stands in stark relief to systematized capitalism/central bank economy which makes life a miserable ordeal for people/companies who happen to fall in arrears with their loans, to then, in the worst cases, are forced to endure painful and humiliating expropriations/foreclosures. In addition, within the framework of capitalism, many are subjected to the highly stressful and demanding hardship of a debt settlement program where one is forced to live at the subsistence level for a number of years.

The fourth method of bringing money to the community was through the outright provision of *gifts* of money to the *needy,* so that these people - who for one reason or another at that moment had difficulties in life that made it impossible for them to work - could get by and were supported in their efforts to return to regular work activities without have to worry for the moment about their livelihood. This included people who were physically or mentally handicapped and people with drug problems who applied themselves to rising above their addiction. Even those who had suffered accidents of various kinds and needed help were assisted, sometimes to build a new life. Of course, with the fourth method the same as above applies: neither taxes nor public debt needed to be levied for the funding of this "aid” or ”contribution” money. Within the capitalist/central bank economy, aid and contributions are tax-funded, so grievances often occur in the public debate, where some politicians and taxpayers think that society is too generous with their contribution reforms and payouts for daily help at many times the going rate, adding to the weight of an already heavy tax burden. They grumble because they fail to recognize that society could actually provide any financial support and help required at any time by an intelligent change of system to a people-friendly one, in the context of a well-functioning monetarily funded economy. In today's society, average citizens never learn how to train themselves in the art of analytical thinking ”outside the box” regarding everyday information. In a capitalist/central bank economy, it is not the intention that the common people should have this ability. For if they had, the gigantic fraud would be impossible to perpetuate.

Was there inflation in the monetarily funded economies of old?

In Part II of the trilogy, I show that it was quite possible to avoid inflation even in these older, primitive variants of the monetarily funded economy, provided that that it was skillfully operated.

Truly effective protection against inflation, however, first fell into place through the efforts of the German Minister of Finance Hjalmar Schacht in this area in the 1930s. He created 11 special "keys" for the benefit of the monetarily financed economy. Some of the keys had already been exploited by previous monetary financial pioneers, formulated in the language of their time, whereby the key, or the economic core strategy these pioneers chose to apply in their societies, having been rediscovered, were then taken advantage of by Schacht. (Schacht studied both Benjamin Franklin and Abraham Lincoln, among others, in detail. This is documented in the interrogation of Schacht in the Nuremberg trials after World War II.) Each of Schacht's 11 keys are given comprehensive treatment in Part II.

In four of the historical examples, 1) 3) 6) and 8) above, no inflation to speak of existed. That is to say that neither in King Henry I's tally system, Benjamin Franklin's colonial economy, the municipal politicians' economy of the island of Guernsey, nor in the German Economics Minister Hjalmar Schacht's application of the system in the form of the immensely powerful German economy in the years 1934-1936, was there any inflation to speak of. In Examples 4) and 7), i.e., in the economy of the 13 American colonies affected when the American Revolution was nine months old, and in Abraham Lincoln's economy consisting of the northern US states during the American Civil War, a serious, even gravely acute inflation developed in both cases. The reason for this was that the necessary societal keys were not handled skillfully enough throughout the process, and as historical documents reveal, in these two cases America was targeted with aggressive economic warfare (very extensive counterfeiting through the distribution of counterfeit banknotes in society) controlled from abroad (especially from England) . See detailed analysis in the final 17 chapters of Part IId of the trilogy.

A proposal for a future economic system

In Part III of the trilogy I present a proposal for a future economic system, developed in three *phases*, so that a humane society can take shape organically. The first phase (phase 1-economy) is concerned with *launching* this economic system, which has a wonderful inherent strength because it is based on what I previously have termed society's primordial force. The system includes a powerful built-in protection against inflation, based on what I call the beginnings of people-friendliness (a far more developed people-friendliness/business-friendliness than that of contemporary capitalism/central bank economics), such as Benjamin Franklin had the opportunity to create in his state apparatus. Yet the Phase 1-economy is notably recognizable - documented historical experiences drawn from the above seven examples are built into the system. In this way, those charged with the delicate task of steering society's development know which issues to confront in the start-up phase. It is akin to using something known, that has already proven its strength and integrity, also in the area of the humane – the area of “people-friendliness”. The representatives of the capitalist/central bank economy have thus far successfully done, and are doing, everything to cover up or reduce the value of the seven historical economic examples, by writing about - but *omitting* economic-historical events for their own benefit. This is, in plain language, a falsification of history. Meanwhile, lavish textbooks on economics are written that neither accurately address, nor in a balanced or objective manner go into any depth with the above-mentioned seven examples of more or less successful monetarily financed economies, as every effort is made to withhold any discussion of the first two crucial social issues. Neither are these recognized as a part of the basic toolbox, nor is their value recognized when comparing different economic systems. (This basic toolkit consists of the three crucial societal questions, and the two known additional critical questions). The purpose of carrying out the falsification of history of 20th-21st century economics has been, and still is, to deny modern day people, even *high-level* researchers in national economics (capitalism's/central bank economy's economic "Bible" or discipline), the possibility of *comparing* the capitalist/central bank economy with other socio-economic systems that are distinctly superior.

The importance of *comparing* economic systems

In his classic novel "1984", the famous British writer *George Orwell* discusses the question of how a given power elite should act to maintain its power once it has attained it. The power elite risk "the masses", i.e. the public, finding a reason to revolt. To quote Orwell:

> *"The masses never revolt of their own accord, and they never revolt merely because they are oppressed. Indeed, so long as they are not permitted to have* ***standards of comparison****, they never become aware that they are oppressed."*
> (Emphasis added)

Herein lies a great truth. That is how the dictatorship of today's North Korea works. As long as the masses do not have anything to compare with, they do not understand that there is another, far better, reality, and believe that they live in the best of worlds, as the domestic propaganda states - despite the fact that they are close to death due to starvation and hardship.

In 1989 the Berlin Wall fell and the communist Eastern Bloc regimes crumbled one by one. Why was this? Well, at least one major contributing factor was that the regimes' political elite committed one, from their perspective, fatal mistake by gradually during the 60s, 70s and 80s, easing the reins with regard to "external information", which resulted in the public seeing with their own eyes that the propaganda they were being fed about the "West" was not true. "The masses" had something to compare with. For this, you understand that the information can be like dynamite; it can bring down walls.

The same applies to the capitalist/central bank economy: As long as no *comparison* with a greatly superior economic system is presented, the capitalist/central bank economy's architects feel relatively unthreatened. Therefore, it has over time been so important for them to withhold from the public the historically demonstrable benefits of a well-functioning monetarily financed economy, as at least four of the eight economic-historical examples clearly demonstrate.

20th and 21st century communism

Viewed as an ideology, communism during the 20th and 21st centuries is – note well - an example of a societal lie with some, albeit distant, similarities with the monetarily funded economy, in that the state, at least formally, owns and controls the money producing machines and possibly, as research will show in each case, also is the owner of the money. But the similarities largely end there. There are many indications that communism is a system that has been created in order to deliberately set the monetarily funded economy in as bad a light as possible, i.e., to blame the system's fundamental unfeasibility when everything eventually went/goes wrong with communism. Realize then that it is not at all a monetarily financed economy that has been applied in the communist countries, but actually a fairly pure form of the capitalist/central bank economy, which becomes apparent when the lid is lifted and we peer a little closer. Russia is a good example. A hundred years ago it was transmuted into the Soviet Union, with its xenophobic communism typified by massive ethnic cleansing and prison camps for political dissidents in Siberia etc. Another example is China, and a third is North Korea. What reveals communism as the central bank economy, when the lid is lifted a little, is – and this bears repeating – the way that ”the reds” choose to answer the three crucial societal questions **I**, **II** and **III** and the two known supplementary critical questions **A** and **B**. I have shown above how the capitalist/central bank economy (including communism) answers these five questions. You have above also taken note of how seven of the eight economic-historical examples of monetarily funded economies answered the same five questions.

The five key questions: The future economy's response

How does the future people-friendly monetarily structured economy respond to the five key questions? Quite regardless of socio-economic system, it is critically important that the three crucial societal questions **I**, **II** and **III**, and the two additional critical questions **A** and **B** are answered within the framework of a system. At the risk of some repetition, I clarify here what is important to consider in the start-up phase (phase 1) of the New Economic System.

I. *The question of who should have control over the machines that create society's money* (and thus basically control this money) is answered thus: It should be the state (as an extension of the people in its truest sense) that alone should have that power; a state led by individuals who are guaranteed to be suited to represent the people and act on their behalf because they have the ability to ”think with their heart”, and are concerned with the good of the people, not their own. Individuals with strong integrity, and having the trust of the people, as well as the ability to exercise power without abusing that trust or power. When that happens, the state can directly, without today's convoluted detour through a completely unnecessary banking system, make all the money the state needs for its public expenditure (state budget) and all that the people, the entrepreneurship and the nation needs - all in order to activate 100 percent of society's primordial force. In other words: The state alone is given the task of creating all the money the community needs, without the involvement of commercial banks or other money entrepreneurs who today are zealously tending to the financial markets. Naturally neither taxation nor national debt is required in this case, wherein the two additional critical questions **A** and **B** are automatically answered. Empathy is the capacity for compassion, and this ability is crucially essential in this process, so that the needs of the whole are met in every way. Consideration for the weak and vulnerable is intrinsic, while the of all the wants of the majority, of course, are satisfied.

II. *The question of who should be the initial owners of the money that was created out of nothing by machines* is answered simply: The people of the affected nation. This is to say that the people collectively and automatically become the only legal owner of all the money generated by machines at the very moment the money is created. Here we are talking about money that is suddenly there without any previous effort having been made. The implication is that the people, businesses and the nation as a whole, including the state, from one moment to the other become enormously wealthy, because all the money that is needed can be manufactured. But, and this is crucially important and also why it is repeated here: money will no longer be something you can hoard. It will be something that exists in the here-and-now (the present moment), the lubricant that mediates the exchange of goods and services in the community. Therefore, money is constantly flowing out into the community at the rate that the community has the ability to absorb it (needs it) in exchanging of goods and services. People are encouraged to engage in their favorite pastimes and receive payment for *all* their chores/interests/work done, around the clock, year in, year out, with the condition that one does not harm another or the society. Wealth is thus the possibility for individuals and for businesses to be able to create virtually anything, or do what they want, because society supports everyone's healthy individual interests and desires, in that one can realize oneself through the mutual exchange of goods and services. The money needed for this is managed by the state, free of charge. The key to the future of society is thus not the money itself, but the complete, 100 percent mobilization of society's primordial force. Money is just one among many commodities, albeit an important one, due to it being a universal medium of exchange in trading goods and or services.

III. *According to which rules will money created out of nothing be brought into the community?* To begin with, in the launching of the Phase 1-economy, both cash and electronic money will exist, just as is the case today. This is a recognizable situation. It means that money in a start-up period, as today, can be hoarded. Meanwhile, people will be taught that it is not saving that is important, but the continual, uninterrupted exchange of goods and services (100 percent activation of society's primordial force). Gradually, as people begin to understand this, they will realize that it is unnecessary to save money, because the state's task is to "lubricate the machinery" (money) with the amount that society can absorb and needs to exchange goods and services. *At the same time, there will be a society-wide ban on any use of the principle of interest* (i.e. interest, plain and simple). This is critically important because interest on loans inevitably create bubbles (Ponzi schemes) in the national economy (see detailed analysis in Part II of the trilogy).

The protection against these bubbles (Ponzi schemes) is, as was the case with Henry I in the 12th century, the outright prohibition of this evil - the interest rate. Here I want to stress that *loans* will remain a possibility in the phase 1-economy - it is only the interest that is removed. The consequence is that, instead of the central bank economy using loans at interest as a method of bringing money into the community, money is brought directly to people and businesses as *gifts*. This can be difficult to understand for those who are not familiar with the idea, but it is nevertheless important: Money will be *a free commodity* in the new economic society, with a single task: to stimulate the exchange of goods and services, i.e., to facilitate society's primordial force - just as the air we breathe is free and maintains another primordial force, namely life itself. What people "pay with" are their self-selected activities within the context of the 100 percent activation of society's primordial force. The "cost" the individual has to pay with free money, is thus the enjoyable time expended in engaging in their favorite interests, as long as they bring a benefit to society, i.e., is advantageous for the community's progress and development.

If the favorite interest happens to fall outside the permissible scope, e.g. as is the case with "speculative trading", the activity will not be approved for receiving free money, since speculative activities in themselves do not contribute to society's development. (Incidentally, "limited liability companies" and stock exchange business will not exist in my outline of the future of society. Such activities, which are classified as "speculative/gambling activities" will belong to history, the old fraud-based society). In a genuinely people-friendly society, money will play the role of a mere *tool* (which is to think outside the box compared to current thinking) in enabling a 100 percent activation of society's primordial power.

It would be appropriate to point out here that gambling in itself is not wrong. On the contrary, it can be very entertaining and relaxing. But it should not - as now – be at the expense of productive investments in society, or end in people's ruin. It is absolutely necessary to make this distinction in the future. Money that belongs to the real economy must not be gambled with, but must be built into entertainment and relaxation in computer cyber-worlds with fictional ”play money”, that those interested in gambling can make use of. An emerging, but not yet fully developed gift society, makes its appearance from that moment forward. This incipient gift culture becomes possible because the individuals in the community (the people), as the very first step, begin to *own* society's money, already from the instant it is manufactured. One then assigns money to oneself from something that is owned collectively, while the people, through their guaranteed heart-thinking state apparatus, have full control over the money production. This embryonic people-friendly, monetarily financed economy thus involves all people basically becoming, in fact, "millionaires, from cradle to grave". At the same time, everyone enjoys a constitutionally protected right in the system to devote themselves to (work in) the kind of employment in life that each, as an individual, loves the most ("work" is the same as everyone's favorite pastime). This is how society's vast primordial power is harnessed. A great, prosperous and harmonious society then flourishes, where people enjoy life, while outstanding quality is created in a profusion of details. That is how the humane ideal is satisfied already in the start-up phase of the New Economic System.

In the beginning, when the system is introduced, I suggest proceeding with caution and progressively assessing how much money to place in people's pockets. It would make no sense to give each person one million in the nation's currency, as if everyone had won the lottery at the same time, and then hope that everything will go well. Such an action would be naive and unwise, because the vast majority of people and businesses right now are unprepared to suddenly become rich, in the sense of being financial independent. In the phase 1-economy, I therefore propose an immediate, far-reaching introductory course to teach people what is important to consider when one suddenly becomes financially independent. There are many perils, and the purpose is not to have people fall into a trap simply because they have suddenly become rich. To be financially independent means not just having great freedom, but also having great responsibility. Experience shows that people who win big in the lottery often experience severe difficulties due to failing to learn to live in balance with immense financial resources. It is an art to live a life of financial independence, to exploit the opportunities properly, e.g. to enjoy without excess. I explore this in more depth in the analysis of these issues in Part III of the trilogy.

The first method of bringing money into society consists of the state, at no real cost to the people, paying generous wages (this can be seen as a general “citizen's wage”) to all members of society (basically the entire community) who are mandated by the state to carry out works of all kinds, regardless of what the work itself comprises, *as long as the work promotes and enhances society and contributes to its betterment*. It may be a matter of building roads, bridges, sewer systems, telecommunications lines, railroads, canals, water supply, maintaining farms or forests - extensive investments in new construction and maintenance for the common good and that by their nature affect everyone. The *very substantial* public investments in the emerging philanthropic monetarily financed economy will overall, to everyone's amazement I suppose, demonstrate basically how easy it is to finance the community's needs, at no cost to either the state (as an extension of the people) – not even a penny - because the state merely creates all the money needed for all the investments, including the manufacture of the money itself. Note again that taxation is thus completely unnecessary. To understand these, for many, certainly strange and startling statements, it is necessary that you immerse yourself in the details presented in Part II of the text. As depicted here, with no further explanation, it may seem fanciful and exaggerated, but it is not.

The second method is for the people (as represented by the state) to pay for the *materials* required for the extensive projects that the first method ensures become a reality. Here, too, there is of course absolutely no cost for the people or the state, thus no taxation is needed here. The state simply produces the money for the purpose.

The third method is concerned with providing the means, i.e. money, for all the enterprising people in the community, e.g. contractors - people who want to invest in private businesses or realize their own private projects of all sorts. This could e.g. be building one's own elaborate house, running a private farm or obtaining money to buy a larger model boat etc. It should be noted that there is an inherent limitation in the third method: the money that the state distributes to such enterprises has to go to projects that will ultimately benefit society's, the collective's structure - not to speculative activities (such as the purchase of securities of various types) that would be categorically banned under the new system. In the monetarily financed economies of earlier times, as shown earlier, the third method meant that the state would *lend* money to investments by businesses and social entrepreneurs, the loans at the same time acting as a kind of check-valve against inflation. Occasionally the loans were "called in" by the state, wholly or partly, when the inflationary trend was recognized in the national economy, that is, that there were some indications that the state had been too generous in meeting the community's demand for money by the four methods combined. There have been some variations on how this lending process played out, which I touch on in Parts II and III.

The older economic-historical examples are briefly mentioned here because the embryonic humane monetarily financed economy needs to start up by drawing on and learning from already proven experiences in order to skillfully avoid already documented mistakes. It is important to note that, even when it comes to the third method of disbursement, no taxation or burdening of the national debt is necessary

The fourth method of bringing money into society in the ideal future economic system involves providing money as direct *gifts to people in various types of need*, so that these people, who for one reason or another are currently experiencing difficulties in life that prevent them from working, are able to get by and preferably can return to normal working activities without having to worry about their livelihood for the moment. In this category are people who are physically and mentally handicapped, people with major drug problems who are working to rise above their drug addiction. Also those who have been involved in accidents of various kinds will need help, sometimes to build a new life. Of course, neither do taxes need to be levied for the funding of these "aid or grant money." with the fourth method. The conclusion is that national debt and all forms of taxation are completely unnecessary in an optimal monetarily funded community. Again I emphasize that it is thus the exploitation of the country's (the population's) mighty primordial force which is key to the extraordinary wealth creation, as is the need to have something to compare with. You need to compare what economic history has to tell about the real socio-economic dynamos in the form of seven of the eight examples I mentioned above. Each one is subjected to a much deeper analysis of Part II of the trilogy.

The New Economic System: Three-phase development

The first of the three developmental phases of the humane society (the New Economic System) is the start-up phase, also called the phase 1-economy. It involves some prudent cherry-picking from the eight historically documented examples of monetarily funded economies. The first 11 important societal keys (derived from the German Economics Minister Hjalmar Schacht's directive in the 1930s, when he formed what was then widely regarded as the German “economic miracle") fall into place, and society begins to function without inflation and displays the first budding of human kindness. The 11 societal keys are carefully examined in turn in Part II of the trilogy. Both cash and electronic money will remain in existence in the startup phase. *Interest will be totally banned by the constitution*, to prevent the occurrence of various speculative bubbles/Ponzi schemes (see analysis in Part II of the trilogy). Speculative bubbles/Ponzi schemes are, as we know, today very common globally. Speculation is estimated to comprise 98 percent of the overall global economy today. Since the concept of "profit" (the concept of interest) will not exist anymore (the concept is simply unnecessary, old fashioned), there will be absolutely dramatic price reductions. What today costs $100, for example, will gradually fall in price in the phase 1-economy to $5. In other words, across-the-board price reductions of up to 95 percent will impact all goods and services in the community. This will be perceived as revolutionary. Such mind-boggling sums are thus bound up by the greed of the capitalist/central bank economic system due to the interest rate (the cornerstone of the profit principle) and due to the inclusion of unnecessary middlemen in this economic system.

In the start-up of the phase 1-economy in the New Economic System, while skillfully taking advantage of the best experiences of the eight historically documented economic examples of monetarily funded economies, a 100 per cent activation of the society's vast primordial power takes place, simultaneously with the inception of cradle-to-grave *financial independence* for all community members. The concept of work and work-based income is fundamentally redefined through a new constitution that gives all people the right to realize themselves in the form of their primary interests in life as legitimate means of income, i.e., money in their pockets. This means that money will basically be administered/payable to all people totally independent the work conducted. Access to money, enough or more to ensure a comfortable existence - a general “citizen's wage” - will be established as a human right in the constitution. Through this citizen's wage, basically the same for everyone, all members of the community will be provided for from the cradle to the grave, regardless of effort expended. This will take place in accordance with a fundamental redefinition of the concept of effort, therefore the concept of "effort" should be in quotes. If one then chooses to work and realize ideas that are in demand in the system, extra money is paid for this in addition to the salary for effort. A clarification: As a citizen, roughly three principal life possibilities are presented in the New Economic System:

1. One can, at least theoretically, choose to live a completely idle life. There is then still a basic salary, a "citizen's wage", to live on, and it guarantees a good standard of living. As mentioned, this is only in theory, since experience shows that it is human nature to want to busy oneself with something or other in life. A life of complete idleness is no life.

2. One can choose to work with something that no one wants, for example, painting pictures that nobody wants to buy. Also in this case, no extra income is generated in addition to the citizen's wage. What was produced will eventually end up having its component materials recycled, unless one, at one's own cost wishes to keep one's work.

3. One can choose to work with something that society demands, i.e, something others want to pay for, for example, painting pictures that people want to buy. The same goes for work of any kind done on someone else's behalf. Work thus carried out means that in addition to the citizens' wage, one receives a contribution of money that can be used as one wishes, for example, on projects one wishes to realize or services one wishes to receive.

But dreams and life projects can perfectly well be realized even without one being forced to "make money" by working in the New Economic System. Even people of the first category above (with short or long periods of total inactivity, or other categories of people who can not earn any money at all on their work) will obviously have dreams of various kinds that they would like to see fulfilled. For example, there are perhaps many with a strong desire to live in a big, beautiful house and moreover make at least two trips to the Caribbean annually. The question is then: are these people to receive free money from the government (in principle, from themselves) to realize their often very costly wants in the new system? The answer is undoubtedly: *yes*. Everyone will have equal right to use the virtually unlimited amounts of money we jointly own in the new system, completely as desired, *as long as it is not detrimental to any individual or society at large* (how the latter condition is met, of course, is something that will be determined). All people, completely regardless of whether they work or not, will thus have equal economic opportunity to realize their wildest dreams and dream projects under the new system. What determines whether projects of various kinds will be realized or not, is, as I see it, the necessity of introducing a kind of test in line with a *principle of fairness*. All people will have an equal opportunity to have their desires realized *to the extent allowed by the earth's real-time core resources, taking into account regeneration and the requirements of future generations*. Decision-making and power will need to be decentralized, so that the people to a greater extent than today can influence their own local circumstances, their town and their lives. The state shall interfere in people's personal lives as little as possible, and instead only focus on the greater social picture in general, so that the above described three primary flows constantly work for the best of the nation and the world. This means that significant local variations may well occur, depending on how this or that community chooses to shape their surroundings. There is much to be discussed on this matter, which is why a public debate addressing these issues needs to get started.

Wise counsel and diverging perspectives need to be welded together into a functioning whole, where the common goal is *financial independence for all*. The introduction of so-called direct democracy will greatly influence policy both locally and nationally, as I see it. Internet referenda spanning a broad spectrum of local and national issues can be effectively implemented, as can the necessary preparatory education and information. In this way one can attain what are commonly found to be workable solutions. The process will be in constant flux, because we constantly learn from our experiences and develop as people.

As I have said before, to relax and "do nothing" is a "relaxation chore" that everyone will be entitled to in the society of the future - as much as they want to. When studying *financially independent* people (which everyone becomes n the New Economic System) alive today, we find that they are occupied with at least some kind of project/work - they are not just constantly "relaxing" (this is assuming that they have learned the art of living that avoids the pitfalls of exaggerated excesses that break down body and soul). This is to be compared with how ordinary people live their lives today, which is diametrically opposed to the lifestyle of the financially independent. People in the latter category are free (freedom with responsibility) to take it easy, enjoy whatever they are busy with at a comfortable pace and to focus on quality, even extreme excellence, in everything they do. This is something the average person by no means has the opportunity to do in our present demanding, degenerate and human-unfriendly society. It is very important that people get to take classes that teach them how to live in harmony with themselves and others in the community when one is financially independent.

All forms of speculation harm the community and will be prohibited in the new system, as previously stated. The consequence of this is, and this needs to be repeated often in that it is a cornerstone of the future societal structure in this best of all possible worlds, that *the amount of money disbursed in the community is exactly the sum total of the amounts that every individual needs in order to carry out their particular exchanges of goods and services with other people or companies*. If you want to buy the big beautiful house, the money is created at the moment of the purchase. The same happens when a trip to the Caribbean is purchased. Since the money will not be hoarded or saved, but only becomes a universal medium of exchange that exists at the moment a product or service is purchased, (i.e., the trading of goods/services for the universal exchange medium), inflation is avoided. That inflation can not occur, follows logically in that there is never more money in the community than the community at every moment is actively using. Inflation is thus not even a theoretical possibility when this system is fully developed. Money is simultaneously simple accounting entries that supercomputers keep track of in society's myriad exchanges of goods and services. A kind of gigantic clearing system, one might say.

In the first societal keys that will be used in phase 1, there is embodied further protection against inflation, as discussed in Part II of the trilogy. Here it is important to see that in today's capitalist/central bank economic system, money is released to the community mainly as loans at interest, which is a very socially destructive method. The upshot is that today's huge sums of loan money are only related to an assumed, guessed at, or estimated effort - estimates that are very imprecise. It is simply not known if the money that comes into the social system through loans will create jobs. However, we know that the *repayments* and *interest* that, in the best case, will ultimately return to credit the lenders (mainly the banking system in general), are almost entirely related to work performed. But there are also huge sums involving loans that are not repaid or are restructured, so there is not even a theoretical basis for speculation on this matter. This money is absorbed by society, at least in the form of interest/profits and becomes, at least partially, accumulated, saved or used primarily in betting arrangements (speculation) in what constitutes 98 percent of the current world economy - which, as we know, does not primarily cater to welfare (productive community investments) for all. Here the top priority is playing the odds and other gambling, not least the "stock exchange" (detailed analysis of this matter in Part II of the trilogy). At worst, this allows the possibility of, or even creates, a high risk of serious inflation gaining a foothold. This problem is, however, easy to overcome, but it requires a total ban on interest in society, just as King Henry I introduced in 12th century in England under the English tally system.

In the New Economic System's Phase 1-economy, a further 11 societal keys (apart from Hjalmar Schacht's aforementioned first 11 keys) are gradually introduced. When all 22 keys are in place, we have a phase 2-economy, and the humanistic/philanthropic element has now become considerably more sophisticated. Society has to an extraordinarily high degree begun to interact with nature, animals and the plant kingdom, so that “ecological balance” is more than just a pretty catchphrase, as is the case today, but becomes concrete reality. Details of these far-reaching and humanely developed changes are reviewed in Part III of the trilogy.

In the phase 2-economy, people will finally discover that money is no longer needed, that money has played out its role - since it is sufficient to let supercomputers keep track of all exchanges of goods and services in the community in real time in the form of accounting records. And since everyone is already financially independent, and their cup is already filled to the brim, there is no need anymore in people's lives to seek money for money's sake. Rather, the important thing becomes to realize one's great interests in life and one's life projects. Money's role in these interests and projects is similar to today's credit and debit cards: you buy all the goods and services using the universal medium money/time factors that you want and need, whereby the transaction is complete. Of course, cash has disappeared in the Phase 2-economy, but it is suggested that it be allowed to remain during the transition from the phase 1-economy, so that the change in society should not be too abrupt. I see it as very important that the people/society stay abreast of, and approve of, the changes taking place. This is the opposite of what we experience today, where a small, powerful elite makes wide-ranging decisions over our heads - the kind of society that at I for one no longer want.

When money thus eventually disappears and is completely replaced by bookkeeping entries (in the form of time factor components) in supercomputers, society will discover that the bookkeeping would be much easier to administer if everything were free. That is, society would in this way gradually turn into a *fully developed gift society*. Today's understanding of the concept of ownership will be the subject of much debate and even turbulent legal processes, as significant or even extremely large parts of today's property ownership is the result of crime and/or high-level crime of the kind discussed in the trilogy. The banks alone, in cooperation with the state, which have carried out expropriations/foreclosures for hundreds of years in many nations and, in parts of Europe at least, since the mid-10th century, are connected with such staggeringly huge sums and crimes, that some extremely large ownership transfers are indicated further down the road, where unimagined fortunes will be returned to the former owners. But when the former owners, as in most cases, are no longer in the picture, a debate will ensue, which, among other things, will consider the possibility of letting all this criminal ownership instead be turned into social, collective ownership - much like society, already at this stage, applies collective ownership to the money that the money manufacturing equipment creates. When and if that happens, you end up discovering that the most effective and simplest form of administration of society's gigantic logistics process regarding goods and services, lies in society turning to a completely new approach to "buying and selling", i.e., exchange of goods and services, and instead considering these as an exchange of gifts in the form of *value* between people, value that we all, in fact, temporarily loan from mother earth and live off. The "goods" (materials) are then returned to the earth in the form of waste disposal/recycling, whereupon the cycle of production of new goods and services, with associated services, to begins anew.

The fully developed gift society will also be stimulated by the emergence of more and more people discovering how easy it is to escape from everything associated with "business", and the genuine joy that accompanies the sharing of gifts and presents with each other. Society will thus evolve toward unconditional giving - a true gift society. It is often said that true love is unconditional, i.e., it requires nothing in return. Just as unconditionally as the sun spreads its light. It is indicated that this principle should apply to the future society's many goods and services. To gain a more clear and deeper understanding of the meaning of these sweeping social changes, we shall briefly take up the subject of the capitalist/central bank economy again, and examine some of its unwavering maxims: the how-to guide to becoming a successful capitalist.

Egoism: The capitalist/central bank economy's basic theme

Here are four variations on this theme/motto.

Variant number one: *The fittest at the expense of the unfit* in the use of the primitively developed concept of GDP. This concept utilizes only a very small part of society's vast primordial force and therefore requires continuous productivity increases (read: growth) within the narrow sector where part of the primordial power is utilized. Competition within capitalist/central bank economy often consists of survival in conditions akin those in the animal kingdom: fierce competition, ruthlessness and sharp elbows at the expense of others.

Variant number two: *As a driven capitalist, you must always think of yourself first, even if your own advancement may very well be at the expense of your fellow human beings, animals or nature*.

Variant number three: *As a driven capitalist, you should perceive losers as those who are weak and insufficiently intelligent, and do not have the same ability as you to cunningly take what they want for themselves. Make sure that you always are on the winning side, and realize that the capitalist/central bank economic system is designed with the logical precondition that not everyone can be a winner*. It is a logically necessity that there will be far more losers than winners in a capitalist/central bank economic system, a truth that is cloaked by the false claim that everyone has a chance to be a winner if they only have the will to succeed (like the myth of "The American Dream"). The snag or deceit in this lies in the widespread *discrimination* inherent in capitalist societies (read: various ways of ensuring, by way of contacts and special insider knowledge, that one is on the winning side already form early in one's career). In Part II of the trilogy, I go through a series of these discriminations and insider knowledge, some of which are now closely guarded secrets within the capitalist/central bank economy. It is high time that these secrets are exposed and investigated.

Regarding the third variant of egoism, a top representative of one of the major Swedish banks chose a while ago to express it with these words: "... 80 percent of all people are financial idiots and therefore would do best to hand over their money to the 20 that have 'ideas'... ". It was revealed later in conjunction with the exposé of the so-called Panama Papers in April 2016, that the “ideas" that the bank in question accepted, included the communication of ethically and morally doubtful or even exceptionally dubious tax schemes for high net-worth individuals and certain business undertakings. The bank provided (and perhaps still provides these services, because they did not want change at that point, despite the fact that they had, in earlier highly publicized circumstances, been caught with their "hand in the cookie jar") for a number of years a special offer to its VIP clients: mediating an introduction to "the right contacts" in Panama regarding advanced, morally "questionable" tax schemes. For the VIP customers, the intention was solely to evade tax. Something that obviously has a direct impact on an economy that is financed by taxes.

Variant number four: *The end justifies the means*. *Thus, do not eschew recklessness, callous cynicism or sharp elbows in the attainment of the power and ownership that you seek in your life - power and ownership for their own sakes.*

The egoism maxims: The animal kingdom's predatory attitude

The four variants on selfishness are all expressions of the animal kingdom's predatory attitude. Those who thrive in achieving skill as capitalist/central bank economy "predators" create for example, a type of workplace where the employer in high or inordinate degree exercises control *over* subordinate employees. This type of employer mentality is especially prevalent in the US, (It should be clearly emphasized here that this does not apply to all US workplaces). The employer controls his subordinates with requirements for continuous reporting and increases in productivity/efficiency, so that the joy of working eventually withers away. One spends more time with daily reports on what was accomplished than doing the actual work one is good at. The employees are programmed to become obedient by having a kind of false attitude of loyalty imposed on them. They are also programmed to increase their work rate and production month after month, whereupon a creeping, increasingly accentuated stress finds its way into very many workplaces. This stress programming is supported by special television programs, whose content consists of creating entertainment out of doing things as quickly and efficiently as possible, e.g. when it comes to cooking: *Master Chef Australia;* to exercise to lose weight: America's *The Biggest Loser;* or Swedish stress program on television: "Fort Boyard" etc.

It would be unthinkable to present a scenario where a project is completed in a thoroughly pleasant way following the principle of *organic growth* (see analysis later in this text), which is concerned with everything being allowed to take the time required while also giving place to concepts like comfort and soundness. All such ideas are in principle swept under the carpet in these indoctrinating television programs. Instead, the highest ideal is to be as fast and efficient as possible, and then to get applause, although it perhaps meant taking shortcuts that involve both carelessness and guesswork.

The trilogy shows that the architects of the capitalist/central bank economy very deliberately and cynically created a number of tools with which they manipulate society towards degeneration, decay and general misery as well the dismantling of democracy/freedom of expression in a subtle way. In Part II of the trilogy, I call these tools "the five daggers". A sixth such "dagger" or tool, is the welfare-dismantling neo-liberal instrument called *New Public Management* (NPM) introduced in the state sector in the 1980s. NPM involves converting the public (i.e., tax-financed) sector into a market oriented/adapted apparatus. That means that the originally non-profit tax-financed activities for the public good are redefined in the capitalist form to "profit-making businesses" with demands for "dividends" as the politically designated route to society's salvation.

The reshaping is enforced under the leadership of management consultants and managers specially trained in this ideology who typically (but not always) lack the ability to think humanely, i.e., with the heart. The guiding principle of their work is, as mentioned, "profit", and the best interests of the individual or society. Health care, education, social care, police, intelligence services, secret police, authorities, ministries and government offices are all public bodies that in this way have gradually, in the last few decades, been extensively modified in Sweden in accordance with the NPM template. New NPM-managers are often installed by political directive - managers who have not even acquired a basic grasp of the business in question, but that are good at implementing spending cuts and ordering large, often recurrent, reorganizations, rationalizations, streamlining and staff reductions. All the time with management's aim of getting the public business to be "economically viable", which can also be described as “the dance around the golden calf”. To a large extent, public enterprises have been sold off to businessmen/venture capitalist companies that then make *business* out of medical centers, whole hospitals, schools, etc., that is, institutions which in a humane society worthy of the name should be sacred and excluded from such lowly pursuits as money and profits.

It is inevitable that business quality deteriorates in a business where the prime directive is to save money - ultimately in order to satisfy shareholders that can never be satisfied. (One example: In order to save, the patients in a risk capital managed Stockholm hospital today have to be content with food in the form of deep-frozen portion packs that are heated in the microwave at meal time - economically very rational, but hardly what the patients want.) In practice, the cost-cutting zeal results in fewer having to do the work of many. Employees discover that what they are good at and have chosen as a profession, becomes more and more insignificant. Instead, work time is mainly occupied by obligatory administration that was previously handled by specially trained, but now “rationalized”, staff, or more or less useless reporting, or other irrelevant tasks. Staff are stressed, and feel mentally and, eventually, physically debilitated because they become worn down and sometimes even show burnout symptoms. Media reports on the developments incessantly, as if the process was an ocean liner whose course can not be altered. It is interesting and alarming that freedom of expression is often limited in these NPM-workplaces by the introduction of unofficial, unwritten "laws" to the effect that employees are expected to show unswerving loyalty to the employer. Complaining or not following senior managers' directives, no matter how stupid they happen to be, seen objectively, often has consequences. Importantly, whistle-blowing regarding obvious inhumane behavior of upper management is almost regarded as a mortal sin. There are plenty of managers who can operate in full freedom despite their inability to think with the heart in the business context, whereby subordinate staff for that reason come to suffer. In this context, widespread Lex Maria hypocrisy also exists, where it is bombastically proclaimed that businesses are quality-assured by different variants of the "Lex Maria" law, which stipulates that it is up to the business itself to report operational errors. We are fed one startling example after another. "Mandate Review" is by no means devoid of tasks in this regard.

Based on these conditions, it is hardly surprising that junior workers are reluctant to report or otherwise escalate a situation where obvious irregularities occur. Instead, an Orwellian culture of silence that does not bode well for the future is permeating modern society. And the few who want and dare to protest or to point out flaws and irregularities in the workplace, e.g. mixed messages from management, risk quick and effective reassignment, being ostracized, bullied or dismissed on obscure grounds. This is the reality of Sweden Inc., including the NPM-influenced public sector, 2016.

The social scientists, Associate Professor Jens Stilhoff-Sorensen and Professor Erik J. Olsson participated in the public debate with the article "Trendy control with NPM hurts college" (SvD March 6, 2016):

> "... New Public Management ... harmful to Sweden as a democracy ... an overall management philosophy of how employees should perform their duties ... economic steering (target or performance oriented), transformation of value into numbers (economic) that can be measured, the introduction of independent evaluations and inspections with the result that the bureaucracy swells beyond the core business, as well as the 'de-professionalization' of operations where skilled professionals (doctors, university professors, school teachers) are deprived of power which is transferred to the bureaucracy (managers). Professional assessments (medical, education-related, etc.) must be weighed against immediate economic results and are thus, by definition, partly corrupt ... When schools begin to behave like private companies, loyalty will be to one's boss, and the brand becomes more important than loyalty to the public interest or the truth ... Proponents often tout NPM as more cost effective and service promoting, but leading scientists, including the scientist who coined the term in 1991, in a comprehensive study of 30 years of NPM reforms in Britain has shown that there is no evidence that it would have resulted in a clear improvement either economically or in terms of service (Hood and Dixon, 2015). Other studies provide evidence that the opposite is probably the case: NPM degrades many businesses and perhaps also makes them more expensive".

In Swedish society an NPM work attitude has emerged that can be summarized with the words: Do not believe that you as an employee are something. Do not think that your more or less considerable competence necessarily entitles you to participation in decision-making or the right to point out serious shortcomings in the business to your superiors or the media. You are not adequate as you are. To perhaps attain adequacy, you should constantly endeavor to perform and improve your NPM-reporting (read: generate increasingly greater returns on the investment the business has made in you as a person). As an employee, you must, when necessary, loyally sacrifice other aspects of your life. You must understand that your salary must be kept at a minimal level (for example, police officers, nurses, health care workers and teachers), in fact, your salary may also be subject to down-regulation or in some cases dramatic reductions. All to ensure the survival of the company/business and its profit/returns/budgetary targets in competition with other companies/businesses, and completely independent of the fact that the leadership and business owners have generous benefit programs and are constantly increasing profits, constantly building on and developing its benefits and bonus programs. All these details are analyzed in depth in Part II of the trilogy. Sweden has, for decades, imitated the United States in order to achieve social degeneration in accordance with NPM model, with neo-liberal politicians in the forefront. In the US, the drive for NPM development has been even more intense, and the Orwellian society is already in place.

As demonstrated above, the capitalist/central bank economic system creates a society characterized by increasingly greater dissatisfaction, where people languish, because the constantly escalating profit/yield/GDP-increasing requirements lead to equally constant rationalization/cost-savings programs. The compulsively driven capitalists (the most successful "predators") eventually begin building protected zones for themselves and their families to avoid the discomfort of witnessing the pain and misery in the world that they themselves have helped create. The "Predators" increasingly isolate themselves from the rest of society in their artificially pleasant, well-to-do zones, ultimately surrounding themselves with barbed wire, high walls and hired security forces. Parts of, for example, today's United States, Mexico, and at least one Arab state have come a long way in this kind of development within the capitalist/central bank economy. The already enormous social contrasts are further accentuated by such divisive tendencies.

From each according to his ability

N.B. It is not 20th/21st century communism that is being discussed here. In a genuine monetarily funded economy (such as the New Economic System), which at the very least is a substantial step towards a genuine people-friendly monetarily funded economy, it is the above-mentioned humane vision or motto that permeates society's ongoing change. What does this mean in comparison to 20th/21st century communism? The cornerstone or motto *from each according to his ability* can be said to be a declaration of love for not only one's fellow man but to all living things. Namely that absolutely everyone and everything - the people, but also animals, plants, the water on our earth, the soil, the air, etc. - is cared for in the best possible way, without this happening at the expense of others. The motto is, as it turns out, very old and is documented in Acts 2: 45-2: 46 in the New Testament. But what is 20th/21st century communism? The same phrase occurs frequently in communist propaganda. Is it not true that these words are even used by communism in its own Communist Manifesto to showcase communism's preeminence in this domain? Certainly no unemployment or distress exists in a 20th/21st century communist society!

Wikipedia[1] offers the following breakdown of the expression:

> *"The principle refers to free access and distribution of goods, capital and services. In the Marxist view, such an arrangement will be made possible by the abundance of goods and services that a developed communist system will produce; the idea is that, with the full development of socialism and unfettered productive forces, there will be enough to satisfy everyone's needs".*

If you are satisfied with a superficial analysis, such a statement undeniably appears to embody social progress, a highly significant advancement, even. Does not even the New Economic System espouse the same sentiment? So what is really going on here? The New Economic System is of course a genuinely people-friendly society, where words form the cornerstone, while the 20th/21st century communist experiments can be described, with the benefit of historical retrospect, as misanthropic, even malevolent societies.

The answer is that the New Economic System and communism choose to answer the three key societal issues **I**, **II** and **III**, and the two known supplementary critical questions **A** and **B** in entirely different ways. That is why I began by explaining how you, as a researcher in different social systems, are compelled to go delve deeply into each of these issues in your analysis. It is thus not satisfactory to superficially skim through the phrase and then say that because communism and the New Economic System use the same phrase, then it must follow that the New Economic System is a variation of20th/21st century communism as the world has come to know it. Thus, if one is satisfied with a superficial analysis, one becomes as the populists - deliberately omitting important contextual information and by such a distortion of the facts, highlight their extremely simplified logical conclusion - a conclusion that can be shown to be completely erroneous, once a more thorough and competent scrutiny of the matter is concluded. Most of communism's adherents today are not aware of the first two of the three societally crucial questions **I**, **II** and **III**, and therefore are not trained to relate them to the important information on how the two known supplementary critical questions **A** and **B** are answered around the world. I tell you this because it is high time for a more knowledgeable and nuanced characterization of the communism-vs-capitalism debate than is the case today. Today we see a lot more mudslinging than an exchange of fact-based analyzes marked by nuanced logical conclusions.

I myself recognize that the historical record very clearly illustrates that the communist countries of the 20th/21st century created, and create, communities where a small power-elite decides what people should be doing. In a distinctly dictatorial way it is decided that the masses (excluding, of course, the elite which has already covertly secured various secret benefits and privileges for themselves) will be paid so meager a salary that they can barely manage to make ends meet. In the worst cases, people have subsisted or are now subsisting on the verge of hunger in the belief that the state (as the will of the people, so the propaganda claims) is doing its utmost for the country's

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1 https://en.wikipedia.org/wiki/From_each_according_to_his_ability,_to_each_according_to_his_needs

inhabitants. The truth is that the above five societally crucial questions are answered in a manner typical of a *capitalist/central bank economy* - even in communist countries - while the state only utilizes a fraction of society's primordial force in these countries.

The phrase or motto *from each according to his ability* must be interpreted in an objective and nuanced way. That is why I wish to distinguish between, on the one hand, the use of the phrase as a true cornerstone of a genuine, people-friendly, monetarily financed economy, and on the other hand its use in a perverted, propagandistic, human-hostile manner within the framework of what is called communism. Thus, an illusion or deception is being played out when we speak of communism in this context. Communism seeks, by means of a populist trickery, to distort the intrinsically benevolent and caring intention of the phrase – namely, to obscure the fact that the phrase is nothing less than a declaration of love for the philanthropic, when it is given a real chance of being constitutionally realized in a society - a realization that accommodates and cares for a flourishing advancement of the whole, of animals, of nature and future generations. Such a declaration of love, such wisdom or such a constitution is what a study of 20^{th}/21st century communist experiments reveal. There may be individual elements of these communist experiments that hint at some elements of humanism and human kindness, but in general the finding is the exact opposite, as discussed above.

The introductory overview: A summary

The reader has now secured an introductory overview of some basic concepts, like what an economic system is, as well as what a capitalist/central bank economy is. Also, to some extent, what *a central bank* represents. The concept of the central bank will be treated in greater depth in the next chapter. You have also been familiarized with an *alternative* to the capitalist/central bank economy. This is a type of economic system of which at least eight historically documented examples exist. It is a distinctive and divergent economic system variant which can reasonably be called, at the very least, a nascent humane and efficient (without inflation) system.

In addition, I mentioned my own further development of this system variant in the form of The New Economic System, which has the more formal name *the humane, well-functioning, monetarily financed economy*, and which largely takes the plunge into genuine human kindness. You have also become familiar with how to determine what kind of economic system a certain country applies, whereby you yourself, if you feel so inclined, can make the analysis and examine country after country in this respect, and with your own eyes see that most countries in the world are capitalist/central bank economies, even if on the surface they maintain an image of something else.

An absolutely gigantic political and financial social fraud thus becomes visible – a fraud where the conspirators attempt to hide sensitive facts so that the people never get to understand how much their lives could be improved with stunningly simple means, if only they could see through what is going on today, and realize that economic history has been deliberately hidden.

In Chapter 9, I demonstrate the workings of some examples from economic history. You will obtain a quick overview of how it was when America - the Mecca of capitalism - was lured into becoming a capitalist/central bank economy. The goal is for you to more clearly see how the cover-up affects our historical record, so that the capitalist/central bank economy will not be revealed as the extremely feeble and inhumane economic system that it in fact is.

In the last 17 chapters of Part II of the trilogy I conduct an even deeper, more detailed analysis of the American case. It turns out that todays colossal, to put it mildly, American national debt is really so easy to repay, i.e., to eliminate, without the need for taxation or new debt, and without a changing a single line or word in the powerful US Constitution. The solution is surprisingly enough already formulated in the Constitution, which shows that some of the Constitution's foresighted "Founding Fathers", that is, some of the great politicians of the time, who had the ability to “think with the heart”, ensured that it was included when the Constitution was originally written. These powerful details in the text are difficult to detect unless one is trained in constitutional logic, but they appear distinctly and are clearly obvious to someone trained in the subject. This is one of the details that receive special treatment in the last 17 chapters of Part II.

Today's highly developed, so-called "lobby", financed by many millions of dollars, which applies influence on Congress on behalf of banking institutions and certain companies/multinationals are very fearful of these extremely delicate details regarding the Constitution becoming publicly known and stimulating debate. So far, central bank economy proponents have managed to keep these details of the Constitution obscured for 229 years. Chapter 17 is now available for free download in both Swedish and English at www.nyaekonomiskasystemet.se and http://neweconomicalsystem.org/ respectively.

Chapter 8

WHAT IS A CENTRAL BANK?

The central bank's eight business areas

1. Central banks monitor the regular banks' requirement to have sufficient money in reserves compared to loans (the so-called capital adequacy requirement).

2. Central banks are alleged to be functionally *state-owned* (controlled by the people), when it is instead strongly indicated that they are actually controlled (owned) by a secret group of individuals (the spiders).

3. Central banks allegedly play an important social role as "lender of last resort", i.e., they are available in the case where regular banks cannot meet the requirement of having sufficient own money. The central bank can then lend money to the regular bank which can then lend to society.

4. The fourth function is today almost totally opaque/secret and concerns the control of virtually the entire global economy from one (or a group of at most a few) of the highest, most superior central banks that acta as a kind of secret “control room”. With this *top-most* central bank as the center of a hub, almost all individual nations' central banks act as peripheral nodes connected by spokes to the hub. It is from this secret control room that the global economy is governed. From here it is determined *if and when* booms and recessions are to be triggered. Yes, even the timing of the devastating financial crises is controlled from here. In Part II of the trilogy I shed further light on the secret control room function regarding the many "local" Ponzi schemes that day in and day out are built up and then collapsed. From here the controlled demolition of Ponzi schemes (severe recessions) interspersed with Ponzi scheme expansion (booms - characterized by massive lending at often low interest rates in order to maximize the inflow of borrowers) in each of the world's more than 200 nations.

5. Central banks manage monetary policy in society - a control function that is claimed to have the task of protecting society from the social damage that, among others, inflation and unemployment cause, while allegedly stimulating economic growth (increasing GDP) at the same time. This protective shield created by the central bank allegedly keeps inflation and unemployment at the "correct" acceptable level in modern society, wherein a certain measure of both inflation and unemployment are still considered necessary. It is stated that it is through the use of a special interest instrument (the key interest rate) that the monetary policy/economic growth is achieved/ensured.

6. Central banks allegedly produce/manufacture paper money.

7. Central banks regulate at least some parts of the immense global "shadow banking system" by way of their so-called paperwork requirements. These are formalities and regulations in completing form reports that subordinate investment banks (including parts of the commercial banking system, at least until 2015) must to live up to in their daily activities.

8. Central banks administer the important economic clearing system in the role of highest-level control organ, nationally and internationally.

1. Central banks monitor capital adequacy requirements

We are told that central banks monitor regular banks to ensure they meet the requirement of having enough money in reserves compared to loans (the so-called capital adequacy requirement). This fairly long section is purposed with explaining why the title statement is a lie. The purpose of the title's claim is to seduce the common man into believing that the government and its central bank, and by extension the regular banks, are some kind of charitable institution, when this is emphatically not the case. We are to believe that commercial banks lend their own money into society - its individuals and businesses - in cooperation with government and the central bank as a result of the banks' generosity and concern for the community. In other words, that the banks, draw on preexisting underlying money, e.g. from reserves stashed in bank vaults, every time they lend money. But that is not the case at all; this is an illusion (a lie)! Something that the reader is well versed in now, after having studied the earlier chapters of Part I of the trilogy.

To avoid unnecessary repetition, I will therefore proceed directly to the heart of the matter: The illusion (lie) being cultivated has the purpose of convincing the common man and the entrepreneur that there is only one single, always safe, way for those in need, i.e., in principle for society, to gain access to money - and that is through the banks. Only banks, we believe, can confer, and presumably possess, the money so coveted by the community, and the only way to acquire some is to borrow it at interest. Accepting this premise creates the illusion that the banks are – please note – *a societal necessity*. This means that the community is led to believe that society cannot do without banks; that without banks (central banks included) there could be no access to money. But, as you have learned from previous chapters, society would cope perfectly well without both banks and central banks provided that a different economic system was applied. Indeed, significantly more prosperous communities than today could then easily and quickly be built up. They could then be further developed to embody an even higher degree of human kindness, joy of life, and prosperity for all – a society where also animals, nature and the planet we live on could enjoy respect in a completely different way than is the case today. Economic history clearly demonstrates, as I already have mentioned, that this assertion is not just an idle notion, but is well substantiated by documented facts.

Why the fraudsters originally chose to lie

Here we will go over previously covered material with some immersion in the details and some new phrasing. Originally, before the takeover of the regent's official control over the country's/principality's money making apparatus through manipulation and criminal fraud, the money lenders (goldsmiths/bankers) secretly produced loan money in the form of perfectly counterfeited banknote money. Certificates of deposit eventually came to include deposits of wealth other than gold, and over time an agglomeration of diverse account types was developed - all within the context of an increasingly complex clearing system. An important question emerges: Why did the goldsmiths/bankers risk devoting their efforts to counterfeiting? They would not have done so unless the profits were significant.

Part of the answer lies in that it is a very risky business to lend out one's own money, since experience shows that problems constantly arise when attempting to recover the loans. This was why so many rulers during the High Middle Ages were so risk averse, and why they allowed themselves to be impressed by the new moneylenders, the goldsmiths – "upstarts" who gradually began to call themselves ”bankers”. Against all odds they managed the feat of first lending money and then later recovering the loan, thus amassing huge fortunes for themselves – as a consequence of interest. Some rulers tried to imitate this feat, but with the distinction that they lent their own, genuine money. To the extent these imitative rulers lent money that was backed by something with intrinsic value, e.g. gold or silver (gold/silver standard), their hopes of earning "profits" on par with the bankers were brutally dashed.

By no means could the rulers match the extraordinary profits of the bankers. For some reason, business was extremely good for the bankers, but extremely bad for the rulers. What the bankers did not disclose was that they lent out fake money, which meant that they had nothing to lose - only something to gain. This shortcoming of the rulers - the inability to profit from lending - eventually became too much for one French king, and losing patience with the bankers in 1307, took matters into his own hands by beheading and persecuting bankers on a grand scale, resulting in major repercussions for the bankers' plans. A long series of rulers in a number of other European countries then did likewise. Bankers in large parts of Europe were subjected to relentless persecution, definitively crushing the banking system's first foundation-laying gambit. These distant events in the history of the capitalist/central bank economy have been suppressed to the best of the ability of its architects, but the attentive researcher can still find traces of this momentous event (the catastrophic end of first bank-establishing wave in 1307 is scrutinized in Part II of the trilogy).

For the counterfeiting fraud to advance unhindered, the bankers, of course, had to pretend to be lending out their own money, taken from their own underlying reserves of wealth. They could in no way compete with the regent by producing new money - that would be risking their heads - but bankers' loans had to give the impression that they involved only the bankers' own saved money. That pointed out, in those days the regent had the monopoly on production of the realm's money, and to violate that monopoly was an extremely dangerous undertaking. That is why the bankers, with impressive cunning and cold-heartedness, staged a complex fraud, first *embezzling* gold from their unsuspecting depositors, subsequently *falsifying* certificates of deposit (debt notes) for the gold on a grand scale, and ultimately lending out the fake certificates as their own "money" - which constitutes *forgery* (see thorough logical analysis of this matter in Part II of the trilogy).

The ploy went off without a hitch, and although the regents may often have sensed that they were being duped, they never figured out exactly how it was done. We can resolve this today using the same type of higher mathematics that the bankers made use of in secrecy during the High Middle Ages – mathematics that was completely unknown in the "normal society" of that time. The bankers could therefore, with great discretion, exploit an extremely advanced and powerful technology that was hundreds of years ahead of the open society. And – take note – this is highly sophisticated mystery knowledge, including top-tier mathematics, which is still taught in Masonry, at least at the very highest levels of the secret order. It is concerned with knowledge related to nation-building, architecture, advanced logical principles of higher mathematics, an extremely developed and profound theory of evolution, and much more.

Besides swindling Europe's rulers, there was another reason for bankers to give the impression that it was their *own* money they lent out: For only then could they demand its return with the support of the legal system - and demand interest on it as well. For this reason, record falsification was doubly important to them. Originally, the false claims that the loan money was derived from the bankers' own assets were probably very literal and direct (when the loan contract was created, see analysis in Chapter 3) - it was, in a sense unavoidable at that stage. With the passage of time, it has eventually become unnecessary to repeat the lie, for as far as the general public is concerned, it has evolved to what we see today, a (false) *self-evident truth*: that the banks lend out their own money. This feat has been performed in accordance with the core principle that applies to all indoctrination, social propaganda and brainwashing: If a lie is repeated often enough, eventually it will become the truth. We thus come to speak this untruth as though it were the obvious truth.

To state an untruth in, e.g. a loan contract, (in this case, that you are lending out your own money), even if the claim is made indirectly, is a violation of contract law of our time, which requires truthfulness from all parties participating in the contract. For this reason, today's banking sector blatantly violates contract laws, when indirectly claiming to be the owner of the money they lend out - money that it can legally demand repayment of, and claim interest on, only by virtue of the indirect lie.

Of course, since the fraud started, the bankers have constantly nurtured a dream: to sanitize the lie that their lending pertains to their own money, for example, by influencing governments and parliaments to enact some or other law addressing this very issue. Attempts in that direction have been, and are being made, but thus far without success. Why? Well, as highlighted earlier in the text, as soon as such a law were to emerge in the news, the public would ask themselves what the situation was in the past, before the law came into effect. One would ask if the banks had not always been the owner of the money they lent out. Such questions would be *very troublesome* for the banks. Therefore, the bankers instead chose a different strategy, namely continuing the pretense that they own the loan money, though that is clearly not the case. Thus for a thousand years there has simply not been any opportunity for them to squirm out of the lie that their scam requires in order to succeed. This is extremely problematic for the banking sector (central banks included); a delicate and awkward affair that under no circumstances can been allowed to be brought into the public arena for discussion. You might say that it is the banks' best kept secret.

Because these alleged criminals, in generation after generation from the mid tenth century, all the way up to current time, step by step, through falsehood after falsehood and crime after crime, as described earlier, managed to outmaneuver one ruler after another all through Europe - Sweden being a prime example - the consequence was that power over society's most important feature - the production of the nation's money (which, as noted, the regents formerly had the monopoly on), was taken over by a deeply criminal element of society. This amounted to an insidious creation of a power within the power - essentially with themselves as heads of state. This power ultimately became mightier than the regent, who was eventually reduced to nothing more than a figurehead, with only symbolic duties to exercise, such as conducting opening ceremonies, holding dinners and fronting the nation's outward aspect. All this was definitively confirmed in Sweden in 1974 in the form of government v. 6.0. The regent was thus *de facto* demoted to the rank of a sort of subordinate official with a fancy title, extremely good pay and high official standing. The criminals for their part, or perhaps rather their bankrolled front men, simultaneously became the elected representatives (politicians) – the now fully visible power in what would be promoted under the banner of “democracy” in one nation after the other. This was in reality a very watered down and manipulated rendition of democracy, covertly controlled by high-level criminals. By way of the banking system's five "daggers" and the New Public-Management (NPM) tool, prosperity and democracy came to be dismantled in nation after nation. The prefix "high" in high-level criminality means that the crime of money lending has now consolidated its power at the highest levels in society, something which has occurred at different times in different nations.

The Swedish Model

Allow me to reiterate: The new state apparatus is thus to a large extent a Swedish 17th century innovation that has officially been dubbed “The Swedish Model”, and has since been exported to a number of other countries. The model was and still is a structure which allows these criminals to meticulously design the banking system, as well as the state apparatus in many respects, so that it suits their intentions. Thus an intimate cooperation between the banking system and the state apparatus has occurred/been built in, as a result of both these institutions being led by hand-picked, initiates of the great deception who occupy key positions in both the banking system and the state -

with the Freemasons as the behind-the-scenes governing organizer. The somewhat delicate notion of *initiate* is a key concept, explored in detail in Part II of the trilogy.

To summarize, we are facing a situation where what initially started as *direct* criminality by medieval moneylenders (a kind of sideline activity for the goldsmiths of the time), with the passage of time has expanded to become a more *indirect*, opaque, comprehensive and top-down structured form of criminality. Latter day moneylenders have expanded their areas of authority considerably to cover not only banking, but also in many respects to include power over the state, even over the entire society. Regarding the extent of the latter, my primary concern is the corruption that is necessary to keep the system going. With that question in mind, it will be logical to call this form of wrongdoing “high-level crime”, since, behind the people's backs, it has taken the liberty of infiltrating society's supreme agency (which is nothing less than a coup d'etat in slow motion, spanning several centuries) . When the bankers, by means of corruption, began to gain influence over the government, which seems to have started with Axel Oxenstierna's efforts in that area, the state apparatus began to be reformed in favor of the bankers and the covert power. Thus the old state power, marked by the king's autocracy, now began to transform into *the new government*. A fully visible dictatorship was replaced by a new, covert dictatorship in the guise of an alleged "democracy". Hopefully, you will see that today's watered-down democracy in reality is an economic dictatorship, led by society's real commanders "the power within the power" while the societal role of the elected politician of today has been reduced to nothing more than that of a marionette.

A very important part of this reshaping of society was the gradual introduction of a wide range of banking laws. The banking laws were aimed at, and I ask you to remember this, *decriminalizing the criminal activity of bankers*, which of course was the well trodden path taken earlier, when princes and sovereigns were outmaneuvered in nation after nation on the European continent. What had often previously been primitive, now attained a high level of sophistication in Sweden. That is to say that what for ordinary citizens continued to be illegal was largely decriminalized when it came to the banks. Banking laws meant that the illegal actions of the banks were veiled by veneer of legality. Thus the counterfeiting, forgery, money laundering, Ponzi schemes and theft through expropriations and foreclosures by the banks were hidden. The high-level criminals who were protected by these banking laws had thereby acquired a legal sanction -they were above the law, as Sweden's central bank, the Riksbank now had official power to produce society's money.

But the bankers had still not achieved success in one crucial area: The creation of a law that would make them the *formal owners* of the fake money they lent out, i.e., a law that would legalize their forgery. This even applied to the Riksbank. As long as the Riksbank officially administers functions of the state, including managing the country's money production and money supply, and as long as it has not entered the public consciousness that the Riksbank is governed by forces other than the state, there is no reason for the Riksbank to feel anxious concerning these two issues. That is why no efforts have been made to create an ownership law that stipulates who initially owns the nation's money. Today it is assumed to be a given that the state owns the money that comes out of the Riksbank's machines. But for those who read between the lines, it is not far fetched to assume that the lack of an ownership law is precisely because it is *not* the state that has control of the Riksbank, nor is it the initial owner of the nation's money. If the Riksbank really was controlled by the state (in the sense of it being an extension of the people), it would be no trouble at all to immediately enact a law plainly stating that it is the state/the people who own the Riksbank's money making machines and is thus the initial owner of the money that is produced by them. However, this would risk exposing the fraud that has previously been employed by bankers for centuries. Precisely this, that no attempt has been made to bring about such an ownership law, not even by the state, indicates very strongly that the state does not do the bidding of the people, and the Riksbank, as mentioned, is not owned by the state. A fair and just government has no reason to prevent or delay the advent of a society-promoting law, but a central bank does, if that law is likely to illuminate a crime that the central bank itself is involved in. Herein lies the likely explanation for an ownership law which is conspicuous by its absence. Even for *commercial banks*, it would of course be something of a dream come true if an ownership law that made banks the initial, lawful owners of their lending money could become reality in one way or another.

But, as I have explained earlier, this has not been possible because everything started as a misappropriation of funds, was later followed by counterfeiting of currency out of thin air (lending money at interest started with embezzled gold, which in turn was followed by counterfeited *ownerless* gold deposit certificates), a fact that has not subsequently been discussed since this risks revealing the fraud. Therefore, the commercial banks, accompanied by the Riksbank have rather chosen to keep a low profile. As we see, the indications are strong that a secret power that exercises influential power over the state, the Riksbank and the commercial banks, exists in society today. The commercial banks obscured counterfeiting operation is allowed to continue, due to the continuous tacit consent given by a corrupt state.

Why continue the lie?

As we are aware, it was a long time ago that the ruler had the official power to produce society's money. Now the banking sector has taken over this power, officially and in full openness, in the form of its tools the central bank (Riksbank) and the commercial banks. This is a delicate subject. Why? The answer is that the societal lie (the illusion), that it was their *own* money that had lent out since about the mid-tenth century, had, with the passage of time, become an ingrained, i.e., self-sustaining, “truth”! Down through the centuries, no occasion for the public to question the matter had presented itself, just as the banks' ownership of loan money is never questioned today. The banks' ownership of loan money is now regarded as self-evident, but no bank dares to make a statement to this effect in plain language.

When it comes to ownership of lent money, we are led down the now well-established path where ownership is understood to be obvious, and it is left there. History shows that the criminals (bankers) who had now become high-level criminals with some of the most powerful positions in society, did simply not dare at this stage to “tell it like it is” in plain language to the ordinary people in the community. They were afraid that people would become distraught and begin to reclaim the expropriated/foreclosed-on wealth that the banks had illegally appropriated by falsely claiming to lend out their own money, in the phase when the regent's power was undermined and they themselves took over control of the nation's official money production. The high-level criminals were therefore worried that the whole of their extensive illegal theft operation, which had lasted several hundred years and which was the basis for the growth of their own great collective wealth, would be revealed. Indeed, they also feared that through humiliating legal processes they would begin to be forced to return what was confiscated by them through foreclosures/expropriations that were supported by the banking laws and common laws that applied.

Thus historical hindsight reveals that a continual cover-up has been maintained; the squirreling away of the sensitive information which shows that the banks have chosen not to lend out their own money. But finally, and this is important to clearly see and discuss, these high-level criminals have begun to admit that it is not their own money that is lent out, but that loan money is created at the instant the loan is granted.

Thus, we ordinary people are witness a contradiction or paradox being openly played out in modern society - for those who have eyes to see it. Did you see this paradox before you read this text? The paradox or logical contradiction is the following: On the one hand the overall banking sector (central banks included) claim indirectly, in their many loan contracts (the debt notes created), to lend out their own money - because ownership is required in order to be able to recover it. This is nothing less than a fact of law regarding how property is managed, from a purely legal perspective. Meanwhile, the overall banking sector (central banks included) has begun to report, in different contexts in modern times, that it is *not* their own money, drawn from their own existing assets, that is lent out, in that it produces the money the moment the loans within the various account types are granted. This logical contradiction (paradox) has so far been talked about and debated very little in the official public arena and hardly mentioned at all by the media until at least 2016. This then, is the picture as of 2016.

High crime: Skeletons come out of the closet

The high-level criminals have cautiously begun lifting the veil on what really is afoot when it comes to the sensitive but highly lucrative business of lending money at interest. But the truth is approached in an opaque and obscure way, so that the common man will not understand the vastness of the great deception. On the one hand, to a very limited extent, such as in the little booklet Modern Money Mechanics, published by the Federal Reserve Bank of Chicago in 1961, with a new edition in 2011, the basic principle of how money is transferred into the modern society in a central bank economy is described .

The banking sector has also begun speaking out, in carefully crafted formulations, about how loan money is *not* drawn on their own preexisting underlying assets when a loan is granted (the opposite of what the public assumes), but on the contrary, that the loan money is instead created in the same moment thats the loan is granted. Additional examples of such confessions are found in certain legally convoluted, almost incomprehensibly codified texts in the Basel I, II and III banking laws. The latter is complemented by the Riksbank's "educational" documents and at least one video (referred to earlier in Part I). These documents and videos have circulated in such small editions and with such a puny marketing effort that they have not reached the general public to any great extent. On the other hand, the high-level criminals in banking/government, after the taking over control of the official money manufacturing process, have *continued* (often through politicians) to hide (read: lie about) the fact that bank loan money is their own property. One of the purposes of the latter lie has been, and continues to be, to lull the common man into the belief that banks/central banks are a systemic necessity. It is necessary to dupe the public with regard to the truth: that loan money is not drawn from existing assets, because otherwise they would never be able to, or dare to, ask people for bank bailouts in times of financial crisis, not even the new type of bank rescue package, the "bail in" variant, where parts of business and private savings are confiscated (described in Chapter 4).

But why has the banking industry, simultaneously with the ongoing crime, in certain contexts started to admit that it is not their own money it lends out? That is like pulling the rug out from underneath their own feet. The answer, as I see it, is that more and more intelligent people in the public debate are beginning to put awkward questions to the banking community - about how money is produced - be it in their own nation or internationally. I believe this is a tactic to avoid having all revealed if they were to be taken by surprise; that small and obscure texts (like the Basel-laws) are published as a precautionary measure in order to be able to provide black-on-white evidence to the effect that "we, the banks, have most certainly already openly and honestly explained how things work, such that no one can accuse us of not having told the truth" if an emergency situation threatening full-scale disclosure of the lie should arise. One can say that the high-level criminals, by now partly breaking the silence on this issue have undermined their own situation to some extent, because all that is needed now is for the media get wind of the fact that despite the contradictory, logical paradox and partially admitted wrong-doing in written texts as well as on video, they still continue undeterred on their well-worn criminal path.

Positive Money/Sovereign Money

The high-level criminals have thus begun to dig their own grave out of desperation, so as to not be exposed one day by a sudden strike, while hoping instead that it will be more like a slow “puncture", as protracted and agreeable as possible, so that the great revelation one day will not be unbearably painful and destructive to themselves. So though the tire is punctured, the intention is to "keep peddling as long as possible". The manipulation is continued through a kind of psychology that aims to gradually defuse and underplay the significance of their monumental criminal fraud.

A further reason that "confessions” of high-level crime have begun to appear is that a public debate has started again on whether to introduce a new economic system, at least in Britain and Iceland (mind you, within the framework of the capitalist/central bank economy paradigm) . It is not hard to figure out who is behind the plans to launch this. This new economic system is called *Positive Money* or *Sovereign Money* (PM/SM), and is a further developed, meaning even more effective and dangerous, form of central bank economy. I will now mention something about this phenomenon, because the media and those who participate in the public debate surrounding PM/SM, at least in Sweden (March 2016), at the moment do not see the serious danger that PM/SM poses for society. PM/SM is namely launched as an alleged bailout for first Britain and Iceland, but ultimately for the whole world, an economic escape route in a world where the current, virtually global, central bank economy is no longer functioning – something which becomes increasingly obvious for each day. (The reason for this is that the central bank economy, as we know by now, is ultimately built around a *Ponzi scheme* which with mathematical inevitability ultimately leads to disastrous consequences. The basis of this is: *Lending of money at interest*). So to ease the inevitable final crash of the gigantic Ponzi pyramid (whose initial tremors we already feel), the central bank economy's hidden commanders have now reach a point where their careful formulations accept that the current near-global banking system manufactures its lending money *out of thin air* on a daily basis i.e., contrary to what the public thinks: that loan money draws on underlying wealth. But they are not averse to once again, if possible, sucking more lifeblood out of the people who have already supplied this covert power with so much of it, in the form of incalculable riches, for centuries.

PM/SM has been cunningly devised for exactly this purpose. Here, the hidden power sees an opportunity to kill two birds with one stone: first, defuse the situation, and then appear to set a good example, i.e., show great social responsibility, which superficially resembles caring about the world. But here you must be on guard! As in the tale of Little Red Riding Hood, the wolf was not grandma just because it was waring her clothes. PM/SM is marketed on the idea that if we reform the current system by only granting *central banks* the power to *produce money out of thin air* (in combination with certain other more secondary aspects I won't go into here), this new central bank economy (PM/SM) will save the world's economy. At the same time it will be falsely implied - and it is in this detail that the truly great and insidious peril for society in PM/SM emerges in all its clarity - that with the proposed reform the world will finally thrive in an unprecedented way. This will be done by PM's/SM's so-called streamlined and developed *investment philosophy*, which can be described as a dramatic expansion of so-called *investment banking*, which is another word for *speculation*. In addition to capturing the big players in the financial market, today's institutional investors, it also intends to involve ordinary people and their scarce resources in "riding the investment train". These will then have the pleasure of helping with admittedly small, but certainly myriad, savings in an investment program which is planned to expand to a global scale in accordance with the principle "Little strokes fell great oaks". My analysis shows that this whole approach ultimately involves a far, far more elaborate, cold and heartless central bank economy than previously seen. It will deliver a blow not only to institutional investors, such as our public pension funds and other large investments, but also to the more or less poor municipalities and "public welfare" efforts in other forms, which sometimes have the bad habit of engaging in "tax planning/investment banking" with a more or less significant part of the citizens' taxes. As stated earlier it will also ultimately affect the relatively small savings of billions of retail investors. While this investment or casino economy is supposed to have free rein, what constitutes a society's spine, the critically important welfare-building initiatives (so-called *productive community investments*) will be reduced by an estimated 50 per cent from today's already very modest 2 percent to about 1 per cent or less of the total global economy.

Now the deception: In the beginning, during the first 15-20 years of the PM/SM-cycle, a fantastic but false economic boom will be created, which will seduce many people, like today's relatively small booms tend to incite to increased borrowing. A belief will be installed in people that the good times are here to stay forever. It is when this boom, the like of which has never been seen before, after 15-20 years turns into its opposite (because this concerns a central bank economy, society at this time will be very deeply in debt) that a terrible hangover/financial crisis will be triggered. A financial crisis of such proportions, that nothing previously seen can even begin to compare. The reason of course is that this time the ordinary man's relatively small financial resources are very much involved in the debt trap scenario that the previously unprecedented boom has paved the way for. If you would like to know more, please refer to the extended text with comparisons that are available for download on the website www.nyaekonomiskasystemet.se from the 'download/comparative economic systems' tab. The title of the comparison text is: *Positive Money - New Economic System - A critical comparison* (so far only in Swedish, sep 2016).

Empty words, or an unprecedented deception and hypocrisy?

The reader has now gained sufficient factual background to logically understand that the claim that *central banks ensure that regular banks fulfill the requirement of maintaining sufficient reserves compared to loans (the so-called capital adequacy requirement)*, are meaningless words. They are empty words (a lie that is deliberately disseminated in society) simply because banks have never, since their creation in the tenth century in southern Europe, used their *own* money for lending. The logic that is presented above establishes that banks do not really need to have "equity" requirements because they do not lend out any of their own money. It is very important to see this "detail" clearly, for it is a fundamental cornerstone of this trilogy. It is this revelation - that the banks strictly legally cannot lend out unowned money, and neither can they claim repayments (principal) or require interest on something that they do not own - which I have built my entire trilogy on. The introduction of "capital adequacy requirements" for commercial banks, in the context of a fraudulent or deceptive illusion, is merely a reinforcement of the illusion - which is precisely what the central banks engage in. Here the central bank attempts to give the impression that it ensures that banks are sufficiently robust regarding their *own* money for the benefit of their lending activities, while commercial banks in fact have no need of outside help, because they create all their lending money from nothing. We've been bluffed, bilked and bamboozled.

You can see for yourself that it is, to say the least, an astonishingly brazen game we are witnessing in these claims by the central bank. They are simply assisting in deceiving the public/society. It is with this kind of illusory reasoning that the high-level criminals claim that the banking system is *necessary for the system*, which is of course is an illusion also. They say that society can not allow banks of a certain size to collapse, because if this happens, society would be without money, and then society would collapse. It's all doomsday prophecy. That is why the bank bailouts and now also "bail in" systems are necessary, say the high priests of the central bank economy. I say: Incoherent claptrap! As long as people do not see *the big picture* clearly, as the basic features are conveyed in this first part of the trilogy, they will hardly be able to see through the great fraud and deception that they are exposed to 365 days a year. They mumble under their breath and pay with their labor (tax money) for the wide-ranging bank rescue packages in the belief that they thereby save society and the state from collapse. But what they do is keep society's hidden criminal power and high-level criminal part of the state apparatus afloat so that high crime can live on in the community.

Retrieved from the Internet: "The Swedish financial crisis from 1990 to 1992 cost Swedish taxpayers 65 billion and caused an increase in permanent unemployment by 200.000 people."[21] Thousands of companies went bankrupt.

Chapter 9

WHAT IS A CENTRAL BANK? (Continued)

2. Central banks are alleged to be state owned (controlled by the people in each country), when in fact indications are that they are globally controlled (owned) by a secret group of individuals

The term "privately controlled (owned) central bank" here means that an unelected individual (perhaps several), either through direct ownership in the form of shares or by indirect ownership by dint of having the status of beneficiary in a so-called "trust", controls the central bank in question. The latter means that the person concerned has deliberately put up a smokescreen to cover their influence/authority over the central bank. A trust can in turn be part of a larger organized chain of trusts, which in turn owns multinational companies. It is essential to understand that one or more individuals do not necessarily need to own a central bank to control it. A person can very well control the central bank by being a "beneficiary" in a complicated arrangement of trusts and multinational corporations. It also follows that it is not necessarily the formal owners of a central bank that should be the sole focus when investigating circumstances pertinent to central banks, although this can also be justified. Instead, it is the person who actually *controls* the central bank that is the real power.

There are at least 173 central banks in the world, distributed throughout the world's 200 nations. Why is it important for the high-level criminals in the world to claim that the central banks in any of these nations are owned by the nations' respective governments (controlled by the people)? The answer: So that the members of the public do not realize that they have been cheated out of the power over their nation's money manufacturing machines, as summarized above. Under no circumstances shall it become known to the public how easy it really is to build communities where there is no shortage of money and where common people can live like the rich do today: in prosperity, abundance, ease and comfort - completely without inflation.

If the common man began to understand this, those who today control the people and whole communities would no longer be able to exercise that control. The controllers would no longer be richer or more powerful than anyone else. The whole house of cards - which is based on the constant comparison of oneself to others, to be better than and superior to others - would collapse. For the people who have a need to control others and need to be at the absolute pinnacle of power in society, this is the game that is so important for them to play. It is how they savor their power, finding pleasure in their own narcissistic self-image of superiority, of being better off, being someone who is doing well while others are faring badly. This may sound strange, even perverse, to many readers. Realize that I am talking about a deep-seated drive in people who relish owning and controlling the lives of others merely for the sake of owning and controlling. The concept of megalomania is defined in this way; reveling in having control (power) over events that affect a great many others. The more the power, the greater the intoxication. Someone who is not a megalomaniac does not seek to control others. Their focus will instead be directed towards others prospering as well as themselves, and they will work toward achieving this.

It is therefore important for these high-level criminals, that the general public and ordinary entrepreneurs, especially small and medium-sized enterprises which form the backbone of the nation, are lulled into the false idea that they have a state apparatus that works for and is concerned with their progress, and not the opposite: a state apparatus which does the bidding of a high-level criminal organization. The truth or reality should under no circumstances be made known: that the real owners of the world's central banks are not at all the representatives of the peoples, the state apparatuses, but a small, secretive group of extremely wealthy individuals who play the main role in the capitalist/central bank economy. Very few even know who these individuals are.

Economic history: The key to profound understanding

Previous chapters clarified how the rulers of Europe and elsewhere chose to answer the highly sensitive three crucial questions **I**, **II** and **III** with the two known supplementary critical questions **A** and **B.** They each did so in their own particular way, which entailed neither capitalism/central bank economy nor communism. Also this has been explained. When this text indicates that it is possible to choose an economic system as an alternative to capitalism, I do not mean communism. To clarify: I am personally very strongly against the communism of the 20th and 21st century varieties, which I consider to be a brutal way of oppressing both people and businesses. What I wish to point out is that a long series of rulers during the last thousand years or so have been duped by means of four criminal methods: perfect counterfeiting, forgery, money laundering (through illegally claiming repayments) and theft by unlawful expropriations/foreclosures.

Defining economics

The National Encyclopedia Internet edition gives the following definition of the science of economics:

> *"Economics is a science that studies the management of scarce resources. The point is that all needs can not be satisfied with the available resources and that it is therefore necessary to choose* [i.e. prioritize; My note]. *Economics should rather be defined in terms of the method used to address social problems, rather than on the specific issues being studied. "*

By this definition, my understanding is that Economics is considered *a science*, that is, a field of research and analysis of a natural phenomenon, with the basic assumption that almost has the status of natural law, i.e., something which is beyond the influence of humans - that resources are *limited*. This is the reality, the starting point, that all we humans have to adapt to in life, and therefore also in the study of the science of economics, according to the above definition. Because of this "scarcity", this lack of resources, it is necessary to make choices, to *prioritize*: *"The point is that all needs can not be satisfied with the available resources, and that it is therefore necessary to choose."*

What is meant by *scarce* and *available resources* in the above definition, can of course be argued. Resources can be raw or processed natural resources, the total workforce, healthy workforce, manufacturing and industrial assets, storage facilities, transport facilities, etc. But above all, it should be *money* that the term *resources* applies to in the definition – that is my interpretation; that economics therefore is primarily a science that examines the choices that must be made in the national management of the scarce resource of *money*. The task then becomes one of adapting to the *lack of money* and executing the necessary priorities - which is the main task of politicians.

It should be - for me unsurprisingly - noted in this context, that the above definition of the concept of economics, does not in the least imply awareness of the existence of the first two of the three of societally crucial questions **I**, **II** and **III**, and even less that they would have should have any bearing on the science of economics. Of course, there is no hint in the definition of the existence of the great Ponzi scheme that is the inevitable consequence of lending money at interest, or of the legal contract violations, based on the lending of the banks' own money. Although the world's universities have many very intelligent, excellent and recognized researchers in economics, it is the above very *limited* definition of economics that applies. Therefore, one can see the definition in itself as proof that the national economy does not represent genuine, unprejudiced science, but only *a limited approach*. Had the intention been a scientifically comprehensive definition the first two of the three key societal issues **I**, **II** and **III** would not have been omitted. Neither are the toolbox's total of five issues recognized as powerful educational tools in comparing different economic systems with each other - five questions that train independent, critical thinking, and which largely form the foundation for the investigative fields of economics, international economics, economic and political history and political science - which are most certainly documented in economic history, and therefore available, if one *carefully* takes the effort to look and one decides to *thoroughly* study the subject in question. "He who seeks shall find". It is a study in the true Renaissance spirit, "where no stone is left unturned," that I and some other writers in the context of this text have conducted. My findings, and this bears repeating, are in essence nothing new regarding economic history and the three basic social issues, but really only bring to light previously developed, already known, documented information. They present information that can be verified by checking the source references in the main book (Part II) of the trilogy. The trick is finding the delicate, so-called initial cornerstone information in economic history, because distortion of history (an omission of vital information in order to prevent the understanding of certain economic stages in history) is often deliberately practiced in the literature of economic history. The purpose of the misrepresentation has been to adapt the historiography to the banking establishment's agenda, their now nearly global financial system, the construction of the state and social system that they began designing over a thousand years ago – with “The Swedish model" as the template since the 17th century. With the initial cornerstone information having been clearly brought into view, it is my belief that today's universities and colleges, contrary to what the scientific code of honor dictates - to always be truthful, objective, balanced and, not least, comprehensive – choose in their teaching literature to fully or partially omit the three crucial questions **I**, **II** and **III** and the toolbox (with the five questions) with regard to the subjects economics, international economics, political science as well as political and economic history.

The reasons for criticism

For the above reasons, this trilogy brings a very sharp and sincere criticism against both *science* as well as the *responsible politicians* and the world's *banking system*. The question is what we want from science, what its overall goal is. Should it primarily serve political parties and political/business purposes, or should it be the main task of science to *always* seek the *truth*, even if that truth happens to be uncomfortable for politicians and banking? Or put another way: Should science be allowed to remain objective and function in a completely *unbiased* way with only one goal: a holistic search for truth, in which cornerstone information of every imaginable kind may be considered, or should science be the obedient tool of some particular system?

Economics can thus *not* be objectively perceived as a science, as it in its essence (or rather the representatives of its essence) intentionally withholds the reporting of some critical basic information. What economics focuses on is the underlying two known supplementary critical questions **A** and **B** and how these can be analyzed in different ways with different methods and mathematical models in society. This is roughly how I see the essence of the field of economics. In the public debate, the common man is thus misled into thinking that a society, in economic terms, is exclusively concerned with a discussion of only the two known supplementary critical questions **A** and **B**, and that society stands or falls with these two, actually quite secondary, issues. Ordinary citizens end up in a situation where they cannot see the forest for the trees, but believe that it is in micromanagement of only the two known supplementary critical questions **A** and **B** and the societally critical issue **III** that the solution to the financing of the state budget, by major national reform and stimulus lies. The ordinary person is thus denied the opportunity to gain an understanding of both the nature of an economic system, and of being able to make comparisons between capitalism/central bank economics and alternative economic systems. What should be considered vital aspects when choosing a new economic system to overcome the problems that we are caught up in in the current economic system is concealed. The reader has already seen how the concept of an economic system is relatively easy to understand when the three societally crucial issues are clearly presented *together* with the two known supplementary critical questions **A** and **B**. It is precisely in this respect that capitalism's architects have cleverly deceived the whole populace and millions of entrepreneurs for centuries by withholding basic information or facts that are disadvantageous to the capitalist/central bank economy. It has therefore been crucial for the proponents of the capitalist/central bank economy to ensure that the common man should not be able to compare how rulers at some time in a nation's past responded to the three societally crucial issues **I**, **II** and **III**, and the two known supplementary critical questions **A** and **B,** as well as how the capitalist/central bank economy, in turn, has chosen to answer these five questions, since the takeover of Sweden's money manufacturing machines in the 1600's.

Deception of the people in country after country

In most cases, the Swedish model (forms of government) was introduced in an insidious way in country after country. Nation after nation, Japan, Norway, Denmark, Spain, etc., have been completely tricked into believing that their new representatives (the newly imposed state apparatus), which had taken over the tasks of the former rulers, continued and even developed the former ruler's quest to genuinely and sincerely service the best interests of the people, the entrepreneurship and the nation. The truth is that the new state apparatus has in fact seriously damaged the people, the entrepreneurship and the nation. This is not to say that all former rulers have been flawless. Among the rulers of ancient times, there have been examples of both incompetence and selfishness which also severely damaged the country and the people. But there have also been rulers who in absolute sincerity, and to the best of their ability have had the people and the nation's best interests in mind in their efforts to create a sustainable economic system in society. My revelations concerning these extremes – the basic Swedish Model of capitalism/central bank economics on the one hand, and the best economic systems applied by regents of the past on the other hand - must now become the subject of general public debate in well over 100 countries worldwide. For the pattern for establishing the principal idea of the Swedish Model has been the same in central bank nation after central bank nation, with only slight variations. The upshot of this is that people today, in well over 100 nations in the world, do not understand that they have been utterly duped by capitalism/central bank economics. Instead, well over five billion souls hold the belief, that all is well with their state apparatus. The sovereign power of the monarchy often remains, at least symbolically, in some of these countries, e.g. the Japanese Emperor, the British Queen, the Swedish King, the King of Norway, Prince of Monaco, and so on, but the rulers' power today, as mentioned earlier, is greatly marginalized.

The following should be remembered: Economic history indicates at least one example where the authors of capitalism failed to cover up the three societally crucial questions **I**, **II** and **III** and the two additional critical questions **A** and **B**, when they took over the country's money manufacturing machines - at least to begin with. Indeed, it would be correct to say that the takeover was so extraordinarily clumsy that the whole project was in danger of becoming a veritable debacle. Do you know what "country" I'm talking about? The answer: The once-British North American colonies. It was here in 1789 that the United States was founded - the 13 colonies in North America that England ruled around the period 1691- 1776. This is how events unfolded, and I relate the following facts from economic history so the reader will understand how important it has been, and still is, for the capitalist/central bank economy puppet leaders to give the false impression that it is the people, through their government, that have power over the country's money manufacturing machinery. That is the theme of section 2, as discussed in this chapter.

Colonial North America: Absence of monarchy

There was no monarchy (regent) in the English North American colonies. Here it was the people themselves that had to be manipulated out of their official or direct power over the colonies' money manufacturing machines. There was no king or ruler in North America who could be deprived of his power over money manufacturing machines. However, until 1776, the regent in England was the official head of the colonies, although he had long been merely a figurehead for the true power that *English bankers* maintained, primarily through the Bank of England, the English central bank which was founded in 1694. The reality that power over the colonial money manufacturing machinery belonged to the *people* of the colonies, made the seizure of power over the money manufacturing equipment in North America an especially finicky matter for the bankers behind the capitalist/central bank economy. Here it was not only a ruler (as in the European countries) that had to be outfoxed, but in principle a whole society. In addition, it was an unusually obstinate, tenacious and strong-willed people, who had proved their strength by having been able to emigrate from Europe to seek a better life in America. A society with leaders including Benjamin Franklin, who for a period of over 60 years (from about 1691 until 1750) showed the world that it was perfectly possible to create a state apparatus that did not manipulate the people, but which genuinely wanted the people, the entrepreneurship and the nation to prosper - and for that sake produced their own money without their ideology being in any way "communist". That is to say, Benjamin Franklin and his aides responded to the three societally crucial issues **I**, **II** and **III** and the two known supplementary critical questions **A** and **B** entirely differently from the capitalist/central bank economy representatives in England during the same period (1691-1750), and also completely differently to the way latter-day communism does. Today's China, Cuba or North Korea are not even close to handling these issues for the benefit of the people as Benjamin Franklin and colleagues succeeded in doing. The period 1691-1750, which I call "the good years" in American history, are investigated in the last 17 chapters of Part II of the trilogy, see Part IId: *How America was duped into becoming capitalist*. This section about America is also available as a standalone downloadable illustrated book from the website http://nyaekonomiskasystemet.se/.

It was thus the people themselves in some of the former 13 British colonies (which at the time had not yet formed a federation) in North America, through its - and let me emphasize this - genuinely popular, well-meaning extension of the people's will, the colonial leadership or state apparatus of the time with Franklin at the helm, that assumed the power to create an independent colonial socio-economic system. A system which included its own currency, free of English influence – much to England's chagrin.

The American colonists succeeded in these "good years" in creating a surprisingly well-functioning society. Some of the English colonies were more independent than others and made their own far-reaching decisions without asking for permission from the formal representative of the English King. These steps, and the independent spirit of the American people constituted a thorn in the flesh of the background figures with ties to the English, as the English objective was to introduce a capitalist/central bank economy in North America, along the lines of what to a great extent had already succeeded in Europe, not least in Sweden, about a hundred years earlier. The historical record shows that those who tried to introduce the Swedish model in North America in the first phase went so clumsily about it that they simply "woke the sleeping bear". That which absolutely should not be allowed to happen, happened. At the least, a certain "critical mass" (more than about 5 percent) of the North American population of that time realized that they had been cheated when the

English in 1751 and in 1764 introduced certain laws that directly counteracted the colonies' economic independence, largely putting an end to "the good years ". In 1751 a very rapid, devastating and totally unnecessary recession in four of the thirteen colonies was thus created. The remaining nine colonies had a taste of the same calamity from the beginning of 1764. But the colonists had the good years in recent memory, which made it easy for them to *compare* Franklin's socio-economic system (with free money and full employment) with England's inefficient, rigid capitalist system, where money was something that had to be borrowed at interest from the bank. They began to discuss amongst themselves about something that was absolutely critical: the three societally crucial questions **I**, **II** and **III** and the two known supplementary critical questions **A** and **B**.

In this way the American Revolution emerged as an expression of dissatisfaction with an economic system which England tried to foist on the colonies. It was no more complicated than this. Here it is worth noting that the revolution at this stage was not about an American struggle for independence from English supremacy, as asserted in today's history books, not least in the United States. On the surface it appeared that the American revolutionaries won the battle against the English banking mafia as the colonies broke away from England. However, there was never a return to Benjamin Franklin's humane monetary socio-economic system. Instead, in the revolution's wake, the English capitalists/central bankers managed through cunning, corruption and purchased nominees at the highest level to finally get their way, by means of a capitalist/central bank economy “coup” through a political “back door”. The US first central bank, First Bank of the United States, became a fact on February 25, 1791. Since then, the US has been capitalism's leading country, where politics is governed more by money than progressive ideas for the benefit of the people. It is no exaggeration to say that it was the European bankers who eventually stood as the victors of the American Revolution. All these are details that I go through in Part II of the trilogy.

In US society, capitalism has complete control of the situation. It is no longer possible to become a high-level politician in America without having money and contacts among the wealthy capitalists. The American political system no longer has its roots in the people, but is instead rooted in money, controlled by a group of giant business enterprises/banks/central banks. In my opinion, it consists to a large extent of hypocrisy and deception - giving the appearance of being something completely different to what it actually is. A political system that serves the interests of relatively few wealthy individuals at the expense of the business community and the people in general. There are well-meaning North American politicians who are doing their best, but they have a very tough time being heard, their voices constantly drowned out because money speaks much louder. It is the contributors to political campaigns that determine the political agenda. The American people of today have been utterly cheated of their once genuine revolutionary ideals, which were expressions of Benjamin Franklin's view of society. In fact, today's Americans do not even remember what it was that started the revolution, because the importance of the three societally crucial questions **I**, **II** and **III**, and how these interact with the two known supplementary critical questions **A** and **B**, have effectively been withheld from them.

The importance of the American Revolution: A few words

The capitalists were unprepared for the American Revolution. They were taken by surprise. They made, as mentioned, a formidable blunder in the first stage, which could have had serious consequences for their efforts to introduce the capitalist/central bank economy globally. There was a risk that rulers/peoples of the world in general would be influenced by what happened in North America and understand that the proponents of capitalism/central bank economics (who were not called capitalists at the time, but just called private bank owners/bankers) were actually, from the perspective of the people, wolves in sheep's clothing. The risk from the point of view of the capitalists (whose plan was to implement perfect counterfeiting, forgery, money laundering and illegal expropriations/foreclosures) was that they would not succeed in their long-term intentions to deceive the other nations of the world. Therefore, it was a top priority for them to succeed with the North American project: To introduce capitalism in America, led by some European "export markets", particularly England, but also Germany and Sweden.

Of all the rulers of the world, it turned out, paradoxically, to be precisely the Swedish regent Gustav III, who was most impressed by what had occurred in North America during the American Revolution. Gustav was most likely swayed in part by what Benjamin Franklin had to say in his famous book “A Modest Inquiry into the Nature and Necessity of a Paper Currency”.

King Gustav III's attempt to restore power

King Gustav III made a valiant attempt to restore the sovereign power which had been deliberately decimated since the time of Axel Oxenstierna. Gustav III realized - perhaps on the basis of what Franklin wrote - that power over Sweden was associated with power over the country's money production. Gustav went to work by essentially trying to outrival the banking power in Sweden, in the same way as bankers had effectively been outrivaled in North America during the good years, that is, by the colonies making their own money. It was not possible at this time to prove that the bankers devoted themselves to perfect counterfeiting, because the king and the Swedish universities lacked the mathematical skills required to do so. Therefore, no one could be held accountable for crimes. But by starting to make his own money without value backing (i.e., what is called fiat money) based in part on how Benjamin Franklin chose to answer the three societally crucial questions **I**, **II** and **III** and the two known supplementary critical questions **A** and **B**, the consequence was that Gustav III made an attempt, albeit modestly, to challenge the private banking industry in Sweden in the late 1700's. This was the same private Swedish banking system that at the time had lied by stating that it lent out its own money, which the bankers argued absolutely did not compete with the king's own money-making operations. Indeed, it gave the impression of having been taken from preexisting wealth when lent. Gustav III thus introduced a small scale version of an economic system similar to that which Benjamin Franklin had used so successfully in North America during the good years. The Swedish king had mimicked Franklin and printed paper money with no backing. But Gustav III's plans came to an abrupt halt when he was murdered in 1792. Seen in this context is not hard to imagine what power was behind the murder. Thus Gustav's brave attempt at a monetarily funded system collapsed while in its infancy, and bankers have since been able to continue unchallenged with their secretly practiced perfect counterfeiting, forgery, money laundering and their thefts in the form of expropriations/foreclosures all the way down to modern day Sweden. But back to America. In the trilogy part IId, I show how the banking powers, despite their initial failure in North America, eventually, and this time through highly intelligent and extremely skillful use of bribery and corruption, and a deceitful seven-step plan, managed to introduce both capitalism as well as a national central bank in North America. Something that only took 20 years to realize.

The thirteen colonies were united in a federation similar to the United States in 1789 with George Washington as the first elected president. In 1793 the bankers had certainly succeeded in introducing a capitalist/central bank economy in North America, that to this day has deprived the American people of the power over the nation's most important treasure: the money manufacturing machines. The three critical societal issues **I**, **II** and **III** and the two known supplementary critical questions **A** and **B** began to be answered in a way completely different to how Benjamin Franklin answered them in Pennsylvania during the good years.

The reader should now understand why it is so important for the architects of capitalism that the common man should be lulled into the false belief that central banks are state-owned (controlled by the people). If the people of the world's approximately 200 countries really understood the importance of having power over their nation's money production, high-level crime would not have a chance of surviving in these countries. The three critical societal issues **I**, **II** and **III** with its two know additional critical questions **A** and **B** would then begin to be answered in a very different way - to the advantage of the people and entrepreneurship. The current high-level criminal structure would collapse like a house of cards, and it would probably happen very fast - something which is feared by the “spiders” in certain groups of the world's super-rich. The example of what happened in North America during the boom years 1691-1750 shows in black on white how easy it is for a country with a humane state leadership to create extraordinary wealth. For the secret power at work behind the scenes it is imperative that this insight under no circumstances becomes public known. This is why economic history as taught at university and college level, both in Sweden and the rest of the at least 173 central bank nations omit these decisive details in today's curriculum. If you want to access these hidden facts, you must, as an independent social scientist, unearth this data in the convoluted records of economic history, with their countless sources, books and brochures. A long series of current global state apparatuses compete with many top politicians in lying about who are the real owners of the world's central banks. In many cases, these politicians do not themselves know what the truth is, because they have not delved into the matter in any depth in order to discover the facts. However, after the North America capitalist structure had been put in place, the deception was revealed on one occasion. But by then it was already too late. The American people had by then already begun to forget how good life was during the good years. This time also saw the waning of the popular power that had existed during the revolution when the good years were still clear in recent memory – the power that was so necessary to restore Benjamin Franklin's prosperity. The event I am alluding to here, is linked to the state's, i.e. the people's, stake in the first US central bank. The people's stake in the central bank would prove to be much inferior to the rosy picture that had been painted at the Bank's inception. It would become apparent that the English bankers had taken full control over America's first central bank. More about that in Part II of the trilogy.

3. Central banks are alleged to play an important socio-economic role as "lender of last resort"

It is an illusion/societal lie that some sort of "lender of last resort" is necessary for commercial banks to turn to in desperation to lend money, since the commercial banks, when it comes down to it, can produce all the money they need out of thin air in the moment they grant loans. (And as I have mentioned, it's not their own money that they are lending). A commercial bank can thus, as clearly evidenced by the previous analysis, not even theoretically become insolvent. Banks are a kind of super profit machine that cannot run at a loss, but can increase their profits as much as they want. If they can not become insolvent, they need of course not borrow any money from the central bank to conduct their lending activities. All they need to do is, as per the usual money making process, is create the money the moment a loan is granted. Even in a situation where a large part of the outstanding loans are not repaid, which tends to occur regularly in severe recessions, a bank can not become insolvent. The concept of "lender of last resort" was invented to achieve society's acceptance of the lie/illusion that banks lend out their *own* money, and by extension, that the banking system, including central banks, is a *systemic and social necessity*. Therefore, banks suddenly show red figures (losses) in recessions to keep up an appearance of having suffered losses and a lack of money. The common man should thus feel secure in the lie that when banks do not retrieve borrowed money, there is, thankfully, a “last hope” (central bank), which manufactures money out of thin air and that can help the “weak” bank's insolvency, thus avoiding the collapse of society due to lack of money.

Indeed, when the bank bailouts can not be enforced politically, then usually the concept or term 'lender of last resort " will pop out like a jack-in-the-box in the media, which is manipulated so as not to reveal what is really going on - even though there are many skilled journalists who are beginning to suspect the giant fraud playing out behind the scenes. You need to understand that the big state bank rescue packages - which taxpayers alone have the dubious honor of paying for - would not have a chance of being implemented by the state if it became clear to the citizens that bailouts are unnecessary because the banks can effortlessly manufacture new money out of thin air, and virtually never lend out their own money. Moreover, the average citizen would at that moment, understand that the term "lender of last resort" is an empty phrase. It is thus vital to distinguish clearly between what is social lie/illusion and what is reality in our society, with regard to a series of socio-economic phenomena. In Part II of the trilogy, I will analyze this matter of large-scale societal fraud in even greater depth. That is why I have called the trilogy: *Capitalism Exposed! The giant banking scam - an unprecedented political and financial fraud.*

In November 2014, the banking establishment, in cooperation with high-ranking politicians, decided on new legislation regarding bank rescue packages at a G-20 meeting, where the financial burden relating to the bailouts is transferred from the public (via the tax system) - as has been the practice for at least the last hundred years - to bank owners and investors (e.g. pension funds), who represent sizable, sometimes enormous, funds invested in banks. The responsibility for bearing the financial burden also extends to private persons with savings in bank accounts. This type of rescue package is called "bail-in". The bailouts are then largely to be replaced with “bail-ins”. As an EU member, Sweden is obliged to submit to the new law. The new law means in plain language that saved and invested money can be confiscated by the state/banking system, if a bank rescue package in its new packaging is triggered.

4. The secret “control center"

Through years of research and analysis of the global economy, I have come to the conclusion that the fourth area today is almost totally covert and clandestine. It concerns the existence of *a secret control center* that controls virtually the entire world economy, where the individual nations' central banks are included as peripheral nodes/centers with a central hub consisting of one or more global central banks. My conviction that such a secret control room exists, must now also be verified by other social scientists. My view is that it is from this secret control center that the global economy is governed, and that from here it is determined if and when booms and recessions are triggered - yes, even if and when devastating financial crises should be created. In Part II of the trilogy, I show that capitalism/central bank economics is synonymous with Ponzi schemes, based on lending at interest. Every such Ponzi scheme is made up of an initial boom, wherein the community is indebted - a mountain of debt (lending) is built up according to plan. At some point in the increasing debt buildup, a secret order to end the boom is issued from the control center (lending at interest is sharply decreased, partly because interest rates tend to be increased substantially). The consequence is that a completely unnecessary controlled collapse of the Ponzi scheme takes shape (a totally unnecessary recession starts). The Ponzi scheme collapse (the cynically planned recession) deliberately breaks up communities in order to achieve the four main objectives within the framework of the capitalist/central bank economy. These four goals are:

a. To *hinder a country's democratic development* in order to facilitate the central bank's own economic survival.

b. To create *profits* with the help of interest on loans in many different forms in society.

c. To bring about situations (legalized by the banking laws) requiring *large transfers of wealth* - property and other assets - for the benefit of the banking system. The instruments employed in this process are bankruptcies, expropriations and bank bailouts, as previously mentioned in the text.

d. To turn the globalized world economy into *a giant casino*.

The collapse of the Ponzi schemes that occurs when the boom is deliberately transformed into a recession, it is thus only one of many steps on the way to achieving the four objectives. By law, Ponzi schemes are prohibited. The immense scale of the Ponzi scheme is made possible with the help of *forgery* (see previous analysis), making the totality of the offense (Ponzi scheme) all the more serious. Those who work in the media are advised to carefully read the logical analysis of the Ponzi scheme in Part II of the trilogy. The analysis shows why it is logically justified to call the lending of money at interest a first-class Ponzi scheme. Ponzi schemes through lending at interest are a particularly effective economic instrument to sabotage the lives of many, while vigorously favoring those who are at the top of the pyramid and controlling the strategies, thus allowing them to predict and control the different phases of the game.

To facilitate this oversight, the control structure must secure a global reach encompassing the at least 173 central bank nations. This requires a master control center. Part II describes the basic rules governing the secret control center. It is concerned with coordinating, on a global scale, the many simultaneous Ponzi schemes around the world, triggering them at specific times for optimal results and effect, so that new Ponzi schemes can constantly be rebuilt when the old one has collapsed and can no longer be used. From an organizational standpoint, it is logical to assume that there is a superior central bank that acts as a master control (a hub) for the subordinate control centers, each of which is represented by a central bank, which in turn controls its own commercial bank network. In this case one would usually point out the central bank of central banks, the Bank for International Settlements (BIS) in Basel, Switzerland as the probable hub. To reiterate: In that it goes without saying that a Ponzi scheme in general constitutes a serious criminal offense, and given that the near-global scope of the gigantic Ponzi scheme called "lending money at interest" thus is a criminal offense of enormous magnitude, we are talking about *organized* crime. Furthermore, when this crime extends to the top of society in the form of so-called insider politicians and business people in high-powered positions in society, this unlawful activity with its huge Ponzi scheme can be perceived as high-level crime. This high-level criminality is practiced selfishly, brutally and ruthlessly at the expense of entire societies in order to realize capitalist/central bank economy's four main objectives. Finally, with regard to section 4, relating to central bank operations, each of the four main objectives are briefly touched on.

The first objective is to hamper a country's democratic development. This may sound strange, but the reason is that a nation with a weak or watered-down democracy is easier to control and manage for the manipulators than a strong one. This constraining of progress in the development of democracy is done by deliberately creating *a permanent lack of money in the society*. I will come back to exactly how this lack of money is accomplished. Here it is important to understand that a permanent lack of money in a society means that the welfare growth in the community is perpetually hampered, which in turn slows the development of democracy. Rather, it promotes social polarization and “anti-democracy”. A lack of money in society stimulates people's need *to borrow*, so that individuals and business owners can at least partly fulfill their dreams and goals. The overall strategy in this situation is to get the banking system to appear to be both a necessity and a community-oriented partner that serves to benefit society by opening its coffers to lend out its money. In this way, the individuals who designed this system- the "masterminds" - achieve the dual purpose of inhibiting the development of democracy, while stimulating the uptake of loans, which in turn causes a further lack of money - a situation which results in increased profits for the fraudsters. It is a highly intelligent and extremely ruthless, deliberate strategy which I here bring to light.

The second objective of the Ponzi scheme is profit by charging interest on all loans that are out in the community. That is how the so cherished profit principle arises within capitalism. The profit principle would collapse if interest was unknown in society. An analysis of “loaning at interest” reaches much deeper than is generally presumed. Every time a company or an individual does business in order to "make a profit", it can be logically perceived, in its deepest sense, as *interest* on invested capital (the loan's principal part, or the part the investor participated with in the purchase of the goods to be sold). This can include dividends, and interest may be negative, neutral or positive. These are details that are treated in detail in Part II of the trilogy.

The third goal with a Ponzi scheme is, like the first (the subversion of democracy), more long-term - namely achieving logical (legalized) preconditions for *large transfers of wealth* in the form of property and other assets in one direction only: from the many to the few. In this the property of the majority gradually and covertly becomes the property of a few individuals. This wealth transfer should be visualized as spanning an extended period of time, hundreds of years, and including many combined cycles of booms and recessions with cycles of Ponzi scheme construction and controlled Ponzi scheme collapses. Today, recurring media reports relate how a small group of people own more and more of the world. Ownership and control over what can be owned and controlled in the world is increasingly concentrated in the hands of fewer and fewer people, revealing the capitalist/central bank economy's historical development. That is how the third goal is made visible in media reporting.

Finally, *the fourth goal* in a Ponzi scheme is something I return to the main book (Part II). Suffice to say that the fourth objective refers to turning the globalized world economy into a gigantic casino, which it really is already, as today about 98 percent of all the money floating around in the world economy goes into betting (gambling), as previously mentioned - in the context of what is today referred to as variants of "financial instruments" - and only about 2 percent goes into supporting growth of welfare in the many nations, i.e, into *productive community investments*. (In my proposal for a new economy, which I present in Part III of the trilogy, all forms of gambling and speculative activity are banned, allowing the economy to maintain a 100 percent focus on *productive investments in society*. That is why the new economy is so powerful - because the primordial force of society is visibly brought into play).

The public is kept unaware

It is clear that it is not in the interest of the deceivers to publicly advertise any of these four hidden objectives (undermining democracy, profits from interest, long-term and speculative capital transfers, and global “casino” operations). On the contrary, it is of vital importance that the public remains unaware for the criminals to able continue with this game undisturbed. The four objectives must therefore certainly not become the topic of public debates in the media or, for example, appear on discussion forums on the Internet. If an exchange of views on this subject were to happen, at least in any meaningful depth, it would usher in the impending undoing of those who are the game's organizers as well as those who are its beneficiaries: society's top insiders and the banking system. That is how serious the situation is from the perspective of the banking system and the political parties. The latter which at all times and by all means - even with the people's taxes, as we have seen - has held a protective hand over the banking system by proclaiming it a socially necessary institution.

5. Allegation: Central banks manage monetary policy

It is said that the central bank manages monetary policy in society. The monetary policy is a control that is allegedly set to safeguard/protect society from the social damage that can be caused by, among other things, inflation and unemployment, while economic growth (GDP growth) is claimed to be stimulated by this policy. The safeguard and protection allegedly created is that inflation and unemployment are held at “acceptable” levels in modern society – while is also claimed that a certain measure of both inflation and unemployment are necessary. It is said that monetary policy/economic growth can be achieved/guaranteed through the use of a special interest instrument (the prime rate). Monetary policy is a capitalist invention, a facade which gives the impression of wanting to further the interests of the community/the people/the business sector, when the reality is that it is the four goals of capitalism/central bank economy that are constantly in the sights and are achieved in a brutal, societally damaging way.

Officially, monetary policy is two things:

A) Monetary policy is the policy instrument used by a country's central bank (in some countries the government) to determine how much money should be cash (available to be used) in the community. Officially, the central bank lends money to banks (so-called repos, lent at at the prime rate). It is claimed that through this procedure the banks gain access to the money that they in turn lend out to society at higher interest rates. This argument gives the impression that banks do not always have enough of their own money and therefore have to borrow the central bank's money. Note that we are not talking about the "lender of the last resort" situation which was analyzed earlier.

B) Monetary policy aims to, through the state's (as an extension of the people) cooperation with the central bank, to safeguard/protect society and the business sector from the damage that 1) high inflation and 2) economic stagnation in terms of aggregate gross domestic product (GDP) inflicts upon society. That is, an activity that superficially appears to exude responsibility and concern for the community/businesses/people.

Analytical objection to point A) above: As the bankers themselves since at least 1961 (*Modern Money Mechanics*) admit that they themselves produce money the moment they grant loans, and have done so for hundreds of years, it goes without saying that the above official version constitutes a logical contradiction. Banks do obviously not need to borrow any money from the central bank to gain access to loan money, when they can make it themselves. All they need to do is what they usually do: manufacture money out of thin air the moment a loan is granted. The reason that the banks nevertheless borrow a relatively small proportion of lending money from the central bank (Riksbank) and from other banks, is simply to maintain the illusion (the societal lie) that to survive they need to borrow loan money from the central bank and other banks. It is a cloaking maneuver to hide the fact that they can manufacture all of their loan money directly from nothing. Thus the general public is unaware that the overwhelming majority of banks loan money is created with the help of counterfeiting and forgery.

Objections to point B): The great Ponzi scheme based on lending at interest ensures that the four objectives of the capitalist/central bank economy are achieved decade after decade. When monetary policy is used as an instrument to, as it is alleged, raise a nation's inflation from a lower level, such as in Sweden, to the so-called 2-percent target, it is done by first lowering the prime interest rate – thus stimulating increased borrowing. This in turn leads to an increase in the amount of money in circulation in the economy, whereby the currency exchange rate fluctuates, as historical data show (e.g. the Swedish Krona losing value relative to other currencies such as the dollar). Moreover, credit growth in the community in turn spurs a rise in housing prices. Increasingly more homeowners are forced to take loans in a housing market that has already been rigged so that the supply of rental units is dramatically reduced, while ensuring that the supply of new expensive housing has increased. What does this mean? It means that the Riksbank's monetary policy in practice facilitates the formation of speculative bubbles, while the official primary objective - to raise inflation – is achieved only secondarily, i.e., not in any particularly powerful way, if at all. The Riksbank and the corrupt state thus lend credence to a false reality, and this is essentially the illusion (the societal lie) that is played out before the unsuspecting public. The illusion cunningly moves the focus from capitalism's/the central bank economy's four, in actuality criminal, goals (see above) in each speculative boom-bust cycle under the guise that it is all about inflation. Generally, the public swallows this lie hook line and sinker, because until now none of this has been revealed. Monetary policy becomes a "weapon" in the central bank economy's arsenal. A weapon that contributes greatly in harming society. The concept of monetary policy is just playing to the gallery. It is a paltry and ineffectual tool of the central bank economy for managing inflation, but a potent mechanism for achieving its four primary objectives.

Thus it has been logically proven that what on the surface appears to be a well-meaning and responsible cooperation between the state and the central bank in their aim to protect society from 1) harmful inflation and/or 2) economic stagnation in terms of aggregate gross domestic product (GDP), in reality it is the opposite - the eminently malicious social process euphemistically called “monetary policy”. It is in this insidious, elusive way that society's high-level insider criminals and their facilitators in the community work to make life more or less hell for billions of people globally, while enriching themselves.

An important part of the game is, as previously pointed out, the contrived boom-bust cycles. So far, in excess of 50 recessions have needlessly been triggered since capitalism was introduced in Europe around the mid-tenth century. Each of these recessions has been marked by large transfers of wealth from the people (the majority) to the banking industry's representatives (the few). With the help of recessions, the banking system has first willfully forced down the price of most things worth owning, before calculatingly snapping up/seizing material assets of widely varying kinds at bargain-basement prices through the expropriation of assets of debt-ridden individuals and corporations at the culmination of the recessions. Realize then that such recessions force communities into a crisis where democracy is chipped away at - sometimes it is more or less completely eliminated - with the result that political decisions can be forced through in a manner which would have been impossible in times of burgeoning prosperity and strong democracy. Enforced social crisis is therefore a particularly effective instrument for enabling a power and ownership grab for those who have no scruples when it comes to achieving their goals in life. How should we tackle the mammoth problem described above? Well, the method to overcoming the capitalist/central bank economy is the total prohibition of *the principle of interest* in society. Only then will it be impossible to create Ponzi schemes based on lending at interest, wherewith the capitalist/central bank economy will collapses like a house of cards in a gust of wind.

Summary: The concept of monetary policy is used as one of many illusions to cover up the four primary objectives of the capitalist/central bank economy. It all comes down to giving the deceptive impression that the capitalist/central bank economy has the community's welfare at heart. But this illusion merely cloaks the covert, selfish motives of the central banks/governments' monetary policy. By reading the trilogy as a whole, you will understand the whole lie/illusion that monetary policy in reality is. Again, the key to a logical understanding of these societal lies is for the reader to grasp the bigger picture of what is transpiring out in the open in society. Then add to this what is done in secret. To gain a knowledge of the latter, one has to dig deeply and uncover the critical cornerstone information that is the fundamental to what is hidden. Then suddenly the true overall picture will become apparent.

6. Allegation: Central banks make a country's paper money

Modern central banks often have a mandate to produce the country's banknote money. But in practice, there is no banknote production on the central bank's premises. Instead, as is the case for a long line of nations, the production of banknote money is outsourced to a subcontractor (often multinational, but essentially American: the company Crane & Co.). But this means that the nations concerned have by this procedure lost the highly important control over their own money production. By disposing of the original printing plates for the notes, this allows for *perfect counterfeiting* within the nation's own back yard. There is nothing to prevent, for example, Crane & Co., the hired a subcontractor from secretly printing colossal sums of banknote money and then using them - on the orders of another power of one kind or another - to induce what is called hyperinflation - which is a form of economic warfare (currency war) against a nation. Anyone who does not know what hyperinflation is, could with benefit read about events that struck Germany economically in the 1920s, when it had to pay literally "a wheelbarrow of money" for a loaf of bread. Crane & Co. may very well "on orders from above" have instigated economic warfare by printing *genuine* banknotes in unacceptably large amounts to target the nation economically. These are circuitous and convoluted details that I carefully unravel in Part II of the trilogy.

Thus, there is no chance of discovering such a false emission of banknote money until it's too late, precisely because the notes emitted are *genuine*, manufactured under license by Crane & Co. itself. The Swedish Riksbank hires Crane & Co. as a subcontractor for the Swedish banknote production. This is so serious from the perspective of national security that it hints at *treason*. From some or other office in the Swedish or Riksbank bureaucracy the order was issued to transfer the Kingdom of Sweden's most important treasure, namely the original national banknote printing plates, to a company with roots in a foreign superpower. It goes without saying that this must be investigated, and that those ultimately responsible must be held accountable.

The high-level crime discussed here results in a situation where the “spiders” could, should they choose to do so, initiate economic warfare through their global network of subordinate central banks. This network includes Crane & Co., which though a relatively low-level cog in the machinery, has ideal counterfeiting in their bag of tricks. Such economic warfare would lead to rapid hyperinflation in several countries. These are very serious matters! A fact: The central banks produce only a small part, about five to ten percent of the total "loan money" in society. The rest, between 90 and 95 percent, is created with the help of money manufacturing machines which are at the disposal of ordinary commercial banks, financial institutions and credit card companies.

7. Central banks regulate the shadow banking system

Central banks regulate at least part of the enormous global shadow banking system with regard to its so-called paper work requirements: formalities and regulations requiring filling out of forms that the subordinate investment/merchant bank system must comply with in their daily activities. This function is of course completely unnecessary, as it is no more than a facade (the global shadow banking system), that central banks are propping up through their superior role, in order to hide the reality: That the global shadow banking system is no more than a huge gambling house. It is this part of the world economy that is the destination when huge quantitative easing (QE) packages on various occasions are handed out as gifts by, e.g., the American, British and Japanese central banks. If the purpose is to maintain and develop the shadow banking system in the world, day in and day out, then the central bank regulation of the shadow banking sector's paper work requirements is a significant element. But as huge gambling houses are an extremely harmful social phenomenon, so also in this respect could the central bank's function be perceived as high-level crime - an activity that naturally should be abolished as soon as possible (banned in the constitution).

8. Central banks administer the clearing system

Historically, today's modern central banks sophisticated clearing systems emerged gradually from the criminal money-lending activities that 10th century moneylenders (goldsmiths in those days) began devoting themselves to in what was then Southern Europe. If we allow our imagination to take us back in time, we will understand why the bankers chose Southern Europe as the place to establish their business. A serious incident , seen from the bankers' point of view, had namely taken place previously in North Africa, something that today's banking system never even whispers of in its own version of banking history. It involves factual knowledge that makes it easier to understand both the modern clearing system's historical background, and how the concept of a central bank came was inaugurated and developed in the Europe of that time. Therefore, if one really wants to know the fundamentals of the clearing system, it is not enough to focus solely on today's description of modern clearing systems and the modern concept of the central bank. One must seek much deeper knowledge -the initial cornerstone information.

Before the mid 10th century, the pioneering European money lenders had been kicked out of the North African countries in a painful process that ran its course from about AD 700-900. The reason for this was partly that the Islamic Qur'an *prohibits lending at interest* (Qur'an sura 2, verse 276), and partly the failure of attempts to bribe and corrupt the Islamic rulers and administrations. The Qur'an thus proved at this stage to have the power to resist the dangerous societal structure that lending money at interest in its extension is (the creation of a large Ponzi scheme that breaks down society) and which today has developed into the almost global capitalist/central bank economy. History reveals, however, that even Muslim countries, based on the religious values of the Qur'an, more or less, began to gradually introduce/allow lending at interest (central bank economy with central banks) to an ever increasing degree from, at the latest, around 1600 AD. At least some of these countries have chosen to call the interest rate something else, but in substance it is still lending at interest which had been introduced. Therefore, due to the way the three societally crucial questions **I**, **II** and **III** and the two known supplementary critical questions **A** and **B** are answered – when one reads between the lines - shows that these modern Islamic nations now apply a capitalist/central bank economy. But during the period around AD 700-950 the Qur'an managed to serve as adequate protection against the money lenders' attempts to establish their criminal activity in parts of North Africa. The historical record shows that the money lenders then took refuge in southern Europe instead, where they encountered a much more manageable social watchdog: namely the Roman Catholic Church. Despite the Christian Bible's clear admonishments against usury – in fact an outright ban on building communities on the principle of interest (see Exodus 22:25, Deuteronomy 23:19, Luke 6:34 and Ezekiel 18:13), the more conciliatory watchdog the money lenders found in Southern Europe *chose to look the other way regarding lending at interest* (they simply allowed themselves to be bribed and corrupted). These are details that I go through in much greater detail in Part II of the trilogy.

One can say that the consequences have been disastrous for the entire European social structure. Enormous and totally unnecessary financial difficulties due to the introduction of the interest rate system were literally forced upon Europe's rulers and what is now the 28 EU countries' heads of state in the form of, and read this carefully, a string of completely unnecessary cyclical economic changes including recessions (Ponzi scheme collapses). From around the mid-tenth century, usury was allowed to take hold in country after country in Europe. Yes, finally, in all the European countries. England managed to oppose the introduction of the interest rate system for at least the period AD 1100 -1648, in that a law that forbade lending at interest (the Usury Law) was introduced, alongside the Bible's ban of usury, in AD 1100. However, in the latter part of the period, from about the 1500's to the 1640's, a gradual loosening of the ban on interest occurred, until the Usury Law ultimately suffered total defeat at the hands of bought-and-paid-for strawmen who in a coup had thus managed to construct the first official bulwark for the capitalist/central bank economy in England. Thereby, the capitalist system gained a new pivot point, and England formally become a central bank economy in 1694 in that the central bank, the Bank of England was instituted.

The coup which was completely erroneously given the name The Glorious Revolution, and in today's history books is alleged to have been about in-fighting between the heirs to the throne, was in truth instead focused on the introduction of capitalism with a swift adoption of a carefully planned central bank economy in English society. In my opinion, it was about an obvious act of treason, because the English tally system which existed for hundreds of years - a very well-functioning monetarily funded economy - was in principle scrapped during the 12th century in favor of capitalist/central bank economic principles. Thus, not unlike the betrayal of Gustavus Adolphus by Axel Oxenstierna and a group of Swedish noblemen. England and English society was deeply wounded by these events, which is why classifying them as “treason” is justified. This was a type of action that was partly controlled from Sweden, which at that time was preparing the first constitutional outlines of what would become the "Swedish Model" – later to become a new form of government that would eventually be exported as the and capitalist/central bank economy to many nations at the expense of their peoples, their businesses and their sovereign power. More details on this in Part II of the trilogy. Here I only briefly outline some of these highly sensitive events, so the reader may understand that the moneylenders who bribed and corrupted the Roman Catholic Church in order to carry out their lending at interest, were criminals - people who engaged in at least six serious offenses, as repeatedly reported in the text. This is how these criminals built their massive private fortunes.

Expropriations/foreclosures of borrowers' homes and other property occurred when the borrowers for various reasons were unable to repay the forged gold certificates of deposit which they had borrowed from moneylenders (later known as bankers) in the belief the gold deposit certificates were real. Also these details are treated thoroughly in Part II. At the risk of repetition: it needs to be stressed that the expropriations/foreclosures were illegal. This conclusion follows from the fact that the money lenders were not lending of their own money or their own wealth. The fake gold deposit certificates were falsely claimed to be money taken from their own fortune. Gradually the lenders' own large fortunes were built up, but it was thus not from this that they granted loans. The loans were drawn on a stockpile of counterfeit “banknotes” (gold certificates of deposit), where demand for loans regulated the extent of the falsification and lending.

Today, the process has been refined. Stockpiles of preprinted counterfeit money is no longer needed when electronic money (that today is just as false as before) can be manufactured out of thin air at exactly the moment a loan is granted. The gold deposit certificates (lending money, "notes") were so intelligently counterfeited that one could call it “a perfect crime” - the counterfeiter, i.e., the goldsmith, used the same paper, the same pen and the same ink for both the genuine and the false gold deposit certificates). For this reason, the ongoing monetary and record falsification was never exposed, and as a consequence neither were the many expropriations/foreclosures exposed as illegal, because that would have meant that also the underlying record falsification had been exposed (the incorrect assertion of the goldsmiths/bankers that the gold deposit receipts were lent out based on their own underlying wealth). The conclusion that can be made in an analysis of these events in modern times (see Part II of the trilogy) is that because it was not their own money (deposit certificates) that the goldsmiths lent out, they lacked a legal basis for both the recovery of the money/deposit certificates and also their claim on interest. Only what is owned can be recovered. It is here we see the origin of the basic underlying concept of the whole modern banking system. The business idea, right from the very beginning, included a whole range of serious offenses, that basically no one has seen through over the centuries that have passed - until now. Note that this crime has since been the basis that society was constructed on in Europe, and then almost globally, at least since the 1600's. It is thus easy to prove that the enormous assets and capital that big banking corporations today purport to be the legal holders of, are based on money that has been accumulated down through the centuries on false, i.e., criminal, premises. This should be borne in mind when one today stands starry-eyed and intimidated before the bank's marble palace. Everything is based on lies.

With time, two requirements in the maturing loan business began to become apparent. On the one hand, the money lenders (who began to called themselves bankers) needed to centralize the money forgery, so that logistically, this could be done as efficiently as possible, facilitating the smooth distribution of counterfeit gold deposit certificates to the various peripheral lending facilities (what later came to be called banks). Such a center for the manufacture of fake gold deposit certificates was established and became Europe's *de facto* first central bank. This occurred sometime between the years AD 1119-1307. Switzerland was probably chosen for this due to it being situated both strategically and protected, in the very heart of Europe.

In addition to the manufacturing and distribution of large quantities of fake gold deposit certificates, the moneylenders/bankers needed to build a central administration that ensured that banks, could redeem gold deposit certificates with pure gold on demand. They were given access to this gold via the same central authority (central bank) which stood for the manufacture of the fake gold deposit certificates.

Gold deposit certificates were formal documents that entitled the holder to redeem the certificate for gold in a bank. This was the system that has evolved into today's sophisticated and complex *clearing system*, which ensures in the broadest sense that sellers of goods, services and financial instruments, actually receive the payment itself, supplied from the diversity of buyers in today's purchase/sales systems within a variety of account types. Back in the 11th century there was one type of account: the gold deposit account. Today it is complex. Valuable documents of various kinds are redeemed in various currencies, and there are purchases and sales of many different kinds, where everything is distributed in a variety of account types. That said, in the clearing system's early days there was thus a single type of document of value: the gold deposit certificate. The management of this was not more complex than any other type of buying and selling, and was thus concerned with a type of account. In other words, it was a business transaction in which the lender sold a loan that the borrower purchased by signing a debt contract (bond). Thus, we understand, that in addition to the crime described above, a practical and true civic banking function (the early clearing system) concerning the logistics of gold began to emerge early in the High Middle Ages. Originally, the purpose of this function was for gold deposited in one place to be made available on request in a completely different place within the framework of the central bank's domains. But it must be borne in mind that the entire fake lending scheme stood and fell on the premise that only about 20 percent of all issued fake gold deposit certificate would be exchanged into pure gold. Therefore, based on this premise, only 20 per cent of all the issued false certificates were backed by stored gold (which was in fact the depositors' embezzled gold). The rest of the certificates - about 80 percent of the gold deposit receipts - lacked gold backing. This was the fraud in a nutshell.

The early clearing system: a summary

Borrowers of fake gold deposit receipts were promised that they would largely be able to go to a place of lending (read: a bank) at any time to redeem their deposit certificates for gold. This required reasonably stable social conditions, so that the insufficient amounts of stored gold (in relation to the fake gold deposit certificates issued) could cover all requests for redemptions. The more unsettled the times, the more people would rather have gold than certificates of deposit in their possession, as the latter were rightly seen as unreliable from the value point of view. But to deal logistically with pure gold from a variety of sources, was an administrative task that required extensive organization, and not least seamless communication between authorities (banks) so that they could, if necessary, assist each other with gold. In our modern society, where all sorts of certificates of deposit are used and where the spectrum of purchases and sales in existence has expanded enormously, the purchase/sale is often completed in only fractions of a second while reconciliation lags behind, but still has to work precisely if confidence in the system is to be maintained. This particular social function, the clearing system, which in modern day Sweden is called the RIX system, is thus extensively, though not fully, developed as a socially useful system, with its global coverage in the computer age. It manages the instant purchase/sale (distribution) of goods and services in the modern world. But at the same time it is important to understand that this clearing system grew out of criminal activity and is thus based on, at the very least, counterfeiting, forgery, theft and money laundering.

When one studies our society's history of the modern clearing system, no mention is made, of course, of anything that could give rise to suspicions of wrongdoing. From that standpoint, the modern historical records have been *doctored* and *embellished*, and this also applies to a comprehensive range of websites on the Internet that concern themselves with the banks' clearing systems. It is thus impossible for people of today to understand the criminal background that the clearing system actually has emerged from. In Part III of the trilogy, I show that today's clearing system - which I want to stress is a civic phenomenon - is in need of considerable further development, so that an even more advanced and complex exchange of goods and services in the future society can come about. This is the kind of society that I describe as a *humane society* (The New Economic System), in which the money soon becomes mathematical accounting entries in supercomputers which keep track of *three primary societal flows* of goods and services. I am referring here to the analysis in the approximately 11-page text that serves as an introduction to the trilogy. As mentioned, the need for further development of today's clearing system is emphasized – the system in which the dominant gambling-house element of today's economy is particularly striking (speculation with the help of securities of various types). That is where the "real" society-promoting economy represents only a paltry 2 percent of the overall economy, while the rest is focused on speculation (read: Bets/odds/advanced tax planning) in different versions. In the economy of the future, the speculative part will be forced to fully retreat, and the real economy (productive community investments) will come to dominate totally. No tax planning is needed, of course, since not a single tax will need to be enforced. At the same time, the profit principle will be prohibited (which is basically synonymous with a ban on the interest principle). This means that the idea of purchase and sale of securities for speculative purposes is completely extinguished through a total ban. Purchases and sales will thus only include exchanges of goods and services that are productive community investments. In Part III in particular, I show how the future clearing systems can be managed in a highly intelligent manner in the context of three special societal flows of transactions using highly advanced supercomputers and advanced software, so that society's current real-time needs are balanced with regeneration and the needs of future generations, where the latter's potential for life and joy of living will never be disregarded.

9. Central banks as buyers of government debt

It is stated that central banks act as financiers (buyers) of government securities (such as government bonds), which are evidence of debt when states borrow money. Common commercial banks act as intermediaries in this scenario

In the YouTube video, “The Biggest Scam in the History of Mankind - Who Owns The Federal Reserve? Hidden Secrets of Money 4 with Mike Maloney” (https://www.youtube.com/watch?v=iFDe5kUUyT0) the role that central banks have in acting as a buyer of the kind of notes that have been called “government securities” is described in a pedagogical manner using animations. This means that it is the central banks that, when required, lend money to the world's nations - money that these central banks produce for free out of thin air. As proof of its debt, the state delivers its "sovereign debt" papers to the lending central bank, or its intermediary, a commercial bank. The central bank then keeps the debt certificate until the state debt is paid...by the taxpayers. What is happening is thus that *central banks lend out money created from nothing to the state, then eventually receive principal and interest in the form of "real money" based on the taxpayers' labor*. A more brilliant business idea (from the perspective of banking system) is hard to imagine: the central banks issue a virtually free commodity, “air”, if you will, and is eventually repaid in hard currency - with interest to top it all off – by the tax-paying people. When the loan is then repaid in the manner described, the state regains the debt note/promissory note from the central bank, and can canceled it.

Government securities are thus different types of debt notes, with which the government deliberately burdens itself with debt, and through the promissory note recognizes that it is in debt. To make the deal even more lucrative for the banking industry, we see that in reality some very expensive middlemen are involved: the central bank uses its nominees, the commercial banks which of course send the extra costs on to those who have been appointed to foot the bill - the hard-pressed taxpayers.

Examples of government securities are *government bonds* and *treasury bills*. When the state in this way borrows money from the banking system, the usual euphemism is that the central bank “buys government securities” with commercial banks as intermediaries. One can say that the banks grant the State Treasury Department loans of money made out of thin air - money that the bank manufactures the moment the loan is granted. Government securities/debt notes serve as receipts in this context. The receipts (government securities) are in turn sold by commercial banks to their principal, the central bank.

Are central banks necessary in the future?

My answer is that the clearing system is required, and moreover in need of further development. The rest of the activities that modern central banks are engaged in, at least 8 of those on the list I cover in this text, can in my opinion be deactivated (read: thrown out), because these parts are basically just a matter of continuing the criminal activities that harm our society and the world at large if they are allowed to continue, as I will show later in this chapter. This is an ongoing crime with ancient roots that did not resolutely distance itself from the High Middle Ages, when the Catholic Church instead allowed itself to be bribed and corrupted, turning a blind eye to lending at interest. Wide-ranging public inquiries need to investigate whether the current Roman Catholic Church is part of the criminality that is indicated here – a possibility which cannot be excluded. Now over to the promised in-depth analysis of central bank concept.

Summary:

The main activities of modern central banks can be divided into at least nine areas or functions. I leave it to major investigations and other social scientists to supplement the list. Eight of these nine focus areas can be described as societal lies that have the purpose of deceiving members of the community into believing that society's economic system works in a particular way, when the truth is that it works in a completely different way – one that is seriously damaging the society. Eight areas are therefore to be considered high-level criminal cover-ups/illusions that are played out by the authorities and the banking industry in collusion, in order to create credibility surrounding today's criminal socio-economic system. The eigth area, the clearing system, is to be perceived as socially beneficial and should be developed further in the genuinely people-friendly society of tomorrow.

Chapter 10

RESEARCH THAT REVEALS A SUBJECT´S ESSENCE

The information published in this book is in reality *extremely sensitive knowledge*. If, for example, a professor of economics, economic history or political science should take it upon himself to speak out in such plain language, he would immediately be frozen out by the establishment. That is the kind of information I present here. It is that explosive. Hypocrisy, the game of "The Emperor's New Clothes" is firmly entrenched in the foundations of Swedish and international society. Professors/associate professors/lecturers/doctors with expertise in these matters, and who have not yet figured out what is going on behind the scenes, are responsible in the sense that they have failed to investigate their fields in sufficient depth; be these economics, finance historical, political science, or detailed studies and analyses. Today's graduates - and here I am talking about science in general, with the exception of a few researchers who are familiar with constitutional logic, which today is found primarily in modern higher mathematics, in some areas of physics and perhaps even within a handful of other scientific disciplines - do not learn how to *unconditionally* (without preconditions) analyze given factual information, which is absolutely indispensable if the *fundamental constituents* and subsequently the *overall picture* relating to a particular context are to be analyzed *scientifically*. Unbiased analysis requires - I repeat - that researchers take into account:

1. The *fundamental constituents* of the context
2. The *overall picture*.

The fundamental constituents of a context consists of the initial cornerstone information. The overall picture, covering hundreds, sometimes thousands of years of historical perspective on the subject under study, is comprised of all of the pieces of the puzzle that the scientist is assembling. This is a type of work that does not shrink from any difficulty encountered in the quest to uncover what is the goal of all science: Truth. It is resolute no matter how uncomfortable, how unpleasant or how contrary to held hopes this truth turns out to be. It means to conduct research in the way that the Renaissance pioneers did in the 16th and 17th centuries: *Unconditionally*. Academics in the scientific community who have not gained this kind of expertise and view of science, have every reason to do so immediately. In this way, quality is brought to their research and evidence - not just empty words, hot air and titles aimed at appeasing social forces, whose ultimate goal it is to deceive the community. I say this in grave seriousness when I address many of society's honorable and lofty academics.

The fact is that many in the academic and research community today are easily "herded" by the political establishment, because they are relatively passive and conciliatory, in that the research community agrees to conduct research under the preconditions and controlling manner required by a hidden power. And what does this power want? That nothing of significance for this power is questioned or exposed, more than perhaps marginally. Especially important to this power is the avoidance of bringing to light the rationale behind the gigantic fraud, the delicate preconditions required by the deception, and how this power chooses to answer the three crucial societal issues **I**, **II** and **III.**

The dismantling of a society

The dismantling of the welfare of society (which we have been witnessing since at least the 1980's with the advent of New Public Management, NPM, as discussed in previous chapters) means that the quality of life for people gradually deteriorates, with the result that life becomes more difficult for citizens, businesses and industries. The process is lengthy and the dismantling is insidious in its nature. It may take decades before the deterioration is evident. There is no notable change after a week, and hardly any change after six months. But over a ten to twenty year period the decline and deterioration are evident. The insecurity that people may suffer in different ways is the most significant effect to emerge. People's working conditions deteriorate. Working hours, for example, worsen: they become more uncomfortable, less regular and perhaps split, where an ever-shrinking group of people are forced to work longer hours for the company in question to stay afloat, or because employers need to save money and do not want to hire new employees, and therefore instead use existing personnel to the maximum - while threats of dismissal become more common if workers are not flexible. The workplace's management is increasingly less thoughtful, perhaps even directly unpleasant to subordinates, or in other ways emphasize that workers are easily replaced - labor is easy to find in a society that accepts unemployment. This attitude is especially prevalent in many modern workplaces that employ younger people, e.g. fast food restaurants and clothing chains, and here oppression by supervisors is commonplace. (This is not a general phenomenon, as the reader will appreciate.)

I see that especially young people are treated in a manner strongly reminiscent of bullying, sometimes employers are even threatening. Some politicians are seriously suggesting that a lower minimum wage for young people should be introduced on the grounds that they should be grateful that they can find a job at all. At the time of this writing, in early 2016, there is much debate on the subject of an across-the-board lowering of the minimum wage. This would also affect adults in society, including immigrants, and particularly refugees who must find their place in society. It is becoming increasingly clear that discrimination is spreading in the community as the general level of welfare lowered. In certain areas of society, such as in health care, we see the growth of a structure and culture where those with money can purchase benefits and privileges that those without money are denied access to. This is new in Sweden. At the same time we see a plummeting of quality and proficiency requirements for key professionals, professors, doctors, preschool teachers, teachers, police and defense employees. It does not apply to everyone in these communities, but the trend is unmistakable.

Many people find that they are having increasing difficulty surviving economically in everyday life. Periodically, it is difficult to make ends meet from month to month. In this case, it is more and more common to be so swamped with worries, coping with stress and the discomfort involved in surviving financially, that one can not be bothered to care about more than just the essentials. There is no time to develop as a human being, to take good care of oneself mentally and physically, or to find time to think quietly. In this way, bit by bit, in area by area, the strength and quality of the community is diminished. As we know, the collective name for all of this is New Public Management, NPM.

The overarching ramifications of the implementation of NPM are the weakening of the country's democracy, an increasing polarization, growing poverty and unrest in society and extreme manifestations in politics. People no longer get involved because they feel run-down and powerless. In that situation, politicians can decide to implement very unpopular political decisions without being faced with any notable resistance, other than perhaps from a minority who still have the time and energy to sit down and write sharply worded articles and letters to the newspapers, which, however, do little more than point at the symptoms. None of these commentators, to my knowledge, has so far managed to pinpoint the three crucial societal issues **I**, **II** and **III**, or discuss how they are answered in today's society. The pattern of increased stress and difficulty finding enough time in the day is especially pronounced among single parents, parents in general and schoolchildren, but the incidence of stress in other groups in Swedish society has also increased significantly since the early 1990s.

To deliberately create *a general shortage of money,* is an intelligent, yet cynical and ruthless way to impede the building of a strong democratic society that is characterized by an exuberant joy of life. What should one call such a calculating actions? They are not very far from *sadism,* at least not if the architects of the system enjoy their work, which there is much to suggest they do. Creating a lack of money is thus used as an elaborate method for inhibiting the formation of strong communities. The money shortage is effectuated by means of the Ponzi scheme, which distributes money in society through the capital portion of granted loans (the part that will later be repaid). The shortage occurs - becomes a fact - when the capital portion *plus interest* (an added value) becomes payable to the lender. This is among this book's most important findings and observations.

Chapter 11

MONEY SCARCITY: CONCEIVED IN CYNISM

The lack of money in society is a circumstance that is created with heartless intention. Besides being an inefficient way of providing the community with money, *lending* creates and maintains a constant scarcity of money in the community primarily because the banks lend this money *at interest*. In the following analysis it will become clear that it is also easy to reverse this situation, once the basic mechanism is understood.

To make the following reasoning very simple, logical and perhaps even overly clear, let us assume that a society, right up to the point where the very first loan is granted in the community by the wholesale money monopoly (the banking system), conducts simple barter where the *goods* and *services* being exchanged are treated as being imbued with the properties *value* and *ownership,* respectively. That is to say, that before this point the community has functioned without any money at all. This innovation is now introduced by an extremely accommodating bank which offers *loans of money*, i.e., a *universal medium of exchange* in the form of the bank's alleged own money.

In this example the banking system has now disseminated the very first loan capital granted (the amortization, capital, or principal portion that must be repaid) into the community, which has thus become a borrower (this example can of course also well be applied to a single borrower). Some extra money to pay the interest on the loan is not distributed. This means that exactly the same amount of money brought into the community (the borrower) is the amount which the community will have to repay (the principal/capital) - neither more nor less. This matter is not difficult to understand. Society is, as per the formulation of the debt note, committed to sincerely, punctually and dutifully repaying the loan's principal portion - but also *the interest* on the principal. Since only enough money to cover the principal repayment portion has been disbursed, (to benefit society through this first ever granted loan), there is mathematically no money available to pay the accrued interest.

Already here, a mathematically impossible equation (situation) appears. If we further assume that society at an early stage, soon after receiving the loan money, were to repay (amortize) the first loan's entire principal portion, the community (the borrower) would then of course immediately be completely emptied of money again. Neither money to pay the interest nor any cash to maintain the community's important basic functions - the exchange of goods and services (money that can be called "lubricating money", that which allows the social machinery to run smoothly) - would remain in the community. After repaying the principal, our community would be back at square one, i.e., bartering again. But they would also be penniless - and moreover *be in debt to the lender in the form of unpaid interes*t. This debt is a deficit for the borrower, the community: *a shortage of money*. Under the conditions associated with the granting of the first loan, it is already apparent that in this initial stage a shortage of money in the community has been produced, because the loan is encumbered by - *interest*. It is thus clear how a money shortage originates.

A societal insufficiency of money is defined in the above example as a lack of money:

a) to pay interest on the first loan

b) to function as a "lubricant" in the social machinery, i.e., when money is used as legal tender in the exchange of goods and services in the community (society building). This money deficiency causes sluggishness in the economy, friction and difficulties in doing business other than through moneyless barter.

A *Ponzi scheme* now begins to take form. The Ponzi scheme is built up because *new loans at interest* are taken according to the same principle - among other things, to service the previously incurred payable interest - with the result that further interest debt is incurred. The *interest debt accumulates*, becoming a mountain of debt.

The easiest and therefore most obvious, but also the most devious "solution" to the debt situation incurred in the example, a lack of money, is to do as is often done in reality: to take another loan... and then another, in order to cover the "money shortage". Resolving the situation with this kind of short-term thinking, often serves to hide (cover up) the shortage. From the borrowers' point of view it is akin to digging one's own grave. But it is an excellent solution from the point of view of the lender, if it is their conscious aim to deepen and maintain the money shortage, to continually hamstring the development of democracy, to prepare for the great wealth transfers, and at the same time ensure that interest is paid to the lender.

Returning to the example: *The community's next loan, the second in the sequence*, is used to fund three things:

a) repayment of the interest debt on the first loan.

b) the disbursement of the "lubricating money" required by society for community-building exchange of goods and services, because it has become obvious that friction and stagnation in business and community-building appear without such a "lubricant".

c) The rest of the money is put aside to service repayments of the second loan's principal.

But - and it is now that shortages are becoming apparent - the second loan's capital portion (the principal) is insufficient to repay its own (second loan's) capital portion, because the equity portion has already in part been used up (in order to pay the interest on the first loan, and also to provide the lubricating money need to counter friction in the community's business transactions). Thus it is evident that the *shortages are worsening*, and that even more money is needed. The solution is to take *a third loan* to:

a) cover the remaining repayments of the second loan's principal.

b) cover payment of interest on the second loan.

c) distribute a little more lubricating money to the community, which is in need of more “lubrication” thanks to the new expansion that the availability of previously borrowed money has facilitated.

The consequence of the above is that any new loans taken must necessarily be *greater than the preceding* in order to cover the accumulating shortage that gradually occurs in the chain of successive loans, while the last loan taken brings with it an even greater shortage.

And so it continues, round after round of new loans, as the community increasingly approaches the "critical point" - the debt trap situation - where the borrower discovers that all work performed (in this example in the community), is barely enough to pay the accumulated interest, and that taking additional loans is no longer possible. Do you recognize this situation? A lot of countries in Southern Europe are currently struggling with exactly this problem. The banks and other potential lenders decline applications for new loans to borrowers who are in a debt trap, because they logically/mathematically barely have the capacity to generate enough money to pay the interest and ensure even a meager existence.

A mathematician would say that the money scarcity grows *exponentially*. Exponential growth therefore requires that increasingly larger loans must be taken. The progress of this zealous loan-taking in the community is called the *boom phase* of the national economic cycle, which consists of a period of expansion – and it is followed by and a recession. The cycle is regulated by the built-in surfeit of money, thus both forcing borrowing and the undermining of democracy in society. A boom in the community is therefore a false "happy hour" because the stimulus consists of money borrowed at interest. The community is gradually brought to the brink of a debt trap. The matter is painfully substantiated when recession subsequently strikes. The mathematics presented in the aforementioned example is a veritable minefield, forbidden to even whisper about in plain language, if one is a professor of economics, even though it is an easily accomplished task to identify the causative principles with a little training in logic. The same enforced silence applies to researchers in the official modern higher mathematics.

Booms: The false money glut

During booms, ordinary people are under the deluded impression that there is *plenty of money* in the community. Ordinary people do not notice the lack of money in a boom. Business is good - because it is so easy to get loans. Politicians also complain less about the chronic shortage of money, because the inpouring of tax revenues is so effusive that they can accomplish all kinds of state and municipal works with all the inflow, while the state and the municipality can relatively easily take up quite favorable loans – at interest, of course - as needed. In other words, everything seems to be fine during the boom phase. What people in the community do not know is that there is a “mathematically impossible situation” lurking in the shadows of the banks' accounting books: An impending banking crisis is creeping steadily closer during the economic boom. Two accumulating liabilities begin to be felt already from when the very first loan is issued. The cumulative shortage of money in the banks' accounting books is like a pair of growing mountains, two swelling deficits, due to defaults or a lag in payments of the principal and interest on the many loans granted during the ongoing economic boom.

Many businesses and individuals become euphoric or even over-leveraged during the boom, and it then becomes easy for the borrower to rank expenditure higher than payments on principal and interest to the bank. This in turn manifests itself on the bank ledgers as “red ink”: the growing "mountain of debt".

During the boom, businesses, industries and society in general are encouraged in every way to take out new loans. It is "easy to borrow," not least because the lending rates in this phase are relatively low. Many thus reason that to cope with repayments on previous loans, the solution is to take out new loans. Banks usually bait the trap by offering new, slightly larger loans, which are used to repay previous smaller loans. These smaller loans are bundled, so the overall interest rate is lowered, while providing an additional capital contribution in the form of yet more borrowed money.

The Ponzi scheme: few winners, many losers

It is important to understand this: The additional loans taken, were largely taken to repay the previous loans. Borrowers are often tricked by the loan interest rates being kept at a relatively low level in this phase. It seems favorable to borrow. At the same time, we see that during the boom it is only a relatively small portion of businesses, industries and individuals that manage to escape the vicious spiral of a gradually increasing debt burden, by the successful execution of large-scale sales with big profits, and raise enough capital to pay off all their debts and sometimes even have money left over. But many can not attain this "best-case scenario". These are the *multitudinous* losers, who at the end of the boom end up “holding the bag”: deeper in debt, and increasingly on the verge of falling into a debt trap. They constantly have to take out new loans to finance the repayment of earlier loans.

This is how the debt crises in Greece, Cyprus, Ireland, Portugal, Spain, Italy, to name just a few examples of over-leveraged countries, were built. The money shortages here finally mushroomed out of control and became excruciatingly painful for members of these communities in a thousand different ways. Ultimately, loans at interest more or less ceased to be available to ordinary people, businesses and industries in these nations – even to the nations themselves. They can no longer be called solvent. These over-leveraged countries are then offered so-called *aid packages* and *bank bailouts*, with the not so altruistic purpose of giving the recipient country's state apparatus an opportunity to continue the Ponzi scheme for several more rounds. Be assured that these "packages" constitute very large sums, many billions. There are several objectives with these aid packages and bank bailouts. Objectives that politicians never openly admit to. Each of these objectives requires an individual, specific analysis in order to be uncovered, and these analyses are reviewed in the trilogy's main book, Part II.

Sometimes bank bailouts are funded by a country's government by simply grabbing a hefty handful of the people's tax money and giving it to the banks, without it necessarily taking the form of a loan that the banks must pay back - even though politicians tend to make big issue out of repayment requirements in their attempts to convince the public of the necessity of such bank rescue packages. And even if the bank rescue package, incidentally, does take the form of a loan, it is still not certain that the loan/aid package will be paid back to the taxpayers. The same goes for the so-called aid packages which I shall discuss further, using Greece as an example.

Here, I want the reader to understand, as clarified above, that the community, its residents and the state in over-leveraged countries do not even have a theoretical chance of using their income/tax revenues to effectuate repayment of the loans that make up the debt mountain. This follows logically as the debt mountain is based on a “mathematically impossible situation”: More money is owed by the society than has been lent out to it. A guaranteed failure is built into the system. This means that we have a situation where the most recent loan rounds contributing to the giant debt mountain during the boom phase must, by logical necessity, be written down or completely written off. This is combined with hard or even severe austerity measures in the form of compulsory national cut-backs on public expenditure. Examples of the latter include reductions in public sector wages, the postponement of urgent construction projects, increased taxes, reduced pensions, raising of the retirement age, the partial laying off of vital occupations within the public sector, such as firefighters, police officers, nurses, and also includes the selling off of state enterprises and property - usually below their real value (in part II, I will return to the problems of austerity measures). By this time, lending has already ceased because the lender realizes that there is no logical expectation that the borrower will ever be able to repay the most recently granted loans. The question is how the writing off of society's debt mountain at the end of the boom phase should proceed. This will become clear in the following.

The "orderly fashion" of politicians: The five brutal measures

The easiest and most painless way of erasing debt is merely to strike the loans from the books (remove them). This is the simple *truth* that should not be spoken in plain language, and certainly not subjected to logical analysis. Specifically, it means that the money lent does not have to be repaid to the lenders. Neither the loan's principal nor the accumulated interest.

My analysis shows that the politicians at this stage select a policy of publicly asserting that writing off the debt will most assuredly be done - not immediately, but in a so-called “orderly fashion”. Of what, then, does this orderly fashion consist? The removal of debt in an “orderly fashion” includes at least *five* very different, *terribly drastic and painful measures*. Five measures which, I have discovered to my amazement, are completely unnecessary, and yet are repeatedly carried out. And it is our politicians who, in their intimate cooperation with the banking industry that facilitate the execution of these measures.

One may then ask why our politicians, in cooperation with the banking industry, choose to enforce measures that are completely unnecessary, and that also are brutally damaging to society. The reason, in its basic analysis, is that there are people who deep inside *enjoy* exercising power for its own sake, and find great satisfaction in building huge private fortunes. Simply because they find it amusing and derive satisfaction from *owning* great wealth. They are the epitome of the megalomaniacal materialist, one might say. These disparate people, who often shown great intelligence, even genius, have for generations down through the centuries gradually developed what today appears as the five drastic and destructive social measures. It is these five measures that politicians are referring to with the phrase "in an orderly fashion" when they bring to the public their proposals for coming to terms with the boom's end result - the accumulated debt mountain. Thus the the Ponzi scheme's third major milestone is achieved, namely, to create the logical preconditions for an extensive transfer of wealth - property and other assets - from the majority to the minority.

A prerequisite for launching the five measures is that a Ponzi scheme has been built up (as it is during the boom cycle) in the preparatory course so that society is massively in debt when the measures are implemented. Then each of the five measures are more or less simultaneously applied to society. These five measures themselves, seen as a whole seem more or less chaotic, and for many are a brutally painful process known as "recession", which is the same as a controlled collapse of the Ponzi scheme. Which of the five measures will be triggered, and when, depends largely on how deep the recession will be (the extent to which society is indebted in the recession).

The five measures are in order:

1. *"Voluntary" bankruptcy*

2. *"Involuntary" bankruptcy*

3. *Bank Bailouts*

4. *Economic warfare* in at least four highly intelligent, exceptionally sophisticated and financially resourceful variants.

5. *Aid packages* for the indebted countries (lending of large sums of money at interest) with the help of big funds such as the EU's EFSF and EMS funds, the UN member countries' IMF and the World Bank (an independent supranational organization that interacts within the framework of the UN's Economic and Social Council).

In this book, I call these five steps the *illusion of the five daggers* (in the sense of circus tricks and stage magic illusions), for each of the measures are brutal in nature, and are surrounded by stunning hypocrisy and lying in order that the peoples of the nations shall not understand that they are being fooled into giving away their property, and that totally unnecessary hardships are being imposed on them in a myriad of ways. In other words, it is an extremely cynical and misanthropic game that the five measures represent, where the lack of empathy and humanity is clearly visible. When people gradually come to the realization that they have had the shirt cheated off their back, a public debate will arise, which, when it comes to Sweden, will result in our national constitution being reviewed in detail. It may be satisfying for the reader to know already now that the the trilogy's second part will present clear proposals for a solution to these serious problems. But first we must cover definitions and clarifications, which begins here in Part I.

People who can think with the heart

I would like to take the opportunity to carefully point out that a society obviously needs people to lead important social functions in a viable manner within each nation's state apparatus. But just general competence is not enough. Their work must also be exercised with morality, otherwise there will be many occasions where it all goes wrong in the end. And it is on this point that it has so often failed, and is still failing, in public governance and administration. What is often missing, and which must now be addressed, is *thinking with the heart* in the context of governance at all levels, and particularly at the highest levels, because the leader is always the role model. Today, politicians, civil servants, managers and their subordinates are often placed in their positions based merely on the words they speak, or their formal qualifications. But in my opinion, there are *far more important qualities* that should be highlighted as crucial abilities in the above-mentioned executives: unselfish thinking, empathy and love for humanity. And because these qualities are overlooked, it so often ends adversely, as testified by a long series of "scandals". This is what must now be debated.

So-called VIP's and key individuals must also in the future be elected to office and professional tasks with the help of special *psychological tests*, so that the country will continue to be controlled and managed on the basis of guaranteed humane and empathetic core values. It should here be clear that these qualities are by no means distributed universally, so to speak, but that there is a wide variation in talent and resources among individuals. It is precisely this level of human talent that the psychological testing can help to determine, so that the right person can be put in the right place. I will return to these psychological tests later in the text. However, I have much to say before we get to that particular section. The *"five daggers"*, i.e., measures which enforce the great transfers of property and other assets when the boom turns into a recession, also have their respective in-depth analyses in the main text. There are also a number of other details that I wish to clearly demonstrate. Here in the introduction, it is my intention to present an introductory overview, so the reader can gain a sense of recognition regarding the reality we for the moment are immersed in: The world of today.

It is important to have a basic understanding of *why* the banking industry in cooperation with politicians trigger a controlled collapse of the Ponzi schemes at all, and also more or less understand how this is carried out.

Why all lending at interest is a Ponzi scheme

A *Ponzi scheme* is defined in principle as *an economic process in which already established investors in one or more projects are awarded financial dividends by the funds (money) that newly arrived investors bring to the project.*

A Ponzi scheme really performs no useful work its own, creates no additional economic value, or at most only marginally useful work/added value, because this is not the primary intention of the scheme's organizers. Instead, the main intention of the organizers ("the already-established investors") from the start is to earn money on ("make a profit" by) fooling the gullible "future investors" to join the project, and then completely or partially usurp these newly arrived investments in the project.

Based on this description of the principle of the Ponzi scheme, one can then make an analogous assessment of what "lending money at interest" constitutes: That all loans at interest disbursed into the community can be seen as the first step in such a scheme.

To actualize "society building" requires *money*, which we have previously noted is a *scarce commodity* in a society based on the capitalist/central bank economy - but it is not scarce for everyone. Those who possess power over the money making machinery never have any shortage of money. This category includes banking (both the central bank and its subordinate commercial banks), which could therefore, in our illustration of the Ponzi scheme, be can be called "the already-established investors", i.e., those who in the money-deprived society claim to have stored or saved money that they would like to contribute to "society-building" by providing loans – on the condition that they receive interest on them.

In the next step of the "society-building" process we find "all the newly arrived investors", which is all the entrepreneurs, businesses and individuals in the community who do not have any money, and are therefore forced to borrow from "the already established investors" in order to steer the project "society building" to a happy conclusion. It is thus "*the already-established investors"* in the project that are *"awarded financial dividends"* (in the form of interest) *through the money that "the newly-arrived investors"* (the borrowers) *invest in the project* ("society-building). We can now see that the description of the project "society-building" as fueled by the social activity "lending of money at interest" fits perfectly with the definition of a Ponzi scheme. And the reason for this can be reduced to the insight that it is *the lending of money at interest* itself that evokes a Ponzi scheme. Ponzi schemes, as noted, are prohibited by law.

The sum of all the borrowers' investments "in the project" consists of *the costs* that all of society's borrowers have to pay for their participation in the "society-building" project, i.e., in principle the costs of borrowing: the loan's principal, plus interest, plus taxes. The borrowers' (society's) expenses thus consist of the installments in step three, but above all interest payments, and even of taxes (which can be seen as "contributions to the state for participation in the project"). Looking at the loans to society's borrowers from a broader perspective, the loan money concerned can basically be divided into three parts: the *principle* (mostly repaid by installments), the *interest*, and a small amount of money which is part of the principle, but which "remains for a while" in the community (as part of the principal amount that is to be repaid over a longer repayment period than the majority of the principal amount), and which serves as a *lubricant* for the social machinery, as described previously. In reality, all the money that the lender has distributed into the community (principal amounts in their entirety) will thus sooner or later return to the lender. (In Part II, I show that in addition to the official principle sum lent, there are reasons to suspect that there is an unofficial outflow of money into the community that goes partly to the payment of bribes, and partly to "secret", off-book payments to intelligence services and secret military research – so-called "black projects”. But here in the summary, it is enough to have the fundamentals, the principle, clearly in mind.)

The state is thus paying for “the borrowers' project participation" by raking in taxes in the broadest sense, such as direct payroll taxes, taxes on work done and the goods and services tax (sales tax), excise taxes such as on gasoline and electricity, etc. The issue of taxation is a particularly complicated one, affecting both the so-called lubricating money as well as interest money, but - and this is important to understand: of the total loan amount that is injected into the community, a relatively modest proportion go to taxes. The total sum of all taxes is less than the "lubrication money" from loans because the taxes are to a great extent levied on activities associated with the community's exchange of goods and services - such as sales tax and income tax - and only to a small degree on financial transactions for speculative purposes. The sum total of all speculative transactions taken together, as I go on to describe in the main text, is about 48 times greater than the sum of transactions involving the exchange of goods and services that promote community building (business activities requiring lubricating money in the form of borrowed money). Those who will engage themselves in the great future investigations will be required to sort out the more precise percentage breakdowns between taxes, "lubricant money", and the interest and principal components, in terms of the total amount of money loaned to the community per unit of time, for example in the course of a year.

Here is a brief refresher: The banking and finance sectors in cahoots with the politicians/government ensure, in mutual agreement, that the entire Ponzi scheme called “lending money at interest”, in the sense of borrowed principal, i.e., the amount the borrower has in their hand when the loan is granted, has a *finite* cycle. The cycle begins, as previously described, when the borrower receives the loan money (principal) at the time the loan is granted, while the bank then enters the loaned amount as if the *borrower* had in that instant *made a virtual deposit* exactly equivalent to the loan amount. This is recorded in the right-hand column B (assets/credit column) in the balance sheet. Or put another way: *as if the bank is now in debt to the borrower* with an amount equivalent to the loan - which does not at all reflect reality, and for this reason is at the heart of the fraud. As repayment of principal progresses, the bank's apparent debt to the borrower is reduced, eventually reaching plus/minus zero in the accounts when the last installment is made. Then the loan cycle ends. I refer again to whistle-blower Michael Kumhof's precise description the Youtube video at link: https://www.youtube.com/watch?v=uCyQUkPizIY.

When a new loan is granted, the cycle begins anew. The interest that has been paid during this period, however, has ended up in, and preferably also filled, the pockets of the bankers and their front men in the form of pure profit. It is on the interest that the bank earns its money. If we now return to the situation where the loan's principal component is out in public circulation (i.e., before repayments have been completed), it is apparent that a relatively modest share of the principal is used to build and develop the community in the form of legal tender in the exchange of goods and services. An even smaller share ends up as taxes in the state coffers; money that the state uses in its state budget expenditure (i.e., society's public expenditure, including aid packages and bank bailouts - two of the five "daggers" of recession measures, as briefly discussed above).

What politicians do not dare even whisper

Based on this, and with Sweden as an example, it is correct to say that the Swedish government's dealings with the Swedish Central Bank (the Riksbank), commercial banks and finance companies (credit card companies), and with the central banks, banks and financial institutions of other nations regarding *the redistribution of wealth* in society are an intimately close cooperation. Thus, the loan installments, interest and taxes paid by borrowers, are regarded as the funds that the “newly-arrived investors invest" (refer to the Ponzi scheme definition above), i.e., what the borrower must pay to obtain a loan, "to participate in the project," or Ponzi scheme, which also includes taxes paid. These project costs (paid money) paid by borrowers and taxpayers become "financial dividends" for the "already-established investors" (banks, financial institutions and government) in a "project". This is *in its entirety consistent with the definition of a Ponzi scheme*. "The payout for the already-established investors" is thus the aforementioned principal, interest and taxes. This alone is enough to logically prove that lending money at interest constitutes a Ponzi scheme.

Meanwhile, the Ponzi scheme criterion that only a marginal part of the "invested" project money (the sum total of loans to the community) goes to "useful work" or to "adding value", is met. This situation is affected partly by the chronic money shortage in the borrowing community, and partly by the fact that the "useful work" or "value creation" could be many times greater were it not for the impedance that the system of lending money at interest exerts. If instead the people themselves were to gain control of the manufacturing, distribution and free access to all the money that society considers necessary, society would prosper in now completely unimagined ways, as I show in Part III.

Moreover, these "dividends" constitute without doubt part of an overarching *fraud*, as I have logically substantiated, as the recipients (the Ponzi scheme's "established investors"), i.e., the overall banking sector (central banks, banks and credit card companies) and the state, in fact receive "financial dividends" that they are not entitled to. Therefore, the full implementation of lending of money at interest, is in fact, a crime in the triple sense because it involves *Ponzi schemes*, *breach of contract* and *money launderin*g on an enormous social scale. If you do not understand my logical reasoning straight away, then please read on carefully and ponder this. You may need to go back to earlier parts of the text to understand in detail how the concepts of Ponzi schemes, breach of contract and money laundering are defined. You will need to train yourself to see the set of circumstances as a whole, to see the “big picture” in unfolding events. Juggling the various logical components back and forth, you will suddenly discover how the logic in the conception and functioning of the gigantic Ponzi scheme works.

Capitalism (central bank economy): A huge Ponzi scheme

Later in Part II, I show that the extremely widespread Ponzi scheme is, in fact, considerably more pervasive and far-reaching than I have suggested here. A logical progression of these facts is that the economic zone or actor called "The Global Market" (the sum of the world's many investors), can also be proved to be a well consolidated business that fundamentally applies the principle of lending money at interest. A gargantuan Ponzi scheme now comes into view. It is so *gigantic*, that the entire combined concept called capitalism (central bank economics), in its basic analysis is revealed to be nothing more than a system based on loans, the lending of money at interest, imposition of totally unnecessary tax regimes and national debt. Capitalism/central bank economics is thus revealed in the final analysis to be a staggeringly huge Ponzi scheme which today also includes a long list of so-called communist nations, because they are also implementing the system of central banks, operating under the principle of lending money at interest, combined with a more or less developed market in at least some parts of their respective domestic economies. We are now beginning to discern an exceptionally complex *“big picture”*, which is why I need to cover a sizable amount of preliminary information before I can delve more deeply into the details.

The general conclusion is therefore to regard capitalism/central bank economics as the world's largest ongoing Ponzi scheme (consisting of several tens of thousands of smaller, separate Ponzi schemes). Together they form one huge, monolithic Ponzi scheme which can be considered one single gigantic bank. Capitalism/central bank economics may be perceived as "a gigantic bank," which is disguised to appear as a multitude of different investors, buying and selling in accordance with a simplistic, so-called profit motive. The larger of these investors is a group of institutions that few people actually have any detailed knowledge of. Like a small appendage on the truly big institutional investors in the capitalist/central bank economy are a group of "individuals", all of whom make relatively modest investments in their own lives, but whose total combined spending amount, for example in the form of borrowing for private condominiums, houses mortgages, car loans, consumer loans, etc., is a major part of the overall picture. Yet, when we observe the combined operations of the at least 173 central bank nations worldwide, this group, comprised of “individuals”, is dwarfed by the much bigger players in the capitalist/central bank economic system. These much bigger players are the *institutional investors*, with a total investment amount that is truly astronomic, something I will return to the main text. The media and politicians, somewhat sloppily, term this group of institutional investors "the market", but a strict definition of the market includes of all the mentioned groupings.

When closely inspecting the concept of the market, one discovers behind the facade

- at least 173 central banks, totaling thousands of commercial banks,
- a number of more or less large investment banks,
- a range of credit card companies (which are a type of financial institution),
- fund management companies,
- pension funds,
- insurance companies,
- central bank currency reserves,
- sovereign wealth funds,
- state-owned companies/foundations focused on profit investment operations,
- commercial and investment bank currency speculation,
- municipality currency speculation,
- municipal tax planning,
- enterprise currency speculation,
- big corporate tax planning,
- Middle East and North African oil funds,
- a whole spectrum of hedge funds (such as venture capital companies that buy up schools, hospitals and old age homes),
- and in addition to this raging torrent of market investors is a small stream called *private equity*, which consists of wealthy individuals involved with currency speculation and trading with various financial products on the market.

This list is by no means comprehensive; it provides, along with the group of individuals ("small investors"), an approximate picture of the concept of the global market.

Recession: A controlled Ponzi scheme collapse

Thus, we turn our attention to the recession phase of the Ponzi scheme. This phase is, as mentioned, nothing less than a deliberate and controlled collapse of the Ponzi scheme. It is “controlled” in the sense that the collapse is no worse than that a new Ponzi scheme can eventually be built up, and that in the recession's aftermath a great, a unidirectional transfer of wealth in the form of property and other assets is enabled relatively smoothly. The direction of this wealth transfer is of course from the many to the few.

When the boom is interrupted, the community's inhabitants – read: borrowers - face what has been a fact since the very first loan was granted: that for many there is not even a theoretical chance of being able to repay all of the previous loans (taken in the boom phase). This fact suddenly becomes clear to an increasing number of citizens, businesses and major industries, as new loans are no longer granted by the formerly oh-so-accommodating banks. The banks suddenly stop lending. Only to a very limited extent does the banking system continue granting loans. Also, the immensely long line of institutional investors in at least 173 nations will be more or less conservative in their willingness to invest (lend at interest). More and more citizens in the communities of many nations recognize the absence of the preconditions that previously allowed “navigating” their course in the "normal" way during the boom by keeping “wind in the sails” - i.e., by taking new loans. The money shortage thus also becomes visible for people who normally are unfamiliar with or uninterested in economics. The great borrowing wave that was so evident during the boom is over. Large parts of the public can no longer do the right thing, even though they want to, and are loyal, punctual and dutiful people. One can view this as the cynical luring of the public into a trap during the boom phase, when banks were churning out loans. Borrowers were lulled into the belief that they would have a chance to repay their loans, although for most this possibility, from the very beginning, never existed. Only a relatively small portion of the borrowing collective can manage the task, as I went through earlier. Being stuck in the loan trap when recession strikes, usually with its associated rising interest rates, is like being tricked into buying a car that turns out to be something completely different than what the car salesman had claimed. This is how it works in the banking world, and seen in the wider perspective, also the way it works in the overall markets (the capitalist/central bank economy) – a combined behemoth of a Ponzi scheme that is the lending of money at interest. And I repeat: It is no small thing we are speaking about, but a gigantic, *well-organized and well-planned* societal fraud. It is thus also "ordinary people", the public, "small savers" that are involved but - and this is an important point - unaware of having been lured into the fraud, as opposed to those “initiates” of the inner circle who understand what it is all about. In Part II I refer to the banking system with all its groupings under the common title of S*ocietal Power B.*

Governing society: The power behind the curtain

The above discussion brings up two new questions: Who is it that interrupts the Ponzi scheme and why? The answer is that at a certain stage in the economic boom, when a particular switching point is reached, the decision is likely taken in the above mentioned top-level "control center” and an edict is issued from the central banks to the effect that "monetary policy now requires" that lending to society be reined in. In plain language, this means that an order goes out to the banks and credit card companies to largely cease their lending. That which in earlier times was called the *discount rate*, and then went on to be called the *marginal rate*, and was subsequently named the *repo rate*, is only one of the instruments used by central banks or the “central bank of central banks”, the Bank for International Settlements (BIS) in Basel, Switzerland. One of these other instruments, one which is not talked about so much, is the ordinary telephone call/e-mail/fax to the combined underlying banking system in a nation or in larger parts of the world, to immediately cease lending. A simple order. More on this in Part II.

We have now seen that some person (or persons) must make decisions and issue directives to the banking system to cease all lending, with the exception of a marginal minority of privileged borrowers that continue regardless of the economic climate. In this book, I call these decision-making persons the *big spiders* of the world. Allow me to emphasize once more that under no circumstances is the population of society at large, i.e., the public, to realize that the banking/institutional investors from the outset have been fully aware that a majority of the total loans that community residents, business owners, industries, municipalities, etc. have taken during the boom, can not, even theoretically, be paid back and that this scenario is included in the banking system's (the big spiders') planning! It is precisely the creation of this debt mountain that is their goal. It is part of the plan that only a fractional part of these many loans will be repaid. Those who after all are able to make their repayments obviously do this by managing to make enough money to get out of debt, when recession strikes. The rest of the borrowers end up in a debt situation, where they grapple with the question of how to find the money to meet the bank payments when the boom is over and the recession has set in. They hope to be able to keep their job, and in this way slowly but surely pay off the principal and interest. Only relatively few people in the community have the overview and realize that society as a whole has no chance of paying back more than a small part of its loans. This insight must under no circumstances become common knowledge in the public arena. Because if this fact were to become publicly known, there would only be a very small step to then accusing the banks of having engaged in a planned scam, of launching the loan carousel back when then boom was initiated and the first loans were granted. In other words, that the banks/institutional investors deliberately veiled the conditions for the loans. Which they did. It can thus be said that another violation of the law, the seventh violation (*intentional fraudulent behavior*) now becomes visible, in addition to the six that this text has touched on so far.

What do the central bank directors say officially when they interrupt the boom? Well, they give the impression that “there is a risk of *inflation*" because the economy is overheated, and that action must be taken for the good of society. That is the central bankers' argument for the changes to be made. Thus, it is claimed that lending must be drastically reduced due to *the risk of inflation*. However, there is deafening silence regarding the two giant "debt mountains", in the form of unpaid installments and interest, that in secret have swelled in the accounting books of banks and institutional investors, starting from the moment the first loan was granted in the boom phase. Nor are we informed that it is perilous even for the overall global money lending system (whereof ordinary banks and credit card companies are only a part) to push debt traps too far. Debt traps, when seen as a whole, are dangerous to Societal Force B, which consists of the Ponzi scheme's already-established investors, i.e., those who lend - the total global lending system. For if debt traps are taken too far, there is the risk that a Ponzi scheme could collapse in *an uncontrolled manner*, which means that a new Ponzi scheme can not be built up - and building the new scheme is the ultimate dream for Societal Force B. For borrowers with large loans, and who do not have the reserve of savings, the Ponzi scheme collapse always means more or less great hardship, and often outright disaster. In this way, it becomes clear that Societal Force B (still in the somewhat narrow sense of banking and other institutional investors) *withholds* vital information that members of the public should be informed about at the beginning of a boom phase in order to be able to fully determine the wisdom of taking loans at interest under the given (but veiled) conditions - loans that for the most part will not be repaid.

The inflation risk that the central bank directors are referring to is linked to the reality that each new round of loan money being brought into the community during the Ponzi scheme construction phase in the boom, the loan capital granted grows exponentially. During a time period ranging from hours to days, sometimes weeks to months, loan money granted in the form of large sums of money is introduced into the economy before borrowers pay back the principal and interest components on previously granted loans . This money, circulating in the community, can take the form of temporary investments that borrowers make in anticipation of paying previously borrowed principal and interest components. In banking jargon this phenomenon is called *floating*. Available financial information and media reports, basically only discuss the small portion of floating that arises in the banking system in connection with invoice payments and bank transfers by businesses and individuals. It is a fact that these usually take one or more banking days, despite the fact that transactions could be managed in less than a second electronically. But the really big floating sums, that is, money borrowed during the boom, and which borrowers invest temporarily before the scheduled repayments on earlier loans, is hardly ever mentioned, if at all.

If Societal Power B would push its combined Ponzi scheme, that is their lending, beyond all limits, there would be so much money coming into circulation, that floatation would develop into a serious inflationary problem, because of the huge amounts of money at play, while at the same time the number of debt traps would increase exponentially. In 2012, the world's central banks alone had since 2008 injected about 20 percent more money into the global economy than that which existed through loans granted despite the fact that 2008 was a precarious time in which the Ponzi scheme construction needed to be stopped – precisely due to the risk of inflation. No major inflation has occurred since 2008, indicating that the money extracted since then has almost instantly turned and gone back to the lenders as acutely required mortgage payments to be settled. In other words, the new money only served to support a new round of Ponzi schemes, with no benefit to the community. Loaned money went to pay previously taken loan capital components and interest portions.

It is my view that that the international banking system, and in the wider sense the overall Societal Power B, in 2008 ended up in a situation where it risked that the collapse which triggered the recession was becoming *disorderly*. They had to choose between two evils, and they chose the option that they determined would best ensure their own survival. The lesser of these two evils was to release additional, colossal amounts of money, even though they themselves realized and warned that such a measure would create inflation after a certain amount time. It demonstrated the banking system's double standards in that it acted contrary to its own recommendations and normal behavior. Usually they tend to advocate that best practice is not to bring additional money into the community in similar, though milder, situations (i.e., when the boom is canceled). As the Ponzi scheme which has been constructed nears the end of the boom, it is cut off (interrupted) at just the right moment to allow for the gradual construction of a new Ponzi scheme.

In plain language this means that the two giant debt mountains in the form of as yet unpaid principal and interest, which emerged on Societal Power B's accounting books, must be eliminated in some way, or at least drastically reduced in size. This is the problem for B. How does B solve it? This brings us to the five draconian measures, which I discussed previously. Here in the introduction, I discuss only four of these actions, as well as a trick eventually used when the five measures have done their work and enabled the completion of the great transfer of property and other assets.

The four measures, or as I also call them, *the bank's daggers*, which I shall briefly discuss here are thus:

1. "Voluntary" bankruptcy
2. "Involuntary" bankruptcy
3. Bank Rescue Packages, and
4. Support packages for over-leveraged countries by large funds such as the EU's EFSF- and ESM funds, the UN member countries IMF and the World Bank (an independent supranational organization that interacts within the framework of the UN Economic and Social Council).

This is all about cynicism.

Cynical appropriation of property

First, the two types of bankruptcies: Bankruptcies are a general, brutal way to force a change of ownership of property. As long as an individual, business or industry has a solid economy, the owners are perhaps not so interested in selling their property. And should a sale after all take place (under normal conditions), the seller can usually negotiate a good price because the sale is made voluntarily, under favorable circumstances. For buyers under these circumstances, reasonable or excellent deals are far and few between when the interest to sell is weak. Add to this that even if a potential vendor's economy is in dire straits, a sale still requires an interested buyer. Often the business for sale is a life's work that the seller has put their blood, sweat and tears into building and developing. For some it is not always about the money, and many people, businesses and industries are simply not interested in selling only for the sake of money, even if the bid is favorable. What I see is that the Ponzi scheme of the banking system and politicians is calculated to create "a dream situation" for property buyers. And herein lies the cynicism.

History shows us that in Sweden since the early 1600's two types of bankruptcies have repeatedly been carried out. The two types of bankruptcy have mainly been triggered in recessions, but also occur in booms. Characteristic of both types of bankruptcy is that a large number of ordinary people, small, medium and large business owners, as well as some industry owners, are literally deprived of their assets by being forced into bankruptcy. Seen in retrospect - somewhat superficially – it appeared as if the underlying economy was the culprit. However, a closer analysis reveals that both types of bankruptcy are *the direct result of cold-blooded, cynical planning within the framework of the brutal Ponzi scheme of the banking sector and the politicians*. The Ponzi scheme's intention is to provoke these two types of bankruptcy with the overall objective of *forcing the sale of property* at lower, or even bargain-basement prices. At this stage of the game, when property prices drop dramatically due to the owners being forced, hat in hand, into the market - history shows that buyers, grinning like wolves and with stuffed wallets, suddenly come flocking from out of nowhere and buy up the bankrupted estates for a pittance.

For some reason this type of bankrupt estate is often handled very carelessly by the banks or the government appointed bankruptcy trustee at the special bankruptcy auctions. By “carelessly” I mean that the administrators do not take the time, or simply do not show any interest in getting the highest possible price. A number of newspaper articles over the years have reported this phenomenon regarding forced bankruptcies. It seems to indicate that the banks which are laying claim to the property are not really interested in the money a sale would generate, but rather that the banks' primary interest is to effectuate an *ownership transfer* as quickly as possible. This change of ownership of other people's property and life's work in the context of large wealth transfers "from the majority to the minority" is a very delicate and sensitive issue. But there is also another bankruptcy scenario wherein the banks choose to seize fully functional factories/enterprises as a redemption of collateral, and put them on hold, managing the seized property while awaiting a change in the price situation that is more advantageous for the banks (the new seller). In this way, unprecedented wealth in the form of industries, business buildings, machinery, office equipment, vehicles, computers and other valuables are transferred to the new owner, who brought great economic losses to the original owner.

If the banking system does not manage to corner the targeted victim (some business for example) in one recession, the subsequent recession will bring new opportunities if the entrepreneur can be lured into the loan trap by taking sufficiently large loans at interest. Such callous and savage actions against people have been carried out in silence by the banks in cooperation with the Swedish government since the first governmental form with the first banking laws came into place in 1634. The Swedish state has for about 400 years actively participated, through parliamentary and governmental decisions, in the elimination of standard commercial practice regarding the purchase and sale of property as a result of the executed Ponzi schemes.

A little aside in this context: Sometimes the media discusses how some previously admired financial and business families, often with small empires, went under financially during the 1800's or 1900's, often under great distress and public repudiation. This occurred because the families somehow, either on their own or on the volition of others, allowed themselves to be fooled into a debt trap. The historical record shows that for one reason or another they were persuaded to *start taking loans at interest*, instead of following the wise and simple business rule: First create profits to put aside for running costs and future investments and *then* address one's own needs and the needs of one's dependents. In other words, build up *a buffer:* spend the money earned on required investments/expenditures - and only then, when sufficient equity exists, take steps to expand the business. This is an approach that could be expressed with the words “to make haste slowly”, to not rush into development and expansion faster than can be done while still maintaining a firm financial foothold *without having to take loans at interest.* The approach is sometimes also called *organic growth*. A type of growth that infuses exceptional quality in the underlying aspects of the entire growth process.

The slow-growing spruce trees of northern Sweden are an example of such organic growth. Sometimes it takes up to 300 years for the wood to become suitable for use, e.g. in Stradivarius' famous violins. (Not that this was the only wood used by Stradivarius in his violins). Much needs to be in place, and must proceed in a harmonious way for the growth process in all parts of an organism's growth for it to be characterized as organic. A business can be seen as a dynamic organism. Taking loans at interest without having the necessary reserves to cover the loans, is an approach that is tantamount to living beyond one's means. It is taking a chance that all will go well and hoping for the best when nothing is known about the future. In their intimate cooperation with the banking system, our politicians have, with the help of elements of the media – which the banking sector controls – since about the 1950s increasingly reprogrammed (brainwashed) society regarding the conceptual essence or meaning of the term “organic growth”. Thus the concept of organic growth has become somewhat old-fashioned, outdated and downright "ugly", while the shortcut - taking loans at interest - is taught as admirable. Yet people are not informed about the risk of this dangerous “shortcut” to wealth (read: the risk of suffering very unpleasant debt traps and perhaps catastrophic loss their business). The central bank, the representatives of the banking system in general, and our politicians do not tell entrepreneurs or the public about the actual significance of the numbers on the banks' accounting books when loans are taken at interest. They fail to mention the banks' accumulating deficit on the balance sheets, the two giant accounting mountains, i.e., the borrowers' unpaid principal and interest that the community has no chance of "paying back" to the banking system - not even theoretically - because an underlying mathematically impossible situation controls the entire process and virtually guarantees a disastrous outcome for those who are left “holding the bag”. Thus, the authorities withhold an important, finely nuanced information base that entrepreneurs and the general public need in order to make informed decisions. An information base that could provide these potential loan customers an opportunity to decide if they should even dare to borrow money at interest when they are in a situation to choose. The banking system and false, hypocritical politicians do not reveal that the banks “money lending” is not really lending at all because, firstly, the money is false, and secondly, because it is not banks' “property”. Are these really the kind of politicians we want to have as the elected representatives of our society? Not all politicians are false in the sense that they are accomplices to a criminal banking system, and this needs to be stressed again. But some definitely are! That is why I firmly submit my suggestion regarding the necessity of *special psychological profile test* in order to reliably screen future politicians. The ability to think with the heart is an absolutely essential feature in society's leaders in order to realize the value concepts of a humane, people-friendly society.

Economic survival for the entrepreneur: The trick

Because the theft strategy of the banks, in cooperation with a certain percentage of morally handicapped politicians, has enabled debt traps and legal breach of contract, that is, seizure of property and wealth through bankruptcy proceedings of various kinds, and theft concealed as legally processed expropriations, skilled entrepreneurs and industry leaders in Sweden have long realized that if one is to succeed in having their business survive over time, it is important to take as few loans as possible. In so far as possible, cash and reserves should be built up to the maximum extent circumstances allow. Then the owners of the business (perhaps a large, reputable family) can engage in all the investments they need to - even on short notice - without having to stand, hat in hand, at some bank branch to plead for a loan. The business is then also protected against economic fluctuations in such a way that reserves can be drawn on in a recession when new orders are sparse.

Furthermore, the business can also respond rapidly to buying opportunities where access to large sums of cash is a big advantage: "cash-is-king"-situations.

For several decades, since the 1880s, and for long stretches while it was in power, these self-perpetuating and wisely managed Swedish companies have been a thorn in the flesh for the Social Democratic Party. The party has tried different tactics to thwart them, including the introduction of various kinds of tax legislation and other means, the intention being to try to prevent these types of highly intelligent and socially conscious entrepreneurs from being able to build up the financial reserves that allow them to avoid taking loans at interest. Also the Left Party[1] has seen this type of skilled entrepreneurship as something unwanted, without either the Social Democrats or the Left Party think tanks revealing anything to the Swedish people about the first two of the three key societal issues **I**, **II** and **III**.

The current Left Party first began as a splinter group of the Swedish Social Democratic Party, a grouping which at that time advocated a Soviet-style model of governance (a model which came to exhibit an unimaginable lack of humanity and empathy in many ways). Now my question is this: If the Left Party proclaims to have the best interests of Sweden and the Swedish people at heart, then why have they not told us about the first two of the three key societal issues **I**, **II** and **III**? These are absolutely crucial issues, the ones that really need to be discussed and clarified if Sweden's best interests are to be served. Business leaders who face great responsibilities to their staff, and who have invested enormous amounts of time and labor in their companies need the assistance of their own private think tanks to help them understand how Swedish society and the world at large works at the deepest levels. They need people around them with sufficient mental sharpness to also see through the various ideologies of the political parties.

In the in-depth analysis of Part II of the trilogy, I reveal that *all Swedish parliamentary parties* are deeply involved in close cooperation with Societal Power B; the power in society which lends money at interest. I also demonstrate that all the parliamentary parties are in fact collaborators in the great economic and political deception. All parliamentary political parties thus have an ideology that is based on supporting a type of society and state apparatus that is predicated on citizens and businesses taking loans at interest. Thus assent is given to a well-organized Ponzi scheme that breaks up the community to a greater or lesser extent in every recession, are where only those who are strong enough to survive can continue to operate without being forced to start from the beginning. Entrepreneurship is a wonderful thing, and I have much to say about it in my book. You will encounter a number of descriptions of entrepreneurship; sometimes it is handled skillfully, compassionately and humanely, but at other times it is cynical, focused solely on making as much money as possible and coldly generating profits with a damning lack of humanity.

You have likely seen enough from media reports to conclude that both the first and the second category of entrepreneurs exist. It is important to remember that there are entrepreneurial nuances between these two extremes, in order for the public debate on these issues to be as objective and balanced as possible. This is crucial when major decisions need to be made on sensitive issues. This book indicates that huge changes in society will be resolved in the near future - in a few decades, or perhaps even before that.

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3 The **Left Party** (Swedish:Vänsterpartiet, V) is a socialist and feminist political party in Sweden, founded in 1917 following a split from the Swedish Social Democratic Party.
Source: Wikipedia

The "voluntary" and "involuntary" bankruptcies

The two types of bankruptcies that are provoked by recessions are "voluntary" and "involuntary" bankruptcies. "Voluntary" bankruptcy occurs when individuals, businesses and industries with large loans - but weak cash flows and small reserves of their own saved money - face sudden difficulties in taking further loans in a recession because the banks have become more restrictive with lending. In addition to the restrictions, banks normally require that borrowers must be able manage payment of principal and interest on their existing loans. If the cash flow is weak, those who are struggling to repay their loans but no longer have access to new loans may find themselves in a strained financial situation: they either procure the money or face bankruptcy. In this case it is primarily the lack of stored reserves that is decisive for the individual, business or industry that has fallen into such acute financial difficulties. Thus, although a private person, business or industry might have had a steady inflow of money before the recession set in, and was fully functional - perhaps with employees - the necessary reserves are now lacking. No matter how lofty the borrower's ethical or moral intentions regarding repaying their loans, they can simply no longer manage it, because this eventuality is a tacit, integral component of the Ponzi scheme's design: that many borrowers will end up “on the ropes”. When they took their loans, the borrowers were never informed of the sizable probability that in the future they would number among the guaranteed losers.

Are you as a prospective borrower still interested in taking loans at interest under these conditions? It is always the weakest link in the social chain that snaps first. The first to go bankrupt, are those with the weakest cash flows and the smallest reserves.

The banking system (central banks, commercial banks and credit card companies), and more broadly the overall group of the world's institutional investors (collectively called Societal Force B), has, over time, created a whole spectrum of *banking laws* with the help of its allied politicians. Some of these laws stipulate that there are lenders (banks) who have preferential rights when it comes to having their debt-claims met, i.e., they able to pick and choose among the "voluntary" bankruptcies that arise due to weak cash flows and meager savings. Our politicians have therefore prioritized the banks, allowing them to leap to the front of the queue, ahead of, potentially, a long line of other creditors.

In addition to “voluntary bankruptcies”, we see the appearance of "involuntary" bankruptcies in particularly severe recessions. It is my view that the occasion for this is the existence of the two gigantic debt mountains (on the banks' accounting books) in the form of as yet unpaid principal and interest that are so absolutely colossal, that "voluntary" bankruptcies are not enough to level out these mountains. An additional instrument is needed, and this is where "involuntary" bankruptcies come in. “Involuntary" bankruptcies involves borrowers with *strong cash flows* being forced into bankruptcy. It is by means of what may be described as the "ultimatum letter" - in true gangster fashion. There is in fact a banking law that allows the lender (the banking system), at any time - it is up to the bank to determine at what point – to activate a fine-print clause in the legal contract (bond) between lenders and borrowers. The purpose of the clause is that it should be as little known and inconspicuous as possible – which of course is precisely why it is found in the fine print, as is customary in business contexts. The section provides the banking system the legal right to recover the *entire* remaining, not yet repaid loan amount - with interest.

During deep recessions, even businesses with strong cash flows (and perhaps significant reserves in the form of savings) are often put in a situation where repayments of principal and interest fail. If the loan taken is sufficiently large, i.e., the lender has managed to ensnare a company to take large loans, an ultimatum situation can arise. For example, an entrepreneur that runs a very solid, well-functioning company with fairly well-filled order books, many employees and good cash flows, etc. - but with huge loans – faces an ultimatum: either pay the entire outstanding loan with interest in so or so many days or weeks, or the bank will activate their legal right to seize the business - perhaps the entrepreneur's life's work. The process is strongly reminiscent of the offers gangsters make to their business partners: Pay or Die!

Say that you as a business leader took out a $10 million loan some years ago during a boom when it was easy to borrow. The money went to investments in a new factory, new machines, office equipment, a new canteen for employees etc. Suddenly, without warning, you receive a demand for the remaining $3 million on the loan. Since there is now a recession, it is very difficult to borrow more from your bank or another bank. In an instant you must face the fact that your life's work is slipping out of your hands and into the bank's hands instead - but you can't do much about it legally. The Bank, thanks to the fine-print section has *the law on their side*. You have always assumed that the promissory note (the legal contract) was and is in order. You never had any suspicion that there was a legal breach of contract to the effect that the bank lied, and is lying about having lent you its own money. And that you had not understood the full meaning the fine-print subsection - until now. All you see now are the bank's gangster methods. Later here in Part I of the trilogy, I have devoted a chapter to a story on precisely how these "involuntary" bankruptcies play out, so that you can get a sense of the hell it is to go through an "involuntary" bankruptcy - where your life's work is literally stolen from you.

Between 1992 and 1995 several thousand "involuntary" bankruptcies were carried out in Sweden under the auspices of a special state company called Securum. The total number of bankruptcies in the Swedish banking and financial crisis (1987 - 1995) was about 90.000. roughly 60.000 companies went bankrupt. More than 250.000 people lost their jobs. Approximately 400.000 people were relegated to long-term unemployment. Social aid costs exploded. Would it be cruel ask whether the company name Securum alludes to word "secure” as in “safe” or as in “to collaterize”? Probably the latter.

The private savings banks had at that time a separate company by the name of Retriva (compare with the word “retrieve”, which appropriately enough could mean "save" such a situation, or "win back"). No examination of the viability of the companies that received an ultimatum – i.e., whether they should be given the opportunity to pay back the principal and interest in the usual way at a calm, steady pace - was granted, neither by Securum (Swedish State), nor by Retriva. It was not about saving businesses; it was about engineering a payday for the banks. The creation of the fine-print subsection as an integral part of the debt note has thus had the approval of political power, and remains in operation, decade after decade, century after century, as one of the banking laws of Sweden.

In addition to the redistribution of property that is effectuated by the two types of forced bankruptcy, the lender (the banking system) has the legal right to *write off* loans which will not be repaid due to bankruptcy. In plain language this means that the banking system does not expect to get back the principal portion of the loan. The banking system will then also lose interest on the loan. What were formerly blood red numbers (accounting entries for non-repaid loans) in the banks' accounting books are turned to black in the twinkling of an eye! The deficit morphs into plus/minus zero by the magic of depreciation. In a single moment the losses are wiped out, which could obviously very well have been done from the beginning using the "delete-button trick" or the “striking-a-line-through-the-numbers trick”, without the banks having lost a single penny, because their original loan money was made out of thin air.

But the banks' normal strategy is primarily to adjust the accounting books' deficit figures by two kinds of often very painful bankruptcies, which literally smash parts of the nation as sections of the country's vital business structure is crushed. Businesses that often are part of the backbone of the nation. You can thus see for yourself, that despite the fact that the simple push of a “delete” button would have immediately been able to eliminate these loans without harming anyone, the Swedish government still chooses, in its cooperation with the banking system, to willfully execute or give the go-ahead for two types of bankruptcies, which leads to immediate tragedy and a subsequent redistribution of wealth (ownership) into the new owner's hands. Finally, lines are drawn through the loans still remaining in the bankrupt estate when the ax has done its work and only the shell remains. As previously mentioned, the “line” or “trick” comes into play when more or less tough and painful economic austerity policies of forced savings have been implemented in the nation. That is, when all or some of the "five daggers", in addition to the economic austerity policies, have been implemented, all depending on how deep the recession has been. In this way it has been demonstrated that our politicians take clear, socially undermining decisions to the disadvantage of the public, the business sector and the entire nation in the context of a Ponzi scheme, while at the same time hypocritically claiming to work for the benefit of the people and the nation.

The bank rescue packages

In the case of a very deep recession, the third method - the third "dagger" - is also activated (at least this has been the case up until 2015, as mentioned earlier) in order to overcome the two giant deficit mountains on the banks' balance sheets: the as yet unpaid installments and interest rates. This third method consists of *bank rescue packages*, which the reader already has a reasonably good analytical insight into. Ireland implemented such a massive bank bailout in 2008,. In Sweden, the most recently conducted banking bailout was in 1992. And we are not talking about small change here. The bank bailout in 1992 ran up to approximately SEK 95 billion. When talk turns to bank bailouts, the politicians and the media alike also begin to talk about the banks' balance sheets. Until then, no mention of accounting books is made in such clear terms that people can gain an understand of their real meaning – which is that the banks are harboring huge deficits on the balance sheets, the two giant debt mountains, i.e., unpaid principal and interest due to defaults by borrowers, and ultimately caused by an underlying mathematically impossible situation. A Ponzi scheme controls the entire process.

A bank without money is not a bank (or is it?). And without a bank there can be no loans, so goes the argument. But if we the people, buy this argument, i.e., swallow the bait, it of course means that in this case the bankers, and indirectly their governing principals (the spiders) higher up in the hierarchy, in the first stage can pocket our tax money without us noticing, as we went through earlier in the text. One can also see that we, the gullible public, ultimately agree to pay the banks a copious fee to borrow money they manufacture out of nothing! Does this not constitute stupidity? In some nations, at least some of this bank rescue money is to be repaid to the state (the people) when the banks involved eventually "get back on their feet" (when bright crimson figures have become less bright). In this case the taxpayers thus lend their own money to the banking system. This, however, is more the exception than the rule. In Sweden, at least part of the comprehensive bank rescue package that the Swedish people contributed 1992-1995 was refunded.

Is it the desire for riches alone that drives the fraud?

It would be appropriate to mention here the argument that if it was all about money, it would of course much easier for the banking system and its architects on the highest global spider level to resolve the matter by simply making all the money they wanted, and thereby be done with it, once and for all. After all, they have power over the nations' money manufacturing machines. They could then enjoy a Scrooge McDuck existence, swimming in money for all their days. But it is not that simple. It is not the money itself that is of interest for these people, those who have maintained the capitalist/central bank economy system since its beginning in 10th century Europe. Money is just a simple but effective means/tool to achieve what they really desire. Namely, the goal of building an impressively well-organized and well-funded global empire of power over both the economic and social events in our world, combined with a very high degree of ownership of anything that can be owned, through trusts and various organizations and multinationals. Thus we hear the same old song being sung; the ancient, classic theme is being played out: The dream of achieving world domination, of power and ownership. Today, these people are very close to their goal, but are simultaneously exposing their true intentions as society and reality catches up with them. More and more clear-thinking people, often independently of each other, are beginning to see what is really going on in our world. An elaborate, enormous world of deception is at work - at the expense of large swathes of humankind. It is the purpose of this text, together with the work of other authors, to open people's eyes and help them understand – and for everyone to realize this for themselves - that perhaps it is time to begin selecting a new breed of leader for our communities. Leaders who this time are guaranteed to be people-friendly, and not as it usually turns out, more or less predators disguised as saints. Many of the leaders we have now are good at speaking fine words and giving lip service, but in reality they provide very little in the way of concrete action. What they achieve is at best a marginal degree of welfare development. Their legacy is the dismantling on a vast scale of the societies they have "assisted" in the affected nations. The reader now has some insight into this.

Support packages to over-leveraged countries

At the same time as the three measures "voluntary" bankruptcy, "involuntary" bankruptcy and bank rescue packages are implemented, two other methods - two "daggers" – to adjust the red figures, are occasionally used in the banking sector by Societal Power B: *Economic warfare in four possible variants*, as well as the extraction of more tax revenue in the form of *international aid packages* (from, among other international institutions, the EFSF, the ESM, the IMF and the World Bank). Since the economic warfare variants are exceptionally advanced, I do not go into the details here in the introduction, but refer the reader to Part II. Instead, I will go directly to a discussion of the international aid packages.

Most people today are aware (as a result of Greece's looming state bankruptcy as seen from the year 2010 until at least March 2016, and the threat of the Euro's collapse) of the recurrent so-called political summits between the 19 Eurozone finance ministers, which are also often attended by heads of state and IMF chiefs. Altogether, there have been a large number of such summits, which goes to show the seriousness of the crisis the politicians have been ordered to solve. But who gave the order? The answer is: The big spiders of the world, because the big spiders in their greed and hunger for power have allowed the financial crisis, which was triggered by the Lehman Brothers collapse of September 15, 2008, to go a little too far, and thus grow threateningly large for them. This can be seen as part of the great risks and high stakes they are willing to involve themselves in in order to achieve vital national policy changes aimed at centralizing power and authority for their own benefit. A state of pronounced financial crisis is both an aid and a risk for them. Without such drastic crisis situations, the process of achieving a "Central Government" under their control would progress significantly slower, and the question is whether this hidden power in such cases would be able to attain their goal at all. In any event, a wide range of nations in the world are affected by the crises in very real ways (as can currently be observed). The global financial crisis that we experienced only a few years ago was thus dangerous even for the big spiders – because, on a grand scale, people began to ponder what it is was they were witnessing. This text is an example of that. It is a result of the process that I, as an observer with an understanding of scientific methods, was witness to. Such attention and multi-faceted analysis is a threat to a system that engages in sophisticated fraud whilst attempting to maintain a semblance of order. Therefore, the 19 Eurozone finance ministers, and often heads of state, central bank governors and the IMF chief, have repeatedly met at the so-called political summits. In some cases they have have been joined by such distinguished visitors as the US Secretary of the Treasury, and on several occasions they have received a message from the US President expressing his hopes for a successful "solution" to the economic misery.

Virtually every time these high-ranking politicians have returned from their confidential negotiations, they have made the kind of statement that is reflected well in what, for example, the German finance minister said in an interview on March 30, 2012, and also in the French IMF chief's comments at about the same time. The German Finance Minister: *The creation of the EU's stability funds aims at preventing the spreading of the crisis, which could threaten the stability of the entire Eurozone as well as the stability of global financial markets and global growth*. IMF chief: *The combination of the ESM and the EFSF together with other European measures, will strengthen the European firewall*. Other politicians who emerged in connection with these summits have used wording to the effect that a write-off of the Greek sovereign debt must certainly be effectuated, but not yet. We must wait. First, other measures must be implemented, so that everything is done *in an orderly fashion*.

My question to the reader is this: Do you hear a particular message in any of these statements? My own interpretation is this: The stability funds EFSF, the ESM and the IMF are good, not only for the Greek economy, the Greek people and for Europe's firewall (Europe's future ability to resist economic pressures), but they are also good for the world, that is, *for the global markets*. In other words, good for capitalism (central bank of economics) – that the big stability funds, which came into place after much negotiating at the summit, favor "global growth." But also, let me emphasize, that the stability funds must be used prudently in an *orderly fashion*. When I listen only to what the politicians have to say, I get the impression that politicians claim to have the situation under control. That they have negotiated wise and fair measures at the many summits. However, in addition to listening to the words of the politicians, I am also a constitutional logician. That means I have a lot of expertise in the execution of sophisticated, in-depth analyses of various informational contexts. When I apply my skills to the information base that the media provides, and to the text of the Basel I, II and III banking regulations, and furthermore use my intuitive ability (regarding this matter, please see end of this summary), I conclude that the politicians in question are first-class con artists. It's like facing a dishonest used car salesman. Not all used car salesmen are con artists, but some are. Concealing serious rust damage in a car, and thus making the car appear to be in better condition than it really is, can have serious consequences for the person buying the car. It is no fun driving a car when the brakes could fail at any time because the brake linings are corroded. At worst, such a car can be a menace to society

It is my opinion that the ethos of the used car salesman in principle also applies to the summit politicians, including their subordinate staff officials in the member countries who report on the negotiations at the summits. They are trying to sell a product to their constituents, trying to convince them that it is the best product, and that everything is in order. The difficulty the politicians have had in reaching their decisions indicates that the meeting's "product" is not only dangerous for, in this case Greece and the Greek people, but also for the world at large. Not only economically dangerous, but also destructive due to the serious dismantling of democracy that occurs in the affected countries in the wake of austerity measures and their accompanying secondary effects; tragedy and devastation. This is the result of the five measures in combination with drastic and completely unnecessary "starvation diets". These are the "product proposals," the politicians have negotiated, namely, the five "daggers" in combination with austerity.

Behind the backs of 500 million Europeans

It is my view that these politicians withhold (conceal) from their constituents the fact that they have been ordered to strictly follow a special section of the Basel II banking legislation which states that *private lenders* in these contexts *shall be held harmless*, i.e., be able to lend without risk. Failing to report crucial aspects of a particular context is tantamount to withholding facts (concealment). Not all the cards are on the table. In plain language the Basel-II section means that private lenders who lent money to countries including Greece, Spain, Portugal, Ireland, Italy and the world's other at least 168 central bank nations, are *guaranteed* to recoup their lent money. But how can this possibly happen when, already from the start, a "mathematically impossible situation" is built into the great global lending carousel, i.e., in Societal Power B's cash cow: The capitalist/central bank economy? How will this money be provided for the "private lenders", the extensive group of institutional investors which in times of crisis comes rapping hard on the door of the countries that lent the money, demanding repayment? Already from the start, an extreme lack of money and the planned inability of the borrowing countries to repay is built into the arrangement the day the house of cards collapses, i.e., when the Ponzi scheme enters the recession phase. Can you tell me how this can be done?

As I see it politicians have invented a tool they call *stability funds* - a moniker that testifies to their ingenuity and competency in the art of formulation. The task of stability funds is by no means to help, e.g., the nation Greece and the Greek people, but is instead designed to help *private lenders* recoup their lent money! How crass is the truth that politicians cover up by not revealing the deception behind adhering to the aforementioned Basel II paragraph. That objective is to pass the buck from private lenders to a large number of countries' taxpayers, i.e., cynically standing by as the European taxpayer is left standing when the music stops in this cruel game of musical chairs. Thus it is the taxpayers who, behind their backs, without comprehending or even participating in the matter, have been designated to become those who will shoulder the burden of the last big loans to Greece - without improving the situation in Greece in the least. On the contrary. It does not take much intelligence to understand that the granting of additional loans to Greece, euphemistically called “aid packages”, means that the country's debt increases. That Europe's taxpayers should be reimbursed for the aid money some time in the future, is a utopian dream. Possibly, at best, they will get back a small portion of the aid package money. I will now explain how this works.

How the major support funds are funded

The world is divided into different economic regions. Support packages are extracted from tax money, which has different names in different regions of the world, even though the IMF Fund and the World Bank, which were created at the same time in 1944, act nearly globally. Historically, one of the first internationally active support packages was the US Marshall Plan to rebuild the war-torn Western European countries after World War II. Some of the money was given as loans at interest to Europeans, but for the most part it was given away without the need for repayment. Subsequently, a further series of overarching lending institutions was created. Examples are the big EU funds EFSF and ESM created in the 2000's. Also these funds are financed with tax money.

This means that citizens in a wide range of nations must see some of their taxes being used for purposes other than the domestic needs of the nation, despite the fact that the central banks, commercial banks and credit card institutions today have their own money producing machines and at no cost could easily produce vast amounts of money. In fact, all the money needed could be manufactured without any cost, because manufacturing the product (electronic money) could easily pay the negligible, in this context, manufacturing costs - such as computers, electronic networks, negotiation expenses, including meals, return trips to political summits, etc. Mark this observation well, for here you will see what a cynical money game the political charade actually is. It is in fact a cinch to make money, but a planned system has been created where the hidden, cynical intention is that taxpayers, with their painstaking (time consuming) efforts are to finance the underlying funds of the aid packages – solely for the amusement of the system's architects, not least with a view to exercising power. This is how the system is designed – with a cynicism that borders on sadism.

How then are these funds' tax burdens distributed? Which citizens will be the ones to pay? All 186 UN member countries' inhabitants contribute tax money to the IMF. The EU's 28 member countries (as of April 2016), all of which are UN members, must therefore, in addition to participating with contributions to the EU's two major aid package funds EFSF and ESM, also co-finance the IMF. As regards the 19 EMU countries (the countries that have adopted the Euro in Europe), these countries have committed to, in addition to UN and EU stipulated common support funds, even pay tax to an EMU-specific relief fund with the name "promised contributions from other EU countries" (Information taken from SvD autumn 2010). The bottom line here is that when it comes to the big aid packages to Greece, the people of the 19 EMU countries have provided help through tax revenues to at least three more or less large contributing funds. The other nine EU countries' populations have provided tax money to two funds, and the 159 UN nations outside the EU to one support fund. The appropriated tax money is held in something the politicians have given the generic name "aid package for Greece."

The German people, to take one example among the 28 EU countries, has been "persuaded" by its government politicians to contribute very large sums of confiscated German tax money (indirectly through the labor of German citizens) for a project that in the final analysis is not shown to be of any benefit to Greece or the Greek people, but a benefit for private lenders. How can this statement be objective and in agreement with the facts? The answer is that each new loan to Greece in their already collapsed Ponzi scheme (the situation is so serious that Greece is threatened with national bankruptcy within two years), represents a sharp increase in the total Greek debt burden, which is already off the charts. This means that Greece can not be helped by giving the country more *loans at interes*t, because it will only increase the total debt burden, while the additional stress accompanied by austerity policies is imposed on the Greek people and Greek society. The process is akin to hoping to extinguish a fire by pouring gasoline on it. That is a factual description of the previous two support packages (2010 and 2012) for Greece that Europe's trusted politicians have negotiated. The politicians do not talk openly about the Basel-II section (the private lenders' rights), and neither do they mention that it is actually the taxpayers of the world, with their confiscated tax money, that will foot the bill for the ongoing, but already collapsed, Greek contemporary drama: The Ponzi scheme.

The two support packages provided temporary, but only ostensibly rejuvenating, injections into the country's economy to keep the Ponzi scheme going, with the result that the country's debt situation worsened exponentially. Is this responsible? It is like propping up a dying body and improving its appearance with makeup. Please read the Swedish newspaper Svenska Dagbladet's article by economics reporter Per Lindvall. This clearly stated analysis is entitled: Absurd to force the Greek people to their knees, VD / Business 2015-07-07 (http://www.svd.se/absurt-att-tvinga-det-grekiska -folket-pa-kna/om/grexit-hotet). Lindvall highlights among other things, that the Eurozone's bailouts are designed, at the very least, with the aim of keeping the banking sector as unscathed as possible. This effort is at the taxpayer's expense, since the IMF is financed by tax revenues

I also note that the aid package money does not go to current government spending in Greek society. Aid package money can thus not go to the payment of pensions, government salaries, etc., so necessary to maintain many vital functions of society. When that happened with the first aid package (2010), and Greece thus received a temporary reprieve, although the misery continued to strengthen in the long term, several top European politicians began *to protest* at the many summits. That is, the category of politician with at least some degree of humanity, who did not want to be part of the gigantic robbery they saw was being executed in Greece - politicians who discovered that the aid package money was earmarked to go uncut to interest payments as - yes, you guessed it - pure profit for the private lenders. This requirement has subsequently been added as a separate section in the statutes of the second aid package for Greece, which was granted in March 2012. This makes it clear that "Greek Help" does not "help" Greece at all, but instead helps meet the wishes and needs of the private lenders: To put pure profits into the pockets of the private lenders, which together with other institutional investors were the ones who started and built up the great Greek

Ponzi scheme in the 1990s until 2012, when it completely collapsed into a seriously threatening state of bankruptcy. A Ponzi scheme in which one of the major institutional investors in the world, the US investment bank Goldman Sachs helped the Greek government in the early 2000s to apply *creative accounting*. The aim was for Greece to appear to the rest of the world more solvent than it was, that it had a smaller debt than was the case, so that the Greek government would be able to request and be granted additional loans in an already far too strained debt situation. This sharp over-borrowing situation was allowed to continue until 15 September 2008. Am I the only one who thinks it extremely bad taste to see those who started the bonfire now be rewarded by the European taxpayer?

Meanwhile, politicians say that private lenders have agreed that their claims on Greece be written down by up to 75%, which is a lot of money. Generous, one might think at first glance. In plain language this means that the principal lent to Greece is no more important for the private creditors than that they can agree to write off a large portion of it, i.e., to ignore its recovery. But the *interest* (profit) is more important – as is seen indirectly - for there is not even a whisper of writing off the interest. This indicates that the principal part is merely a play for the gallery, as I will show in later in this book. I therefore repeat: It is extremely easy to manufacture money with a money making machine.

It may be appropriate to make a clarification here: A question people will ask is, if it's so easy for them to make their own money, ought not the private investors be magnanimous and ignore interest payments as well?. The answer is that if the money manufacturing machines were to be used so profusely, it would become publicly visible and obvious that the machines are used to produce pure profit, hard cash, directly for private investors. Instead then, a play for the gallery is enforced: That it is through business activities that money is earned, and this is true to some extent, even 100% for those in the context of smaller private investors. Later in the text I will show indications that major private investors (which can be identified as very large confidential multinationals) in several cases have built their own internal banking system with private banks in different countries, with which they covertly, and in a highly intelligent manner can create profits that are basically arbitrarily large - an absolutely incomparable competitive advantage over "ordinary businesses", which must earn their money (creation of profit) by performing work effort in competition with peers. These are conclusions that I as a constitutional logician derive with the help of mathematical logic in Part II, and that the media until now has not even whispered of.

The false financial game: Rule number one

Here, I want you to understand that the banking sector and institutional investors are forced to stubbornly pretend that it is their own money they lend out - the game's basic rule - because only what one owns can be lent out. If this rule of the game was not followed, would not their "lending of money" be reduced to "bartering scraps of paper" for banknotes, "bartering numbers" when it comes to electronic money within the framework of trading in goods that do not have owners (compared to trading the stone for the shell, as described earlier), i.e., worthless pieces of paper or worthless electronic ones and zeros? The grandiose remittance of 75% of the loan's principal amount (i.e., the lenders' alleged "own money") adds an aura of magnanimity to the private lenders - the banks and institutional investors. However, by simultaneously arranging through their influential political contacts to apply a “band aid” to the wound - as depreciation no doubt is for these sensitive souls – they are credited with a compensation in the form of interest on probably (this needs to be investigated) 100%, or possibly slightly less, of the principal amount. They must be "content with" interest repayments, which are indirectly paid to them by European taxpayers through aid packages. This is the situation in this staged, contemporary Greek drama. The truth is that the private lenders do not have any of their own money to lend out, as I have shown in detail, and as I treat in greater depth in Part II.

The money that private creditors have lent to Greece (and to other loan recipients, including other nations for that matter) is a mix of different kinds of money: *Commercial* banks lend machine-made money, which has no legal owner, as described. *Government investment funds* lend money that is part of taxes paid by the taxpayers, and thus is money that has a formal owner, namely the taxpayers, who have had part of their earned wages confiscated by the state in the nation they live in. The same state, depending on which nation is involved, has through one or more of its sovereign wealth funds, pension funds or other funds, in turn lent this confiscated tax money to, presumably, Greece. *State pension funds* lend employee paid premiums (intended for their future pension income) which are owned by those who have paid into the pension schemes and not by the the managing national pension funds (the lowest level of the pension savings pyramid). Added to this are the *private pension funds*, which lend out the employees' private retirement savings (the top two levels of the retirement savings pyramid) - money that is also owned by pension contributors and not by the aforementioned private pension funds which claim to "manage" the pensions

The above lines were written in 2012 in connection with the publication of the first version of Part I of the trilogy you now have before you. In this revised version the aforementioned scenario remains largely unchanged despite the new "emergency rescue measures" and new episodes in the Greek drama that have played out since 2012. My understanding is that both the Greek people that the world has become more aware that Greece, the Greek people and Greek businesses have literally been robbed. Increasingly more people are beginning to understand that what is called the troika (IMF, ECB and EU) consists not of philanthropic institutions, but of brutal instruments for achieving the previously discussed four goals of capitalism:

a) to *hinder a nation's democratic development* with the aim of promoting the continued operation of the central bank economy
b) to generate *profits* from interest on various forms of loans to the community
c) to create logical preconditions (legalized through banking laws) for *massive wealth transfers* of property and other assets for the benefit of the banking system by means of bankruptcies, expropriations, and bank rescue packages
d) to turn the global economy into a *gigantic casino*

Chapter 12

ANOTHER SOCIALLY UNDERMINING MECHANISM

In the referendum of 2003 on whether Sweden should join the European Currency Union (ECU), the politicians stated that a precondition for joining would be that the Maastricht Treaty (which entered into force in 1992) would apply, i.e., would be the foundation for Sweden's entry into the ECU. Among other things, this treaty stipulates that the Union shall be prohibited from "bailing out" or “keeping afloat” indebted member countries with weak public finances (i.e., each country must in principle pay its own debts). This prohibition has since been flagrantly violated – repeatedly so - such that an important part of the Maastricht Treaty has, *de facto*, been invalidated. The actions of the 28 EU countries via *supranational EU decisions, combined with decisions on Finance Minister and IMF level*, have gradually enforced a policy, in the form of "aid measures" as outlined above, creating what can be called "aid assistance to individual states" - contrary to the Maastricht Treaty.

Another departure from the preconditions for the Swedish referendum, that ongoing national financial sovereignty would be a prerequisite, is that EU politicians are working on the introduction of, or have already introduced, permanent security systems (aid funds) and *supranational* control of each individual EU country's public finances, to begin with in the 17 ECU countries. We who participated in the referendum in 2003, were thus deceived. The fundamentals of this enormous EU project would soon prove to be quite different from what was indicated at the time of the referendum. Note that the politicians in this remarkable development are no longer asking the individual nations their opinions - except in the case of Ireland, which has specific clauses requiring referenda when major EU issues relating to fundamental issues in the Maastricht and Lisbon Treaties are to be determined. The other 27 EU countries are not asked anymore. Here rather, it is the government or parliament in each of the other EU countries, or the EU Parliament directly, which takes major issues and decisions into their own hands entirely over the heads of the citizens. Here are some examples of major EU policy decisions taken since the Lehman Brothers crash September 15, 2008 without consulting the citizens of at least 27 affected EU countries:

a) The introduction of a policy of holding member states responsible for saving "troubled" banks (i.e., the citizens' tax money is taken freely in order to rescue banks - banks that we now know do not need to be rescued, because the money that they claim to lack is fictitious, illusory, built on a bluff.

b) Member countries stand surety for each other's sovereign debt (which was prohibited according to the EU treaty).

c) The European Central Bank is allowed to directly finance the indebted states' budgets either by use of so-called quantitative easing (see below for explanation), or by essentially indefinitely buying up government bonds (that no-one else wants to buy) of bankrupt countries, with a view to lending more money to the nations that are already locked in a deep debt trap, i.e, a kind of artificial life support on a terminal patient (also this is explicitly prohibited in the EU Treaty).

d) *"The European Central Bank has been transformed from originally being a copy of the old*

German Bundesbank to be a European central bank after the Anglo-Saxon model".

e) It is further expected that the politicians, over the heads of the people of Europe, in a few years will introduce the principle of *Eurobonds*, which is also a surety to be provided by taking tax money from several hundred million European citizens without asking them.

We see here a substantial list of ways elected politicians act arbitrarily over the heads of their constituents by making critical decisions without calling for referenda. The insightful reader may ask with concern: Is this entire development not an insidious, gradual dismantling of "government by the people" in these countries? They start proclaiming the introduction of democratic referenda far and wide for important EU-issues. The next developmental step is to eliminate the democratic influence by touting direct democracy as unnecessary, something that only complicates the decision making process to such an extent that indirect influence through elected politicians is sufficient. These politicians then assume control over the decision-making process - even on important issues that affect several or many nations, in the case of EU issues. Essentially this means that democracy in the countries concerned is weakened accordingly.

When democracy's "little finger" has been taken in this way, the politicians continue to adjust and manipulate, taking one "finger" after another. Finally, when the dismantling of democracy has reached its goal and the "whole arm has been swallowed" all the nation's pressing issues are determined without the people being informed at all - at least not on any significant level - and it is done without giving them adequate opportunity to openly discuss or reach a consensus on these issues. When the goal is reached, the public in general, the man on the street, has been marginalized. Consequently, the *politicians will make the decisions*. In that situation, if any vestiges of democracy happen to remain, it will not difficult for the hidden power in consultation with their political minions to take the final step in the dismantling of democracy - by releasing a giant financial crisis with subsequent deep recession, where the illusion of the five daggers is unleashed in full force, combined with firm or severe austerity measures, including for example, privatizations, etc. Does this situation sound familiar?

The democratic society's resistance to such proposed or already implemented changes has by then already been deliberately undermined. This matter was fully confirmed by the EU Commission President on Tuesday, September 25, 2012, as he in all seriousness suddenly spoke in favor of a *United States of Europe* with the United States as a model. His more or less plainly expressed idea was that Europe should introduce a *European President* elected by the people of Europe in a large pan-European referendum, with a European "congress" as the future European legislature: a federal European state, fundamentally similar to the US, an idea which normally would not have a chance of gaining public support in Europe, and therefore would never even have been proposed as was the case now, were it not for the extraordinarily turbulent and disruptive crisis that currently ravaged large parts of Europe. This is an important point: The European Commission President would not have gone relatively unchallenged, as he did, arguing openly for a United States of Europe, if calm, harmonious financial conditions prevailed in Europe. What came to light in the statement that the President made on the 25 September (and indirectly in a speech already on the 15th of the same month) constitutes blatant departures from both the popularly approved Maastricht and Lisbon treaties. The President himself even confessed as much by pointing out that a debate needs to be initiated for the treaties to be changed.

Through the deliberate creation of, among other things, financial and social crises in large format, the maestros of the capitalist/central bank economy (i.e., the spiders) collaborate in the wings with their puppets, the insider politicians. In a society that is faltering socially and economically, it is much easier to both surreptitiously and more directly impose more or less extensive constitutional changes in the power structure without consulting the people - all the time with an end-goal in sight;

a power structure (a supra-plutocracy) which benefits and is controlled by these spiders. The aim has already been achieved in the federalist United States, and now a United States of Europe is about to be implemented, with a European president in the forefront, controlled by the hidden, global power. The changes in Europe are effectuated by gradually changing the EU regulatory framework, initially for EU membership, later regarding the currency union, the Maastricht and the Lisbon Treaties, as Europe's populations in national referenda have already taken a position and voted. But the regulatory framework is still far from perfect from the point of view of the plutocracy. And as mentioned, such change is both easier and faster to implement if communities are in crisis, as has been the case now throughout the Western world since 2008. This is the general picture that forms when putting together the many pieces of events of the past 20 or so years, since the advent of the Maastricht Treaty in 1992 and the Lisbon Treaty in 2009.

In passing, I would like to briefly point out how a Swedish neo-liberal representative (as a representative of the Swedish Liberal Party, The Liberals) decided to deal with the EU Commission President's proposal to create a United States of Europe with the United States as a model, as this matter has significance. Formally, this Swedish EU Commissioner's is a political scientist, but mentions not a word in this context about the three critical societal issues **I**, **II** and **III**. Instead, in connection with the President's proposals, the Swedish EU Commissioner states the following in an article in the Swedish newspaper Svenska Dagbladet shortly after 25 September 2012. First, she says:

> *"...Therefore, EU member states must implement the structural reforms that have been postponed for decades, and reform the labor market... "*

My comment: you should know that the neo-liberalist method of carrying out "structural reforms of the labor market", historically has meant *deteriorating working conditions* for a staggering number of wage-earners who have seen their wages shrink, their work pace increase and their working hours made increasingly more uncomfortable - not to mention those who due to recessions and rationalizations have been entirely cut off as a result of losing their jobs. This liberal approach has been justified by the unavoidable need for cost reductions in businesses, which of course in the neo-liberal view always takes into account the maximization of profits to ensure survival; the view that business is about competition (efficiency/rationalization/increased work tempo) in the capitalist/central bank economy reality we live in. A reality that is heavily influenced by the law of the jungle which says "Eat or be eaten".

The Swedish EU Commissioner goes on to say:

> *"... A federal Europe does not mean that Sweden should stop celebrating midsummer, cheering on the Three Crowns or admiring Zlatan Ibrahimovic. It does not mean that we should stop electing members of parliament, county councils/regions and municipalities. Nor does one need to doubt that kindergarten and care of the elderly is best organized locally by the citizens. Federalism is not about centralizing power at the top,* ***but that decisions should be taken at the right level****"* (emphasis added)

Stop! The right level? Is that level perhaps over people's heads, i.e., less locally and in a less directly democratic way than before? Yes, I can not interpret the statement any differently. The statement also revealed nothing less than one of neo-liberalism's core tools (dirty tricks) namely *populism*. Populist communications include shifting the focus away from what is important to highlight - the core issue - when serious and highly significant issues, such as a federalist Europe, are discussed. In this case, the key question is that of the *implications for democracy*. Something that is known to provide emotional resonance, but is actually completely irrelevant, is boldly and cheerfully mixed into this very serious discussion – the results of which can have far-reaching consequences for millions of people – that a football player, the Swedish midsummer, and the Swedish kindergarten will not be challenged in a United States of Europe. Well, thank you very much! But what about *democracy?*, which surely is a little more important to highlight and discuss than the kindergarten problem. What influence can we ordinary people have over the decision-making process in a federalist Europe? How will the three crucial societal issues **I**, **II** and **III** be handled in such a Europe? It is these questions which are of fundamental importance in this context, not Zlatan Ibrahimovic & Co. Since there is a recurring feature in what I am presenting here, my interpretation that neo-liberalism (which in fact is quite synonymous with capitalism/central bank economy, since they are "in bed together") has made it their special strategy to avoid all critical, objective and in-depth analysis when discussing these important, even crucial issues. By “in-depth” I mean taking a perspective of at least a thousand years of development when putting forward arguments. Instead, they use superficial, populist arguments. It is only a small step from populism to something far more eerie, namely *demagoguery*, where with the help of propaganda and emotional suggestion à la Göbels, one can influence the public in a certain direction, often by appealing to their fears and baser instincts, and by bringing polarizing language into the picture – suggesting that it is all about a struggle, “us and them”, etc. As a critical observer, I interpret said EU Commissioner's post in the Swedish newspaper Svenska Dagbladet as follows: In a fledgling United States of Europe it will (thankfully) still be permitted to admire Ibrahimovic, cheer for the Three Crowns and celebrate Swedish midsummer. Europe's future president and Congress will not challenge the running of Swedish daycare. Swedes will continue to have the opportunity to elect members of the Swedish Riksdag (Parliament), county councils/regions and municipalities. In Sweden we can feel calm and safe in the knowledge that a federal European government with an elected European president leading all 28 EU countries (the USE, United States of Europe) is merely concerned with taking decisions *at the right level*. All that can be classed as major issues for about 500 million people will be taken care of in the very best way, is the message.

Behind the Euro: The hidden agenda

Many people believe that the Euro was introduced in order to reduce economic fragmentation in Europe. This officially-sanctioned idea appears to be sound, because the opposite of fragmentation is cooperation, close relations and consensus for the common good. But this has not happened. It has been just the opposite, and right now in 2016 we see an extremely profound crisis in collaboration. So why then was the Euro actually introduced? What is your response? Personally, based on my constitutional logical analysis, it is my opinion that the Euro was introduced (in 1999 as the first electronic currency, and in 2002 also as currency) for three reasons:

The first reason is that EU legislation denies EU member governments and parliaments the ability to issue their own national bonds (read: state guarantees, i.e., a form of debt) when the country attempts raise money for a troubled state apparatus (the state budget) – basically begging for loans. Specifically, this means that the EU's power apparatus forces that country's parliament/government to begin providing other types of guarantees, for example, to use state ports/forests/resources etc. as collateral, i.e., surety. Pulling the rug out from under the feet of a country's parliament/government, such that it can no longer sell government securities, is an effective way of accessing the country's state property. For if a government loan under these conditions then can not be paid back, the collateral is made payable, and ownership of, for example, a Greek state port then passes into the hands of the foreign lender. The historical record shows in glaring detail that particular lenders have had enough financial muscle to act as lenders, to their own benefit, to troubled Eurozone countries. The lender is the so-called "troika" or, more formally, the "representatives of the group of international lenders." The troika consists of the European Commission, the European Central Bank (ECB) and the International Monetary Fund (IMF). Furthermore, the record shows that the Troika, despite having tremendous amounts of money at their disposal and can easily produce however much money is required at any time by way of the ECB's money manufacturing machines, is markedly restrictive in granting loans. Only if a systematic and often brutal dismantling of society (referred to by the misleading word "reform") has first been put into place in the troubled country as a way to save themselves from the country's debt crisis (austerity measures), will the Troika grant loans - which, of course, only exacerbates the debt trap that the troubled ECU country is already in. In this way, the capitalist/central bank economy's four goals come into view, as it is through the consequences of the overly tight lending conditions the Troika sets, that the four goals are made visible. This is how I logically infer the four goals of the capitalist/central bank economy. Conclusion: Depriving a Eurozone country of the right to issue government bonds is a very effective and cynical way to bring it to its knees. As long as a state has some form of sovereignty to issue government bonds, it can borrow from lenders anywhere in the world against the surety inherent in the sovereign debt bond without having to risk losing state ownership of ports/country estates, forest areas etc.

Please take careful note of the fact that no emergency loans at all are considered for a troubled ECU country if has elected to answer the three societally crucial questions **I**, **II** and **III**, and their two additional critical questions **A** and **B** in a way that people-friendly, monetarily financed economies would answer them. This applies to all financially troubled nations, including today's Greece. The key is to answer the five questions such that the primordial force in the troubled society is actualized at 100% at the same time as eliminating all unemployment in just a few hours. Funding is unproblematic, because when the troubled country exits the ECU (ceases to be bound to the Euro) it can start to produce money that literally is owned by the people (a publicly owned currency). Money is distributed for the benefit of self-selected activities of all people in the nation in accordance with the example of Benjamin Franklin's or Hjalmar Schacht's four rules for the disbursement of funds to the community (see the analysis of this matter in Part II of the trilogy). In practically no time, an extraordinary wealth begins to be built up in that country, because citizens become active in social pursuits of their choice on the basis of inclination and knowledge. I investigate a similar situation in Part IIa of the trilogy: how Finance Minister Hjalmar Schacht put Germany on its feet economically in a stunningly short time during the period 1934-1936. Schacht took a number of actions based on a recipe that I call Schacht's 11 societal keys. It was the combination of these 11 societal that was so powerful, because it significantly mobilized Germany's primordial power.

The second reason for the introduction of the Euro is to vigorously counter an ECU nation's ability to take advantage of proven economic history in an attempt to save itself if the nation should end up in a debt trap. In the ECU contract there is a clause that obliges the ECU member country, on entry into the ECU, to destroy the printing plates that were used when it had its own currency. In the event, and here we take the Greece of 2015 as an example, that the ECU country seriously begins to consider exiting the ECU cooperation and reintroducing its own currency, it is thus prevented from using the old printing plates in order to be able to quickly produce cash in the form of the country's old bank notes (currency). In addition, as long as it remains within the ECU, it is the case that not the people, but a small private banking elite control the Eurozone's money manufacturing machines. This banking elite, without asking for permission from the nation's citizens, but over the heads of the people and businesses, may decide to throttle access to Euros in both cash and electronic form, as an action of callous and heartless economic blackmail to reinforce the already tough austerity conditions/policies directed towards that nation.

This kind of economic blackmail was demonstrated with brutal clarity in the summer of 2015 against Greece. This is what happened: The Greek Prime Minister Alexis Tsipras and the former Greek Finance Minister Yanis Varoufakis were a thorn in the flesh of the forces within the EU, ECU and the global banking elite which demanded further humiliating austerity measures to be implemented with the aim of achieving an even more effective attainment of capitalism's four goals in Greece. For example, buying up parts of the country's archipelago, some of its ports, railways, roads and ferry connections etc. as cheaply as possible from the Greek State. There was a dismantling of the Greek pension system, a deterioration of the labor market in a situation where unemployment was already at around 40%, etc. Tsipras and Varoufakis refused, and had the backing of the people, who in a national referendum refused further deterioration of conditions that would bring them even more firmly into the debt trap they were already in. At this point Greek society was suddenly denied the possibility of making use of the banking system in Greece. Ordinary people felt this throttling of the money supply when it became dramatically more difficult to take out more than small sums of Euros at ATM's and to transfer money between accounts. Greek businesses felt the impact of this in seeing their vital cash flows (daily management of cash and electronic money, payment of bills and purchases of goods and services) strangled so effectively that Greek society as a whole was literally about to collapse economically as it was no longer possible to trade (buy) goods and services with the help of money, because money had suddenly become extremely scarce; only a narrow, measly trickle remained within the banking system for the use of businesses and individuals. Officially it was said that the Greek banking system lacked money. This was a lie, because the banks produce money with their own money producing machines and could easily produce any amount of money if they really wanted to. In the trilogy, Part II, I go through these details in depth.

Nor was there anything wrong with the ECB's money manufacturing machines. The media fed the common man with information that portrayed the societal lie as truth, with the result that the whole world was completely misled into believing that what was in reality ruthless economic blackmail, was only about attempts to impose austerity policies in order to save the country. After about a week of virtual paralysis in the Greek banking system, the Prime Minister Tsipras executed his famed U-turn and suddenly agreed to and an even further deterioration in the loan terms that would "save" Greece for a further period. In reality this meant a serious descent even deeper into the debt trap and misery that they were already in. Greece then took another step into the debt mire. A short time later it was revealed that Varoufakis had been threatened with prosecution for treason because he tried to use documented economic history to save Greece from the grotesquely miserable developments that the Euro and the string of loan packages had caused for Greece, its people and businesses. The exact details of Varoufakis' Plan B may be the subject for the extensive future public investigations to clarify. I have not seen this plan published. Here it is important to see clearly that documented economic history provides at least eight brilliant examples of how to take power away from the banking elite in terms of the three societally crucial questions **I**, **II** and **III**. No wonder then that such a measure, which definitely and in a short space of time could activate Greece's primordial power and boost prosperity was met with threats of prosecution for treason by forces in Greece who cooperated with the international banking elite. It seems that Varoufakis' historical research gave many shady but powerful people extremely cold feet. With their threats to Varoufakis these forces wanted, I believe, to make a clear example for the other ECU countries and the rest of the world, that it is absolutely inappropriate to try to develop alternative economic systems using proven economic history. So far, the media has chosen not to tell you in plain language what occurred regarding these sensitive issues, with the result that billions of ordinary people do not understand what actually took place when Varoufakis tried to rescue Greece from its enforced suffering, and raise it to be an exceptionally strong and prosperous welfare state in an astoundingly short time. Such a perspective is a direct threat to the powers that do not want revealed how they cynically manipulate entire nations with the aim of achieving their four goals in the capitalist/central bank economy. Those in the media have a great responsibility, I believe, to tell people what actually happened in terms of both Tsipras' U-turn and the threatened charges of treason against Varoufakis. The media also needs to begin to inform the public how astonishingly easy it is for a nation to free itself from a crippling economic yoke of debt. Both the people-friendly US president Abraham Lincoln (1861) and the misanthropic German dictator Adolf Hitler (1934) had clear economic-historical examples demonstrating how easy it is for a nation to rapidly rise economically and cope with monetarily demanding social reforms without having to take a single loan from the world's banking powers. It is done through legislation that prohibits private bankers from exercising power over the nations/regions governmental money manufacturing machines. This means that people, by way of the state, instead take control of at least a significant portion of the country's monetary production. In the case of Germany in the 1930s (Hjalmar Schacht), 100% control was taken over the then German money making process. At that moment, a head of state with such ambitions begins the production of the country's own national and independent currency - independent of the capitalist/central bank economy's central bank that it must free itself from. The state (popular) controlled currency is then disseminated into the community, analogous to how Benjamin Franklin disseminated money in Pennsylvania during the "good years" in the first half of the 1700's, i.e., largely in the form of gifts - so the historical record shows (see analysis in Part II). The process is calibrated such that the country's vast primordial power is activated to a raised or very high percentage without inflation occurring. That this is possible is shown in Part II of the trilogy. In this situation an inflation-free, tax-free, national debt-free and unemployment-free monetary funded economy is introduced, and this it is not about introducing a version of 20th/21st century communism.

The third reason for the deliberate and premeditated introduction of the Euro (since 1999 as an electronic currency, and since 2002 also as notes and coins) has to do with the potential of a single currency in such an economically diverse region as the EU, to break down entire communities of unsuspecting citizens of the Union. This was the type of scenario that played out in the English colonies in America during the period 1751-1793. Today, parts of Europe are in principle experiencing a repetition of the destructive social processes that since the 1700's in the then 13 English colonies of the US states in the Union have eventually led to the United States of America (USA). In Europe, it involves the 28 independent countries that have accepted EU membership. Eighteen of these have additionally agreed to waive their own national currency by adopting the common Euro currency. These then became the so-called ECU countries. The quest of the forces in the background is for the 28 EU countries to become dependent units in a federation obedient to a central government based in Brussels. That is, the goal is to create a United States of Europe. A review of history reveals that the introduction of the Euro has been carefully planned with a view to literally smashing communities of unsuspecting citizens economically and socially (which has been achieved - see explanation below) in a long line of currently hard-hit economies in the EU. This is to achieve the ultimate goal, namely the four objectives, of the capitalist/central bank economy while also paving the way for a step-by-step fulfillment of an American-style *United States of Europe* by applying the same strategy used in 18th century North America. The economic and social crisis that has accompanied the introduction of the Euro has, as we know, triggered hardship of historic proportions in major parts of Europe. We can therefore conclude: The four overarching goals of the capitalist/central bank economy have thus far been attained by a wide margin in a number of EU countries, as the economic crisis (the recession that hit in 2008), which was cynically included in the planning, was destined to have an unprecedented impact. This clearly demonstrates the true nature of the four capitalist/central bank economy's goals.

My conclusion will seem outrageous to many. For the reader to logically understand this conclusion, I choose to take Greece and Spain as examples. But I might just as well have taken Belgium, Cyprus, Finland, France, Italy, Portugal or Slovenia as principal examples, as each of these nations have something in common with Greece and Spain: they also have high private and public debt levels, combined with difficulty competing in the market, as well as a variety of large current account deficits on their balance sheets. Today, we are in many ways witness to a *fait accompli* with the derelict economies of Greece and Spain, where both countries endure great social pressures and an extensive, forced dismantling of their societies with subsequent repercussions for democracy. One aspect of these repercussions is the strengthening of extremist parties in the democratic periphery; another is that people increasingly become depressed, apathetic and resigned and find less energy to engage politically in the defense of democracy. It is important to note that this benefits the forces acting to introduce European federalism. With no particularly noticeable political or popular opposition, the way is paved for bringing the idea of a federalist Europe into the public discourse. Many people would already today be willing to accept the idea of a nurturing and secure United States of Europe (USE) without much discussion or protest, not even asking what it could mean in terms of disadvantages. What is the evidence for this claim? The answer is that the *lending fest* of the last 20 years (read: deregulated, irresponsibly generous loan terms) in countries including Greece and Spain, shows that both of these countries' responsible (or perhaps rather irresponsible) politicians in several successive governments have neglected the quite obvious and simple matter of ensuring that their country does not borrow more than it can afford, and that they always can pay their bills. They have simply been living beyond their means, being wooed by seductive offers of cheap and easy loans. The politicians should instead have ensured at every turn that the country in question did not take larger loans than it could repay, including the cost of interest payments. The responsible politicians should have realized, regarding loans under capitalist/central bank economy conditions, that the final bill for interest rates can easily run up to 100-200 percent of the loan's principal amount during the loan repayment period (especially when interest-on-interest is applied). Although it is trivial knowledge for those with responsibility for national economics that debit and credit must be balanced for an economy to prosper, a long list of politicians have chosen to ignore exactly this fact. It is no different than a private individual who must ensure that income and expenditure are balanced. If this matter is neglected, it is a given that there will be problems. If the difference is very large, it is a road to disaster, as has been the case in Greece and Spain. This unfailingly leads to one thing - a debt trap. The above mentioned countries have borrowed senselessly beyond their means. The fragile, undeveloped export industry and somewhat more developed tourist industry in these countries have simply not provided sufficient revenues to cover all the expenses, including loan commitments, that they considered themselves able to afford. Furthermore, great misjudgments have been committed from the beginning in the allocation of the colossal amounts of money borrowed. They have failed to use the borrowed money to boost income by building strong and flourishing export industries. Instead, politicians have used the huge sums of loan money on other, much less important things. When the Lehman Brothers crash came on September 15, 2008, it was clear that the group responsible had almost totally neglected to provide for income to cover future expenditures. Previously, I showed how irresponsible politicians have chosen to handle these giant deficits: by taking more loans - at interest of course. When the Euro was introduced, the sharp-eyed and insightful observer would quickly have realized that it was destined to take a path straight to oblivion if the responsible politicians were to ignore the simple rule of balancing debit and credit - which they did. It is this damning *political incompetence* that rears its head and can not be disregarded when analyzing the current EU financial situation in depth. Although these politicians surrounded themselves with whole cadres of knowledgeable economists, they *ignored* the most elementary rule: keeping a balanced budget.

On the subject of the introduction of the Euro, another observation can be made that has all the hallmarks of a fraud. Financial forces deliberately worked to create an illusion (a castle in the air) to the effect that Greece and Spain which, before the Euro's introduction, hardly had what could be called a good credit rating, suddenly conveyed an image of *good creditworthiness*. There are plenty of prominent so-called ratings institutes in the capitalist/central bank economy world, some with a better conscience than others. The ratings institutes were engaged by the above-mentioned forces with the aim of easing the granting of large loans. Already early on, it was quite evident to those who followed the events in southern Europe that both Greece and Spain lacked a *substantial, vigorous export industry*, and that were major investments were not made in such after the Euro's introduction. Speculative activities, on the other hand, thrived. It was not the least bit difficult to mathematically and logically conclude that both countries were heading full speed into terrible debt traps. Since the Euro was introduced, plenty of so-called venture capitalists, private investors (institutional investors in the form of banks, insurance companies, pension funds, hedge funds, venture capital companies, etc.) which, although they may not always have had their own money manufacturing machines, did have bulging pocket books with which they generously offered Greece and Spain huge loans despite the lack of well developed export industries in these countries,. The lenders dared to do this because they had banking legislation behind them - in this case the Basel II legislation, a law which made it clear that *lenders* would be indemnified in the crisis that would inevitably arise if Greece and Spain did not manage their debit/credit balance. For in that case, so-called aid packages based on the tax revenues of citizens of other of EU countries' would be activated to help the private lenders. It was thus possible to see at an early stage that logically there would eventually be some kind aid package based primarily on tax revenues of not only the other EU countries, but also the taxes from citizens of the United Nations countries, that would go to filling the pockets of private investors as pure profits. The reason that this was foreseeable was that the Basel II paragraph was written *before* the big “loan fest” started and was therefore already in use. In other words, those who lent money to Greece and Spain knew that their stake in the loan carousel was well protected even before the crisis appeared. Basel II guaranteed that. Lenders knew they would recoup, at the very least, their rather significant interest losses - which was important in that they constitute pure profit. And so the cynicism is revealed. The thing to note is that these private investors deliberately lent money to nations they knew in advance were not really creditworthy, but which with the assistance of questionable ratings institutes and the false confidence inculcated by the Monetary Union (the Euro), had misleadingly been promoted to creditworthiness. The latter was due to the assumption that the Euro would be strong and stable and, at least initially, because several powerful countries that did well, would act as locomotives in maintaining the strength of the Euro. In this way the weaker countries could piggy-back on the Union's stronger countries and on the, in the long run only ostensibly, strong currency, despite their weak national economic policies and menial circumstances. In the now 28 EU member states there is thus no coordination worthy of the name, although the European Commission President makes a big song and dance out of it and uses it as a trump card: If only *coordination* can be ensured, which can be done if the EU reorganized to become more centrally controlled, to become politically and financially supranational (United States of Europe), then everything will be fine, and future crises will shine by their absence.

With this in mind, it might be interesting to look to the United States, which already has such "coordination between states" in place. My rhetorical question to you is whether you think the USA, with its organization of the 50 United States in a federation offers its approximately 325 million citizens the great security and care that the European Commission President intimates will be the consequence of creating a United States of Europe. A Europe with major national differences that does not have even rudimentary experience in working cooperatively, and that lacks administrative experience in how a gigantic, *federal* colossus should be managed. An intergovernmental federation in this case - under societal circumstances in a capitalist/central bank economy – would have to manage the well-being of not 325 million people, but more than 500 million people, whilst attempting to mimic the United States, which despite over *200 years of experience*, has demonstrated a total failure to meet its lofty ambitions to arrange for a tolerable existence for millions of its citizens (especially when compared to the relative prosperity that actually existed in the original colonies during the good years, about 1723 to 1750). No, the fact is that the United States has essentially the same profound economic and social problems that the 28 EU countries have today. Is this an example worth following? Neither the European Commission President nor the former above mentioned Swedish EU Commissioner bring up this point. In this section I wanted to tie together a rather sizable amount of loosely related EU topics of discussion which at the time of writing figure prominently in Swedish media

The permanent introduction of moral hazard

I have other important points to make in Part II relating to the scheming against the democracies in the individual EU countries by political insiders. My purpose in this introductory Part I is to present a glimpse of the *overall picture,* about what really is going on in the great European project - from a different perspective than most are used to. What to me becomes evident is that the responsible politicians (insiders) are about to introduce a system that encourages a permanent state of what is termed "moral hazard". This means that a system is being created where some member governments are constantly exposed to the temptation to engage in long-term *irresponsible* fiscal policy (budget policy) at the expense of the other, more well-behaved, EU countries. The synergistic effect which is touted as a federalist advantage, has been shown by the US as a "role model country" to fail so miserably that there are a number of states in the US which in principle are in such dire straits with huge loans at interest - in deep debt traps - that they can well be compared with Greece. Recall that the US has worked at "coordinating" their states for over 200 years. This does not bode well, ladies and gentlemen, given the now well-documented, serious incompetence that Europe's politicians have already demonstrated. If it is this kind of "political competence", with capitalist/central bank economy overtones, and no previous experience that will lead a European intergovernmental federation, we should probably think twice about accepting it.

Humankind is imperfect. We all know that. Therefore it is not surprising that that the historical record shows that generation after generation of politicians so far, except for relatively short periods in some societies, have demonstrated the inability or unwillingness to provide for the greater good when it comes to a nations citizenry. It is not an exaggerated assessment, nor is it meant maliciously, when I state that a long list of politicians show a lack of ethical and moral maturity when it comes to the perception of other people's life necessities. So-called "great" politicians, in the sense of being broad-minded and philanthropic, are so rare that one must search high and low in political history to find them. It is pure wishful thinking to believe that creating a United States of Europe in all haste, amid a gigantic crisis, and of significantly greater size than the corresponding American federation, would bring any advantages compared to the EU's current, crippled organization. *Truly sustainable change* can only be achieved through three steps:

1) By creating broad social insight and *understanding* of the current *problem*. That is, to give people a deep understanding of *why* things have to change, on what *basis,* and *how* the process of change should proceed. (Here it may be in place to categorically denounce violence and revolution as an option for change). With these insights, the change will emerge spontaneously. It is the task of this trilogy to help with that understanding.

2) Replacing the current selfish and utterly imperfect and inefficient economic societal system with something much better. Regarding this matter, both advice and a good option worth trying are available, as the reader will see as we go on.

3) Make sure that the future society on all important levels is administered by intelligent people who *possess the ability to think with the heart*. Today, the community is managed and led in many areas in a highly flawed way because of the system we for centuries have allowed to develop: the capitalist/central bank socio-economic system. Built into this system are major shortcomings associated with the fact that people, through no fault of their own, have an undeveloped sense of ethics and morals with regard to the perception of other people's needs. They are no more to blame than one can be blamed for being tone deaf. For others, it can be difficult to understand this situation - that people are built very differently in every possible area, also morally. This is a troublesome and sensitive problem. But the bottom line is that many of today's responsible administrators in some of society's key positions are not fit for their current role seen from an ethical and moral point of view. At least not if the aim is to create a people-friendly, well-functioning society. In this area, a new societal system will involve radical change. In the society of the future it is imperative that key personnel are adequately mature ethically and morally, with a developed ability to see the whole picture, having the best of *all* people (and animals) at heart. This is what I mean by having

the ability to "think with the heart." A part of, or a means of achieving this, is to ensure that all of society's key personnel are obliged, prior to taking up their work or duties, to undergo specially developed *psychological tests* that can determine the extent of the person's ethical and moral qualifications. Only then can society be administered according to, hopefully, guaranteed humane and empathetic core values. Only when this matter is resolved, when these vital psychological tests have been satisfactorily tested and established as routine, and when the right people have filled all important posts, can the question of discussing and, under wide-ranging democratic forms (referenda), deciding on a possible European federation if that is still considered a goal at that time. Of course, such issues must be investigated very thoroughly, and entire populations need to be informed, so that everyone understands the implications. Manipulations and populism will then be a not-so-sorely missed memory.

Examples of decisions taken over the heads of Europe's 500 million inhabitants

Let us return to the way the EU works today, with a hidden economic power at the control levers, to the system that it is obvious (to me) the political insiders of today are about to introduce, where some member countries' governments are tempted (enticed) to pursue *irresponsible* fiscal policies at expense of the "well-behaved" EU countries. This trend is confirmed by:

1. The planned or already implemented introduction of EU-wide, general aid funds (as was discussed above).

2. The ongoing discussion on the introduction of jointly guaranteed government bonds ("Eurobonds") - a creditor principle where the at least 17 ECU countries will act as guarantors (surety) for each other, that is, lend money to any troubled EU countries in the future, which as Germany has correctly pointed out is contrary to the Lisbon Treaty of 2009

3. The current discussion on the creation of supranational powers of taxation, either EU-wide or limited to the ECU countries (a proposal to centralize fiscal policy and the legal system in the sense that a supranational European fiscal function, significantly more developed than currently, through far-reaching supranational control and punishment systems, has been tabled for introduction). It certainly was not this development that Sweden foresaw when they voted in 2003 and took a position on whether to join the European Currency Union. Or for that matter, when we voted in 1994 on whether Sweden should join the EU or not. No, back then the stated basic preconditions for the European project were completely different, as was the development of EU that politicians led us to believe would eventuate.

The political insiders, i.e., those allied with the hidden power, are increasingly more aloof - as if the people do not exist (as if the will of the people is irrelevant) - when deciding on highly significant and critically fundamental changes that are currently underway in the great European project. At the end of this trilogy, when all 22 societal lies (illusions) that I reveal have been pointed out and discussed, and the whole picture has been presented clearly, I will return to the EU project. To build the foundation that the reader needs to be able to consider the criticisms and opinions that I put forward at the end of the text regarding the EU and Sweden's future in this organization, it is necessary to cover a great deal of additional information.

"Management" = Capitalism/central bank economy

In the current *speculative* socio-economic context, "Management" is merely another word for the capitalist/central bank economy. Insurance companies lend out the insurance money that policyholders have paid (deposits) as if were the insurance company's own money. They simply fail to ask the policyholders for permission before unabashedly lending out their money. The task of the insurance companies is to *manage* these deposits (assets under management), in the form of paid-in insurance premiums, which is done by creating a fund with the purpose of paying out the insurance amount to those who need compensation for various forms of damage. The money is used for more or less risky *speculation* on the so-called global markets in the buying and selling of financial instruments of various kinds.

I could go on for a while, going through one type of institutional investor after the other and show that they are all involved in basically the same thing: Speculation. And there are many of them.
As one might imagine, I am touching on sensitive issues here, to put it mildly. For in revealing that all this money, paid in various forms to various "managers", is in fact "unnecessary money" that does not have to be paid at all because in an alternative economic system it is easy for the people themselves to make how ever much money is required by the community at any time with a machine made for that purpose, I simultaneously demonstrate that all these banks and institutional investors are in reality completely unnecessary. They actually do not play any desirable or necessary role. The whole idea of trust and management activity collapses in a single moment with this realization. To characterize this as sensitive is merely the beginning. If the truth were be known and understood by the public, the banks and the big institutional investors of the world - and there are many – would topple like bowling pins, one by one, or all at once...strike! And that would happen for the simple reason that they are not needed – on the contrary, society would actually be much, much better off without them. No social harm would be done if they were eliminated. In fact, the opposite would be true. It is only the capitalist/central bank economic system based on lending at interest (profit-based) that would go to the grave with a thunderous crash.

It is my intention is that you should understand that it is thus in actuality an easy accomplishment for the Greek people to compensate the private creditors (banks and institutional investors) for their lending operations by resolutely taking command of their money manufacturing equipment (just as the American colonists did in 1783, when they took matters into their own hands and created a new impetus in their society's exchange of goods and services after years of stagnation). Just as Abraham Lincoln did in 1861 as US president, they could press the start button and immediately produce the people's own money out of thin air, and then provide the amounts that the private lenders insist on receiving - primarily repayments of the loaned principal. This could be described as the opening act in the sequel to the Greek drama. This is the best and easiest way for over-leveraged countries to pay back their loans, in this example, primarily payments on the loan's principal. Now the drama's second act can begin, wherein the payment of interest guaranteed under the Basel II paragraph can be paid to the private investors. This interest payment is of course effectuated in a similar fashion to the repayment of the principal, i.e., using the money manufacturing machines that the state (as the representative of the will of the people) has appropriated for its own benefit. As hinted at previously, this was perhaps what Varoufakis was up to when he was deposed. We now arrive at the third and final act: The final cancellation of debt via the "trick", the simple drawing of a black line to write off the debts. This whole scenario is thus in some sense a spectacle that can well be compared with the ancient Greek dramas - very appropriate in way, for the country that saw the dawn of culture. The lenders granted the loans based on a sham. Now, if restitution is effected in accordance with my proposal, the Greeks can “sham them back” by repaying in the same coin or currency: essentially worthless money made out of thin air.

The same can be applied to the USA of today, which also is notoriously over-leveraged. I will return in Part II of modern-day USA as an illustrative example of how stunningly simple the assumption of control over a country's money manufacturing machines can be, with the result being the provision of excellent welfare, zero percent unemployment and zero percent tax. But the realization of this matter will be opposed by the *most powerful* of the mighty forces that have four goals with their big Ponzi schemes, and thus also four critically vital interests to safeguard, as I have shown. These obscure forces will fight for their survival like a cornered beast now that their grand design has been exposed. The text you have before you is unwelcome to these forces, to put it mildly. In order to prevent the public from comprehending how easy it actually is to make money out of nothing, that it is virtually free of charge, the political insiders have seen to it that a social atmosphere has been created, wherein the impression has been given that it is wise and discerning to settle Greece's liabilities "in an orderly fashion". This is in reality synonymous with the five possible draconian measures which are well suited to the "animal kingdom" that these decision makers belong to ethically and morally

But if we return to today's completely different reality, we see that the big losers - the brave, stoic people of Greece, and all the European taxpayers, who will also eventually discover that they too are the losers. And so this theatrical charade of central bank economy musical chairs continues: In a capitalist/central bank economy someone has to be left standing when the music stops. It is a drama which bears a suspicious resemblance to another spectacle that celebrates the triumph of hypocrisy, namely, "The Emperor's New Clothes".

Quantitative Easing

Today, every state can at any time secretly, in their intimate cooperation with central banking bring machine-created money to various institutional investors in need of temporary help, without the public necessarily needing to know or hearing about the matter. This procedure is called *Quantitative Easing* (QE) The American insurance company AIG (American International Group, Inc.) suddenly received huge amounts of machine made money from the privately owned US Federal Reserve Bank in connection with the Lehman Brothers crash of 2008. When this became known it nearly triggered a massive scandal. If one looks closely at what became of the several billion dollars that the Federal Reserve Bank distributed in haste just after the Lehman Brothers crash, one is eventually faced with a long list of institutions that received help "without it costing anyone anything" because it involved machine made money created out of nothing. The money, of course, is easy to produce at any time for those who have power (control) over the absolutely critical money manufacturing machines. Similar QE operations were executed in Britain and Japan. Note that the countries that performed quantitative easing have currencies (dollar, pound and yen) which are very well established and regarded as the world's “hard” currencies (with large amounts of money in circulation). These are more difficult to wage *economic warfare* on than the very sensitive EU currency, the Euro, which is dependent on the fluctuating cooperation between the 28 EU countries with very different fiscal policies. To study how economic warfare is waged today is like reading an advanced mathematical treatise - so extravagantly sophisticated and calculating are the techniques. It is absolutely not intended that the common man should understand how Societal Power B, with hardly any effort, can fool the shirt off the back of entire nations and peoples with the help of highly intelligent economic warfare. I will return to these very sensitive and unpleasant details later in Part II.

"Goalkeepers" in a rigged game

We return to Greece: In the drama's background lurks the European Central Bank (ECB) which in the twinkling of an eye could produce any amount of machine made money at any time - if it wanted to. But the ECB lies low for a long time before acting. First, the ECB wants to see to it that the politicians have plenty of time to thoroughly implement the five brutally destructive societal measures, here repeated:

1) *”Voluntary” bankruptcies*
2) *”Involuntary” bankruptcies*
3) *Bank bailouts*
4) *Economic warfare* in at least four highly intelligent, exceptionally sophisticated and financially resourceful variants.
5) *Aid packages* for the indebted countries (lending large sums of money at interest) with the help of large funds such as the EU's EFSF and EMS funds, the UN member countries' IMF and the World Bank (an independent supranational organization that interacts within the framework of the UN Economic and Social Council).

With the *dismantling of democracy* as the key objective for ultimately achieving supranational EU supremacy over Europe (within the framework of what could be described as a United States of Europe), the task of achieving this overriding goal via the ECB together with, the “central bank of' central banks” BIS (i.e., the Bank for International Settlements, based in Basel, Switzerland), is imposed by the hidden financial power. Implementation of the five brutal and societally destructive measures are effectuated in the guise of "helping" the individual debtor countries, Europe and the global economy, while the politicians pretend to build, among other things, "firewalls" (protection against the global spread of Europe's economic crisis). The ECB thus adopts a cautious attitude at this stage, as the five austerity measures are implemented, and only steps into action in exceptional cases to implement actions that can be perceived as remedial measures, amortization of loans and such.

This can be done by the ECB manufacturing money out of thin air to fill up the accounts of the various actors in this scenario. It can be done by the ECB using the instantly manufactured money to buy an indebted country's basically worthless government debt (government bonds and/or other financial instruments) on a secondary market, which in principle is tantamount to indirectly *lending machine made money at interest* (where government bonds then effectively function as debt notes) to the country or to private investors through the intermediary, which the global so-called secondary market for government securities can be considered to be. Or that the ECB simply outright gives away huge sums of machine made money to a private investor, as happened in the case of AIG in the US in 2008, as I described above. In that case it was the Fed (the American central bank, the Federal Reserve) which effected the "quantitative easing".

These details, the workings of the world's central banks, and especially the machinations in the background of the world's really big central banks in connection with the various aid packages that are administered by the IMF and World Bank as "assistance" to the over-leveraged countries, is very sensitive information. I touch on pertinent facts that Societal Power B does not want discussed in public, because such a debate risks leading people to increasingly see through the great economic and political deception. But to get at the truth it is important here, as in other areas of life, to not be blinded by the details, but to grasp the big picture. It is worth repeating that the economic game of money and summit meetings here and there is merely playing for the gallery. The politicians are only puppets at a lower, executive level in the central bank economy's world community. The politicians' task is to act as “goalkeepers” (as visible prominent figures or minions of the real tricksters) in this ugly game. These "goalkeepers" or front men are paid well to take the hit, i.e., criticism, when drastic social cuts and other hardships strike the general public in various more or less heavy-handed ways, and the citizens express their widely felt frustration and despair. For such feelings are inevitable and will surface sooner or later if the five brutal austerity measures are of adequate scope and depth in the deliberately triggered recession. Sometimes governments fall and politicians are replaced, and parliamentary assemblies are changed. But it's really just a set of politicians of the same ilk that subsequently enter into the new power constellation. Nothing has really changed.

The middlemen, the central banks, in collusion with the highly intelligent and deeply criminal highest authority, the fabulously wealthy few (the so-called big spiders), are the parties that wield the real economic power in the world. The latter shun all publicity, and I investigate this group in more detail in the main book. Be aware also that central banks by no means are democratically elected institutions, that their decisions and actions take place with no transparency at all and are expressions of a hidden economic dictatorship. This is also the case in Sweden, although the Swedish government and parliament give the impression that the Swedish government owns (and thus controls) the Riksbank. In order to come to a deeper understanding of the nature of this hidden economic dictatorship, it is vital that you clearly comprehend the importance of the three societally crucial questions **I**, **II** and **III**, and how these questions are answered today by the social structure that rules from behind the scenes. It is vital to gain insight into how money manufacturing machines, which are located at many places in the community, are currently managed, and by whom or what. I also go through these details in greater depth in the main book. I repeat: Any amount of money can easily be manufactured out of nothing by any money manufacturing machine at any time - as much as the lesser and greater spiders consider necessary at any moment. At the same time, these people maintain control of the game so that it, and they, are not exposed. For were they to be exposed, the chances are that could look forward to bread and water on the menu instead of *foie gras* and champagne. No, they are very keen to continue building their Ponzi schemes and further strengthen the construction of their plutocratic society.

The “Trick"

The settlement of Greek debt "in an orderly fashion" is imbued with deeper significance in light of the above analysis. Namely, that the purpose of the Greek aid packages, two of the planned four having been carried through at the time writing, is to fill the pockets of those who encouraged the country to borrow to the hilt. First, when a total of four support packages (the exact number might be changed) have been implemented and an extensive wealth transfer of property and other assets unidirectionally from the majority to the minority has been effectuated with the help of "voluntary" and "involuntary" bankruptcy, will the true meaning of the phrase "in an orderly fashion" become apparent. This is my bold assertion after scrutinizing the deeper meaning behind the actions of the politicians. It is only at this stage that the state will apply the "trick". The trick is as simple as striking a line through the debts so that they need not be paid. State pension funds that lack retirement money have deposits made into their accounts so that the deficit is replaced by a zero. Insurance companies get their money in a similar manner. This "trick" is not performed immediately, but only after having allowed the Greek people to endure *cruel suffering* which, however perverse it may sound, is a megalomaniacal pleasure for the category of people who are at the top of the central bank economy. This is the pattern that is clearly revealed by my analysis.
I ask then: Does this behavior not reek of sadism? It is the second time I ask this question here in this introductory Part I. It is so easy to produce money and just as easy to erase debts using the trick. But such a form of generosity and human kindness, with a true desire to provide support to a vulnerable nation and focus on the reconstruction of vital public services, are not on these people's agenda. It should now be clear why this is so. It is plainly quite obvious how little compassion and charity these highly trusted politicians and their like-minded bosses behind the scenes in fact demonstrate, when they “help” the Greek people with their aid packages

Today there is a similar "help" in the United States, albeit in another ingenious variant of the societal lie. The Baltic countries of Estonia, Latvia and Lithuania, which in 1992 were virginal, newborn democracies, had similar fates and setbacks after 15 September 2008. Ireland has had, and still has, its variant, and also the small and hard-hit Iceland. Japan since 1989 is still in the throes of the same process. In Sweden, we had our ordeal in what was the Swedish banking and financial crisis between the years 1987 - 1995, etc.

Thus, you have received the general picture, with Greece as the prime example of how entire nations are subjected to rogues. Rogues that emphasize the aid funds as something good and constructive for the EU, the world's markets and thus the world's people - that the funds are Europe's protective "firewall".

Chapter 13

WHEN ENTREPRENEURS FACE THE BANK´S ULTIMATUM

At this stage you now have a clear picture of how "money lending" has created the modern central bank society (currently comprising around 173 central bank nations worldwide). This "lending of money" is in fact two scams in one, partly because the "money" is created out of thin air (i.e., not taken from existing assets) and partly because it is a kind of "money" that can not be lent because it has no owner (is unowned). Furthermore, it was made clear that the central banks only create a small part, about 5 to 10 percent, of a community's overall "loan money". The rest, from 90 to 95 percent, is created with the help of money manufacturing machines at the disposal of ordinary banks, financial institutions and credit card companies. In addition, you have been shown that a wide range of state leaders (politicians) in cooperation with the international banking system have chosen to approve the banking structure with "a fine print clause" in the debt note, which can be redeemed in special situations, in favor of the bank but at the borrower's expense, thereby giving highly leveraged borrowers, such as entrepreneurs, a very unpleasant surprise.

In this manner a long string of similarly affected business owners will be forced to hand over ownership papers relating to their business to the bank or the state within the framework of so-called involuntary bankruptcy proceedings. I relate the following emotionally engaging story of how such a theft can play out, so that you may gain a clear impression of the unimaginable hell such entrepreneurs risk going through. You will also witness the power constitutional logic has, when such help is available.

The Swedish entrepreneur: A story

Let us assume that you are self-employed (entrepreneur), with a medium-sized company in Sweden. Suppose further that seven years ago, during the boom, when it was easy to obtain loans, your bank granted you a 15-year loan of SEK 250 million (about US $30 million) with a certain amortization schedule and a certain interest rate. As an honorable entrepreneur you take care to maintain your repayments on principal and interest payments faultlessly. The money is long since out of the picture because it is invested in machinery, office equipment, a new factory building and in the hiring of new employees in the company. The factory buildings, machines, etc. are collateral for the loan taken. Production is good. Profits and the order book's customer base are also good. You have, say, a hundred employees on the payroll, and everything is running smoothly. After seven years the economic situation has reversed, and a recession has set in. You suddenly get an unpleasant letter from your bank. The Bank states that you have so and so many weeks to pay back the entire remaining loan amount of the original 250 million - although the agreed repayment period was 15 years. The fine print clause has been activated in your case. Let us say that 125 million remains to be paid off on the loaned principal. But you do not have 125 million, as everything is invested in your business. You can raise at most, say 10 million in cash, but no more, because you belong to the category of entrepreneur who has built their business without putting aside substantial reserves to be drawn on if necessary. You've built your business too fast, at break-neck speed, because everything went gone so well during the boom - but then suddenly this happens. You have no reserves, and your friends cannot help you either. There is no misunderstanding the letter. It is an ultimatum.

Something must be wrong

Your first thought is that something must be wrong. You call up the bank which refers to the fine print clause regarding the early redemption the bank is entitled to demand. You are wide awake now. You can't sleep. The very foundations of your life's work are threatened, and you feel an icy chill growing inside you. In a few weeks, your business will be transferred into the bank's possession, unless you raise 125 million to pay back the entire remaining loan. These are the plainly obvious facts - as long as you can not see through the scam that you are exposed to. A fraud is being perpetrated against you.

Your lawyer gently reminds you that have to take responsibility for your signature on the legally binding document, which is a business contract between you and your bank. Your lawyer is proficient in the legal aspects, but is not a scholar of constitutional logic, i.e., is not a person with experience in solving paradoxes by straying “outside the box” of habitual conventional thinking - the latter being what lawyers are trained in. The lawyer thinks the same of this as you do, and says that it is all very unfortunate, but that laws are laws, as he throws up his arms in resignation. A signed contract is a signed contract, and there is not much to do about it. You are both upset. But none of you see through the illusion (deception).

Uncovering a nightmare

As a businessman in such a situation (e.g. in the middle of a recession) you will often have little hope of borrowing even a half a million from a bank (less than half a percent of the remaining loan amount of 125 million), unless you have very good bank contacts - because there is a recession. This kind of ultimatum letter is usually sent out in recessions, and not much is spoken about them. Businessmen (contractors) usually belong to the group of people who suddenly find it difficult to get new loans, and also, if things go badly, receive an ultimatum letter in which the fine print clause is activated. The ultimatum letter means that the entrepreneur is faced with a gangster-like situation: "If you do not do as we say, this and that will happen…". The exact nature of the ultimatum is explained in the text that follows.

If the Bank also withdrew your current business credit, this would also be a clear indication from the bank that you are not perceived as a solid customer anymore. You will then not even be able to borrow one thousandth of a percent of what you owe the bank because your business credit has been withdrawn. What do you do? A common reaction is that you start to struggle desperately with all the resources at your disposal for a few weeks, to try to produce the 125 million. Some entrepreneurs succeed in such a situation and raise the required money. Others fail. Those who fail to meet the deadline are visited by the bank's representative, who, together with a bailiff and possibly uniformed police with a police car parked outside the factory building, state that the bank wants the ownership papers and the keys to the factory, in order to now literally take ownership. End of discussion. That's just the way it is.

You get into your car, which you get to keep for now, and drive away completely devastated. You yell and scream with the car windows closed and verbalize absolutely every profanity you can come up with to release at least some of the excess pressure within. You feel as if you are about to explode from anger and despair. Whether your business was was doing well or badly did not matter, as it turned out. It did not matter if you had a hundred employees or two. The bank has the legal right to take over your business in accordance with the conditions (terms and conditions) that you approved with your signature on the debt note - at least as long as the bank did not lie about their part in the business agreement. Some entrepreneurs fall victim to depression in this type of nightmare situation, and only recover after several years with long periods of sick leave. Other entrepreneurs choose to move abroad and try to start again in the new country. Another group of entrepreneurs curse and spit and then roll up their sleeves and start again – absolutely fuming and enraged...but they start again. There are different ways to handle the nightmarish situation that springs from the activation of the fine print clause and the ultimatum letter.

An alternative approach

The alternative approach is that you as a business owner choose to make a phone call that saves your life's work. The starting assumption is that you are more or less devastated, but also infuriated after receiving this ultimatum letter. Your character is like that of Joan of Arc, or Spartacus: You are determined to fight for your business, even though the bank representative, the bailiff and the police have announced their coming visit the next day to pick up the keys and ownership papers. You have previously heard via the grapevine that there are mathematicians who are good at solving seemingly impossible situations such as the one you are in. You are grasping at straws, and in this tumultuous situation you phone the university nearby in, say, Stockholm, and are put through to a professor of constitutional logic (mathematics). The professor proves to be one of the world leaders in exposing illusions, i.e., solving paradoxes and Catch-22 situations. Moreover, the professor, whom you did not know, turns out to be a second cousin from far off, which means that he, against all odds takes you to heart and listens patiently to your outraged narrative. The professor, who has great charitable capability and has himself weathered some serious crises, lets you vent your feelings, and after much wailing and gnashing of teeth the core facts about what happened are eventually extracted. First, it is quiet on the other end, then the professor, whom I choose to call Professor Klurifax says: "Let's have a coffee together at the Gröna Lund fun fair this afternoon, and I will show you the mirror pavilion and explain to you what you are experiencing. I will fix this for you. I will be like your new lawyer, except that the consultation will be free. By the way, you get to buy us dinner at Tyrol at Gröna Lund, and pay for the coffee as well".

The mirror pavilion at Gröna Lund

You and Klurifax meet a few hours later. After a cup of coffee with a little small talk, you then go over to the mirror pavilion where the mirrors are, well, you know, where no one looks the same. First, you see your reflection in an ordinary flat mirror which shows you looking perfectly normal, where reality is not distorted (manipulated). In the next mirror you both have a thoroughly disheveled appearance, with a thick, bulbous torso and long, slender legs. You don't look particularly clever, and you have to chuckle. "That's the whole point," said Klurifax. The mirror pavilion at Gröna Lund is supposed to be fun, like going the circus where you know everything is just for fun. Reality is distorted, and so people laugh. Especially children love the distorted mirror images, and usually howl with delight. The trick behind the distortion is the mirror's curvature and the optical laws at work. Each mirror thus has its own surface configuration (bulges here and there), distorting reality in a certain way so that an unreal image (illusion) is created.

The loan agreement's illusory "mirror"

"Now let's look at the circumstances of your loan," says Klurifax. "In the context of the loan, the mirror is replaced by a loan agreement as manifested in the debt note, which is a form of commercial agreement. In this agreement, the parties to the transaction inform and agree with each other on the rules of the transaction, on the mutually applicable conditions. When the trading parties agree on the terms, they seal the agreement with their signatures. The business agreement will at that moment become a legally binding document, which commits the parties to follow the conditions formulated in the agreement. By reading the commercial terms of the agreement extremely closely with an experienced legal eye, in my case with eyes experienced in constitutional logic," says the Professor, “the reviewer (constitutional logician) can determine whether the agreement is serious and honest, or if it is based on a fraud. If the business agreement is honest and reports all vital information without any form of concealment, it is akin to looking into a normal flat mirror. You see an undistorted reality free of aberrations. A constitutional logician would say that the commercial agreement in that case is a direct and logical declaration of the conditions. Nothing is fudged. There is no trace of *indirect logical evidential argument* (compare Zeno's fable of Achilles and the tortoise) where something is said or implied on the basis of indirect, possibly vague references or allusions, or where important facts, as in Zeno's case, are often deliberately omitted. If one is assailed by manipulation in a lesser or greater degree (the latter in this case is outright fraud), where the manipulator cunningly tries to fiddle with the agreement, the most common tricks are to hide important information of any kind, completely or partially, for example by omission, by very small print or by cryptic formulations – in effect everything that a party to the agreement is led to believe that is something other than the terms of the contract in fact stipulate. This concealment should then be seen as indirect logical evidential argument for a reality that the contract's villain wishes to veil, i.e., hide from the contract's other party. In cases of fraud, in other words, the mirror is more or less undulating, giving a distorted mirror image of reality. As an observer of the distorted mirror image or as a party to the manipulated agreement, you are the victim of an illusion that the untrained can have difficulty in discerning”.

Remaining rational under stress

“Now we have to keep our wits about us” said Klurifax. “I have shown you how tricks can distort the information in a business contract so the agreement gives the appearance of something completely different to reality (truth). If we now look at your specific business agreement, that is, your loan agreement with the bank, we first have to consider two issues in your bank's information section of the commercial contract (debt note). The two questions we have to analyze are:

1. Does the bank have the right to lend money that was not taken from the bank's own assets, but is demonstrably newly manufactured out of thin air, in principle, the moment you sign the loan agreement?

2. Is the bank the formal owner of this made-out-of-thin-air money ("consideration") which they lend to you?

If the answer to this second question is no, then the bank has no legal right to lend the money, nor the right to subsequently recover the principal amount or demand interest on it. Only what is owned can be lent and recovered.

Regarding question 2), it is necessary to delve deeply enough into the treacherous business agreement, which your debt note in reality is, in order to find the “catch”. That's what your lawyer did not manage to do. Question 2) can be expanded: Who is the formal initial owner of the money created out of nothing in connection with bank lending in Sweden, i.e., the backbone of the Swedish economy - society's money? The answer to that question is the catch, the "initial cornerstone information" that must be answered in order to find the truth. And once you understand the answer to question 2) - that there is no formal initial owner - the illusion (deception) is revealed. The two questions should be posed directly to the bank, says Klurifax, but please see that the bailiff and the police are present, so that you have witnesses present when the bank responds.

Once more, for the sake of clarity: The issues that the bank must address are: Does the bank have the right to lend money that is made out of thin air? Who formally owns the money that the bank initially creates out of nothing in connection with the bank loan?”

Klurifax continued: “Common sense dictates that if someone lends out something which is privately owned, they are of course entitled to recover that property. Nothing unusual about that. So says the law, and so it has been in civilized countries for a thousand years or more. That's what you confirmed with your signature on the debt note. But who owns the money that is created out of thin air in Sweden? Does the bank really lend out its own money (consideration)? Have you thought about that? If the bank does not formally own the money it lends, then in this case it is clearly revealed that the bank is lying regarding its part in the business agreement (debt note). And if one party lies in any part of the contract - in this case the bank – *the debt note is no longer valid*. It's as simple as that”.

Finding the catch

It is necessary to get an impression of the overall picture of the events we want to study, an overview of the information to be considered. In this case - the bank's alleged own money - it means starting with how money is created in society, i.e., question 1) above. In the first instance it is noted that money is created out of thin air by money manufacturing machines. This money, of course, must have a clearly defined and legally sanctioned initial owner. We are talking about money that lacks an initial owner, and what is that? Nothing more than "unowned air money,". Put another way: literally "worthless material", which in the most favorable case (paper money) can command a certain price per pound. So there's a huge difference between money that is legally owned and so-called money that is formally unowned. Precisely this question of “to be or not to be” regarding ownership is, from the standpoint of the bankers, the truly sensitive snag regarding the banks' lending of money at interest. "To be, or not to be, that is the question ..."

Keeping track of things…

As an entrepreneur, you are certainly used to keeping track of things, but not at this depth. At first you didn't understand what Klurifax was talking about. But suddenly the penny dropped. Sure! Of course that's how it is! Something that you create out of nothing must of course have a *formal owner* in order to be lent. And someone must formally be the owner of what is lent out for it to be claimed back and to claim interest on it. Again: There is no law in Sweden which stipulates that the country's overall system of banking and financial institutes, *including Sweden's central bank*, is the formal initial owner of the money that it essentially creates every day from nothing with the help of money manufacturing machines, and then lends out. The cause of this "lawlessness", as we know by now, is to be found by delving deeply into historical records, i.e., finding out "how the fraud began" when it comes to the banks' money lending business - what I call the "initial cornerstone information". There is not even a law which grants *the state* formal ownership of the money which is ultimately, so it is alleged, derived from the Riksbank. The legal consequence of this is that this unowned money cannot be lent by way of a debt note, because the debt being regulated by the debt note must be based on lending something that is owned (the consideration). To be able to "lend" and then recover the money, with interest, the lender must own that which was lent. That is the very definition of the term loan.

The lenders thus withhold (veil) the fact that it lends something they do not own, that they lack their own money to lend out. If you give a false impression that it is your own money that you are lending, you are guilty of so-called legal contract violations or forgery, which is a serious form of fraud. Since the 1600's, a total of hundreds of millions of debt notes based on legal breach of contract/forgery have been produced by Swedish banks, financial institutions and the Central Bank of Sweden. This is in fact a crime of enormous proportions, and must therefore thus be classified as an extremely serious offense. That this is a highly sensitive matter for the banks, financial institutions and the Swedish central bank, is just the beginning. It's pure dynamite.

Discussion with the bank

The day after the meeting with Professor Klurifax you face a direct discussion with the bank regarding their demands. That is to say, you and the bank's representative will meet to discuss the bank's demands for repayment. Surprisingly enough, the bailiff and the police are also present. You describe your meeting with Klurifax, and what he said, objectively and concisely.

You explain the concept of the business contract clearly and understandably with the parable of the flat and curved mirrors, as well as the meaning of a legal breach of contract. You're looking the bank's representative in the eyes and as you clearly and objectively state that you intend to make a legal case of the bank's ultimatum. In that moment, you have saved your company.

The bank's representative sits in his car, and the bailiff and the police in theirs. Everyone is surprised and rather confused as they drive off. "What really happened?" Said the bailiff to the policeman. The policeman sits quietly for a moment and says: "It looks like we have a fraud to take care of, and not just some trivial scam either. The strange thing is that I have to this day helped in the execution of the fraud in the name of the law."

A few months later, your case is in court, and for logical reasons you win the case. There are big headlines in the Swedish media, to say the least. Then big headlines in the media in the rest of the world. The case spawns follow-up processes which gradually reveal one of the biggest scandals in the history of not only Sweden, but also internationally. Several billion debt notes are at that moment contested, and on the verge of being declared in legal breach of contract. And with that, the international banking system with banks, financial institutions and central banks around the world, are literally on the path to total collapse.

Absolutely gigantic damages will be demanded from the owners of the domestic and international banking system because they falsely, indirectly alleged, and still claim to own the consideration (their own money) in connection with the lending of money. It involves the willful deception by many generations of bankers. Banking and money lending have existed since around the mid-10th century in Europe and since about the 1600's in the United States, etc. Unimaginable wealth will now hopefully be rightfully directed back to the people of the affected nations.

You celebrate the legal conclusion at the restaurant Tyrol in the company of Professor Klurifax. You lift your cap (a worn plaid cap) at Professor Klurifax as a thank you for the result. He has saved your company from the sharks. You eat dinner and talk now about something else entirely. You have become friends for life.

Chapter 14

WHAT IS ECONOMIC DEMOCRACY? WHAT IS A FUNCTIONING MARKET?

The answer to the question of this chapter's title is given in the title itself, namely that economic democracy is the same as a *functioning* market economy. But such a short answer does not give much food for thought to those unfamiliar with the concepts. An analysis of this matter is required.

We live in a time in which an extensive sabotage of society is taking place in full view while the impression is given that everything in order. Today we have a kind of market economy in Sweden and elsewhere that is far from what the market could *ideally* be. The ideal might be summarized as follows: that a society's entire apparatus for the production of goods and services at each moment is sensitive to, and satisfies, the people's (the public's) overall, multifaceted material and spiritual needs, without this being done at anyone's - be it people's, animals' or nature's - expense, for the sole purpose of providing the community the maximum possible enjoyment in life; and where the satisfaction of the many needs of the people is provided by what is popularly called "the market", that is, society's combined exchange of goods and services, where the utility "money" acts as a highly effective and important "lubricant" in this market's machinery. Money, a universal medium of exchange invented by humankind, can be exchanged for almost all goods and services that make life easier for everyone.

So much for the ideal market economy. But the market can also be defined in a more formal, conventional way, the way that it functions in today's reality, as I will return to later in this chapter. The reader has now at least been primed with a kind of partly transformative knowledge that has not been taught (as of 2016) in any of the world's over 8.300 universities and numerous colleges. This means that with the help of the book you have before you, Part I of the trilogy, you can now begin to understand in depth the *absolutely pivotal detail* that has been so important for the architects of the capitalist/central bank economy to have full control over. Maintaining this control has involved shielding this detail from scrutiny and keeping it from being understood throughout the thousand years that it has taken to build the now almost global empire on the principle of *lending money at interest* (the principle of profit). Another aspect that helps preserve control of their cash cow, the business idea, is that these high-level criminals, as you now have insight into, have ensured that any form of public debate around this implied, crucial detail has been completely absent. I ask you: can you now identify this aspect? In the following is the logic that exposes it.

What controls the speed and power of social change?

Every society is constantly changing, and the sum of the whole is either development (evolution) or degeneration (devolution). The speed and power of societal change is determined by the degree to which society's vast *primordial power* is activated/exploited in the process, where society's primordial power can be defined as the inherent power-potential a society possesses in the form of a people's overall capacity for labor and creativity, and the degree to which it is activated. This is one way of formulating one of the most profound cornerstones in terms of societal development - something that those who intend to build societies must necessarily be aware of.

In the societies of today's world, this primordial power is astonishingly underutilized, which for the most part is due to the prevailing economic system, the capitalist/central bank economy, that, despite its now almost global reach, is grossly inefficient. A society's primordial power is an expression of the degree to which people on a large social scale have ideas of various kinds that they want to realize, as well as the extent to which resources or funds are made available to them. It goes without saying that the ideas may be as plentiful and as brilliant as can be, and yet will still fail if the means, the resources, are not available. This is the case in a society where the means, that is, the necessary money, is almost always lacking, and therefore must be *borrowed at interest* – inexorably provoking that society's degeneration. It is very different in an economy where the means, the resources, are always available to an unlimited, that is, necessary extent. Here the limiting factor is rather the extent to which the ideas are realistic. Here also, all the people freely make plans, both pragmatic and lofty, which can be tried out with the virtually limitless financial resources available. Different people have different ideas. But in principle it is all about one thing, the same for everyone: that ideas that people conceive and hatch while exclaiming “Wow!...this is what I want to realize!....what fun..how interesting...how exciting...what an opportunity!”

But as mentioned, realizing ideas requires the necessary gadgets of various kinds (the so-called goods) as well as different skills, talents and abilities - at least one's own and very often also those of others (in an economic context, the so-called services). Goods and services become available essentially by trading them with the help of the universal exchange medium, money, which you also by now have an in-depth knowledge of after reading Part I up to this point. In other words, each newly initiated activity will require some degree of funding. And it is obvious that the ideal is for the primordial power to be activated to the maximum extent possible (not just partially as in the current system). And this is where we come into contact with the aforementioned *absolutely pivotal detail* - the key to activating the primordial power to the full. Let us assume that in the state there is a social power that wants to control that society's primordial power. What should this social power in this case focus its might on? Well, on the "crucial part" of course, the key to the primordial power. Where this might, as you already know, is most effectively exercised is by seeing to it that it determines how the three key societal issues **I**, **II** and **III** and the two known socially critical questions **A** and **B** will be answered. How these five questions are answered are together is "the pivotal detail" that determines the design of the entire socio-economic system. This could either be, as in the current system, for the benefit of a small secret elite at the expense of the people, or it could be for the benefit of the people as a whole. Answering the five questions will determine the degree to which society's primordial force is mobilized. How these five questions are answered, therefore, constitutes the most important tools in a society's economic toolbox

Historically, the founders of the capitalist/central bank economic system realized very early on – around the year 950 AD - that control of society's primordial power, that is, the degree to which this would be allowed to be activated, involves the three crucial questions of society **I**, **II** and **III**, i.e., it is ultimately all about who controls society's money. And while this elite or hidden social power usurped this control for their own purposes, it was equally important to conceal the importance of the first two societally crucial questions **I** and **II** from the outside world (the people). At the same time, these hidden social forces needed a fairly wide variation in how the five questions in the tool box were to be answered. This is something historical records clearly demonstrate. The state structures that they proposed to build thus had to be varied, based on the particular population base. In some cases the people were relatively primitive developmentally, and a social structure characterized by blatant dictatorship (perhaps even a brutal one) and slavery would therefore be preferable. Meanwhile, other people were more developed. In such cases, perhaps even a "people's democracy" - albeit only ostensibly - was preferable from the point of view of the hidden power. In these societies, slavery was instead invisible (a very high degree of control over people and activities), because the people in these countries were more obstinate and refused to adapt to blatant slavery and brutal dictatorship. In the nations with "invisible slavery" it appeared as though the people had control via voting, elections, parliaments/congresses/parliaments/Duma, etc., but it was still, when it came down to it, an economic dictatorship because of the hidden power's control of the "absolutely pivotal detail" - the five critical issues - in all society-building.

In previous chapters, I have demonstrated that it essentially does not matter whether we study dictatorships, democracies, capitalist, communist or religious fundamentalist state systems, because upon closer examination they are all revealed to be merely capitalist/central bank economy variants of how the five tools in the toolbox have been applied by these, superficially, very different governmental forms. The architects that built the capitalist/central bank economy, and their modern-day descendants, are criminals who operate at the highest level in society. Although some exert influence from behind the scenes, they are still active, directly or indirectly. They have come a long way in their empire-building.

Meanwhile, increasingly more people have begun revealing this empire building. The reason for this is that the development of human intelligence is skyrocketing now compared to previously in humanity's development, with the consequence that the cover-ups by high-level criminals are now becoming visible here and there. More and more people are starting to see the Achilles heel of the capitalist/central bank economy, which is its bearing basic principle: *lending at interest*, which is the same as the *profit principle*. Thus the whole system itself is being questioned. Once this Achilles heel has been exposed, it is much easier to attack it, and thereby eventually overturn the entire capitalist/central bank economic system. Suddenly all the system's drawbacks and implications to society building become discernible. All that is needed to overturn the capitalist/central bank economy is for all the people, nation by nation, to be made aware of the system's drawbacks and its Achilles heel, and then through major national referenda be given the opportunity to decide to constitutionally prohibit this monumental system error, the principle of lending at interest, also called the profit principle.

And what will happen then? The answer is that people will then in a broad sense start to answer the five questions in the tool box to their common (the people's) advantage. The indications are that this is a pattern that will be repeated in nation after nation for a very long time in the future, probably for centuries. Some nations that have come a relatively long way toward realizing genuine democracies, e.g. Japan, Sweden, Iceland, Norway, Denmark and Finland, will hold their much vaunted national referenda relatively quickly in accordance with the above pattern. Other countries will need more time, but rumors and information about what is happening in the countries that have abandoned the profit principle by constitutional prohibition, will be disseminated on the Internet, which is also constantly evolving and becoming increasingly powerful and democratic. Giving and taking loans (the lending principle) will still be allowed. It is the interest rate (interest or profit principle) that is at the crux of the matter. The capitalist/central bank economy empire building is no more stable than that it can be knocked over as easily as the unstable house of cards that it is. This will happen when people increasingly become aware of the massive fraud which they have been victimized by. In summary: In order to deal with capitalisms/central bank economy's current near-total control over society's vast, inherent primordial power, and at the same time introduce a functioning market economy, there are three steps that must be executed, as I see it:

1. The people of each nation must be allowed to answer the five questions in the toolbox in a new way, this time to the people's own advantage. However, this can only happen when people are conscious of the five questions and their absolutely fundamental societal importance.

2. A viable alternative to the capitalist/central bank economy must be initiated by introducing a synthesis of the best components of the eight historic economic experiments regarding monetary economy, as previously discussed at length in this text, Part I. Let us assume that a

society chooses to start from scratch without a capitalist/central bank economy. The starting point should be rooted in something known to work, that is, where documented knowledge derived from well-reported economic history is available. With the assistance of the new breed of prominent politicians (all of whom are selected on the basis of tests to determine specific psychological personality profiles), foundational conditions will thus be in place to allow wise navigation without extensive, unnecessary detours, when embarking on the path to constructing the new society. This is done by first repeating what is already known and documented in economic history. It is important to realize that this process of change can under no circumstances be entrusted to the old type of corrupt politician that we see in no small numbers today on many levels in the public sector. They do not know what genuine human kindness means. Once all this is in place, and society has become ripe for further developments with regard to the choice of economic system, one can begin to consider the introduction of, for example, the more developed form of gift economy and human kindness such as the New Economic System, as well as other system proposals which may become available.

3. When the above first two measures are in place, society's governing bodies (the trusted politicians and officials) begin to disburse money to the community's members, the public, in accordance with the principle that every community resident gives themselves money as a gift from the fund of money (which in principle is inexhaustible, because money is created out of thin air) that the community members jointly own. The amount each receives is related to their estimated living expenses and business plans, i.e., their needs, which may differ greatly. Every individual must thus in principle declare their needs based on their particular way of life and on their particular business plans, after which they are assigned funds (money) related to that declaration. Simultaneously, wide-ranging public works will be initiated. All community residents will be encouraged to forge business plans, that is, start up businesses based on their own personal choices, which can basically involve just about anything as long as the activity in question does not harm anyone, including the plan's originator and the community. Comprehensive courses and support activities will be started up to encourage people's imagination and to put their creative abilities into motion. As financial resources will be unlimited, the cost of various project implementations will no longer be a major point of discussion, as it is today. People will become responsive to their own creative urges, and a great longing to realize long-repressed dreams will spread. At this stage many will need support, because we are today generally so brainwashed that we are unable to function independently and creatively. Many people today are like "robots", doing as their boss at work says, neither more nor less. This is of course different for different people, and those who need help will receive support - support that is non-intrusive, but instead encourages everyone to become realizers of their highest dreams; to become true entrepreneurs.

The important thing for society in this new, and for the citizens unaccustomed, situation, is that the leaders, including politicians, are guaranteed to be able to think with the heart. The magnitude of courses offered in this major societally transformational phase will be correlated to the need, i.e., enormous. Some courses will focus on how to live when one is financially independent, which, contrary to what one might think, is a great responsibility, not least to oneself. This involves avoiding derailment by exaggerated excesses that lead to degeneration and major personal problems in the long run. It is emphasized: In this new type of society it will be free for everyone to spend time on their hobbies and run their business as long as they feel like it - great freedom with responsibility. That is how society's primordial power becomes fully activated, whilst maintaining full contact with its *joie de vivre*. The implications this is that businesses (everyone's favorite pastime) are no longer forced to make a profit, as is so characteristic of today's society. Why will the businesses in new economy not turn a profit? Because the profit principle of the capitalist/central bank economy is based on an *illusion*. This matter has been explained several times from various perspectives here in Part I. It is an illusion that money must necessarily be in short supply – money that everyone in society must fight for. This is the illusion that is propped up by the capitalist system, that those who have no money are forced to borrow it at interest, when in fact it is simplicity itself to adopt a diametrically opposite approach: that money really is an *unlimited resource*, just like water and air, and where it instead is the *function* of money that is key, that in the form of a copious "lubricant", it encourages and facilitates the community's exchange of goods and services.

But for a change in this direction to take place, one must be aware of what tools are needed for the job. And this is where the five questions in the tool box come into the picture; the five questions that society's hidden power so far has had a monopoly on fully responding to - to its own advantage. This is the great change that must take place: the five questions must now be answered in a whole new way - to the *people's* advantage, not the criminal elite's. It is when the five questions in the toolbox are answered to the people's benefit that it becomes possible for everyone to give themselves all the money they need from the jointly owned, virtually unlimited money pot, in order to live their lives in greatest possible harmony and prosperity as they develop and realize themselves. Under these conditions it is very easy to ensure that everyone's crucial start-up financing is arranged. And not just once, but every time a person wants to start up a new project on the basis of having hatched an idea with the “wow feeling”. Compare this to the situation today, where one is forced, hat in hand, to present both one's full business plan to the bank, or to face venture capitalists at the start of an often tough and complicated journey for those who want to start up their own business, at least if the business idea or invention requires more sizable financing. Today you also must often be able to provide some form of security, collateral of some sort. And at this point we now come into contact with the concept of economic democracy.

Economic democracy

When the points 1, 2 and 3 above are carried out in the introduction of a new economic system, we witness a developed form of *economic democracy*. This means that an economic democracy in its fully developed form is the same as a *functioning* market economy, but that the profit principle longer necessary. When the profit principle is no longer needed, the concept of *competition* can be scrapped. Can you see this? Competition is no longer needed, since all human activities are guaranteed automatic survival as long as someone takes pleasure in conducting them. This means that there may well exist activities that there are no longer any demand for from the rest of society, but the activity itself might bring great personal joy and development potential to the person performing it. That alone is enough to justify its existence. This is the view of the core of the new system's concern for the individual's "self-realization", that everyone must in principle be given the right to do what they love and are passionate about, and that might support and help them in their individual life development, and that is about all there is to it.

In this scenario we could, for example, find people who are gradually recovering from severe disabilities of various kinds, or perhaps from a serious drug addiction. Recovery can take a long time in some cases, and these people obviously have exactly the same value as human beings as everyone else has, and should therefore quite obviously be allowed to choose their pursuits to the extent they want. Pursuits which, because they are chosen on the basis of exuberance and personal preference, help these people to get "back to life". From society's point of view it does not matter if such a person happens to find pleasure and meaning in doing e.g. simple, shaky little foot paintings that currently there is little or no demand for at all, since efficiency and profit are no longer the driving forces in the economy. It is the individual's zest for life that counts, and the community will come to support all members of society equally and give everyone the opportunity to develop precisely their individual *joie de vivre* through their choice.

There are already companies or organizations in existence that are based on economic democracy. They are usually described as "flat" organizations, a type of business in which there is a significant or even extremely high level of participation and empowerment by employees. This type of business organization is, as you now have seen, easy to further develop, so that today's almost inevitable competition between companies can be completely eliminated in that the vigorous participation prevailing in flat organizations is maintained or strengthened. This ensures that what is essentially the cornerstone of a *functioning* market economy will have a solid footing as societies are built.

The mainstay of a functioning market economy

To grasp the concept of a *functioning* market economy on a deeper level than the picture so far conveyed by this introduction, three basic concepts must be fleshed out.

a) The term "market" (including “market economy”), is a much older phenomenon or concept than the relatively new concept/system of capitalism/central bank economy.

b) A society consists of many different "markets". Gasoline and petroleum products are, for example, a market. Another is the electrical power market, with its subdivisions and areas of use. The entertainment and recreation industry is a third example. Thus, there are numerous markets.

c) Historically, the concept of a market emerged spontaneously in response to human needs for a more organized exchange of goods and services. In the beginning the market consisted of primitive barter, which later turned into a more advanced form when the universal exchange medium "money" came into the picture. A *functioning* market has thus since time immemorial been a fundamental concept in the socio-economic sphere, where humanity's diverse needs have determined the form the markets (as an expression of the satisfaction of needs) have taken. A little clarification: The opposite has *not* been the case, that activities have controlled needs. It may seem like nit-picking to point out this detail, but its relevance will become clear later on. In the interplay within a functioning market economy, "necessity as the mother of invention" has emerged as the "engine" or "ability" to solve problems that over time have presented themselves. New market-enhancing ideas turn up constantly. A very clear example of a market-enhancing idea is the invention of "money". Activities in the original functioning market economies were necessarily influenced by "flat" decision-making and structures of influence, unlike the top-down or hierarchically controlled economies that the "modern market economy", i.e., the capitalist/central bank economy is an example of. Here the decision-making and control structures are extremely pyramidal (hierarchical).

Those who had the greatest knowledge of market activities of old were the ones who managed them and made the decisions as to how they would be controlled and developed. One did not simply ask someone on the street, or someone completely ignorant, for advice on how, for example, a blacksmith's forge should be operated and managed, but one asked someone with the relevant knowledge. In the running of a business with someone else, it is obvious that the partners would discuss product development, what actions needed to be taken, and they would also take care of each other because they were mutually interdependent for the functioning of the business as a whole. Co-determination and empowerment for those involved in the business was something obvious and an absolute logically necessity. Economic survival in the market economy was all about the ability to attract customers (the needs of others), so that products and services could be exchanged (sold) in order to have one's own needs met. Competition consisted of the quality of products and services in combination with price and availability. The one that could deliver a product or service at the right price and quality, was the one who made the sale.

Consequences of the accelerated development of human intelligence

History shows that the development of human intelligence began to skyrocket around the same time that science began to make the major breakthroughs of the Renaissance (the 1500's). At the same time, the capitalist/central bank economy gained a firm foothold in its second major wave of establishment (after the first wave's failure and total collapse as a result of the persecution of bankers that started in 1307, as discussed earlier). The consequence of the advancement of intelligence and the second wave of the introduction and development of the capitalist/central bank economy (organized lending of money at interest) was that the flat business structure that characterized the largely economically democratic markets of earlier times began to degenerate. Instead, business operators began to embrace the profit principle (loans at interest) in an organized manner, as life's highest goal. The profit principle has certainly always applied, either covertly or overtly, as long as trade between people has existed - to deceive one another is an invention as old as humankind - but what was new was that the principle was now applied in an elaborately organized form. It became excessively selfish at the expense of others, and thus detrimental to society. In the animal kingdom no more prey is killed than is required at that particular moment. Within the capitalist/central bank economy, however, greed knows no limits. Here the development of intelligence led to increasingly more business operators "killing much more prey" in their predatory behavior than their actual needs require din order to provide a satisfactory or even excellent standard of living. We can of course argue back and forth about what constitutes a good standard of living.

Earlier here in Part I, I have shown that it is quite possible for a whole community to start living as today's rich and financially independent do when it comes to tangible assets. This is done by the people beginning to answer the five questions in the toolkit to their own advantage, and not in a way that benefits a small, secret elite. Once we understand this, it is not difficult to see that the ability to live a good life is closely linked to everyone else also having the same opportunity, i.e., that nothing in life should be at someone else's expense.

Let us continue with the analysis of intelligence in the context of the capitalist/central bank economy again. Business operators in this area, primarily bankers, had a very high capacity for learning, and trained themselves in using their intelligence to earn *as much money as possible, as quickly as possible* in accordance with the profit principle. Maximizing profits as money came to be life's greatest goal. The methods used to achieve this goal constituted perverted predatory behavior, i.e., ruthlessness in all forms, but mostly in a disguised fashion in order to avoid retribution. From this was born the mantra of intelligence: "The end justifies the means." To the extent that these predators in human form had not developed emotional skills (the ability to feel empathy and understanding for other people) on par with their intelligence, these people were completely ruthless. A society began to develop wherein it became more acceptable than previously to blatantly enrich oneself economically at the expense of others. Such behavior was unworkable in the older type of society where cooperation was necessary to ensure everyone's survival. The concepts of small and huge fortunes gradually gained prominence not only in the upper classes, but wealth based on the profit principle also found its way into parts of the middle class, at least towards the end of the 1900's and in to the 2000's. Even individuals from the working class could build a "tremendous economic career," in accordance with the profit principle and eventually join the ranks of society's financially independent. There are many such documented reports or so-called "success stories." Realize that the profit principle is so designed that one man's success always means a corresponding loss shared by one or more losers, in at least one area of the capitalist/central bank economy. This detail is investigated logically and in depth in Part II of the trilogy.

The historical record reveals that a pattern commonly seen in the capitalist/central bank economy is the ambition of its business operators to - after attaining the primary goal of becoming as wealthy as possible in the shortest possible time - *secondarily* create a production environment where employee involvement has to some extent been put into place. The original flat co-determination structure has given way to a more sophisticated, hierarchical structure, wherein the active participants have come to be called employees, and where the employee has received an increasingly smaller opportunity to observe and influence matters, make suggestions or be seen and heard.

Political parties and trade unions were of course imposed at some stage due to the major socio-economic inequalities and distress that existed at the dawn of industrial society. The representatives of the capitalist/central bank economy were no less shrewd than that they to a certain extent latched on to the trend by giving the impression of reacting positively to the changes. In Sweden, the Social Democrats led the charge to a peaceful, non-revolutionary social transformation of society in the late 1800's. Everything, however, was a game, an illusion, because even at that time an economic dictatorship ruled by seeming to ease its grasp on the reins and ostensibly allowing democracy. Be aware that the development of welfare that took place during the 1900's was at most marginal, compared to what could have been the case if the community's primordial power had been fully activated by an alternative economic system. Also this detail is investigated in depth in Part II. The trade unions concerned themselves with relatively small wage increases and improvements in the terms and conditions of the workplace and pensions in mutual cooperation with the capitalistic forces, compared to what would have been the case had we seen through the capitalist system in the early stages and done away with it.

Meanwhile, the truly sensitive issue, economic democracy, was completely ignored. If this matter happened to arise in a debate it was dismissed by the ignorant argument that communism was not something we wanted - and that was the end of the discussion. There was no question of analyzing the concept of economic democracy with the aid of the five tools in the toolbox, neither by universities or colleges, nor in politics or business. A community spirit emerged, where the concept of economic democracy became increasingly blurred, even in its more watered-down form, as the necessity for competition still applied in order to ensure economic survival. This is the overview of a multi-faceted and highly complex development, and does not in any way purport to portray an exhaustive or complete picture, but is designed only as an orientation in a centuries-old process. This process has, of course, also transpired in slightly different forms in other places than Sweden, i.e., has been different in the various different markets where the capitalist/central bank economy made its inroads and became widespread.

In this big picture, it may be said that to the extent to which the profit principle was encouraged by selfishness, and everything in life revolved around money and more money, correspondingly more talented, even highly gifted individuals, were presented with the opportunity for the cynical exploitation of other individuals and society as a whole. They constantly seized the chance to earn even more by buying up competing companies with the aim of killing the competition in order to create ever larger and more powerful oligopolies - occasionally even fully fledged monopolies. Simultaneously, these money hungry individuals began consciously neglecting the quality of goods and services, realizing, with the help of their very capable intellect, that it is possible to increase sales when more products and services are flawed and must be replaced more often. Through this type of manipulation the people (who became known as consumers) were "compelled" to constantly replace purchased goods with new ones, even though it was often only minor errors that made an item unusable. At a later stage, repairs of even small errors became very complex and costly, which is why the common people/"hobbyists" instead chose to discard the broken gadget and quickly buy a new one. This product replacement was encouraged by the gadget's low price as a result of its poor quality.

The consumer society emerged as a type of society that seemed to exude development and progress, while in actuality only a part - or at worst only a tiny fraction - of society's vast primordial power was activated. This became particularly evident in severe recessions, which began to appear like clockwork in the more genuinely capitalist/central bank economic societies in later centuries. At the same time, the rulers introduced a deliberately contrived unemployment rate of 4%-7% as a kind of norm. Outwardly, it was said that the politicians were doing the best they could, but that it was the market forces that ruled, and there was really nothing to be done about it. The reality was that those who had control of the companies in the top of the hierarchies realized they could reduce workplace conditions considerably and thus make even more money if the employees constantly had the knife at their throats. The threat of unemployment in the community allowed the employer to dictate the terms. The trade unions, political think tanks, political parties and universities continued to maintain their silence and inaction with regard to economic democracy and the question of the five tools in the toolbox.

It was therefore impossible for the people to see that they were victims of a gigantic social fraud. The ultimate betrayal in this fraud was the stab in the back perpetrated by their government in that it collaborated with the banking system in a barefaced deception through the provision of welfare – reflecting a primordial power running at idle. To cover up the fact that the primordial power was so underutilized, they introduced an academic concept from national economics: "gross domestic product" (GDP), which as you by now know, is a clumsy socio-economic measuring instrument, since it really only records the grossly underexploited parts of the primordial power that receive remuneration from the employer. Economics thus emerged as a discipline that is not even a real science, but at most is about *sophisticated methods that in various complicated and abstruse ways cover up what really is, and has been, going on in the vast capitalist/central bank socio-economic fraud*.

At the end of the 20th century it had become clear that the treatment of employees of companies was worsening. Employees began to show increasingly more symptoms of stress. This all has led exceptionally intelligent people with a pronounced lack of empathy for their fellow human beings, animals and nature, to engage in developing an even more efficient global capitalist/central bank economy. The concept of exploitation was born. Ruthless exploitation of parts of the animal kingdom, the plant kingdom and our planet's resources of natural raw materials became topics of discussion. This era saw the emergence of a class of economic controllers that constantly trained their intellectual capacity in the art of essentially cheating the shirt off the back of their fellow human beings, as well as parts of entire communities. Some species of animals such as cows, pigs, chickens, etc. were now handled in large-scale factory-like projects that clearly demonstrated little or no regard at all for the suffering of animals. At the same time, the ruthless exploitation of nature in other ways began to make itself felt. For example, excessive trawling for fish, destruction of rainforests etc.

Within this economic class of individuals with highly developed intelligence but lacking in empathy, a pattern of competition/exploitation within their own ranks began to crystallize. The sum total of money in society and the world began to become increasingly more concentrated in the hands of the people who were most developed and advanced in the capitalist/central bank economy, people who had no qualms, even when enriching themselves at the expense of their associates. Ultimately this concerned the ruthless exploitation of billions of people and entire nations by the great geniuses of the capitalist/central bank economy. The capitalist/central bank economy's *four goals* come fully into view under analysis. They seek to:

a) *impede a country's democratic development* in order to facilitate the central bank's own economic survival.

b) make *profits* via interest through lending in many different forms in society.

c) bring about the logical preconditions (legalized by the banking laws) for *extensive wealth transfers* of property and other assets for the banking system's own benefit. The instruments used are bankruptcies, expropriations and bank bailouts, as previously mentioned in the text.

d) turn the global economy into *a giant casino*.

The spread of colonialism in the late 15th century is an example of this kind of perverted predator mentality. For us Swedes, it is useful to remember that little Sweden most certainly also played its part in both slavery and the exploiter mentality, even though we have never belonged to any of the great colonial powers or imperialist states.

The above mentioned category comprising highly intelligent people within the capitalist/central bank economic framework finally realized that instead of conducting a costly system of blatant slavery that constantly required threats and violence, the cost of food and lodging, as well as lashes to keep control of the slaves, it would be far more efficient and economical to cash in on a new approach, namely, the way of the *apparent democracy,* in nation after nation, where slaves, so to speak, paid for themselves. An illusion, in other words, to give the impression that slaves were being freed, when in fact they actually continued to be slaves - just in a new way. With the new method, the former slaves, now released, supported themselves as "employees" who were forced to blindly obey orders with little or no participation in the decision making process of their workplace. Workplaces that took no more care of their staff than that they could be dismissed at any time and essentially herded around like cattle, because the employee had become a replacement part that never included a personal relationship with the management of the hierarchical or pyramidal structure.

The new slavery of ostensibly democratic form takes on yet another expression that very few can discern, but that the more servile resign themselves to: that very many people are essentially forced into debt in order to cope with life. Let us take an example of someone who (and here we again touch on that crucial, pivotal detail), for the sake of their own livelihood and to create reasonably good standard of living, wanted to start up their own business or simply acquire shelter, buy an apartment or build a house. Many ordinary people and small business owners have historically, since the 1600's, been met with a straight “no” from lenders such as banks - recently supplemented with, among others, credit card companies, venture capitalists and government lending agencies - when presenting the ideas they wanted to achieve. Often they lacked sufficient collateral, surety, or perhaps the business idea was considered untenable by the bank or lending institution. In this way, the nation's mighty primordial power - full employment - has been held back, and the media has been obediently silent regarding the first two crucial societal issues and about how the toolbox's five questions interact with each other.

More and more, the media has come to resemble an obedient little, at most whimpering, puppy in the lap of the capitalist/central bank economy. Investigative journalism, in instances where it has been allowed a modest degree of expression, has been limited to revealing only relatively minor irregularities in the society. Investigative journalism has thus taken over the role of the *court jester* in the courts of old. Namely, where the monarch realizes that it is important that a certain amount of *criticism* of power must be tolerated, i.e., of minimal, but never threatening, magnitude. A control valve in society that, within certain limits, apparently unabashedly and even rudely dares to condemn the ruling power's double-dealing - as long as it does not shed light on the actual deep-seated corruption, dishonesty, and shams.

The Swedish television program *Uppdrag Granskning* (Mandate Review) is a typical example of such a puppet in the hands of the capitalist/central bank economy. When I approached this program with my economic analysis in July 2011, it did not even listen to me. A production assistant interrupted me almost brusquely before I had made my point. They were not interested in producing a program on this subject, she said, adding bluntly that they were not allowed to analyze (read: reveal) such wide-reaching and sensitive issues as I was referring to. She thereby acknowledged the program's “comic relief” function, one could argue. So what was said at the beginning of this Part I about how whistle-blowers are opposed in a capitalist/central bank economic community, is clearly confirmed one way or the other, while it of course needs to be understood that even investigative journalists, such as those in Mandate Review, have their own personal lives to take care of, with all the obligations that entails. Perhaps you, like most others in the community, are in debt and could lose your job if you make those around you feel too uncomfortable. Even the fool in the days of the king's court had to guard against this - assuming in this case the fool was lucky enough to only face losing his job and not his head if he went too far.

The delicate start-up revisited

The big picture is thus that relatively few entrepreneurs, that is, business "starters" over the past 400 years have received or are receiving start-up help for primordial power projects in the capitalist/central bank economic community. This has particularly been the case with starting and supporting small and medium sized companies. An exception to this is the modern residential/property sector, after the regulations regarding loan ceilings were abolished in one nation after another around the world by central bank decisions, beginning when Ronald Reagan took over the White House in the early 1980s. This was a project in true neo-liberal spirit that was preceded (made possible) by US President Nixon's abolition of the gold standard in the United States on August 15, 1971, which – note well - was a *presidential executive order*, and thereby neither a government decision nor an act of Congress, but just the President's decree (executive order 11615, also known as “The Nixon shock ").

Nixon's edict, that the US gold standard had been abolished, shocked the world because its impact was so transformative. In doing so, the world's money (the sum of all money lent by banks at interest), with the US dollar as the base currency, no longer had the backing of gold. The world's banks could now freely produce their loan money, i.e. society's money, out of thin air to the extent required, at virtually no cost. Within the housing/real estate sector, the capitalist/central bank economy had basically poured out loans at interest to those who wanted to invest in a condominium, house or real estate. Meanwhile, very little or nothing at all is mentioned about the fact that those who took loans for residential property in no way own their homes/real estate, but that their property can at any time can be expropriated, seized, if the bank so chooses (see previous chapter). The banking industry has chosen to provide loans for this category of primordial power activation because the resale value of homes is often high enough for the bank to make a good profit on an expropriation, even if it is done by relegating whole families to the street and destroying fully functional businesses. Although the state's approval of the application of such methods in cooperation with the banking system constitutes calculating, predatory behavior, the media, as usual, reports very little of what is a deep tragedy in extraordinarily many cases, affecting the families and working entrepreneurs subject to the compulsory seizure orders.

Even when considering the entrepreneurs who succeeded in securing crucial start-up funding, whether this occurred using personal savings or by taking loans, a brutal exclusion situation is effectuated in largely all markets. What does this assertion imply? Historical figures describe the following situation: After five years only about one percent of one thousand start-ups are still in business. The rest have gone under or have been devoured/bought up by larger companies in what is called market economy competition/mergers. Of the 10 remaining companies, only about ten percent remain after 50 years. That is, after about 55 years, there is only about 1 in 1.000 of the initial start-ups left - an efficiency of one per thousand. Combined with the basic premise that only a relatively small fraction of all the ideas got a chance of being realized in their delicate start-up phase, because most did not receive loans from lenders, it becomes apparent that, overall, the architects of the capitalist/central bank economy have built a kind of society wherein society's crucial primordial power is effectively held back in at least two highly decisive and effective ways:

a) by controlling who should receive start-up funding and who should not; with the result that only a fraction of all potential start-up projects in a community get the funding they need

b) by enforcing a business exclusion situation among established companies that is nearly total and has a strikeout rate of 99.99 per cent over 50 years.

In other words, we see a kind of socio-economic system that is deliberately designed to create poorly developed welfare in the context of a weakly activated primordial power. A type of society that is relatively easy to manage and control for that category of people who love power and ownership for their own sakes. Is this the kind of society you, the reader, wish to support and pass on to your children, grandchildren and future generations?

Chapter 15

A NUMBER OF ILLUSTRATIVE EXAMPLES OF HOW A MODERN CAPITALIST ENTERPRISE WORKS

This chapter presents a number of illustrative examples of how modern capitalist enterprises function when they are hard-driven on the basis of selfishness in a more or less degenerated market - at society's expense.

A variety of mutual funds

The various types of mutual funds on offer by banks and fund managers can in many cases, but not necessarily in all, proved to be deliberately designed to lure money from people (fund investors). The type of business structure that is built, gives the appearance that the fund manager performs skilled fund management services for the customer's benefit, when in truth it is for the manager's best and at the customer's expense. A sophisticated and abstruse fraud is orchestrated. It is so difficult to see through, that even though I am trained in mathematics, I have struggled to understand how the various fees are actually designed and justified in the fund setup. Some mutual fund companies offer advice, but use pure manipulative deception in order to coax money from customers. Such a market can hardly be defined as a *functioning* market economy.

The food industry

Another example is the production of processed and semi-processed products in the food industry. Here we are considering food products that from the customer's perspective contain undesirable additives such as pesticides and other chemicals which aim to increase the product's shelf life in stores, and thus reduce wastage in order to increase profits for producers, intermediaries and vendors - food products that have become tasteless or have lost so much taste compared to the original, organic, untreated product, that the processed or semi-processed version no longer resembles the authentic original product's taste. Is that the kind of food we consumers want? Not infrequently these processed foods are deliberately made with too much sugar and salt, which creates completely unnecessary health problems for many people. It is been proved statistically that this leads to completely unnecessary consumption of expensive medications. That there is collusion between multi-national food and drug producers can not be ruled out and, in my opinion, needs to be investigated. Partially processed foods can be, for example, various sauces, marinades and dressings made in preparation for food served at restaurants, where costs are reduced by neglecting the quality inherent in preparing such items from scratch, and at the same time reducing the time required to prepare them. Examples of fully processed foods are prepared dishes that are purchased and placed in a microwave oven, providing a fast, fully-cooked meal.

Mobile phones in the 28 EU countries

Until April 29, 2016, the idea was that the market with its allegedly functioning competition would be able to provide consumers with cheaper mobile phone charges (at least roaming charges when traveling to another EU country and using the mobile subscription from their own country). Despite developments since the 1980s, today, after over 30 years of product development, the call charges for mobile use in the EU has stubbornly remained far too high. Analysis of the situation shows that an oligopoly of large to very large mobile operators emerged in the EU. The smaller ones that tried to break into the market were unable to compete as roaming charges were reduced. Finally, on 30 April 2016, the big oligopolies were forced to reduce their fees by legislation in the form of EU regulations in the digital common market.

Taking the car to the garage

When you find a problem with your car, do you walk through the door where the the workshop manager is or to a receptionist who receives gullible customers, or do you go directly to the mechanic on the workshop floor to place your questions? Most people leave their car with the manager or the designated customer service person at the garage. This particular type of fraud is at such a low level in society that the media has diligently reported on disagreements, and sometimes also, with various car organizations, raided and investigated workshops with the conclusion that not a few workshops in our modern times have basically systematized the scamming of car owners. It does not apply to all garages, it should be carefully noted, but there are undoubtedly a lot of them. The car's actual problem may not even be repaired, or perhaps it is done so carelessly that the customer is "forced" to come back. Sometimes the garage has "made up" problems and claimed to have fixed these at a juicy hourly rate and the cost of spare parts. I myself tend to choose the workshops where it is possible to go to the "mechanic on the floor," and get tips from someone who knows what they are talking about. Then I book time at a self-tinkering workshop if I believe that I can cope with the problem myself. The car is jacked up and I fix the problem at a fraction of the cost what the bill would be if I delivered it for repairs at a garage.

Death of a vacuum cleaner

The vacuum cleaner that I bought in the early 2000's, was suddenly stone dead one day after a surprisingly small number of starts with the on/off switch (perhaps 150 cycles). The guarantee was found to have expired. As an "amateur fixer" I tried to dismantle the vacuum cleaner to repair it. But to getting into it turned out to be almost impossible. I failed and called the big, reputable vacuum cleaner company and asked them to kindly send a drawing via email to me. I was informed in a friendly yet firm manner that they did not provide that service. No drawings were sent. Instead, I was asked to leave the vacuum cleaner for repairs in a designated workshop, which would cost at least 30 percent of what a new vacuum cleaner would cost, depending what the problem was. It was also pointed out to me that was some risk that the repair would cost even more than the purchase of a new vacuum cleaner. In that situation, I decided to turn my vacuum cleaner into the object of research, with the purpose to finding out exactly why they do not want me, an ordinary man, to perform the repairs myself. After a few hours I had figured out how the machine was designed and turned my attention to the circuit board and the mechanics/electronics that manage the starting and stopping. To my surprise, I discovered that the solder that connects the start and stop button with the rest of the electronics on board was soldered sloppily. The soldering was far too small to withstand the abrasion that occurs when the starter mechanism closes against the circuit board and creates an electrical connection when the start button is pressed. For such a frail soldering, which was probably made by a programmed robot, to pass inspection in a well known and widely advertised product - a giant in the industry - made me realize that *it was no coincidence* that precisely this important, strategically placed solder was weak.

Compare such deliberately built carelessness in a production detail to how the Japanese casual wear company Uniqlo, founded by Tadashi Yanai, 1971, year in and year out, for example, provides innerwear of excellent quality at good prices. Uniqlo has chosen as its mission to focus on details and to constantly improve its products. For example, the innerwear garment “Heat Tech” has undergone changes 10,000 times in working prototypes in search of perfection. Yanai himself got involved in every little detail in the company down to, for example, the color choices on the garments. His company belongs to that small group of one-in-a-thousand businesses that not only survive, but also become a huge success, both for its owners and for its consumers, at least in Japan. Yanai himself is a billionaire. It cannot be said, however, that Uniqlo is run as an economic democracy. By tradition, the leader's decisions in Japan are namely above questioning. Japan is a very patriarchal, or authoritarian, society. At the same, highly skilled business leaders in Japan, have learned that by constantly collecting feedback on their product's details - from vendors, various forums, from customers and, not least, employees – the product is constantly developed, ensuring the company's economic survival. To return to the vacuum cleaner: I borrowed solder and a soldering iron from a neighbor, performed a well-made and durable soldering, and gave my neighbor a bottle of wine as a thank you for the loan of the hobby equipment. The vacuum cleaner worked perfectly again and still works today, more than twelve years later.

I learned that the people who had built the vacuum cleaner, the engineers who designed it on a directive from top management at some level, had deliberately built in a weak point so that the vacuum cleaner would fail after a relatively small number of applications, and at the same time they had deliberately built a complicated chassis that was not intended for a normal consumer - who often is short on time and often lacks interest - to attempt repairing the fault themselves, but to give up and buy a new vacuum cleaner when a problem manifests itself after the guarantee has lapsed. As the vacuum cleaner manufacturer is most often a large company in a larger group of companies that can be likened to an appliance oligopoly with vacuum cleaners as a sub-product. It had created a product that did not satisfy the customer's needs as well as possible, but instead satisfied the manufacturer's need to make money from gullible customers. In other words, the *functioning* market economy was put out of play in this case also.

Quarterly capitalism as a capitalist/central bank economic phenomenon

What could already be observed on a small scale in Sweden in the 1960s (when the pension funds were founded), and then came fully into view in the 1980's and 1990's, and then blatantly so in the 2000's, was faceless ownership in the form of *institutions - institutions that gradually come to pursue distinct investment activities.* It had not been like this previously, at least not so obviously. These socio-economic leaders are the institutional investors. The reader is already acquainted with some examples of institutional investors - how they differ from each other in size, that some are giants, while others, such as the hedge funds that usually get the most attention, are as Lilliputians by comparison. Here we focus on the 1980's, where, at least in Sweden, the quarterly capitalism phenomenon developed among an increasing number of companies listed on the stock exchange, and typically belonged to this faceless commercial group. Today, about 80 percent of the equity market capitalization, at least on the Stockholm Stock Exchange, is owned or controlled by faceless institutional investors. These players usually have extremely well-filled pocket books. It is my observation that these kinds of faceless owners have often chosen, in accordance with the previously analyzed concept of New Public Management (NPM), and based on neo-liberal ideas emanating from the University of Chicago since the beginning of the 1970s, *to focus on earning as much money as possible, as quickly as possible* - both on a personal level through elevated or even extremely high fees to the board, and through special bonuses and stock option programs that the board members happily agree to grant each other, and also by focusing on pleasing the shareholders with ever increasing share value and dividends on their stock portfolios. Using a specially prepared NPM approach has ensured that the CEO's and CFO's in these types of hierarchically controlled companies have begun implementing what could be called NPM-reorganization at a very high level. This has led to an erosion or even complete disappearance of not only participation in the decision-making process, and declining job satisfaction for the employees on the "shop floor", but of product quality within the company as well. This kind of NPM-board, in interaction with leading NPM managers within the company, has until now been able to demonstrate for shareholders the achievement of a continuous increase in the company's market capitalization, even if this has only been (in fine print, and to be written between the lines), in the short term. At the same time, many of these quarterly capitalists have chosen to channel at least part of their corporate profits - this applies to, for example, large insurance companies, portions of municipal tax revenues, etc. - into various types of speculative equity set-ups. In other words, a kind of playing the odds and gambling is going on in the global “Monte Carlo” economy which operates side-by-side with the "real economy". This casino economy today represents about 98 percent of the world economy. The important research and development (R & D) sections of these companies/operations constantly develop and improve their products, make investments in operations and maintenance, with the result that care of the employees, and in the case of certain Swedish municipalities, also the welfare of the citizens, has been correspondingly neglected. Tax revenues from local residents have, for example, not been used for municipal projects in the real economy (which in total accounts for about 2 percent of the total world economy) as is the real purpose of all tax revenue, but has instead gone to fund gambling and playing the odds in the 98-percent economy. Boards (sometimes some municipal administrations) in various contexts have thus often demonstrated serious incompetence in managing their businesses and municipalities. Such behavior can be likened to that of father with responsibility for providing for his family not coming home on pay day, but secretly sneaking off to the casino, where he spends both spend the night and the money on different variations of betting games. In this way, portions of the municipal tax revenues are compromised, as happened in Sweden and elsewhere in the so-called sub-prime housing loan crash in 2008 which spilled over into some Swedish municipalities with erratic management. In the United States, the giant insurance company AIG began to fail, as previously discussed, but at the last moment, before a huge insurance scandal was triggered, it was "rescued" by the US Federal Reserve (FED). Colossal sums paid in by insurance customers had been annihilated by bad bets.

Some of these quarterly capitalists chose to inflate their company's market capitalization far beyond the real value in their glossy quarterly earnings reports. At its heart was grave irresponsibility with other people's money. To make it all come together for accounting purposes, some quarterly capitalists started to deal with double entry bookkeeping, which is an offense under accounting laws. Those who performed this double bookkeeping euphemistically referred to it as "creative" bookkeeping, which came to light in subsequents trials against them. And some big, seemingly reputable accounting firms, though not all, were suddenly exposed as not having performed their auditing task as was expected of them. They had simply turned a blind eye to the irregularities. A thoroughly rotten (read: corrupt) commercial structure, seasoned with all sorts of excuses in order to try to mitigate their own selfish and socially destructive behavior was revealed. A behavior that involved a sophisticated fraud that deceived the serious staff who were doing their best on the shop floor in these companies, and swindled those who in good faith had invested in the companies through share purchases and perhaps the purchase of corporate bonds, and were misled by the double-dealing boards with their creative bookkeeping and bogus quarterly reports. The US energy company Enron's rise and fall - the crash came in the early 2000s - is an example of a company that applied quarterly capitalism, and that suffered many of the above mentioned symptoms. Many small investors lost their retirement money in the Enron scandal. It needs to be stressed that of course not all *institutional investors* behave in the manner described above. And among those that do, perhaps it is only one or a few that run the full gamut of dirty tricks of the kind discussed here.

Especially liberalism, in Sweden represented by the party The Liberals, has spoken warmly of the profit principle and thus, at least indirectly, for quarterly capitalism as well. But their statements are rendered in populist terms, neither informing objectively of the five societally crucial issues in the toolbox, nor explaining what a functioning market economy really is - and without disclosing that the communist economy is really just a variation on the capitalist/central bank economic theme. Neo-liberalism, with the University of Chicago at the forefront, encourages to a significant degree what I call predatory behavior and the NPM strategy within the capitalist/central bank economy. It is a completely heartless kind of economic policy that deliberately effectuates the degeneration and decay of communities in accordance with the at least six society-dismantling “daggers” that the capitalist/central bank economy possesses in its arsenal, and that you have now been informed about. I conclude here with an example of a complete market collapse, where all competition disappears and even oligopolies merge into one huge monopoly.

Capturing a market

One of the big capitalists managed to capture virtually an entire market whereby the competition was almost completely sidelined. John D. Rockefeller Sr. (1839-1934) is often cited as one of great figures of capitalism. History tells us that he built his oil empire Standard Oil in America in the 1800's and early 1900's by repeatedly turning up as a buyer of oil fields as one recession after another hit and small and medium sized oil field owners who were saddled with large expenditures and burdensome loans. They had no choice but to sell. These smaller oil field owners were relatively small players and they tried as best they could to pay their interest, bills and expensive rail transport for their oil. At least one of the major railways owned by a capitalist-controlled company, deliberately demanded scandalously high transport costs for oil, from among others, these small oil field owners with their relatively small transport volumes. Many of these small and medium-sized companies could simply not find the money to pay all its bills. They had weak cash flows (not enough money saved). How ever much they tried, the banks refused to provide them with more loans (which is common during recessions), and borrowing money privately outside the banking system was also difficult. In this particular situation, Rockefeller was wont to appear at the scene like a jack-in-the-box and make an obscenely low offer on the small oil field. Rockefeller was knowledgeable in the principles of the capitalist/central bank economy and could therefore reasonably be presumed to have been familiar with the devastating recessions that were deliberately rigged to force the smaller players to accept shamefully low offers. The choice for the small indebted oil field owner often stood between selling to Rockefeller and then at least getting something, or to go completely bankrupt and lose everything. In this situation, many chose to sell at bargain prices to precisely J. D. Rockefeller Sr., who correspondingly and gradually built his oil empire. The movie *There Will Be Blood*, directed by Paul Thomas Anderson, is a Hollywood version of what happened, and portrays the heartlessness and calculating cynicism that characterized this type of business in those days (and nowadays as well). Rockefeller himself had, so history reveals, no difficulty obtaining loans from the banks he worked with – even in recessions. Rockefeller thus had an advantage, and always had plenty of cash in his pocket book. Rockefeller's method was to coolly offer desperate people a brutal ultimatum - which they often had to decide on immediately. The same principle – the ultimatum – also used, for example, in the fine print clause in debt notes that is activated in forced bankruptcies/foreclosures, as previously noted earlier in Part I. Rockefeller eventually became so powerful that a special law was instituted in the United States as a result (the antitrust law), when the US Congress reacted to what was essentially the complete and deliberate elimination of the classic functioning market with regard to the vitally important US oil market. Congress turned against the undeniable monopoly that had grown out of the type of ownership that Rockefeller's giant trust companies represented. Rockefeller Sr. belonged to the class of people in this world who have access to, and do not hold back from using, the highly discriminatory tools that the capitalist/central bank economy uses. Some of the tools are treated in depth in Part II.

These tools effectively ensure that those who wield them will always be that part of the community that efficiently and highly intelligently buys up or out-competes other companies, merely because they belong to a favored and driven inner circle of power within the capitalist/central bank economy. They are the most powerful capitalist forces, having access to completely different, very secret and extremely powerful financing capabilities compared to ordinary companies - which all translates into huge advantages when performing buyouts and other types of major investments. This involves money that one is allowed access to for perhaps only a few hours by a shrewd network of banks under one's control. Yes, it is a simply staggering, calculated ruthlessness and lawlessness (read: criminality) that dictates the terms within the circle of insiders of the capitalist/central bank economy. The "instrument" used down through the centuries (since around the 1600's) has gradually been refined to become sharper and more powerful in its ability to eliminate the competition and thus build oligopolies - and for that matter even monopolies - with "oligarchs" in different nations. In the final 17 chapters of Part II, I show how some banks in the early years of the United States managed to obtain the money in a directly criminal way, yet maintained the appearance that everything was above board. This has been completely hushed up in modern day America.

When the antitrust law was finally put into into place by the famous Congressional decision, the Rockefeller oil empire was divided into a number of smaller oil companies. It looked good on the surface. But these smaller companies, all of which were large in themselves, would later gradually be brought together in an ingenious way to form a new cartel, even though there was no trace of a cartel on the surface. Today, much later on, it is has grown into a worldwide oligopoly that controls the world's oil. The oil market is not a classic functioning market economy.

Margaret Thatcher and TINA

Margaret Thatcher, the British Prime Minister from 1979 to 1990, was famous for her use of the now classic expression “TINA”. To quote Thatcher:

> "*... Although capitalism has its drawbacks, there is no alternative (There Is No Alternative = TINA). Anything other than capitalism* (my comment: implying central bank economics) *would be worse ...* "

In Part II of the trilogy, I cover in detail how Ronald Reagan, the US president from 1981 to 1989, and British Prime Minister Margaret Thatcher together had laid the groundwork for the meteoric rise of lending (credit deregulation initiatives), that was ratified by *central bank after central bank* in their respective boards throughout the world community during the 80's, but it had actually begun already with Nixon's abolition of the gold standard in 1971, as previously mentioned. Reagan and Thatcher were leading figures ("the sellers") in peddling the deregulation of global credit markets on an astronomic scale. Thus the *absolutely pivotal detail* of the carefully planned global capitalist/central bank economic empire building effort fell into place, full scale, in societies world-wide.

The capitalist/central bank economy's hidden power apparatus thereby appointed itself to be the supreme overlord in determining and controlling the degree to which a society's primordial force is to be mobilized in the world's more than 200 nations, as well as which of the world's hundreds of millions of business entrepreneurs are to be granted crucial start-up funding, and which ones should be without. The world began to be inundated with startup financing (read: money borrowed at interest), which may seem to speak against the primordial force being held back. The immense primordial power was in fact also initially activated far more than usual in the global boom of rarely seen proportions, but which now is history. For most of the 80's it fueled the world economy, then subsequently began its crash landing at the end of that decade and into the 90's, the timing varying depending on the country/continent in question. What this start-up financing involved, but which very few knew back then, was the intention of the “spiders” to ensure that as many people as possible in a global perspective became indebted up to their eyeballs and ended up in a debt trap. For then the real "milking" of the "slave cattle" could begin (with the help of the banks' special tools for this purpose, the banks "daggers"). So callously and cynically could the general conclusion of deregulation of the credit ceiling be summarized.

In Sweden it hit the headlines in the form of the so-called November Revolution Order of 1985 (Novemberrevolutionsbeslutet) where the board of the Swedish Central Bank (the Riksbank), on their own initiative, and without consulting Parliament, the Government or the Swedish people, i.e., "without asking permission", unilaterally decided on the launch of one of the largest efforts to dismantle society in Sweden's history.[4] As for the November Revolution event in Sweden in 1985, what transpired was in effect a covert coup d'etat which paved the way for a Swedish borrowing spree the likes of which are seldom seen – but at the price, of course, of debt and interest, and the ruin of many. The Riksbank's Governor at the time was asked if it was not dangerous for the banks to lend out so much money, and he replied that in his judgment there was no danger. This he said despite him obviously, to be able to occupy the office of Governor, knowing enough about economic history to be aware of what massive debt would mean for a small country like Sweden. Especially considering that a severe recession would follow the current boom in a capitalist/central bank economically driven nation, as surely night follows day. Historical hindsight shows that, in addition to the banks' usual target, entrepreneurs, also ordinary people were showered with generous offers of loans at interest to invest in housing cooperatives, while a simultaneous boom in apartment renewals and housing purchases gathered pace. But a new category of loan customer appeared like a jack-in-the-box, namely pure *real estate speculators,* who began to borrow huge sums for speculative purposes.

At the same time, the idea was that the world's needy would begin to get start-up help (the so-called micro-lending strategy in the Third World which was awarded the Nobel Prize in the 90s). But, and this is what it is so cruel, and clearly demonstrated down through history: The ulterior motive was that great hardship would begin to affect a great many of the above categories of borrowers, as they were deliberately and maliciously herded into the scheduled debt traps. If you do not yet understand the mechanism as to how the debt trap is built up in a society, a detailed analysis of the matter is performed in Part II of the trilogy. Reagan and Thatcher were the "ambassadors" who pushed for the final step in putting into place this worldwide loan carousel of start-up financing of all kinds. The strategy, seen in retrospect, is crystal clear: Raising the credit ceiling would put people in debt on an enormous scale, even landing them in debt traps, and thus making them dependent and having to pay a great price as a result. Yes, it would be possible in this cunning way to, in principle, begin to control and eventually take the people and businesses of entire countries to the cleaners - rather than the opposite: to provide real help and ensure the availability of stable and sustainable welfare when building a society. What initially appeared to be welfare development influenced by both the optimism of the boom at the beginning of the 80's as well as Ronald Reagan's infectious neo-liberal powers of persuasion, was thus from the outset planned to eventually crash. Here in Sweden the inevitable recession arrived in the 90's, when our country was completely brought to its knees, as analyzed in detail in Part II. The central point to observe in looking into the details of TINA, is how manipulatingly and cleverly Britain's then Prime Minister Margaret Thatcher, Reagan's neo-liberal "sister-in-war", defended capitalism and, indirectly, the central bank economy. She namely used her authority as Prime Minister, Britain's formal political leader, to mislead not only the British people, but also to influence the people of a number of other nations. Not with a single word did Thatcher even hint that in economic history there existed at least eight carefully documented examples of, in most cases, well -functioning or even highly efficient monetarily funded national economies, which with great benefit could be used as workable alternatives to capitalism, especially if the main objective is, as it should be, to build prosperity in a society. The more than 8.300 contemporary universities and many colleges, think tanks, policy institutes, etc. the world over, played obligingly along with Thatcher in the 80's, supporting her illusory performance of The Emperor's New Clothes.

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4 Please see Dan Josefsson's six-part Swedish language documentary "*The November Revolution"* (*"Novemberrevolutionen"*) of 2004 about these events: https://www.youtube.com/watch?v=Z95xH9Svq3k, and completed with Anders Silverfalls' analysis of this incident in his book "Monetary Democracy" ("*Monetärdemokrati")*

In Sweden, where a highly developed mental capability exists, several resourceful entities, which I enumerate below, all chose to keep a low profile in terms of Thatcher's TINA, despite having many highly intelligent people who, based on their respective academic programs could have on many occasions provided important perspectives and contributions to the public debate about the misleading TINA concept:

- The Swedish Minister of Justice
- The Ministry of Justice (Justitiedepartementet)
- The Supreme Court (Högsta domstolen)
- The six Courts of Appeal (Hovrätterna)
- The 48 District Courts (Tingsrätterna)
- The Supreme Administrative Court (Högsta förvaltningsdomstolen)
- The four Administrative Courts of Appeal (Kammarrätterna)
- The 12 Administrative Courts (Förvaltningsrätterna)
- The Rental and Tenancy Tribunals (Hyres- och arrendenämnden)
- The Labor Court (Arbetsdomstolen)
- The Market Court (Marknadsdomstolen)
- The Patents Appeal Board (Patentbesvärsnämnden)
- The Parliamentary Ombudsman (Justitieombudsmannen)
- The Chancellor of Justice (Justitiekanslern)
- The Equal Opportunities Ombudsman (Jämställdhetsombudsmannen)
- The Consumer Ombudsman (Konsumentombudsmannen)
- The Ombudsman against ethnic discrimination (Ombudsmannen mot etnisk diskriminering)
- The Ombudsman against discrimination on the basis of sexual orientation (Ombudsmannen mot diskriminering på grund av sexuell läggning)
- The Disability Ombudsman (Handikappsombudsmannen)
- The Children's Ombudsman (Barnombudsmannen)
- The Child and School Student Representative (Barn- och elevombudet)
- The Bar Association (dvokatförbundet)
- The Public Prosecutors Office (Åklagarmyndigheten)
- The Judges Board (Domarnämnden)
- The National Police Board (Rikspolisstyrelsen)
- The County Administrative Boards (Länsstyrelserna)
- The Police
- The Economic Crime Authority (Ekobrottsmyndigheten)
- Society's governmental bodies to combat bribery and corruption
- The Crime Prevention Council (Brottsförebyggande rådet)
- The Crime Victim Council (Brottsoffermyndigheten)
- The Board of Trade (Kommerskollegium)
- The Emergency Management Agency (Krisberedskapsmyndigheten)
- The Taxpayers Association (Skattebetalarnas förening)
- The Swedish Tax Agency (Skatteverket)
- The Swedish Accident Commission (Haverikommission)
- The Swedish Courts Administration (Domstolsverket)
- The Swedish Legal Aid Authority (Rättshjälpsmyndigheten)

As the overall enforcers of the law, these entities have without doubt had plenty of time to, with the help of trained lawyers, understand how money is infused into Swedish society - and what is absolutely legally necessary to fundamentally satisfy in that regard, if a sustainable society that meets everyone's needs is to be built. *This fundamental question - how are desirable community projects to be funded - with borrowed money or otherwise? - has popped up thousands of times in various contexts since the 1600's.* It is obviously no great difficulty for a trained and skilled lawyer to comprehend that the formal ownership of the money that today is created out of nothing in Sweden, is not regulated by law. But this issue is such a hot potato that no-one dares touch it. It is the banking system's Achilles heel. And yet we have a well-developed and powerful judiciary in Sweden with a plethora of talented lawyers. Who then shall inform the Swedish people of the legal loophole concerning money that has no owner, and all its related double-crossing financial flimflam, if our nation's legal agencies cannot handle or dare take on the matter? Is this a job for Joe Soap or Mary Smith down the road? Is it a task for laymen who have never heard a lecture in law? Is it outsiders like myself with no academic degree who shall have responsibility for this undertaking? Who has the sufficient skills, the bravery and civil courage to point out the banks' and the state's racket - and their Achilles heel - as well as demonstrate *that the Swedish people unknowingly live with and in a hidden economic dictatorship?*

Neither do the entities in the following long list of examples of Swedish social institutions reveal the secret of society's initially unowned money:

- The Independent Think Tank Intelligence Watch
- The Institute of International Affairs
- The Swedish Institute for European Policy Studies (SIEPS)
- The Agency for European Policy Analysis
- The Institute for Security and Development Policy (ISDP)
- The Uppsala Conflict Data program (UCDP)
- The Institute for Future Studies
- The Fiscal Council
- The Student Association of Swedish Enterprise (SNS)
- Ratio - the Research Export Council
- The Globalisation Council
- The Institute of Industrial research
- Research Institutes of Sweden (RISE)
- The World Values Survey-Sweden
- The Centre for Innovation and Health (EIC)
- Research and Expertise in the Learning Economy
- The Institute for International Economics (IIES)
- AIGRET – Entrepreneurship and Small Business Research
- The Research Institute
- MEDEA Collaborative Media Initiative
- Timbro (free market think tank)
- Swedish employers' Confederation (SAF)
- The Confederation of Sweden (LO)
- The Scandinavian Institutes for Administrative Research (SIAR)
- The Stockholm Environment Institute (SEI)
- The Stockholm Institute for Scandinavian Law
- The Stockholm Resilience Centre
- The Swedish College for Advanced Studies in Social Sciences (SCASSS)
- The Swedish Defence Research Agency (FOI)
- The Security Policy Peace Research Institute (SIPRI)
- Amnesty International
- Greenpeace

- Friends of the Earth
- Olof Palme International Center,
- Global Portal
- The Swedish Institute for Food and Biotechnology
- SP Technical Research Institute of Sweden
- The Swedish Institute of Computer Science (SICS)
- Viktoria Institute
- The Royal Swedish Academy of Sciences
- Environmental Strategies Studies at the Royal Institute of Technology
- The Royal Swedish Academy of engineering Sciences
- “Långtidsutredningen” at the Ministry of Finance
- The Pufendorf Institute
- Magnora AB (Knowledge School Education)
- The Foundation for strategic Research

- as well as additional institutions comprising a total of 14 state universities, two private universities, 22 state colleges, 15 private colleges and two universities of higher learning with an intergovernmental principal, including a total of well over 30 million documented doctoral dissertations and essays on the C and D level in relation to university and the higher education system as a whole, with many Professors and Associate Professors working in law, economics , political science, politics and economic history.

To this can be added the media's often brilliant investigative journalism scattered throughout radio and television, newspapers and magazines, and web-based media, as well as Swedish writers and intellectuals.

No authoritative entity, to my knowledge - including a considerable amount of well-informed, even highly knowledgeable bodies and persons, in little Sweden alone – has so much as lifted a little finger, neither at that time nor afterwards (i.e., when Thatcher stepped forward and with spectacular abuse of authority coined the famous TINA concept), in order to tell the world that there are at least eight powerful, historically documented, functioning alternatives to the capitalist/central bank economy. Instead, Thatcher's gambit became a real-life remake of the classic scene in H. C. Andersen's fairy tale, where the naked emperor promenades his alleged "fine new clothes" and where all his subjects play along, uttering only flattering lies. No, as I said, societal hypocrisy knew no bounds when Thatcher played her TINA card. If you have not yet read the tale of the Emperor's new clothes for your children, it's a good idea to do it, because the story closely reflects the reality that children will be faced with later in adult society. The story gives an insight into what human vanity and the conjuring of illusion entails, as well as to what happens when people, regardless of what they know to be the truth, cooperate with sham and deception. Eventually the the bubble will burst, and the whole situation becomes very embarrassing. The little child in Andersen's story symbolizes the whistle-blower principle, which of course has always existed.

Economic democracy

In today's public debate, the concepts of "economic democracy" and “economically democratic businesses” evoke little or no response or interest. Not even in their primitive, underdeveloped form, where competition still exists between companies in their struggle for economic survival - something that today's very scarce economically-democratically run businesses are well aware of. Even less permissible or feasible is to merely whisper about the functioning societal alternatives to the capitalist/central bank economy. The current debate is ignorant and superficial, as it never engages in discussion of the more crucial, basic information - what I call the initial cornerstone information. There is one exception, wherein at least an initial step towards a more competent analysis was taken, namely the documentary *Economic Democracy* on Educational Radio (Utbildningsradion), which made efforts to illustrate this concept in its current form in the world today. While other professional communicators/commentators in the media (the fourth estate), trade unions (which we know represent the employees in both private and public companies), Employers Confederation of Swedish Enterprise (representing the private business sphere in Sweden) and the state in its broadest sense (Government , parliament, all ministries, authorities, county councils and municipalities) do not even touch on the concept of economic democracy or workable alternatives to capitalism.

Such has been the situation for decades. There is dead silence...the lid is on tight. The Left Party (former Left Communists) shows that they do not dare, or lack the skills, to delve deeply enough in their analyses. They fail to shine any light on the first two of *the three critical societal issues* and completely miss the five tools in the toolbox, whereby their political debate becomes ignorant and shallow rather than the opposite. They do not see that their own option, communism of the 20^{th}/21st century variety, is really just a variation on the theme of the capitalist/central bank economy, i.e., remains within the domain of the central bank economy.

The ball is now in your court. It is with you and other readers of Part I, and I encourage you to also sample the contributions of other writers, producers and filmmakers as a means of investigating alternatives to the capitalist/central bank economy. My own work is really just one tool that together with others, at best can contribute to the maturation of an earnest public debate, so that we can take a step towards a much more humane society than that of today.

Thus you now have an overview of the major concepts of economic democracy and the functioning market economy. By reading the whole of Part I, you have gained an insight into how astonishingly easy it actually is to replace the capitalist/central bank economy with a functioning socio-economic alternative, if the insight and the will is present. All that is needed is that people become aware, that they understand the context, and then come together to peacefully make their unwavering intention known.

Chapter 16

THE FUTURE – TWO POSSIBLE SCENARIOS

I see two different possibilities for the future: either the humane society begins to make inroads, or we will see a continuation of the capitalist/central bank economic society. Let us start with the first option: the humane society's imaginary future. Consider the following:

The humane society's intended future

Now that the Swedish people, after having been thoroughly informed, have for the first time have answered *the five societally crucial issues* in the toolbox to their own and nobody else's advantage in a national referendum that will go down in history, many major economic and social changes begin to take shape in our society. Because it is not about the introduction of communism, but an entirely different socio-economic system, this time it is not possible to manipulate and distort the public debate, which would be possible if misanthropic communism was the subject. People now clearly understand the matter, because they have been informed and educated on this subject. Also universities and colleges can now finally begin to tell, openly and without restrictions, that the *monetarily funded economy* in focus now, is in fact an old construct which is being dusted off, improved and being made inflation free. This is a sensitive topic, to say the least, as numerous professors and other scholars around the world have, in previous times, literally been unable to - or not dared to - talk about because in the"old society" (i.e., the society of 2016) it was directly dangerous to be a whistle-blower.

The old-style politicians and officials who before were so open to bribery and corruption in Sweden, are gradually being replaced by their opposite numbers using specific psychological personality tests that all public employees in responsible positions must undergo. Thus it is guaranteed that the ability to think with the heart, and strong personal integrity, are the watchwords and the ideal to aspire to, based on role models like Abraham Lincoln, Benjamin Franklin and even Mahatma Gandhi. Meanwhile, the core of economic democracy: *a functioning market economy without the profit principle* is enshrined in the constitution as Sweden's economic foundation. This economic democracy is implemented in practice by constitutional prohibition of the interest principle.

A new Swedish form of government, the seventh in the series, is extensively changed in various ways, because the six previous governmental forms were really only the work of societal manipulators with the sole purpose of hoodwinking the Swedish people and the nation's entrepreneurial activities. The Media have immediately disengaged from their old capitalist/central bank economy owners. Eventually, the journalists will no longer return to their old jobs. No one wants to work in the old system's literally top-down controlled media. The journalists gather at large meetings and various leaders emerge. Then the journalists themselves begin to plan the new system's media with the magnificent economic resources which this system provides without hindrances. They appoint their own editorial managers, layout managers and publishers. Almost immediately they put in motion the building of the Swedish media with a "flat” organizational structure inspired by economic democracy. They have at their disposal basically how ever much money they require at any time and there are no financial restrictions for anything they need to immediately fund this historic restart of a *high-quality, third state power*.

In one day the entire Swedish tax system with all its direct and indirect taxes is abolished. This event is hugely acclaimed internationally. Many people abroad are amazed, because in their own society the debate still wrestles with the illusion that it is impossible to abolish taxes. "Where shall we get the money from?", they ask.

On the same day all unemployment in Sweden is abolished. It's a cakewalk. With a simple stroke of the pen, Sweden is declared to have no unemployment, because the national referendum redefined the definition of work so that all, I repeat all citizens, became financially independent from one moment to the next, and can spend time on whatever they want, within certain limits. People head for the streets, spontaneously cheering and celebrating with wine and other things that are generously shared, in one giant festival. Orchestras play in the squares, there is joyful dancing around the clock for at least three days just to celebrate the great thing that has happened. People speak almost in unison in their eagerness to tell about the meaning of the concepts of illusion and deception, and what it means to be able to see through them, now that the thousand year old social system has ultimately reached its conclusion in favor of the incipient, genuinely humane society with completely new values that provide for what is best for the people - that they should be happy and realize themselves. After just a few hours, the first free *citizen's wages* are paid out. To begin with, a small sum of perhaps 30.000 is transferred without fanfare into the accounts of all Swedes.

Meanwhile, the State, now genuinely “in the name of the people”, takes control of both the central bank and the overall banking system through a real nationalization, which then subsequently goes on to dissolve the entire banking system, including the central bank, keeping only the money manufacturing machines and the in itself excellent RIX system (the clearing system, which ensures society's smooth operation of payments). Even after a week, the first organized courses for the public in "economic independence" are advertised. All will attend the near-mandatory courses in how to handle economic independence "without derailing", harming society, oneself or others. Those who already have these skills receive the offer of becoming the very first teachers, which means that one sees well-known business leaders and various already enormously wealthy people as teachers, because they think it fun to share their very special knowledge of the great art of living harmoniously as financially independent. All this, to say the least, disruptive social process in sudden *outstanding welfare development* will therefore not cost anything, because money is suddenly as free as the air we breathe. It was different before the famous referendum took place. Back then, money was something that largely had to be borrowed for a special fee (interest), merely because a certain group of money producers - not the people - had power over the money manufacturing machines. It will take time for ordinary people to begin to understand the full significance of the "five tools" in the tool box, but once the penny drops, they will be won over. The power players who ultimately stood behind the capitalist/central bank economy, and were favored by the old (i.e., 2016's) economic system, do obviously not develop as described above. It is not at all in their favor. But they will have to humble themselves when the roar of the people is heard, when people wake up.

Huge state infrastructure projects are gradually launched in the first months of the new system. Some examples: The seriously neglected rail network is upgraded in general, and where necessary the most modern high speed trains are built without having to worry about the costs. Also the road and water traffic infrastructures undergo profound renovations and new construction, where deemed necessary. The only limit is the availability of skilled labor. Safety and functional aspects are prioritized based on virtually unlimited financial resources – the complete reverse of past practice. Functional, bright, comfortable and efficient homes are built on a massive scale, also virtually without cost limitations.

The academic subject *national economics*, which was entirely focused on the capitalist/central bank economic system, with universities and colleges as a base, has now finally been officially declared a non-science, because it never sought to pursue objective truth or nuance. On the contrary, the subject cherished one-sided thinking, where lateral, "outside the box" thinking was banned. However, national economics is to be documented as an antiquated museum piece. Again and again, people are amazed at how easy it is to produce the enormous amounts of money for funding the new economic system: the *inflation-free monetarily funded economy*, which is developed by cherry picking the best of the eight historically documented practical applications of this type of alternative economy.

Already after a few weeks of applying the new economic system, Sweden plans for a transition, to a large extent, to economic self-sufficiency, supplemented with some imports of essential goods and services that we can not produce ourselves. Simultaneously, the companies that emerge naturally begin to deliver goods and services with outstanding quality in areas that Sweden excels in. This happens because the new system allows people the freedom do things according to their inclination, and without stress – i.e., the opposite of what has been the survival strategy in the capitalist "profit society". The agricultural sector receives a long-awaited renaissance and people move out of the cities in preference of rural areas again. More and more people realize that urbanization in the last hundred years, has to a startling large degree been a social engineering measure with the purpose of controlling people using the cherished profit principle to make the GDP growth strategy effective in the old capitalist/central bank economic community.

Agriculture, forestry and aquaculture are modernized, but are still small-scale and eschew pesticides. Because farmers (including dairy farmers) no longer have to compete with overseas producers and are no longer bothered by the profit principle, one can now easily make all the financial investments required, for example to be able to start growing organic crops of the highest quality while building large greenhouses for growing exotic fruits and vegetables that do not normally tolerate the Swedish climate. The outside world's heavily sprayed fruits and vegetables are no longer imported because there is no consumer demand for that kind of product. These typical capitalist/central bank economically more efficient products are simply not bought because they have a reputation for poor quality. Swedish meat, whether it comes from cows, pigs, chickens or sheep, gradually become internationally renowned for their high quality and taste, as the animals are well cared for, being given ample space and treated with care. At the same time, more and more amazing inventions come to light because the old society's venture capitalists/banks/state lending institutions and other lending agencies can no longer create hindrances for, in their capitalist eyes, "threatening" or unprofitable innovations, as has been the case previously. This is because the obstructions are no longer needed. The entities and authorities listed prove to be illusions that have essentially slowed societal development instead of promoting it.

Because people are basically guaranteed all the money they feel they have a recognized need for from the jointly-owned unrestricted social money pot, a big boom as a result of new inventions that see the light of day, means that many previously labor-intensive areas are seeing a freeing of workers as they are replaced faster than ever before by machines. But it is not said that machines and robots make people unemployed. Instead, it is understood that the machines are a blessing, bringing only benefits, because their function is to free people from tedious manual tasks, so that they can engage in self-realization and wellness ("feel-good activities") of widely varying types on a large scale. People realize themselves and their fondest dreams (dreams that everyone has) in different ways. Quality and satisfaction are prioritized by both consumers and producers. Many continue in their old jobs, but in a new way, where one is allowed to relax and has time to laugh and talk with their clients, for example, without having to think about competition or "making a profit".

What used to be called cultural activities, and was a relatively modest niche in the capitalist/central bank economic community, grows enormously in scope. Music, theater, artistic activities such as painting, visual arts in various forms, dance and film production increase almost exponentially. Gradually, more and more phenomena in society become completely free, because of the realization that it makes no sense to charge anything at all when one is financially independent and there is no need to "make profits" to maintain that independence. In this way, a genuine gift society gradually emerges in one area after the other. Swedish Internet sites, for example, excel internationally, because they no longer charge for sought-after products. Downloads of software, movies and more will be free, because everyone is still basically enormously wealthy, and so additional revenue/cash quickly becomes uninteresting. This economic independence is constitutionally protected. This particular point will be greatly appreciated among young people in other countries. Parks of various sizes are built in the cities, using space freed up by demolishing houses and office buildings that are no longer needed. Many protected areas are created in order to safeguard the precious Swedish flora and fauna, and areas characterized as wilderness have special status, where the Swedish Right of Public Access (Allemansrätten) gives people a special opportunity to enjoy the best that the Swedish nature with all its nuances has to offer - all of course completely without any cost, because all the money required at any time is available. Special museums are built with the help of modern technology, with the purpose of illustrating how the gigantic political and economic capitalist/central bank economic fraud was carried out. Increasingly more people become interested in a deep understanding of what really happened during those more than a thousand years. It is important to draw lessons and to reconcile to what was, to then be able to move on, it is said. Cinemas, theaters, outdoor stages and large venues spring up like mushrooms. Likewise for restaurants, whose motto is excellent quality, atmosphere and celebration. All this is also financed without difficulty, now that money is free.

Yes, dear reader, so I could continue to describe, both in the one and the other social area for quite some time, what significant changes, to everyone's delight and benefit, will be involved in building the new system. Perhaps you have a desire to continue imagining what will happen in the future when money is no longer a scarce commodity, but freely accessible for everyone. Social researcher *Thomas Magnuson* wrote the essay "*Sweden in 2025*" on this theme, which in an even more detailed manner describes possible developments with the economic system of the kind I advocate (see http://nyaekonomiskasystemet.se/downloads/sverige-2025/).

The future if the capitalist/central bank economy continues:

From the perspective of the Swedish people, the look is bleak for society if the capitalist/central bank economic system continues its unbridled advancement. The future scenario would like this:

Development is tending towards absolute cut-throat competition in the international business world, where the negative effects for the Swedish business sector are impossible to avoid. More and more markets are becoming part of an overall highly degenerate market economy. Oligopoly formation is effectively eliminating the small and medium companies, ultimately turning oligopolies into a variety of pure monopolies. Some of these monopolies hide behind the facade of a cartel of apparent oligopolies. The corrupt government continues as previously and turns a blind eye to these violations of the law. The Bureau for Economic Criminality remains a paper tiger, with a teams of frantic staff lawyers who realize that they are he powerless victims of a system that they cannot cope with. No matter how much effort they put into making a case against economic criminality, there are always clever loopholes built into the legislation to rescue those who violate the law. The state is operating under the motto "business as usual" and continues with their already demonstrable *seven serious offenses* in close cooperation with the banking sector, to give the appearance that everything is in order. The public does not understand that it is being cheated, although more and more people are beginning to suspect that all is not right. The media has adopted a more superficial and populist image. It is gradually assuming the character of a propaganda apparatus, whose job it is to keep people brainwashed in favor of the current system. All under the guise of delivering "investigative journalism". Unemployment, social exclusion, idleness and human desperation is on the rise. The concept of mass unemployment, as in the early 1930s, is fostering social problems, whilst the media supports the view that this should be seen as something normal and natural, since it is a result of the so-called market in collaboration with all the inventions and new technology in the world creating an increasingly rationalized society that no longer needs unskilled human labor. It refers to Margaret Thatchers classic mantra TINA and says that there still is no better alternative than the capitalist/central bank economy, so it must just be put up with, although it of course is hard to lose one's job and be excluded. It is said that all that can be done to is to bite the bullet, make the best of the situation and accept the order of things. As for the first two societally decisive issues in the “toolbox", the media are banned from even whispering about them. On the whole, the media does not mention the "toolbox" or how the five societally critical issues could be handled, if the will to do so existed. When the media talks about taxes, debt and how money is disseminated into the community, it is at all times in sweeping, populist, and highly simplistic terms, making it impossible for ordinary citizens to comprehend that they are victims of a gigantic political and financial fraud. In 2030, unemployment in Sweden is at more than 30 percent. Responsible publishers and editors of the few remaining Swedish dailies, just as in 2016, make a big issue of being forced to charge more and more for their digital editions. If people do not pay, we go under, they say. There is no other option. TINA is put on a pedestal, as if everything is in order - as good as it can possibly be in the current system. None of the responsible publishers can see through the hoax as even the newspaper world is under the illusion that that the profit principle is a necessity for economic survival in a society with competing media. One of the consequences of this illusion is that increasingly fewer articles question the nature of the profit principle in the form of skilled in-depth analyses. Another consequence is that increasingly fewer free high-quality articles are made available on the Internet. Soon, just the headlines and perhaps one or two lines of text will be free. Thus, the media has attained the ultimate imaginable shallowness. The consequence is, that those who live in exclusion, with little or no economic surplus, no longer have access to what had once been one of the obvious primary tasks of daily newspapers, at least on the Internet: to act as the people's watchdog over the outside world, to keep the authorities in place. "Misery" as the growing ghetto of the socially excluded is now popularly known, is thus relatively easy to control, because the "miserable" can not afford to obtain and keep abreast of current knowledge. The so-called underclass or "miserable" have only their anger left, and take out their frustrations out on the police, ambulances and fire brigade in desperate protests that essentially say: "Look at me...take me seriously...acknowledge that I exist...I also want to enjoy my life....I also want to feel needed and be valued as a human being...I also need to feel that I am doing something really worthwhile... ".

People of different ages literally scream and roar out their despair in violent protests and destruction in what the media in their headlines terms "hooliganism", which they suggest must be firmly beaten down as they constantly call for more police. Yes, "Misery" is a breeding ground for terrorism. The more incisive journalism continues with its mission; well-written, investigative programs that in reality are without substance, merely toothless economic chronicles in major newspapers, because they do not have the owners' permission, and thus do not dare to reveal *the true depth of the rot in society*, with the seven serious legal offenses the state and the banking system together systematically commit on a daily basis. Instead, their entire activities reflect the job of the court jester, innocuously criticizing or poking fun at those in power on the behalf of the citizenry, such that society's criminal small fry are constantly being scrutinized, while the really big fish, the really deeply rooted and festering rot, is meekly left unchallenged. None of the major known journalists, who are repeatedly lavished with fame and awards for prominent journalism, are allowed to even touch the first two of the three societally crucial issues, and may not write about what the toolkit could be used to reveal or what really is going on in the community. It is all about creating a magnificent spectacle, a play for the gallery.

The relatively few citizens who manage to get jobs in this increasingly tough and stressful society, succeed in finding work because they learn to be savvy so-called networkers. At the same time, they combine their elaborate networking skills with sacrificing themselves and their own integrity and well-being, by ultimately, literally making themselves available around the clock. They are always connected to the Internet and are in principle never free, for in this way they are guaranteed to always be first in line for one of the few remaining salaried jobs in the community. Thus a new social class, the "netocracy" or the "net proletariatet" grows in the increasingly tighter labor market, and they are certainly adept, these networkers. But their networking comes at a high price.

Meeting the wall, or becoming "burned out" as it is also called, is becoming more and more widespread, something that is even regarded as normal or natural, not least among the networkers of the netocracy. It is as common as cancer. Yes, even among those who live in isolation and do not have a job, rampant burnout blossoms because worries and anxiety over making ends meet gnaws at them constantly, placing a great strain on their lives. But because there is massive unemployment, exhausted and depleted staff are easily replaced. Such are the conditions, and the media goes on about how it is just something we must put up with. For there is no alternative to the current system, the capitalist/central bank economy - so the British Prime Minister Margaret Thatcher once ruled. This is roughly the profile of the uncritical, oversimplified journalism of the day, as it relates to the mass unemployment issue.

The hard, inflexible labor market, completely at the mercy of the conditions laid out by employers, prevails in Swedish society, and is characterized by hostility, a lack of love, and an obsessive need for money. The impression is that society has made money its God and new religion. Life is concerned with making as much money as possible, as quickly as possible - if one happens to belong to the increasingly few who are prospering. There is a general sentiment that those who happen to find themselves among the "miserable", have only themselves to blame, because they have demonstrated that they are not sufficiently strong, energetic or willing to make the sacrifices necessary to secure their place in the sun. Row after row of clever books on how to benefit from capitalism and become a super-capitalist, become a millionaire, and then a billionaire are seeing the light of day. Meanwhile, those among the "miserable" try to get by in the decaying, rampantly criminal residential areas with relatively low rents, but with inadequate or even downright impoverished conditions: run-down, dilapidated homes with neighborhoods characterized by ear-splitting noise, widespread mental and physical problems, and drug addiction. Politicians, as usual, evade responsibility and say that they are doing the best they can. They are not magicians, they say. If there is no money for reforms, there is no money. The severely strained tax system is grossly inefficient. Therefore, a new lower limit for subsistence is being recalculated, while the general retirement age is raised to 73 years, with dramatically reduced pensions. The politicians assert that the system, unfortunately, can not tolerate any more than this. That pensioners are protesting in the streets, changes nothing, as this only interests a small minority in a society that is increasingly focused on merely surviving. Pensioners in this society are viewed as has-beens that are wasteful and unnecessary. Pensioners who are unable to attain even the bare subsistence level only have themselves to blame, it is said, as they missed the boat by not arranging their pensions in good time in a clever, capitalist manner.

In parallel with all this we see the burgeoning luxury industry with its five-star hotels and luxury travel, homes, cars, jewelery, wristwatches, clothing etc., thriving like never before for the benefit of those who manage to climb the ladder to success - a shrinking category of people with a strange ability to constantly accumulate money. The most daring journalists imply in careful language that the truly successful owe their success to their calculating callousness and ruthlessness. This is not popular with the successful, who arrange, after a short conversation with their contacts, for the much too courageous journalists to feel the "Misery". This is often sufficient to subdue them. The super successful, see to it that so-called "protected zones" emerge in the now highly polarized Misery/capitalist society. Inside the walled-in zones, everything oozes luxury and quality: beautiful, well-kept gardens, magnificent ocean views, and exclusive marinas filled with colossal luxury yachts. These prosperous protected zones are usually guarded by security forces at the entrances. It is becoming gradually common for the guards to carry loaded rifles with high-power ammunition of the type that explodes in the body. They also have heavy automatic weapons at their disposal, if needed. Their motto, which they share with the police, is, “When forced to respond, cause maximum damage”. This is about us or them, i.e., the "Miserable", they say, and there should be no doubt about who has the power when unrest begins to brew in the community - as is inevitable. Their message is clear: nobody messes with us. Gradually, ever higher walls are being built, surmounted with barbed wire and shards of glass. At the same time foundations are set deeper into the ground, at least twenty meters, in order to prevent tunnels being built under them. The successful do not see their success as a result of any particular “predatory behavior”, but as “the natural right of the strongest” to take what they want due to their high intelligence - “Can it be helped that it happens to be at the expense of others?...you can't worry about things like that!”, they cry.

It is the opinion of most that the small, feeble attempts at social debate regarding a monetarily funded economy, is just the usual communist drivel - yes, plain and simple communist propaganda, and the discussion ends there. Repeatedly Margaret Thatcher and her TINA concepts are instead eulogized, and a special museum, to replace the Nobel Museum in Stockholm, is being built to honor Reagan's and Thatcher's legacy - two icons who have contributed so greatly to the development of the lending industry, it is said. They will proudly point to the fact that in particular the development of *micro-loans* to the world's poor has completely revolutionized capitalism. That this was at the expense of nearly all the poor throughout the world, who are up to their ears in debt, is never mentioned. Despite the relatively low interest rates on all of these micro-loans, the lenders' total income on interest is astronomical in that there are so many poor.

In the United States, a madman (let us call him Mr. NN), manages to become president. He does exactly as Hitler did. He earned the backing of the people by getting America back on its feet economically and socially, which is done by the clever use of a non-inflationary monetarily funded economy, just as Hitler did in his time. It will only take a few years, if even that, for the United States to once again become an extremely strong economy using the system, and both the uneducated and a large part of the middle class will at this point pay tribute to madman. In the beginning, before the madman was elected president, it was "only" the working class and those elements of the great middle class that were affected by the 2008 financial crisis, that supported the madman. But now it is both the working class and a very large section of the middle class, together amounting to over 310 million inhabitants that support the madman. He thus has, just as Hitler once had, the broad support of the people. And, like Hitler, the madman president is building the US into an ultra military superpower. The United States is thus becoming an aggressive military power of a kind that the world has never seen before. It is specifically designed to quickly and effectively occupy other countries. Neither China nor Russia have any chance to compete in the arms race, even if their military power were to be combined, because their economies cling to the capitalist/central bank economic principle with debt financing of all spending. These two countries are simply not able to keep up with the highly aggressive military build-up that the madman is engaged in in the United States. Then all hell breaks loose... The madman arranges for a giant, nationally galvanizing, so-called false flag event like 9/11 in 2001, in order to give the impression that the rich United States has been subjected to an attack by the outside world - a grave military provocation. To arrange false flag events is an age-old trick to, for example, manipulate public opinion in a certain direction. Hitler used the tactic to justify the attack on Poland in 1939, as the Americans did when they deliberately provoked the Japanese attack on Pearl Harbor in 1941, as historical research has clearly shown. The Third World War is thereby a fact, and it is clear to the

American people that they have elected a president who, like Hitler, betrayed the people. World War III ultimately leads to an absolute disaster for the world, but also for America because nuclear weapons are used. A low estimate is 100 million Americans dead, while in the rest of the world the toll of dead and seriously injured is put at 4 billion before reason triumphs and the war is brought to an end. The Nordic countries, having been somewhat spared in this doomsday scenario, in return act as a giant field hospital for the injured, as well as taking in the surviving refugees. In the final days of the war, the madman is forced, like Hitler, to miserably end his life by suicide.

This teaches the world a valuable lesson about the use of powerful tools – i.e., that the tool, e.g. a knife, is in reality neutral, and that usage for good or evil depends on who is wielding it. It can be used as a peaceful everyday utility tool, but also as a deadly weapon. It is the same way with an economic system. The extremely powerful inflation-free monetarily funded economy can be used for peaceful purposes (as did Henry I of England in the 1100's, or as Benjamin Franklin did during the boom years in the American colonies during the first half of the 1700's in the American colonies), or the system can be used as Hitler chose - with dire consequences in the form of war, Armageddon and doomsday.

TO THOSE CONSIDERING READING PARTS II AND III OF THE TRILOGY

As mentioned in the beginning of the Part I, this part of the trilogy has been revised. Experience shows that relatively few people have the tenacity to read demanding analytical text, particularly that presented Part II. Parts II and III were written earlier on when the intention for the original Part I was only to serve as an introduction.

The new Part I is now a shorthand summary of the entire trilogy, and important new facts and analyses have been added, including the banks' accounting books, economic democracy, the ”toolbox”, and how to see through communism. The consequence of this is, as you will discover if you choose to continue with Parts II and III, that there are repetitions of material covered in Part I, which can easily be skipped or used as a refresher, if you like. Parts II and III also contain significantly deep, analytical treatments that demand a certain amount of focus from the reader in order to follow the reasoning. Modern higher mathematics is mixed in, and this will be unfamiliar to many readers. The latter is not included in Part I, which is only a presentation of the big picture, catering to readers untrained in analytical/logical thinking.

In Part II, the reader is presented with, among other things, a detailed, in-depth presentation of the "German economic miracle" that Hitler's Economics Minister Hjalmar Schacht managed to accomplish while the of the rest of the world was in the throes of the severe economic crisis of the 1930s. Schacht's economic miracle has been shrouded in secrecy because obscure forces behind the scenes do not want the public to understand the tremendous power that lies in an inflation-free monetarily funded socio-economic system. This is the kind of economy that brought Germany back on its feet in the space of only a few years, from 1934-1936, before Hitler began to reveal his true plans and his warlike "millennium" project.

“Helicopter money” and Milton Friedman/Hjalmar Schacht

Today, 2016, it is fashionable to talk about "helicopter money", i.e., financial stimulation of the economy through the allocation of free money to the public. This is proof that a dear child has many names. “Helicopter money” is by no means a new concept, even though it is now presented as an invention of Milton Friedman. One of Friedmans teachers was Hjalmar Schacht. “Helicopter money” emphasized pose a risk to inflation, it would actually be used. The i*nflation-free monetarily funded economy* is a carefully crafted, well thought out and already proven system, whose foundation is based on money being - "helicopter money", if you will.

Epilogue

You have now been presented with the basic outline of the trilogy *Capitalism Exposed! The gigantic banking scam - an unprecedented political and financial fraud*. The next step is to methodically, step by step, read the *main text's* two parts. In Part II, I analyze the fraud in the most minute detail. As you read, you will come to understand that which down through the centuries has developed into a gigantic, sophisticated and ongoing manipulation of society. There is good news in Part III: everything can be changed! The current situation can be transformed into something much, much better. How this can be accomplished is a whole little book in itself, as the process of change is far from trivial - it will require a lot of work. Included in Part III is also a deeper knowledge of, and insights into, what I call the 22 "keys" needed to radically change the current criminal system, and instead build a high-culture society. It is completely realistic to create a society of *outstanding well-being,* one that is joyous, peaceful and harmonious, and where *all* people live as financially independent multi-millionaires. Finally, here in the introduction, I would like to say a few words about myself.

About the author

My name is Per Lundgren. Since the age of 13 (1963), I have understood that I have a special talent: being able to see through illusions and resolve paradoxes by means of constitutional logic, which is the study of logical systems and how these systems interact with each other in a complementary manner. From the age of 19, I have devoted myself to independent research, which means that my research has been completely free of financial grants, sponsorship or guidance from universities or colleges. More specifically, my comprises 4th generation empiricism, with an interdisciplinary emphasis and approach, as well as modern advanced information processing.

I have no formal academic training and have no connection to the academic world, though I have left fragments of interrupted university studies behind me. I have supported myself since the age of 26 by working as a security guard, and for a time through various kinds of simple ad-hoc work - but primarily as a guard. I have received some financial support from two people on certain occasions, and also received social assistance for two months due to temporary economic problems. I have managed to attain the goals I set myself early in life, i.e., my research, just as I had planned. Language, particularly Swedish, is not one of my strengths. Therefore, in regard to this text's design and production, I have had the assistance of my brother, whose language skills are much greater than mine. Everything else is my own work.

I will not be participating in discussions or answering questions. Here I would like to emphasize that I am not a suitable candidate to lead discussions, seminars, symposia, conferences or such. My role is that of the adviser or consultant, working in the background in the context of, for example, a changing society. My integrity and continued life of privacy and peace is very important to me, as is my ability to continue conducting research, which is why I will continue to operate in the background. I ask that this be respected. It is my texts that convey the message, not me as a person.

To facilitate an understanding of the concept of "outsider" - here in the sense of "free researcher" - eight examples of such from the last thousand years are presented in the following:

Abbess *Hildegard of Bingen* lived in the 1100's, and displayed the important principle of independent thought by, among other things, her correspondence with a number of regents, and by publishing several, for her time, extraordinarily independent, empirically based, works. Hildegard of Bingen lived in a time when universities in Europe took their first faltering steps, where one university after another gradually appeared. At that time, empiricism as a scientific model was completely unknown. In fact, scientific thinking had a completely different character: extremely exaggerated dogmatism (in this book refered to as Roman Catholic Church's science model).

The "outsider" *Nicolaus Copernicus* lived in the late 1400's and the first half of the 1500's. He was jokingly and somewhat disparaging called an "amateur mathematician", but turned out to have sufficient skills to lay the groundwork for nothing less than modern higher mathematics by introducing the theory of mutually incompatible but complementary logical systems through exchanges of basic axioms (which is the very foundation of 3rd generation empiricism). In fact, Copernicus was about three hundred years ahead of the mathematics of his time. He must therefore be considered to have been very advanced.

Shortly before Copernicus, *Leonardo da Vinci* had stepped into the limelight, renowned not only for his scientific genius but for his brilliance in many fields. On the surface, da Vinci was perceived as primarily an artist and inventor. But da Vinci was more than that. The ideas he developed about how the search for truth should be carried out are strongly reminiscent of our own time's thinking in modern higher mathematics regarding the treatment of advanced information, a subject which I examine in detail in the trilogy's main text.

The early 1790s saw the beginning the formal, official university mathematics' rediscovery and further development of Copernicus' fundamental ideas concerning constitutional logic, including the revealing of illusions and the solution of paradoxes, as well as how to solve difficult Catch-22's in a social context. Thus, the way was also paved for the rediscovery of the philosopher Zeno's advanced, groundbreaking ideas, which in the long run led to *Kurt Gödel's* incompleteness theorem and the modern theories for solving paradoxes and penetrating illusions – which is the purpose of this trilogy.

In 1797, an alternative medical doctor named *Edward Jenner* began his rise to fame in England. Jenner came to lay the foundations for immunology in medical science, in that he introduced the smallpox vaccine, which to a very large degree came to help humanity overcome the worldwide scourge of smallpox epidemics. Jenner was also a "free researchers".

In the 1860's, the Austrian Franciscan monk *Gregor Mendel* put forward a significantly innovative thesis, which was so advanced that it came to form the basis of modern genetics (the laws of heredity). Mendel too was an "outsider".

Another personality that plays a role in my book's main text is the young French peasant girl *Joan of Arc* (the Maid of Orleans) of the late-middle ages. At the age of just 17, and no formal military training, she was, due to her personal qualifications, appointed supreme commander of the French army, directly under the king. In a now famous conversation, Joan of Arc had made such a strong impression on the King the he immediately gave her this high position. In the beginning, the peasant girl Joan of Arc was met with great skepticism by the high French military. Soon, however, she showed that she mastered something that the king had seen - an outstandingly brilliant strategic talent. She also had great psychological skills, which allowed her to win the confidence of the French army in a way that made the importance of high morale clear to the senior officers. Joan of Arc led a number of battles that earned her a place in military history. Joan of Arc showed the same brilliant talents and ability as several other great military strategists demonstrated by Alexander the Great, Julius Caesar, Genghis Khan, Saladin and the American four-star General George S. Patton., and this has a certain significance in this book.

Finally, I would like to mention the "outsider" *Albert Einstein* whom is briefly mentioned in the trilogy's introduction. Einstein, as most people know, was a typical so-called outsider, although he gradually became established, i.e., accepted, by the scientific establishment.

These are the eight "outsiders" who have inspired me in thought and action. Here I also want to emphasize that, although this may seem a little strange, there are many people who have been distinctly gifted and in different ways asserted themselves later in life, even though they may have been underachievers during their schooling. Of course, there are also others who have been both gifted and academically talented as well. I do not belong to the latter variety.

The mathematical solution to Zeno's paradox of Achilles and the tortoise

The paradox of Achilles and the tortoise seems to be a problem of calculating speed – at least for seventh-graders in the type of primary school that I myself went to when I was 13 years old. The solution is obtained by the simultaneous solution of a system of equations:

S (Achilles) = V (Achilles) x T (1)

S (tortoise) = V (tortoise) x T (2)

S (Achilles) = The lead in meters + S (tortoise) (3)
where T = time is seconds taken for Achilles to pull up alongside the tortoise, S = the distance in meters separating Achilles and tortoise respectively, obviously different for the two, and V = The different speeds of Achilles and the tortoise, respectively, during the race, in meters per second. The speeds are assumed to be arbitrary and constant. x = multiplication, that is, times sign. How the distances covered by Achilles and the tortoise respectively, relate to each other, is seen in equation (3). The solution is then that Achilles has run the following number of meters when the side-by-side point is reached:

[S (Achilles) = V (Achilles) x The lead] / [V (Achilles) - V (tortoise)] meters, where the slash mark indicates division.

If the numerical examples assume that Achilles runs exactly 10 times faster than the tortoise, and the tortoise is exactly 10 meters ahead, one obtains: Achilles pulls up alongside the tortoise after exactly 11 1/9 meters. Insert the numbers and count for yourself. Thus after 100 ninths of a meter = 11 1/9 meters, Achilles is exactly neck-and-neck with the tortoise, and after that, of course, runs ahead of it.

The other parts of the trilogy

PART II

THE PROBLEM IN DETAIL

Part IIa - How the lending of money at interest (the Ponzi scheme) smashes a society
Part IIb - The 11 societal keys - the foundation of an astonishingly well-functioning economy
Part IIc - The great deception's historical background
Part IId - How America was tricked into becoming capitalist/central bank economy

PART III

THE PROBLEM'S SOLUTION