

Personocratia's Path

WHERE DOES ALL MY MONEY GO?

I spend my life running after money, even though I work relentlessly to make ends meet. Why is it so hard to pay for all the necessities of life – rent, car, food, electricity, heating, telephone, credit cards, and so on? Let us not even mention clothes for the children and a few rare pleasures! Where does all my money go? It just seems to slip through my fingers. It is high time for me to understand where my paycheck disappears so quickly. When I take the time to examine the problem, I quickly discover that most of the money that comes in quickly comes right back out again, without me having the time to spend it. It actually ends up in other peoples' pockets. Five players work in unison to take away from me most of what I make. Who are they and how do they proceed? And what can I do to stop them? The analogy of the five fingers will help me understand the situation.

1. THUMB = GOVERNMENT

a) Problem – The government embezzles an astronomical amount of money through taxes. This official mafia impose its laws by force with the use of policemen, soldiers, tax collectors, judges, attorneys, and prison guards. It is essential to understand that the human hand is prehensile; it is designed to grab objects. What makes this prehension possible is the opposing thumb, whose position allows it to form a pincer with any of the other four fingers. Amongst the five fingers, the thumb/government proves indispensable because, through laws, regulations, and secret deals, it allows any of the other fingers to pair up with it in order to grab my money.

b) Solution – The various levels of government represent the public sector, whose official purpose is to protect the people's rights and freedoms. The media sell us the idea that "public" means "good for the people". In fact, the public sector acts as a collective ego. As does my own individual ego, it controls me through lies and deceit. It is high time for me to stop this treacherous relationship. The government steals my money through a zillion taxes because it needs to repay a national pseudo-debt. However, this debt is a lie and tax collection, a fraud. There is no need to repay it. I simply need to become conscious that no government is needed, and to stop placing my power (vote) and money (taxes) into the hands of politicians. Without my vote and money, the government will collapse, and all its obsolete systems with it.

The four remaining fingers represent the private sector, the transnational private banking cartel that controls the economy, along with multinationals that rule over industry and commerce. All four fingers – banks, insurance, investment, and multinationals – work in unison to organize the total exploitation of the human herd.

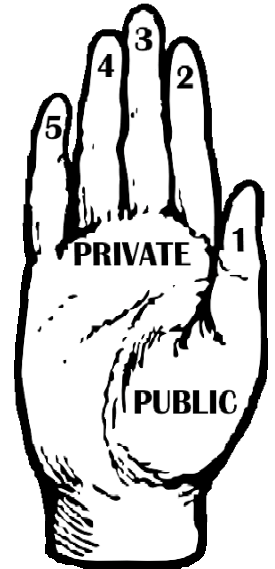
2. INDEX = BANKS

a) Problem – Commercial banks are private institutions owned for generations by the same blueblood families. These make colossal profits from their exclusive right to create money out of thin air, lend it at interest, demand loan reimbursement, and seize the borrower's assets in case of non-payment. Through their control of all the central banks across the planet and the BIS – the Bank of International Settlements, the central bank of central banks – they are able to rule over individuals, corporations, states, and whole continents. They use many tricks to increase their power over us through the control of money – e.g. usury, scarcity, booms and busts, inflation and deflation, wars, drugs, prostitution, national debts, stock exchange crashes, bank bailouts, and genocides. Anything goes, as long as the rich get richer and the poor, poorer.

b) Solution – Most of the money in the world is debt-money. Banksters were able to create it out of thin air because someone signed a contract with them, a promise of repayment – an IOU. When I go to the bank and borrow 300,000 \$ to buy a house, they do not have this amount for real. They create it in their books out of my promise to repay. Of course, they demand that I pay back the capital and the interest. With a 6 % interest rate, if it takes me 12 years to reimburse, I will have paid 600,000 \$ to the bank – one house for me and one for them! For large, long-term loans made to countries (national debts), most of the money due is interest, which keeps accumulating year after year. There is only one solution. I must stop dealing with banks for good. No more credit cards, bank accounts, mortgages, loans, or deposits. I pay everything in cash or, even better, by using alternative currencies – e.g. GAME (see last issue of Dialogue). All the solutions that we need to get out of this perpetual debt scam already exist. To make them really work, I must decide to let go of the old system.

3. MAJOR = INSURANCE

a) Problem – Insurance companies make enormous profits by stimulating my fear of death (life insurance), physical incapacity (disability insurance), loss of revenue (income protection insurance), fire, flood, and theft (property insurance), legal proceedings (third-party insurance), and so on. Once they have succeeded in waking up my fears, insurance companies sell me a piece of paper telling me that, against a regular amount of money sent to them, I should be able to sleep in



peace. If something does happen, they usually find a clause in tiny letters at the bottom of one of the many-paged contract that I signed with them to tell me that I cannot claim any benefits. But I did sleep better for a while. Actually, it would have been much cheaper to sip camomile tea! And don't try to come back against them in court. They have millions of dollars and very cunning lawyers.

b) Solution – That one is easy. I cancel all insurance, on after the other! Of course, my fear will not go right away, and I may not sleep well for a while, but the only way to dissolve a fear is to do what I am afraid of doing. Personocratia recommends to follow the three steps of the TLA Recipe: 1) Truth; (I am afraid. I admit it to myself and tell everyone around me.) 2) Love; (I recognize that fear is a part of myself, and I welcome it.) Action (I do what I am afraid of doing, and the fear gradually disappears.). Fear is what keeps human beings submitted to external authorities and the poverty that results from it. Getting rid of insurance is a speedy and powerful tool to heal myself from fear.

4. ANNULAR = INVESTMENT

a) Problem – Speculators in the know make huge profits through buying and selling bonds on the stock market. The whole idea of speculation is to buy cheap bonds and make as much profit as possible as fast as possible by selling them to other investors at a higher price than what you paid. Why should anyone want to make money so desperately? Because they are afraid of scarcity, of not being rich and important, or of being dominated. Whether I work for the government or a private corporation, I am usually forced to invest in retirement funds. It comes straight out of my paycheck. When I am retired, I live off the money made from earlier speculations by pension funds administrators.

b) Solution – Which corporations are found on the stock market? Only those who can meet very specific conditions. Here is an example. To be listed on the NYSE, a corporation must have an annual turnover of 500 million USD (US dollars) and make profits of 100 million USD. It must also keep these profits up, or it will lose its listing. That is a lot of profit! How can a corporation keep it up? Through a millions tricks such as: selling large quantities, making budget cuts, using cunning marketing tactics, deceitful advertising, and dishonest experts, making secret bargains with governments, organizing free trade regulations, eliminating competition through dumping, fusions, and monopolies, planning obsolescence, using child labour, and polluting the environment. Basically, you need shrewd minds with elastic ethics. The solution to such atrocious abuse is simple. I must stop investing at the stock market. That may imply leaving my job. Personocratia knows that she can create money whenever she needs it. She is aware that accumulation and investment are based on fear, and that fear is what prevents people from experiencing abundance.

5. AURICULAR = MULTINATIONALS

a) Problem – Multinationals are all listed on the stock market, and we have just seen what that implies. To increase their profits, they invade cities across the world and kill local businesses and industries by luring customers with low prices or job creation. They monopolize physical and human resources, take the money out of the country, and impoverish whole continents. Through expert lobbying, they receive governmental subsidies that help to pay for infrastructures when they get established in new areas. Through groups such as the World Trade Organization, they plan the complete takeover of all public resources and services, so that they can create monopolies and impose their prices and policies on all of humanity.

b) Solution – Every time I set foot in a multinational (Wal-Mart, Macdonald's, Tim Horton, Ikea, Costco), I concretely help them take full control over every cubic centimetre of the planet. Because I encourage mass-market distribution, I close down local industries, producers, restaurants, retails stores, craft shops, and house businesses. I do this because I suffer from two serious pathologies – low-price hysteria and buying fever. There is a single remedy for both illnesses. I must simply follow the "Creed of the Sovereign Buyer": 1) I no longer set foot in a large retail store, shopping centre, or chain store; 2) I shop in small, local, independent stores; 3) I buy only local products; 4) I buy directly from individuals or manufacturers; 5) I eat in small restaurants; 6) I only ask for the price of a product after I have chosen it; 7) I pay a fair price at all times; 8) I pay in alternative money whenever possible; 9) I do not ask for any bill, receipt, or proof of purchase.

P.S. This article mentions some of the concrete actions that *Personocratia* has experienced in the past decades. They are possible, and they work. To find out more, you can read her brand new booklet called Money, towards Unlimited Creation, which can be ordered from www.personocratia.com.

Personocratia

For more information, here is a 22-page document:

<http://www.personocratia.com/en/personocratia.php#monnaie>

For a 30-minute video introduction:

Part 1: http://www.dailymotion.com/video/xesv1j_mado-s-conference-part-1_webcam

Part 2: http://www.dailymotion.com/video/xesu1a_mado-s-conference-part-2_webcam ♣

