

# Personocratia's Path

## *The Global Financial Crisis*

*If you hate reading about money, start now, before the ... hits the fan!*

Human beings have been using money as an exchange tool for thousands of years. First made of metal, it gradually morphed into paper currency and, more recently, numbers on a computer screen. Many books, Internet sites, and movies explain the history of money, so we won't go into the details of why we switched from gold or silver to virtual money. However, we will go back a few decades to understand why 2013 seems to be the year when the whole financial system will finally crumble to dust.

Indeed, anyone studying finance with an honest mind quickly realizes that the whole world is on the brink of an economic crisis of unprecedented scale. Many economists have been warning about this possibility for several years. Here are quotes from 2012:

- "...a massive bubble that will burst in 2013 in what will be a financial collapse like nothing we've seen before." (Gerald Celente)
- "...a financial disaster even worse than the Great Depression." (Paul Craig Roberts)
- "It is going to be even worse [than 2008] because the debt is so staggeringly high now. So if you are not worried about 2013, please get worried!" (Jim Rogers)
- "We're in a financial holocaust!" (Max Keiser)
- "100%!" (Marc Faber, when asked what were the odds of a global recession in 2013)
- "By 2014 is the outside timing I put on [hyperinflation] – very simply, a panic decline in the dollar." (John Williams)
- "Market-crushing treasury collapse to hit around 2013." (Peter Schiff)
- "2013 will see the streets of America beginning to look a lot like the streets of Spain and Greece." (Michael Kreiger)

Some accuse bankers of greedy excesses, negligence, even criminality. When historical events are examined, it becomes obvious that everything was planned long in advance and executed through collusion between the public and private sectors. The following events will help you understand the present US financial situation and, of course, that of Canada and the rest of the world, as the global economy is still based on the US dollar.

**1910** – Private bankers met on Jekyll Island to organize a private central bank for the USA.

**1913** – The Federal Reserve Act was passed illegally, just before Christmas.

**1944** – The Fed accumulated 75 % of the world's gold reserves by the end of WWII. The US dollar (USD) became the world currency, as the Fed was the only central bank able to print gold-backed notes. The Allied countries set the gold standard at 35 USD per ounce. This meant that for every 35 USD printed, there was an equivalent ounce of gold in the Fed vault, in Washington.

**1971** – After the Vietnam War, some countries (e.g. France) became suspicious of the sums of money coming out of Washington and asked to be paid in gold instead of USD. Immediately, Nixon ended the gold standard. USD printing was no longer associated with what the Fed possessed in their vault. The USD value dropped and inflation soared.

**1973** – Kissinger organized a deal between US and Saudi Arabia so that countries buying oil would have to pay in USDs. In exchange, Saudi Arabia and, later, other members of OPEC (Organization of the Petroleum Exporting Countries) would have the protection of the US army. From then on, oil, the pillar of the world economy, was bought and sold in USDs. It was the birth of the "petrodollar".

**1973-2013** – Countries wanting to buy oil sold goods to the United States in order to get USDs, which flooded the world. There were more USDs outside than inside the US. The more USDs printed, the more diluted the soup. Consequently, the USD was slowly devalued. What you could buy for one USD in 1913 (just before the Fed was put in place) costs \$23.45 in 2012, almost 100 years later. This represents a cumulative inflation rate of 2345%!  
([www.usinflationcalculator.com](http://www.usinflationcalculator.com)) ⇒

**1980** – The Depository Institutions Deregulation and Monetary Control Act eliminated all limits on interest and facilitated subprime lending. Subprimes are high-interest loans made to people who may have difficulty making regular payments. This caused many poor US citizens to go in debt up to their ears.

**1988** – From 1980 to 1988, the US went from being the biggest lender to the biggest borrower on the planet and, consequently, the most easily manipulated by world bankers. Jobs became scarce as factories closed or gradually relocated to countries where labour was cheaper.

**1999** – Congress abolished the Glass-Steagall Act, thus ending any separation between commercial banks (deposits and loans) and investment banks (stock exchange). This changed the whole picture of finance and allowed private banks complete control.

**2004** – The Security and Exchange Commission authorized banks to increase their debt coefficient, which went from 12:1 to 100:1 for the five largest investment banks. What consequence did this have? Loans were approved to anyone for anything. Four years later, many banks became insolvent, and the world economy started to disintegrate.

**2008** – The subprime mortgage crisis broke out and the Dow Jones Index fell by 777.7 points, a number indicating its orchestration by occult groups. The governments of the US and several other countries emptied all available pockets to bail out banks on the verge of bankruptcy and to stop the collapse of the global banking system. They even used pensions plans, social security funds, and enormous banking loans.

**2008-2010** – US citizens discovered the Foreclosure-Gate. The banks had seized millions of houses for non-payment, mostly with false documents, false notarized acts, false court judgments, and false signatures. Also, those who approved them knew that many industries would soon be displaced to Asia and the borrowers would no longer have jobs. Roughly fifty millions US citizens are now living in tents, begging for governmental food stamps. And the situation is getting worse....

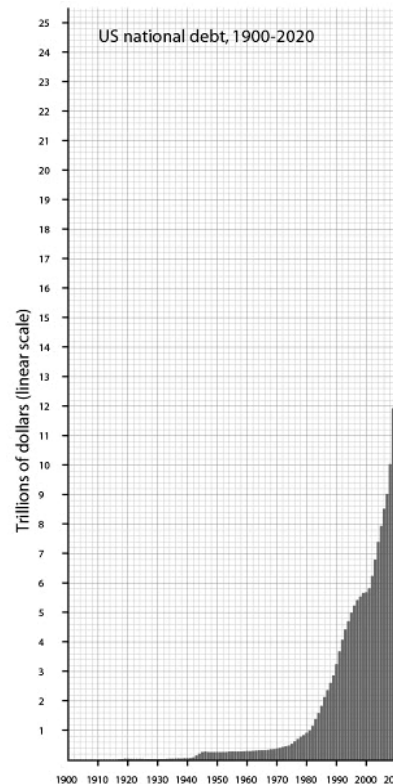
**2009-2013** – Many countries are on the verge or in the middle of economic collapse – Iceland, Greece, Hungary, Portugal, Spain, Latvia, Ireland, Ukraine, Rumania, Lithuania, Turkey, Bulgaria, Egypt, India, Italy, France, and of course, USA. Oil-exporting countries and other states (China, Russia, Mexico, India) started to refuse USDs and asked for EUR (euros), GBP (pound sterling), or JPY (Japanese yen).

**2013** – In Canada, one sure sign of a soon-to-be financial degradation is the fact that the Economic Action Plan 2013 includes a now-legal “bail-in regime”. This means that bank account confiscation like we saw in Cyprus this year is about to become legal in Canada. The European Union is in the process of passing a similar law. What does this mean? Let us take Cyprus as an example. Up to 80% of the deposits over 100,000 euros at the second largest bank in Cyprus (Laiki) has now been confiscated. These people will never see their money again.

Since the 2008 subprime crisis, there has been an obvious slowdown in the world economy, which drastically brought up the price of important commodities. By early 2011, oil had increased by 100 %, gold by 85 %, cotton by 80 %, copper by 170 %, and the stock exchange by 40 %. Money is becoming rare and everything is starting to cost more. As the economic crisis is spreading like the plague, the long-term collusion between governments and Big Money is becoming obvious. We should remember Roosevelt’s words, “In politics, nothing happens by accident. If it happens, you can bet it was planned that way.” Why would Big Money want to bring us on our knees? Because human consciousness is rising exponentially and is about to discover its true omnipotent identity!

All this information is absolutely useless, unless it is accompanied by practical, concrete solutions. Personocratia has experimented a lot of avenues for the past 20 years. Here is what she recommends:

- Understand first that we are not dealing with an economic crisis, but with an **evolutionary** crisis that we have created. Why would we do that? Simply, it is time to let go of our attachments to illusions in order to let our real identity emerge – that of divine beings incarnated in matter. ⇒



- Realize that the system will not get better. It has been set up to fail. It cannot heal and will collapse – very soon! By the time you read those lines, this might have already happened.
- If you have debts, pay them back, even if it means selling any valuables (house, cottage, expensive car). If you cannot pay it back in this way, file for bankruptcy.
- Get all your money out of the bank, the stock market, pension plans, insurance, etc. NOW!
- If you have large amounts of money, you can invest it locally (community-minded business, rentable house or apartment building, land, etc.)
- As paper currency might lose much of its value – some say as much as 90% - it is best to keep precious metals such as gold and silver coins.
- Use local currency or participate in a local exchange system such as a LETS or a GAME (see our article, *Beyond Centralized Money Systems*, Dialogue, March-April 2011). If there is none, start one!
- Buy food that can be easily stored and that requires little cooking. Get important survival items.
- If you live in the city, move to the country, as it is much easier to organize community life there.

You may think this is exaggerated. It is not. Never has the saying “better safe than sorry” proved more accurate than now. At the same time, because of humanity’s present exponential raise in consciousness, never has it been easier for a human being to contact his soul, unite with it, and give it free rein. In the coming years, survival will become more difficult. Many will despair and be tempted to accept illness, accident, or suicide as alluring solutions. Yet, the important thing is to last while we go through these chaotic times and to complete the transformation we have come here to do.

### *Personocratia\**

*More information on solutions in Personocratia’s booklet: “MONEY, towards Unlimited Creation”.*

**Infos:** [www.personocratia.com](http://www.personocratia.com)

**Videos:** [www.dianedares.com](http://www.dianedares.com)

\* **Personocratia:** The person who knows that she is the Supreme Creatrix incarnated in a body and who acts as such in her daily life. ♣