

Chapter 3: The loan at interest or the unsustainable concentration of wealth

In the previous chapter we have considered, in the form of fiction, to explain why a State like France was adrift. The main explanation or assumption is that a group has been acting behind the scenes for centuries to take control of the country and the whole world. In this chapter, we switch to the most factual reality there is. Even if it will surprise you, what is stated in this chapter describes the functioning of money in Europe, in the West and in most countries of the world.

What is money for? Its initial purpose is to promote trade. Without the currency you have to go through barter. A farmer will exchange with a craftsman a cow for terracotta jars. But if the craftsman does not want animals, but rather tools, he will have to find a third party who wants a cow, and, against his tools. We thus pass to a triangular trade. To stay in an exchange between two parties, we use money which is a reference value, and which can be used during other exchanges with other parties. So a money is a reference value that allows you to trade. The more exchanges, the more money circulates. And to be able to increase trade, we need more money in circulation. The main issues surrounding money are therefore, on one hand, to have enough of it to carry out all the desired exchanges and, on the other hand, not to have too much of it so that it remains a stable reference. It is thus necessary to understand that if the exchanges decrease, so that the value of the money remains stable, it is necessary that there is less in circulation. And if there is less money in circulation, the exchanges will decrease. There is therefore a whole art to allow exchanges. And as we are more and more specialized, we are entirely dependent on exchanges to survive and live. Thus the issue of exchanges, and therefore the issue of money, is something central and strategic for the smooth running of community life.

When there is a technical revolution, it can lead to new exchanges: products appear and people want to get them. If the population of a monetary area increases, trade will increase. Thus, the reference currency, based on the scarcity of metals such as gold or silver, does not make it possible to follow the increase in trade. The Roman Empire had gradually reduced the proportion of gold in each of its coins to be able to meet its needs for money.

Now what is the interest loan?

It is the fact of lending money against the commitment to return the borrowed money with a supplement on an agreed date.

First, who lends money? whoever has it (we will see that this is no longer the case now) and who does not need it the time of the loan. But in terms of exchange, it is the one who has the capacity to carry out an exchange and who does not use it. So

keeping money is an obstacle to exchanges in the community. It would therefore be logical to encourage people not to accumulate it. Or, put another way, it would be common sense to dissuade them from keeping it.

Then, why an interest? It is argued that the lender is taking a risk. Indeed, there is the risk that the borrower cannot repay. It is important to note that one of the possible causes of this failure is that many people accumulate their money and therefore it is not available for trading by others. So part of the risk lies in the very fact of refusing to lend and therefore of keeping non-circulating reserves. Simply put, the more lenders charge you for counterparties, the more difficult it will be to repay them. It must also be taken into account that the lender does not need this money. So the risk to the lender in any case is not very serious. While perhaps the borrower needs to trade, needs to eat. Then there is the fact that the lender, in general, require a guarantee. So the only risk he takes is that he misevaluation of the guarantee. Finally, in the interest, there is associated a duration. This places an additional constraint which increases the risk. In fact, the borrower may have something unexpected that prevents him from repaying on time, whereas he could very well do so a little later. The more time passes, the more chance there is that the borrower will eventually succeed in repaying the initial amount. However, interest is associated with time and the value due is exponential. Thus, the longer it takes to repay, the more money there is to provide, and the harder it is to repay. Again, the justification of interest mixes cause and effect. The interest loan creates risk. And on the contrary, without interest, you can lend to someone over a long period of time, possibly with a guarantee, without taking any risk.

Finally, keeping money is not neutral. If it's physical money, you need a safe, you need to count it, transport it. There is the risk of losing it, of having it stolen, of damaging it. Even if it is scriptural money (registered in an account book), you have to pay, the keeper of the account book, these errors, its protections, its security, reliable tools.

Thus, someone who only accumulates money suffers wear and tear which is an inevitable loss. One can note the total reversal of meaning of the word usury, also used to designate the loan at interest. Indeed, money should depreciate over time when it is not used, whereas in fact usury, wear or loan at interest pays for having money.

For Saint Thomas Aquinas, a Christian philosopher of the Middle Ages, “receiving interest for the use of the loaned money is inherently unfair, because it means paying for what does not exist...” borrower does not alter the value of money by using it. He can therefore return it exactly as it was. It seems that Saint Thomas Aquinas considers that the restitution of money is systematic, just as when you buy your bread, one gives the bread, the other the money. In lending money, both parties have to give the same amount of money. If the borrower does not return, he is a fraudster. And it is a litigation issue that can be settled by public institutions.

Charging all customers for the eventuality of a fraudster is an insurance issue, not a remuneration issue of money.

Now that we have studied from a technical and rational point of view the aberration of what is happening in an interest loan, let us see the ethical or moral meanings. An exchange takes place when it is to the advantage of both parties. We normally exchange two things of the same value. However, a loan with interest is asking for more and in an inelegant way: the longer you delay, the more it will cost you. Thus to lend with interest is to use the position of possessor to have more. At the end of the exchange, the lender will have more than before. And he can start again on a larger scale then. Because the interest rate ensures exponential growth. The longer the time, the faster the gains increase. Thus \$ 1000 invested in wear at 3% gives a gain of \$ 30 after a year, \$ 344 after 10 years and \$ 18,219 after 100 years. Or \$ 560 the last year.

If a family put 1 gram of gold to wear in the year 1, it has more than 6 million tonnes of gold in the year 1000. And in the year 2164 its wealth in gold exceeds the weight of Earth. That's what exponential growth is about. More and more, but always more in every more. You can object that it does not work like that because gold is only found in small quantities on Earth. It is true. And the usurer family will then ask for interest in the silver metal, then the other metals. When she will have them all in her possession, she will ask for wood, then water, then earth... and she will have in her possession the whole Earth in the year 2164.

In addition, what becomes of the stability of the monetary reference? A given value, some time later is enhanced by its interest, so it changes. The reference is no longer the reference. The practice of usury is not a factor of monetary stability. And therefore of fairness in the exchanges. This leads to gaps, anomalies in the balance of the different prices in place. These instabilities are conducive to speculation... and crises.

In a wise or healthy community, that is to say a community who uses its rationale in a moral setting, one does not favour the one who hinders the exchanges of others, one does not favour the one who makes others pay for the expenses and the development of his wealth. In this wise society, if too much wealth is accumulated, it is envisaged to penalize their non-circulation which hinders the exchanges of those who need them. In this wise society, lending to someone without interest is an opportunity to keep the value of one's money. Yes, someone promises that he will return it later. He doesn't need a holding fee, and exchange restriction penalties don't apply. So which society can claim to be healthy if it charges the interest rate? Except possibly at the margin, to experience the difficulties that this practice involves.

We have therefore seen, that with the interest loan, we can buy the whole Earth in 2164 years with a wear rate of 3% while having a real productive value of a single gram.

This prospect is too tempting to be deemed unsustainable in the long term or immoral by the loan shark. He has at his disposal a tool with exponential gain. Who would have the wisdom to give it up? In fact, once the loan shark understands the

power of his tool, his concern is not moral, but rather how he can make the most of it. Thus, his main concern is to increase his opportunities to make loans. For at a certain point, it falls on certain limits, such as a competitor offering the same service, or the limitation of the quantity of currency reserves. It is indeed inevitable, that at some point in time, all available gold or currency is lent out. Solutions must therefore be found to continue lending without returning to barter, because in this case, the intermediary that is the usurer is useless. In fact, a loan shark in a position of domination of its market or in monopoly, notices that the gold which it lends to someone is then exchanged with another which comes to deposit it in a bank which also happens to belong to the usurer. Money goes from one point to come back to the same place. Being in a monopoly gives the extraordinary possibility that the reference value, like gold, never dries up. We can always lend it since it comes back to the same place. It becomes strategic to have a monopoly. It can also be a disguised monopoly, the various market players are in collusion and in fact form what is called a cartel.

I'm sorry, but I have to tell you that the problem doesn't end there. But it is predictable, because wear is based on a fallacious justification. A person who finds it normal to take advantage of his position of possessor towards someone in need to ask him more than what he has lent him does not base his action on honesty. He is more sensitive to the opportunity it will give him rather than the injustice that the borrower will suffer. And when this selfish and opportunistic person has the opportunity in other circumstances to take advantage of others, he will. It seemed indeed that the return on wear was not sufficient for its beneficiaries. One can imagine various reasons, like having to sub-contract or employ staff for part of the management of its assets, pay people to force others to pay, weaken moral principles so that one does not consider usury as a moral fault, change the meaning of the words so that we do not make the link with the religious prohibition. Indeed now the loan with interest is no longer considered usury, only an excessive rate is. However, whatever the rate, you can get the whole Earth. It was necessary to pass laws that allow this amorality to continue, and to make constitutions so that we cannot suppress these laws. For example in the European Union, it is necessary that all the countries agree to change the fact that the States must borrow from third parties and not from their bank or that they can not control their bank. Sophists must also be paid to evangelize teachers, students and crowds. Media must be bought to give voice to these sophists and not to moralizing opponents. The wear business has significant costs that must be financed. Above all, we must not forget that, besides the costs, there is greed. The desire to have is never satisfied, it always requires more to expect satisfaction. Without forgetting the desire to dominate the other, to feel superior. He cannot resist the opportunity to make even more money even if for that he has to do something immoral, it has no weight beside the value of money. Usury is originally based on owning something (gold) that is not used and making a profit. The next step was to make a profit from what others do not use. For this, we must recover the money of others who are not used. It is the creation of the deposit bank. And in fact, it's quite easy. Because, as we mentioned earlier, keeping cash

has a cost. We can lose the money, get it stolen, damage it, we have to allocate a place to store it... So the job of the depositary is to explain the opposite of what the loan shark says, namely that we take a risk by keeping our money for yourself, at home. Where there is still a problem with ethics is that the depositary is also a loaner, in other words, a banker. He holds a contradictory discourse varying according to the client he has in front of him. To a depositor, he explains that there are risks and work in keeping his money and therefore applies account maintenance fees to him. To a borrower, he justifies his interest by the risks he takes and that there are other opportunities elsewhere. But what is actually happening? Once enough people use its services, it turns out that the money it lends to certain customers, those who borrow, is then exchanged through commercial or real estate transactions. So that the loaned money ends up at least partly in the hands of people who deposit in his bank. So the money, barely out, comes back immediately. The borrower pays interest but the money is still in the bank. We can thus lend a lot of money, recover a lot of interest, without even the banker having to lend his capital. Yes, if money that belongs to and is available to depositors is given to the borrower and immediately recovered after the borrower has made his or her transaction that required a loan, it is put back, some time later, where it was taken, not seen nor known by the clients. The banker can even afford to use his own reserves elsewhere. He can buy land, castles, industries, grands crus ... which in turn will earn interest in addition to the interest on loans. This is an extraordinary illusionist trick that pays big money. But the banker lies by omission to his customers. The borrower is not aware that he pays interest on a fictitious money and the depositor is not aware that additional risks are taken to his deposits without counterpart, without information and without knowing that the banker earns a lot of money on his back. It is also important to remember that this financial toggle is based on the original lie of the interest-bearing loan, namely that it is necessary to remunerate the risk of the money lent with an interest rate. Indeed, the pactol comes from the fact that an economic agent recovers the interest on the money from all depositors. But if money by itself did not yield money, there would not be a multiplier effect on all of the depositors' money. Zero that multiplies a large number always remains zero. We go from a scam to a super scam. The scam is to lend with interest, the super scam is to earn interest by lending other people's money. By removing the interest rate, you remove the scam and the super scam cannot take place. In fact, this practice (super scam) is risky for several reasons. First if the customers were aware of the subterfuge of the bank, they would not agree, they could withdraw their funds. Then, if multiple depositors withdraw their money without it somehow returning to the bank, the bank will not have enough funds to reimburse the depositors. Indeed the same money was loaned several times, therefore the same money was counted as deposits several times. But it can only be physically removed once. To compensate for the event of a significant withdrawal of deposit, the banker will then have to draw on his own funds. Are there enough, and available? He will then have to borrow from someone willing to lend him. And will become a victim of the system. From predator it would become prey, which is unacceptable to a predator. So the banker will do everything to avoid

this situation. So to prosper on his immorality, the banker must guard against the flight of his depositing clients. The solution is to put oneself in a monopoly position. Thus, customers have no choice but to deposit their money in one establishment. But the best solution, for the banker, is that of the quasi-monopoly, where the apparently independent bankers agree to operate all on the same principle of immorality and that the market shares remain stable. The banks thus meet in a cartel. A small group grows rich without knowing and on the backs of the masses. But this juicy business is deeply amoral, and its practitioners are more and more powerful especially since they regrouped. For centuries morality and religious authority have banished lending at interest. A law could very well arise and prohibit this practice. It is therefore important, for the survival of the banking cartel, to enshrine the validity of the interest in the law and to explain that what is moral is to respect the law. But for that, an adaptation is necessary, indeed, one cannot write the right to someone to earn money with the money of others, because immorality is too visible in this case. Bankers' practice was based on the illusion that they had the money they were lending. In reality, they loaned the depositors' money and recovered it when other depositors received it. Legalization is therefore about making it possible to lend money without using one's own or others' money. The bankers thus succeeded in obtaining the right to create money from nothing. It is the right of money creation. This has been possible with the use of paper money, or scriptural money. The value of money is written down on paper and guaranteed by the bank. The community thus gave the right to a group of individuals to create and destroy money according to its rules. It is a colossal power. No more need to provide added value by participating in an exchange. The banker creates money by simple decision. It is hard to believe that this right can be given, in addition to venal individuals. My opinion is that this right, or rather this privilege, reveals an ignorance or an advanced amorality of the community and its leaders who legalize this practice. It also reveals the power already acquired by the bank to succeed in obtaining this privilege. The scammer has become so strong that he obtains the legalization of his practice. It is the gateway for the implementation of the law of the strongest throughout society. But things are a little more hidden than what I expose. Indeed, the banking cartel respects certain rules so that the system does not create money too quickly, and that it remains opaque to the general public. Indeed all money created must be destroyed later. The creation of money is only there to formalize the payment of interest, which is the real source of income for the banker. When the money created no longer earns its interest, it must be destroyed. This rule allows the banker to continue to operate as before, when he used his clients' deposits to lend money, except that from then on, in order not to directly involve his clients' money or lie to them, he has the right to create that money to lend it. When the borrower repays the loan, the money created is no longer useful, therefore it must be absolutely destroyed, otherwise there would be too much money that would be created, inflation would explode and the right of creation money granted would be took of. But the banker has earned interest on the time of temporary money creation. And these interests remain definitively in his pocket because they are not destroyed.

So the banker now has the right, indirectly, to create money for himself. Another rule is that the banker can only create money in proportion to his own assets. Thus, if losses are to be deplored, the banker is bound to draw on his reserves, which preserves the system. He can therefore create a lot if he is already very rich. Another rule for creating money is to have the commitment of an economic actor to repay or pay interest, such as a dividend for a share. This implies that if an engagement is canceled, the corresponding money that has been created must be destroyed. It is the banker's golden rule to preserve the goose that lays the golden eggs. Any money created must correspond to a valid promise of restitution. These are the liabilities and assets columns of their balance sheets.

"The bank benefits from the interests of all the currencies it creates out of thin air." said William Paterson, founder of the Bank of England in 1694, the first bank of this amoral legal type.

We thus arrived at a situation where a limited group of individuals can, in all legality, prosper on the back of the others. One would think that this group would be content to live in opulence and be satisfied with the balance of power very much in its favour. Alas, no, it was not enough. We come back to the initial problem, of an amoral practice conducted at the decision-making level by amoral individuals who are indifferent to what they do to others. The next step is to find that the State, if it also has the power to create money, is a competitor. Indeed, the State is the guarantor of the proper functioning of the economy and must be able to support any exceptional expenditure. For this he must ensure that there is sufficient money in circulation, and therefore create it, and, if necessary, reduce it. But it turns out that the money issued by the State is used in the economy and is exchanged without limit of duration. However, the money created by the bankers is destroyed when the credit is repaid. To have a constant amount of exchange, the money that is destroyed by the repayment of a credit must be compensated by the creation of a new credit. Thus, at constant money supply, one must have recourse to credit permanently, and therefore pay the bank permanent interest.

However, money created by the State does not follow this cycle of creation and destruction that generates interest for the bank. The State thus generates a significant shortfall for the bank. The money it creates does not generate interest in the bank. The aim of the bank is that the entire creation of money is under its control, to have as much opportunity as possible to draw interest. So after obtaining the right to create money, the bank set itself the objective of obtaining the exclusive right to create money. Which means that the whole economy is taxed by the bank. Indeed, even if you have money and have no debt, the money you have is a debt someone has taken on, and is paying interest on. So even an exchange, between two non-indebted people, requires the creation of money subject to interest. It also means that if everyone pays off their debts, there is no more money available. It also means that if the banks no longer want to lend, there is no money left to trade and run the economy. Thus, with the right of exclusive monetary creation, the economy in the broad sense, that is to say the whole of the exchanges between all the economic actors, is enslaved to the bank. We come to the situation where a small group

decides what an economic monetary zone has to pay to it in order for the zone to be allowed to function, and therefore for individuals to live. We are no longer in the context of a moral problem, but in the context of a major abuse of a dominant position. We can speak of an oligarchy. Elected political representatives of a country can only achieve good economic results to the extent that the oligarchs grant them. If the oligarchs decide to reduce economic activity, they can do it and politicians cannot prevent it. It is a financial dictatorship. One of the techniques to achieve this exclusive power is to traumatize the population by hyperinflation. The financial powers are pushing a state which has the power to create money to create far too much for the needs of the economy. Thus, money ends up being worth nothing or is no longer able to set a reference, and trade collapses, the economy stops. The people's money reserves are no longer worth anything. Great speakers then explain that this is proof that the right of money creation should not be given to elected governments. The only solution proposed is to give this right to the banks. Another technique is war to impose a controlled banking system on the defeated. There is also the traditional solution of the corruption of elected officials who pass these laws (corruption by money, flattery, influence peddling, ...). Without forgetting the manipulation: elected representatives who pass these laws are not aware of the implications. There is also the techniques of amalgamating this type of act in the middle of a package of positive or unrelated measures, at the last moment, during a holiday period... In fact, the banking system has been running for several hundred years to achieve this and it is now an art he masters well. It was especially in the 19th century that the battle took place and was most visible for the conquest of the new emerging nation, the United States of America. The monetary issue has proven to be central and visible. Thus Thomas Jefferson (1743-1826), one of the founding fathers and president of the United States of America wrote: "I think that banking institutions are more dangerous for our liberties than whole armies ready for combat. If the American people someday allow private banks to control their money, the banks and all the institutions that will flourish around the banks will deprive people of all possession, first by inflation, then by recession, until the day where their children will wake up, homeless and roofless, on the land their parents conquered. ". German Chancellor Otto von Bismarck (1815-1898) believed that the Civil War in the United States, had been brought about by high finance: "The division of the United States into federations of equal forces was decided long before the Civil War by high financial powers from Europe. These bankers feared that the United States, if it were self-contained and as one nation, would achieve economic and financial independence, which would hinder its financial domination of the world. " Abraham Lincoln (1809-1865), President of the United States during the American Civil War, declared" The government should create, issue and circulate all the currency and credits necessary to cover public and individual expenses. By adopting these principles, huge amounts of interest would be saved to taxpayers. The privilege of creating and issuing money is not only the supreme prerogative of the government, but it is also its greatest creative opportunity. " This is why he created money in 1862 which is still in circulation today. It should be noted that he was

assassinated. Bismarck then made the observation: "Lincoln's death was a disaster for Christianity. There was no man in the United States large enough to replace him, and the bankers began to hog the wealth again. I fear that with their cunning and convoluted tricks, foreign bankers will come to control America's exuberant wealth and use it to systematically corrupt modern civilization. They will not hesitate to plunge the whole of Christendom into war and chaos so that the Earth can become their legacy." And that's what happened. A few years later, James Garfield (1831-1881), president of the United States of America declared in his turn "He who controls the volume of money in our country is absolute master of all industry and all commerce. and when you realize that the whole system is very easily controlled, in one way or another, by a very small elite of powerful people, you will not need to be told how the periods of inflation and of deflation appear. ". He was also assassinated. The struggle ended in 1913 with the creation of the institution of the American Federal Reserve where the power of monetary creation was offered exclusively to a private banking cartel. When Woodrow Wilson (1856-1924), the then President of the United States became aware of the consequences, he said: "I'm a most unhappy man. I unconsciously ruined my country. A great industrial nation is controlled by its credit system. Our credit system is concentrated in the private sector. The growth of our nation, therefore, and all our activities are in the hands of a few men. We have come to be one of the most badly run governments in the civilized world, one of the most controlled and dominated not by the conviction and vote of the majority but by the opinion and strength of a small group of dominant men."

To understand how this unhealthy monetary system came about, I would use the analogy of wine sellers in a community. The population drank water and wine. The use of wine was limited due to its price, its side effects and the limitation of production. But the winegrowers argued that wine is alcohol and that alcohol has harmful effects that should be limited. So they asked to have control over the production of alcohol in the community. As the winemakers controlled the production of alcohol, they managed to have exclusivity. Thus, it was no longer possible for an apple producer to sell cider. He had to sell his apple production to winegrowers so that he could make cider for him. The winemakers then found themselves in a monopoly on the production of alcoholic beverages. They raised prices and got rich. They also understood that they could make alcohol with anything: fruit, cereals, potatoes, etc. They thus had the possibility of selling alcohol in very large quantities at very low production costs. But the population knew that it should only be consumed in moderation. So the winemakers hired sellers to promote the benefits of alcohol and encourage people to consume more. The winemakers also made opposition from religious, anti-alcoholism association, doctors. But the winemakers had the means and were able to buy opinion leaders, the local gazette and, above all, they financed the mayor's re-election campaign. Alcoholism has taken hold in the community. But there was real opposition from a section of the population who did not drink alcohol, whereas the winegrowers could supply them some. In addition, over time, the harms of alcohol became more and more visible. They decided to take the next step: ban water. This free and healthy drink was becoming intolerable for

the winemakers. They had to convince everyone that water is dangerous. So, everyone would switch to alcohol. The winegrowers put the cholera bacteria in the community's water supplies. Many were ill and the winemakers recalled that alcohol has disinfectant properties. They therefore proposed to authorize only alcoholic beverages for consumption. To take into account the harmful effects of alcohol, they proposed that they be given the exclusive right to control the level of alcohol in the drink based on the crime rate in the population and the bacteria present in the drinks. The main problem of community management becomes to control the alcohol level of the drink. Drinking water is strictly prohibited. Because winegrowers actively support the idea that only a madman wanting to die from cholera can want to drink water. The winemakers make sure that the schools teach this. Researchers are studying all diseases that can be spread through water. The population is dumbed by alcohol and crime is raging. The morality of this story is that just because a country has experienced economic difficulties does not mean that it should entrust the control of its economy to a so called competent and independent authority. It is possible that this entity is precisely the cause of its difficulties and that it abuses its position of control.

Let us go back to the flaws of the interest loan, when its beneficiaries control the economy of a monetary zone. To be able to exchange, you have to borrow and pay interest to a cartel that decides the rate. This means that the money flowing is debt. So for the economy to work, we have to make repayment commitments. The majority of non-financial economic actors are obliged to a repayment schedule. We are in a bidding logic. In order to be able to operate, economic players have a gun to their head: they have to repay or go bankrupt, die. This forces them to make choices that they would not naturally want to make. For an individual, it involves accepting arduous or low-paid work. For a business, lay off or agree to sell at a price below the market. And the State is no exception. By selling stakes in public companies, raising taxes, cutting social welfare benefits, transferring the management of our pensions to the financial sector... If the players don't comply, there are foreclosures or interest rate hikes.

But that's not all. Another major problem with debt money is that the money that is saved by an actor is going to be missing for the repayment of another person. The latter will have to go into debt again to repay the previous loan.

You must think now that this system is a calamity of great perfidy: whatever you do is damaging to someone. Because, even if we don't get into this unhealthy mechanism of the interest loan, we have to save, but those who have to repay will miss the saved money by us. Alas, we find ourselves in an infernal spiral, which generates ever more disastrous consequences. We are not at the end of our misfortunes.

There are still other aberrations to be aware of.

The problem of lack of money for those who borrow is amplified also, and above all, by the very principle of the interest rate. Indeed, the bank creates money in exchange for a promise to repay. But the interests are not created. Yet they are due. And since all money is someone's debt, you will have to take the money for interest on the part of someone, who promised to repay, to give it to the bank. And the

person who has been taken from his share, will have to take from someone else the interest he owes and what has been taken from his share. So the debt system is doomed to continue and grow. Even if everyone paid off their debts, there would be no money to pay the interest. It is therefore wrong to say that the State must deleverage. If it does, there will be less money in circulation and the economy will slow down, more bankrupts, more unemployment, more misery.... If a politician wants economic growth for his country, he must encourage borrowing, including that of the state. The problem is that he hires his successors to manage the repayment of his debt and interest. He puts his nation in greater dependence on the banking cartel and enriches it. No matter what we do, it's a problem, so this system needs to be changed.

A big problem with this debt money system is that it involves everyone, because any monetary exchange relies on money that was created in exchange for a promise to repay. But only those who borrow finance this system. Those who lack money and have to borrow are thus more penalized than those who are not debtors but participate in the exchanges without charge. And the creators of debt obligations are reaping rivers of interest. The ones who pay, who also have a schedule, that is, an obligation to pay on specific dates. Isn't it as unbalanced as slavery or colonialism? But does the system just accumulate a rent on the economy by recovering interest on debt money? Yes, but not only, because the interest received is in turn invested in concrete investments, which in turn bring in new interest, this time the fruit of economic activity. The most strategic companies are thus gradually bought by the financial powers. The more time passes, the more the interests are used to take possession of the industry and more generally of the whole economy. The indebted States are summoned to sell their assets by the stratagem of the loss of confidence in the financial markets. If States do not sell their strategic assets, the banking cartel would raise interest rates on State debt, as it would take the risk of lending to a player that makes no effort to limit its debt. The leaders of the indebted States do not want to face the reaction of the people to an increase in taxes to pay the additional interest due to the rise in interest rates. It is simpler for these officials to give up to the banking cartel and put the State's assets on the market, which the finance industry can buy back with the interest it has obtained from the States for the creation and maintenance of their debt. It is in fact a gift. Thus, after the State has come under the control of the bank, the latter demands that the infrastructure be handed over to it. the taxation of finance is then also carried out through the charging of dividends on national infrastructure and service companies. In fact, it cannot be otherwise in a society that operates on usury. Remember, you can buy Earth in 2164 years. When the bank has obtained the maximum of what the State can pay, it is necessary to find other fields of action to draw interest from its capital in permanent extension.

Another means of extension is to make subscribers to developing international loans. The government can be master of its currency but it is indebted in dollars, euros or currency of the International Monetary Fund (IMF). This is where John Perkins' testimony is important. He explains in his book "the confessions of a economic hti

man” his job of justifying the construction of infrastructures for the development of poor countries. But the goal is to subject countries to debt that cannot be repaid. Thus allowing to obtain all the favors that the country can offer: military bases, voting at the United Nations, political or diplomatic support, oil, mining concessions, or any other natural resource.

To arrive at this modern colonialism, John describes a well-established process. Very in-depth economic studies are carried out to provide theoretical justifications that require significant evaluation work and various skills such as finance, economics, engineering, mathematics, which the country does not necessarily have. Then, if the leader is not convinced, it is a question of flattering or corrupting him and the decision-makers so that they accept. The next step is intimidation, which can go as far as assassination. John Perkins testifies of a president who begs him to leave his country alone and that he has no need of foreign aid. He was assassinated some time later. Finally, if the president is persistent and paranoid, he may be able to resist attempts at assassination and regime change. The final step is the military invasion. And John Perkins gives the example of Iraq, which intended to abandon the dollar for its oil sales. And we can indeed understand that there was a threat to the American Empire. Indeed, the dollar, as we have seen above, has come under the control of a private banking cartel practicing usury in its most developed forms. As such, dollar zone banks can issue gigantic amounts of dollars out of thin air. One can thus imagine, from the moment when the assets are for sale, that the bank uses its power of monetary creation to create all the money necessary to appropriate the asset for sale. If necessary, and according to the legislation in place, make a financial package with loans that are secured by the value of the assets. Again, we can better understand the requirement of creditors to sell companies and national concessions for indebted countries. They create the money to appropriate them. The downside is that it puts a lot of money in circulation. Since the dollar is used as an international currency, a lot of liquidity in dollars is necessary. Iraq being a major exporter of oil, the perimeter of the dollar zone would have reduced and would have given the example to many other countries to leave this currency. Currency created in overabundance to buy the world and which retains its value only because the exchange contracts are denominated in dollars. With \$300 you get 5 barrels of oil or 1 ton of wheat. But if there is no longer this reference and if we no longer need to ask for dollars to exchange, what is the dollar made out of nothing worth? If Iraq had abandoned the dollar, there was a risk of devaluing the dollar currency and then limiting its use, which would have reduced the taxation of bank interest when creating money and limit the purchase of assets to the international. The American people, who import a lot, would have seen their purchasing power collapse as a result of the falling value of the dollar. That would have raised a lot of questions and called into question the system in place. One can then logically imagine that the decision-makers considered it more reasonable to submit Iraq militarily and set an example. We are on another scale than a scam by a loan shark. The system has become so out of control, we have put our finger in a spiral that is now causing hundreds of thousands of deaths, that many countries are condemned to misery and

others to war in order to preserve our system, which is nothing more than domination by one over others. We cannot hope that things will improve. The system is unhealthy and insatiable. It is based on lies, cover-ups, dishonesty, corruption, abuse of power and now violence on a large scale. Do not think it will reform itself. On the contrary, it will ensure that it becomes unbeatable and that we are totally subject to it. In fact, the system is becoming so unfair that it will need more and more power and control to survive.

Here is one more element. Shortly after Iraq, an unbearable threat hung over the hegemony of the global banking system. It is the Libya of Muammar Gaddafi. This man had succeeded in transforming his country on the principle of directing his natural resources towards his people rather than a small number who offered them abroad. He had started preparations to create a pan-African currency, with African financial institutions that would have as securities Libya's gold and asset reserves and fed by its energy reserves. The aim was to give African countries the opportunity to free themselves from the tutelage of the international banking institutions that they operate through their interest-bearing loans. It should be remembered that Libya respected the instruction of Islam not to practice usury. The prospect of Africa following Libya's path was an extraordinary opportunity ... for the peoples of Africa. There was also the prospect that all Muslim Arab states would join this non-usury currency, and then all Muslim countries. Oil could have escaped the dollar. For Western imperialism, under the yoke of the bank, this was unacceptable. France, England and the United States destroyed Libya and its political system and allowed the assassination of Muammar Gaddafi. There was a prosperous country which wanted to help its neighbors in misery. And my country was on the front line to wipe it out and sack it. Some readers may find it hard to believe because the crime is so shameful. I hope that other readers will find the courage to testify to the peoples who have given their consent to attack Libya, its past prosperity, its initiatives to develop other African countries, preparations for the gold dinar, African financial institutions and all the plots suffered by Muammar Gaddafi. I also hope that some will testify against the torrents of lies and insanities that have been poured out on this man, preventing the peoples of the West from opening their eyes. May this destruction serve as a lesson and raise awareness.

We must also see the threat that looms over us concerning technology. Indeed, our civilization is advancing with great strides towards a very important automation of many tasks of production of goods and services. A small number of people will be needed to meet the production of goods and services for all humans. We are going to have two possible paths. The first possibility is that the machines will be at the service of men and few restrictive activities will be necessary. Leisure, artistic, tourist, interpersonal and personal development activities will be predominant. The other possibility is that a small number of individuals take possession of these machines on an exclusive basis. The majority of the population would then become economically useless. Indeed, most of what a man can produce would become too expensive compared to a machine. For example, in Western medicine, we are very close to having a diagnosis made entirely by a machine that can prescribe drug

treatment, this with a lower margin of error and at a better cost than a doctor. The political choice is therefore decisive in determining whether priority is given to the human or the machine. If only the economic criteria is retained, the profession of doctor will disappear. Many professions will disappear. So if a small group has the rights to use and own the machines, the others are entirely dependent on them for survival. Well, my opinion is that the logic of usury dictates that we move towards a complete enslavement of the population to the possessors. It would seem logical to me that currently, large loan sharks are gradually taking possession of large technology companies and organizing their domination over intellectual property. The majority will then be considered and treated as cattle. But if countries do not accept this logic, we will find a “valid” reason to wage war on them to enslave them. Imagine a country that takes the first path: a prosperous country, little restrictive work, a cultural, artistic, spiritual influence. This country will help these neighbors in the distress of total submission through usury ... if it has not been destroyed preventively. We come back once again to the evidence of the need to stop waging war. It is the only way to avoid complete subjugation and the misery of humanity.

Finally to finish this chapter on usury, we must reflect on the negative rates that appeared a few years ago in Japan and recently in Europe. I have not yet found a deep reflection on the implications of these negative rates. So I will still submit my analysis to you, noting that it has a limited perspective and has not been confronted with other informed opinions. It may well be that other events, which I have not identified and which are quite different, occur. I have not necessarily identified all the tricks of this deeply unfair system. The solution to change this system will not come from anticipation. We must understand the need to choose a fair system, based on a fair moral. It is the best guarantee to avoid crisis. However, what is explained earlier in this chapter has been well studied, confronted and understood. If you want to understand for yourself and I encourage you, do not miss the article entitled “Monetary creation in the modern economy”, by Michael McLeay, Amar Radia and Ryland Thomas, who are economists of the board of Bank of England Monetary Studies. You will find there described the functioning of a “modern” central bank by the very people who work there. This conciseness, transparency and completeness is exceptional enough to be noted. But don't expect anything more than a technical description of money creation.

So let's go to negative rates. First, it must be understood that it is not the opposite of wear. The opposite of usury is to give or lend free of charge the money you really own and without a binding repayment schedule. In the system in Europe (and probably in Japan, but I do not know it in detail), fundamental pillars of usury are still there: money is made by banks alone against the promise of a refund, whatever the rate. And the money is destroyed at the time of repayment. there is always a binding repayment schedule. There is just one parameter that has changed: the rate becomes negative. We must therefore remember the deep sense of usury: monopolizing wealth exponentially. It is the transfer of property to those who already have the most possession. There is a point when there is nothing left to transfer. The system is still going on because property for those who have nothing has been

replaced by labour. Those who have not, work for those who possess. It's a slave system. The big issue for the system now is to continue. The injustices are now becoming too visible. But the heart of the problem is usury. And we will see once again that the interest rate is the heart of the problem, whether it is positive, as we saw at the beginning of the chapter, or whether it is negative, as we will see now. The problem is that interest is not created. The banker lends at a positive rate, and it is the money at that rate that pays him and therefore motivates him to create the money he is lending and take the risk that it will not be repaid on schedule. Because in that case, he will have to remove from his reserves the equivalent of the money that has not been repaid. Other loans, which mature later, are needed to repay and pay the original interest in full. If the rate is positive, the debtor must pay the interest. If the rate is negative, the creditor pays with these reserves. So it is not a banker who lends at a negative rate. No, those who lend at negative rates are those who have large amounts of cash in their possession or under their management. So the money that is lent at a negative rate is money that already exists. But overall, this negative interest rate loan has not added money to the system that needs it so desperately. It's just that a small part, corresponding to the negative interest, of what is accumulated and limits the exchange of others is put back into circulation. The rest has to be returned on schedule to the creditors. The money owed from the positive interest is still missing. And many still borrow at positive rates. Thus, the lack of money is not compensated by the negative rate. The debt at the global level will tend to increase as long as there are still loans at positive rates. That's it for the theory.

But how can negative rates come about?

For the system to continue, this debt must be facilitated so that those who are in debt can still go into debt to pay off their previous debt. States are highly visible examples of this phenomenon. In order for States to continue repaying, rates must decrease. Otherwise they are not in a position to do so and that is the end of the system. We have seen the localized example in Greece where the increase in taxes to repay the debt has contracted the economy by 20%, making the country even less solvent. This has facilitated the creation of a lot of money, with lower rates so that States can borrow to pay off their previous debt and thus keep this system going. But this has had the consequence of creating huge masses of money captured by the big owners. The possessors continue to get richer and the debtors can still repay. Inflation is supposed to be an indicator that too much money is being created. But inflation is a deceit, you can see on the price of the cars of the very rich that the evolution of their purchasing power goes much faster than inflation or the evolution of the minimum wage: at its release in 1966 the Lamborghini Miura was worth 7.7 million Italian lira. In euros, which took over from the Italian lira, this corresponds to approximately €85,000 today (in 2019) including inflation. That is to say that for this price we should be able to afford the most beautiful grand touring car of the moment. But if you want to buy today a Koenigsegg Jesko, you have to pay more than 2.82 million euros. And that's about the price of cars in the hypercar category. There's a factor of almost 40 spread. That is an increase in purchasing power of 4000% above inflation. This does not mean that inflation affects the rich more and that they should

be pitied. It means that there is a market for this type of car in very strong growth because there is a hyperclass that has at its disposal considerable amounts of money for trivialities. What about the first price car: in 1965, the very popular Renault 4 cost 5,200 French francs. This corresponds, taking into account the inflations retained by the central banks, to a price of 7000€ in 2019. To acquire today's first price car from the Renault group, you have to pay 3€ per day. Yes, experience it, it is indeed not obvious to know the cash price to pay for the acquisition of this vehicle, a sign that it is more and more necessary to go through a credit for people wishing to acquire a first price car which could be rejected by the amount of the acquisition considering their purchasing power. If you look a little, you will find a catalogue price of 8190€ (in 2019). It would be a little more expensive if it was made in France, as was the Renault 4. Either the same order of magnitude as the Renault 4, or the same price as the Renault 4L (the "second" price). This difference also reveals that someone who had the opportunity to buy a Renault 4 could dream of one day buying a Miura, the most beautiful car in the world, and that it was within the means of the middle class. Today, the materialistic dream is inaccessible to many. All this to say that too much money has been made out of debt, it will never stop, because there is still more missing, so there are two scales of inflation that coexist. One for the hyperclass that benefits from injustice and one for the debtors. We can thus see the birth of a new aristocracy based on the possession of financial securities, that is to say a plutocracy.

Returning to monetary problems, we have owners who have assets whose value is fixed by what they bring in and/or liquid reserves that we call money or currency. Their wealth increases sharply. On the other hand, we have debtors who have signed payment schedules forcing them to repay under the pressure of losing everything and ending up on the street. Finally, there are States that ensure that the system is maintained. Possessions must bring in additional cash, which is the principle of a usurious system. But it is not the big owners who borrow. The two possible levers are to broaden the base of borrowers and that those who borrow, borrow more. The necessary solution is therefore a general trend towards lower rates. One could hope that the system would stabilize by moving towards zero rates and that usury would disappear. But this is not enough, because the system has gone too far, it does not just lend at interest, it charges interest that does not exist because it was not created. It cannot be stable. We are in a system beyond usury, which could be called super usury or hyper usury, by lexical analogy to the appearance of hyper cars for a hyper class. Bankers, and only the bankers' cartel, create and destroy money according to their rules. An important part of the debts, corresponds to interests that have to be repaid without the money necessary for this having been created. But you have to pay! Some will then give their goods, their work, others their land, others their body, ... others their soul, ... their child. How long will we endure this? How long is it sustainable? The elementary lucidity of a financier (not necessarily a banker who creates and destroys money, but someone who simply manages money) is that at some point in time he will realize that the colossal accumulation of debts cannot be repaid in full in the medium term. This is what he

calls a bubble. You can call it a debt bubble, but since all money comes out of debt, it is a money bubble, or bubble of the financial system. The financier is aware that it is going to explode. There are going to be big losses at the systemic level. The consequence of the money bubble exploding will be that there will be less money in circulation. So having the guarantee that in 10 years time you will have kept your money, or almost all of it, can be satisfying for a lucid financier. So he can leave it in a deposit account at the bank. But the bank made a lot of loans to earn interest. These loans may not be repaid by the debtors, because at the systemic level, there is a shortage of money which prevent to repay all the loans. It is quite possible that, as a last resort, the bank's losses will be covered by deposits. In France, a law was passed to this purpose, transcribing a 2014 European Union directive. At the end of 2015, all customers with a bank account received a letter to advise that in the event of the bank's bankruptcy, a guarantee fund would only cover up to €100,000 of the assets. This implies that French people's deposits are no longer their property in the event of the bank's bankruptcy. But they will absorb untenable promises to hide the fact that the bank did not have the money it was lending. And what is not said is that this guarantee fund, in France, can only cover 50,000 customers. That is enough to compensate a medium-sized city with this partial compensation. If a single large bank goes down, that is to say impacting several million individuals, many individuals may lose everything. But, it is to be expected that, in order to cover up this scandalous robbery, the State will give a symbolic compensation from its own pocket...obtained by indebtedness to other banks or by taxing citizens. So, letting money sleep in the bank is not without risk. It's even very risky if you have large sums of money (more than 100k€). Moreover, the European Central Bank is trying to discourage the practice of keeping cash by imposing a negative interest rate on a fraction of the cash deposits held by banks.

Another solution for the money manager is to go back to the old fundamentals: buy gold. You will see gold prices rise as negative rates develop. Measures to discourage the purchase of gold have already been and will be undertaken by States. And gold stocks are limited. Another solution is to stockpile banknotes. But there's a storage cost, the risk of fire, theft and rats eating the paper. The major drug traffickers are well aware of the problem and what it costs them to store money in banknotes.

So one solution is to lend money to a reliable debtor who will return the money, or almost all of it, in 10 years' time. And the most reliable in the West is the State, because they can tax the whole population and the economic actors. So the most reliable countries are granted loans at negative rates, some big companies also benefit from these favours. This makes it possible for a financier to know how much he is going to lose. But be careful, I would remind you that I do not believe that this is a case of monetary creation. Indeed, the banker, who has the power to create money, is not going to do so if when he does so he has to pay interest. He is not interested in doing so. So, in the case of negative rates, we are talking about cash investments that already exist. So the systemic problem of lack of liquidity remains, or even worse, since the banker no longer lends at negative or very low rates, which reinforces the liquidity shortage. It is likely that the central bank will have to buy back

bonds, which is done by creating money. This mechanism is called quantitative easing. Less prudent bankers, or their backs to the wall, still lend at positive rates to the riskiest debtors, as this still pays short-term interest. But the debts are becoming more and more risky, financiers call them rotten assets, because one day they will be worthless.

Another effect of negative rates is the mechanical increase in certain assets. As a reminder, an asset is a title whose possession brings in money. For example, a share, which is a title of possession of a fraction of a business enterprise, is an asset. Its value is a composition of what the business owns and its ability to generate cash or profits. Therefore, a business that is well established in its market(s), which are mature, essential or strategic, has a fairly stable or guaranteed ability to generate profits. For example, the supply of electricity or drinking water. Unlike a pure financial security, which yields nothing, the share continues to yield about the same amount. So this stock starts to take on a lot of value, since it pays off. So when interest rates on credit fall, the stock market goes up. So those who owned assets see their values rise sharply. Thus, by very low rates, those who owned become even richer and the others can take on more debt. The large multinationals take on stratospheric and strategic values. An asset that is worth 100 because it yields 5, or a 5% return, could see its value rise to 1000 in a context of zero or negative rates, because its return would be 0.5% and if its market was difficult and it only earns 3, it would still have a return of 0.3%, which is always better than a bond with a negative or zero rate. We are thus moving from a system in which power passes from the banking institution to the one that owns or manages assets.

It should be noted that, apparently, the States are interested in this fact of paying negative rates, because it decreases their budgetary item of the payment of the interests of the debt. This allows them to limit the harshness of the reforms they impose on their people in order to collect ever more taxes demanded by the interest on the debt. Elected officials may appear less unpopular and show economic success, which is in fact only to have postponed the moment of bankruptcy, on the one hand, and on the other hand, to have devalued the savings of small savers compared to those of large owners. In fact, it is just the means of making the State entity survive in order to perpetuate the unfair usurious system. We have witnessed in France the sale of all the common goods of the States such as transport companies, water management, electricity, telecommunications, automobile, energy, airports, gas, defense, highways ... and now they're getting very valuable and they're charging us higher prices to pay those who own them. It thus appears that of all the regalian missions of the State, i.e. what justifies its existence and its right to receive taxes, there are in fact only two left: security and education. The organization of exchanges, freedom of expression and work, access to consumer goods and basic necessities at reasonable prices for all, the defense of the weak, ... have been abandoned. But don't be fooled, the security provided by the state is also the strength to force you to repay your debts that you cannot repay. It is also the power to silence those who oppose these abuses and to protect those who organize these abuses. Education is also the means of ensuring that you do not perceive that the

institutions that were put in place by our elders have since failed in their role and seek only to survive for the sake of those who occupy them. The problem for the Ministry of Education is to make citizens who are productive on one hand but docile on the other and that the subversive elements explained in this book should not be encountered and especially not understood. The good news is that one can reasonably ask the question what is the use of the State, since it is lacking in these regalian missions. In France, in particular, it levies very high taxes on us, but what is the use of the service provided in return? Do we really need it? We can remember that a citizen is an inhabitant of a city. Could we not limit the essence of community management to the level of a city?

Usury is about to pass to another phase. Just as all the gold and silver metal is not enough to satisfy the interest payments from a time, so usurers are going to attack everything we still possess: lands, houses, companies of all sizes, the natural resources of a country... everything is going to be progressively invested. It's the law of exponential. More and more. And the facts are there, you just have to read the CETA treaty chapter 8, "Investment", which the European Union has written and is in the process of having ratified (2019) in each parliament in the States. This is the invasion or investment plan. We will look at this in detail in the next chapter. In order to envisage a short-term solution to all the problems of our economy, without rethinking everything, it is necessary to act on the cause: the interests that are not created. The way to deal with the past is to inject cash to cover all the interest that has been generated in the past and cannot be paid back. But for this to make sense, this money must not be destroyed later, which would only displace the problem. So the central banks' Quantitative Easings cannot be called a solution. I suggest that each inhabitant of a given monetary zone should receive a monthly amount of liquidity until the money thus created can compensate for the interest due but not created. This is not demagoguery, but a necessity so that everyone can pay off their debts. To avoid galloping inflation, interest cannot be created definitively. Therefore, only zero interest loans should be allowed for new loans. Although some people believe that usury should not be prohibited and that non-zero interest rates can be allowed, the monetary system must be reformed in its essence all the same. Whoever lends must actually lend the money they have. The money must be pre-existing debt. It remains to be defined where the interest is taken. And for a healthy solution, it must be based on honesty and therefore without interest rates. Money will also have to be created and available in the quantity adapted to the volume of trade in the monetary zone.

But this is part of a longer-term solution. And, be aware that whatever the solution and its term, it cannot be taken by one or more representatives of the people in the current legal framework. Indeed, it depends on the competence of the central bank. Thus, neither in the euro zone, nor in the dollar zone, nor in the pound sterling zone, nor in the yen zone can a democratic process implement this solution, because in all these zones, the central bank is independent of democratic control. And yet that is what we call democracy. And it is in the name of this democracy that these same currency zones wage wars. Do you still understand the motive for a democratic war?

To conclude this reflection on interest loans, I invite you to limit your appetite for money, because you are controlled by it. You can, on the other hand, refuse money that does not correspond to real work from your part because this money corrupts your judgment and your humanity. Be aware that with this super-usurious monetary system, only force allows us to function with more debt than money. Without military force, this unfair system will not last. Offer yourself, your brothers and sisters, your acquaintances and the world in general, the greatest of treasures: peace. Once peace is achieved on Earth, super usury will appear incongruous, it will no longer have the use of force to maintain itself and will disappear. Above all, let's not reverse things. Forcing the suppression of super usury would use violence and will never bring peace. The super usurers will not give up such a position of power. A conflict would give them the opportunity to continue. The path is as important as the destination. The end does not justify all the means, contrary to what the entertainment industry hammering at us.

If you want to take action to change this way of operating, think about what you want to do. A good chess player thinks several moves ahead. Look at the pieces your opponent has: immorality, lies, corruption, violence, war. They all protect each other, and in the last resort war is the masterpiece, the king and the queen at the same time. For, you can get all the victories on the moral level, when you believe that the final victory is near, a good war will come and turn everything upside down and bring chaos. If you are reasonable, you have certain limits that you will not cross. They do not. They will win. And since history is written by the winners, they are the ones who will explain that they are the salvation of the world and how unhealthy your positions are. You won't get a chance to say anything else, and it's unlikely they'll even let you live. So my advice to you first and foremost is to cover your backs while taking down the ones of super usury. Ensure Peace, lead initiatives so that wars are no longer possible. Then you can face the other pieces of the game: immorality, lies, corruption, violence. When a piece becomes aware that it no longer has its reliable support, it will lose its self-confidence, it will understand that it will have to assume the consequences of its actions and it will end up giving up. Then this will put another piece without protection, which in turn will resign itself. Of course, if you really do something useful for peace, all the pieces will attack you, because you will attack the heart of the system, but they will only be able to do so in moderation if you stay in peace, for peace is the most shared wish of the rest of mankind. The super usurers do not ignore this and cannot openly and directly oppose peace, otherwise all the pawns in the game would be united with you against them. They would then very quickly be driven out of the game. Be peace.

The more determined you are to take the time to do this, the faster it will happen. But for that, I need other chapters to give you some elements for not being misled by an unhealthy system that has already succeeded in making almost all humanity believe in its "normality", and even its "modernity".

To conclude, the technologies of great powers are under the control or the influence of interest groups that no moral ethics has restrained. These people can and will one

day unleash a planetary catastrophe. The question is not whether this will be voluntary or conscious, but whether it is inevitable. If you let children play with a loaded gun, it is inevitable that one day there will be a serious accident. Once you realize the peril that these interest groups represent, in order to free yourself from their influence and control, the way is to deprive them of brute force and chaos. Do you understand that the means and the consequence are the same? The path and the destination are the same. Do you understand that peace is a need and a necessity? But the real question where it all comes down to is: how many of us think so?