The banks are crooked. All of them. They have no other choice. And THAT is the problem. We have, whether we know it or not, created a criminal banking system and then stood back and let it roll. What kind of results do we expect from that?

A train wreck is what I expect from that, and "transitioning" out of this crooked system is made difficult by the fact that both alternative models, the gold-backed system and the quantum system, are known to be crooked, too.

What bothers me is that the bankers know this and I know this and you should know it if you don't --- but nobody is talking about this fundamental fact.

The Federal Reserve system is a fantasy built on grossly criminal practices requiring impersonation, enslavement, and barratry.

The IMF system is built on a currency commodity rigging scheme -- the "Exchange Stabilization Fund".

The BRICs system is built on manipulation of gold reserves and artificially restricting access to gold --- commodity rigging, again.

The Quantum system is another fantasy built on manipulation of old MS-DOs programming and manipulation of digits, more rigging....

It's all about manipulation of "perceived values" of symbols and artificially controlling access to commodities. It's all crooked. And if you think about it more than five minutes, it's also crazy. It's idolatry. Just like people used to carve statues and worship the "image of God" they had themselves created, we create these "symbols of value" ---- coins, pieces of paper, etc. --- and give them value based on our belief that they have value.

Years ago I waved a dollar bill at a friend who was staring at me like I was nuts.

I said to him, "Look at this! What is it? It's a piece of paper! And it's not even a useful piece of paper. It's printed all over, so not good to write on. It's too stiff and hard-surfaced to use for toilet paper. What in the hell do you think this is? What gives it any "value" if not your pig-headed belief that it HAS value?"

Well?

And it is the same thing with a gold coin. Sure, gold is a metal, so relatively speaking, more valuable than paper. It's even a fairly rare metal with some special properties as metal, which increases its value for some industrial applications. But, when you get right down to it, what good is it to you? Can you eat it? Wear it? Will it keep you warm or fuel your car?
And if you don't use gold or silver, what other commodities are you going to arbitrarily pick? Blueberry jam? Seltzer water?

You see, this whole system of thinking and doing things is crazy, so instead of arguing over which idiot-system we are going to use, let's stop being idiots.

There is only one (1) and exactly one (1) honest form of money possible.

And that is money based on the value of all traded commodities and all labor, worldwide.

A currency based on all traded commodities and all labor immediately guts the motivation for rigging commodities and buffers everyone against losses. It also puts a curb on "futures trading" --- because every country is a producer of "currency standard goods", and so, at least potentially, is every individual.

So, we could have honest money, free trade, and global harmony for the cost of issuing a currency based on the total value of traded goods and labor, worldwide. It could be issued by one international Think Tank and all the various countries could take turns sending their own oversight teams to make sure nobody was fudging anything. That takes care of the fear that there would be one bank controlled by one set of all powerful bureaucrats.

Along with this, strict and permanent accords would have to be adopted guaranteeing every living man and woman the absolute right to engage in trade and to use this global currency without restriction or fear of losing access to it and the transfer systems related to it.

Our money would stand for the labor, both skilled and unskilled, of workers in China as well as Belize, Germany, and all the other countries of the world. It would stand for all the commodities traded on every stock exchange worldwide.

So a gain in the value of skilled labor in Bangladesh would increase the value of the money worldwide, and a new forest planted in Brazil would increase the value of the money worldwide. In this way, the monetary system would encourage everyone to do better and to help each other. It would also encourage every government on Earth to be diligent in guarding against counterfeiting and hoarding and other evils, because they would know that it was their money being victimized by these practices, along with everyone else's.

Ah, but what about the Eternal Problem? How to pay for the disabled, the sick, the elderly, the infants--- all those who, for one reason or another, are not able to pull their weight?

We simply value them more, and in our new banking system, we give them extra tokens.

Life itself is infinitely valuable, beyond price.

So we need to stop focusing on the comparatively petty issue of how do we feed the poor and infirm--- and start focusing on the much larger issue of properly valuing life and thereby valuing our brothers and sisters, fathers and mothers, friends and neighbors, the dogs at our feet and the trees lining our streets.

After all, everything that we trade and everything that we earn from work and services, is all predicated on being alive and having needs and desires as living people. Most of us are both producers and consumers, but those who are only able to consume are vitally important as well.

It is the consumers who give meaning and value to what the producers produce, whether it is goods or services.

Consumers are the ultimate source of "perceived value" in any such system.

Put another way, it's my hunger that makes your hot dog valuable in the first place.
If we remember these simple facts when we create economic service systems--- and that is all that banking and insurance and stock and bond markets are--- and properly value consumers for what they contribute, then everything falls back into balance. Both the yin and the yang have their due.

From that perspective, it then becomes possible for people to see that all of this, whether honest or crooked in its factual operation, is arbitrary.

It's a game. We are keeping tally and nobody really knows why. That simple act of keeping track of what goes into the system and what comes out of the system and into "your" account and "my" account, is what creates the illusion of limitation, separation, and value. Accounting makes rich men rich and poor men poor.

Accounting is the mechanism of enslavement, just as law is the instrument of condemnation. So we need to ask ourselves --- what are we accounting for? Why?

Perhaps it might make sense if the purpose of accounting was to make sure that everyone gets a fair share, or to make sure that something pencils out in terms of effort going into it versus benefit coming out of it, but instead, the main purpose of accounting in the modern world is to keep track of digits and shunt them here and there, to keep a tally of symbols---signifying what? Non-existent piles of silver? Hours that nobody ever worked?

This might be harmless enough in a theoretical world, but our actual experience tells us that it is harmful, because people forget it is a game and charlatans make false claims in commerce based on these tallymarks. They take actual homes and farms and factories “in return for” --well, nothing at all.

Yes, I will give you credit for reading this, because most people can't bear to think about these things --- and I will note that there is no big difference between me "giving you credit" for reading this and any bank giving you credit for filling out a loan application, pledging your assets to them, so that they have credit to loan you.

You finally see how stupid this is? How important it is to know what you are valuing? And how that value is accounted for?

Value, like beauty, is actually in the eye of the beholder. It doesn't exist external to the relationship between individual Producers and individual Consumers. So focus the economic services industry on the relationship between Consumer and Producer, and properly value the Consumers.

The simpler, more mindful, more direct, and more honest we can make the interface between Consumers and Producers on a worldwide basis, the better. Instead of quibbling about what physical material we use to make tokens ---our little Tiki gods made of gold, plastic, paper or what-have-you-- or what form the tokens take, our attention should be on what we value and why we value it and how we account for it.

The more abundant and the more widely dispersed the tokens are, whatever we use as tokens, the better. We don't need to be coy or chintzy about our reasons for distributing tokens, either, so as to make them seem more valuable by being scarce. We can freely give every man, woman, and child on this planet more than enough tokens to live and live well, which should be the goal of any sane economic system.

And then, we need to ask ourselves a lot of disturbing questions like: do we really need ten Barbie dolls? Do we need to eat meat every night of the week? What impacts do our consumer choices have on the planet? The plants, the animals, and other people? Do we need to make other choices and value other things? Or value different things more?

Maybe love and health should hit the scales and weigh in as being "valuable"?

These are the worthy questions, and the answers we give can change the world.
It really doesn't matter whether we use gold, paper, plastic, or digits as a "medium of trade".

Whatever tokens we use to represent value, they remain tokens, in the same way that a statue representing a saint remains a statue.

So let's re-focus our thinking and the worldwide debate about banks and "money" and currencies, and most of all about "value" --- and let's squarely face such questions as, "Can value be stored?" I, for one, don't believe that value can be stored in a gold coin like storing electrons in a car battery; rather, I see that some delusions are more durable than others. People more readily believe that gold has value, so according to their belief, it does.

But that's like saying I believe in ghosts, so I am more scared when I hear something go bump in the night.

It's not a reflection of the value of gold. It's a reflection of people's long term belief in the value of gold.

Let's ask--- what is our standard for assigning "value" to a cord of wood, or an hour of time? Let's ask why your hour as a brain surgeon is so much more valuable than my hour cleaning ten toilets?

Most of all, let's ask who all this really belongs to --- because to be honest, none of us created any of what we are trading.

Even our ability to walk around and think and perform work is being constantly created for us by powers we don't begin to comprehend.

So, in the final analysis, what are we doing, but indulging in an adult game of "Pretend"?

Let's look at what we are doing, why we are doing it, and how we are doing it. And then answer the real question that we are being asked by the entire Universe: what do you want? Do you want things to be like this?

And if not, let's change it.

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