Pretend that you are ten again. You and your little playmates are out on the playground or roaming the neighborhood after school and you decide to play a game. It's called "Banking".

So you choose one of your friends to be "The Banker" and you all agree that he can cut up pieces of construction paper and stamp them with his "Special Stamp" and put spots on the pieces of paper --- 1 Spot, 5 Spots, 10 Spots, 20 Spots, and so on.... and from then on, you will all have to use this "Money" and you will have to give pieces of this Money valued at "20 Spots" to another playmate playing the role of "The Government" if you want to access the playground equipment in the school yard.

If you don't have enough of The Banker's Money to give to your pal playing The Government, you can't swing on the swings or play on the monkey bars or slide down the slide anymore, because you are "too poor".

It should be obvious that all that has really changed is that by your own agreement, you are now stuck paying for something that was always free before.

After a couple weeks, almost all the "Money" that The Banker created is gone. It is being hoarded by a few rich guys, so he has to make more "Money" to keep the game going. This means buying more construction paper, getting another rubber stamp, and hiring a couple Law Enforcement Officers to help The Government restrict access to the playground and make sure that those who don't pay don't get to play.

Some of you are already too poor to ever get into the playground anymore, so you just hang around and kick cans. Some of you earn enough Spots to go to the playground when you want, but it isn't as much fun at 20 Spots an hour. By the third week of this, everyone hates The Banker and The Government and a rebellion is brewing.

This is all really dumb, right? Why should you need The Banker's Money to play in your own playground? And who needs The Government, except for the Banker, who is using The Government to force everyone else to use his Money?

Pretty soon, the Banker has hired four more Law Enforcement Officers, two Soldiers and a General.

Now, instead of just using his Money to gain access to the playground, they are charging you five Spots to get a drink at the water fountain, ten Spots to use the bathroom, and fifty Spots a week to rent a locker at school.

Soon, you are being charged to access anything and everything. By Christmas, The Banker and The Government are insisting that you buy a License to enter the Lunch Room.
You are being run ragged, just trying to keep up and keep functioning. Your Lunchroom License has to be renewed every three months, and if it isn't, the Law Enforcement Officers sneak up on you, beat you up, and lock you in a closet.

Forget about ever being able to go the playground again.

You are struggling just to eat and buy yourself a little peace.

One day as you are locked up in the closet wondering what went wrong, and worried about the "Air Tax" that The Banker and The Government are discussing (yes, they want you to pay them for breathing the air) --- you stop and you think --- WT?

This "Money" is just construction paper with a stupid stamp on it.

You knew The Banker when he was just ugly little Joey Pilsnik.

You knew The Government when he was just Tom Tucker.

What went wrong? You started playing a stupid game. It got out of hand. Now, as you look around, everyone is running in circles. They all actually think that Joey's "Money" has value.

They believe they need his Money to go to the bathroom and to buy licenses to brush their teeth and licenses to enter the Lunch Room and Rental Agreements to rent a Locker and User Fee Cards to drink water---- and if they don't pay, what's to keep the LEO's from beating them up? Some of the kids even think they have to pay the "Air Tax" so they can continue to breathe.

And if they can't pay, then what?

You look around and the world looks dismal. The playground is empty. Nobody can afford to play anymore. You are all kept too busy scrounging for some of Joey's Money. And there is a pall of fear over everything, a sense of dread. What happens if you can't come up with another thousand Spots a month to pay the Air Tax?

Wake up, wake up, everybody. Do you now recognize what this is? What's going on? And who is doing it do you? Maybe you should get a huge crowd of outraged kids together and go confront Joey Pilsnik.

You know what he's going to say, don't you?

"Hey, you all chose me to act as Banker. You set up this game, not me!"

And you actually feel kinda sorry for him, because he is sweating like a dog, all ink-stained and miserable and scared looking, because he can't keep up with demand for his "Money", but the more he prints, the less it is worth, so the prices of everything go up, up, up.....

So you go to The Government, Tom Tucker, and he blinks in his bovine fashion and says, "It's not my fault! You elected me and told me we were playing this game..... You guys put me in office, and it's not much fun."

So next you and your crowd of Oppressed Pre-Teens take your tennis rackets and baseball bats and turn on the LEO's and the Soldiers and the Generals that Joey hired as his Enforcers, and they do much the same thing. They stare at you like you are crazy and they say, "I dunno who is in charge of this madhouse. I just work here. I just follow orders...."

So there you are, standing around looking at each other.

You are all miserable, mad to the bone, you feel like the quality of your life has been sucked dry, yet the Ticker Tape is running and your "National Debt" is mounting by the hour and somewhere in the back of your mind someone is saying, "How are you ever going to pay this?"
Joey is miserable and Tom is unhappy and you can see that the LEOs and Soldiers and Generals don't have a clue. There doesn't seem to be anyone in charge and nobody to blame. Nobody but you, and you're a victim, too.

Lord in Heaven, what a mess!

Everyone is miserable or confused or both, with no end in sight, nothing making sense.....until.....unless.....we all just wake up and realize that it was our agreement to play this game that caused all this, that it isn't a fun or fair game to play, and that nobody really benefits from it.

Even the Rich Guys are reduced to blithering idiocy, worried sleepless about all the digits flashing on all the screens everywhere.

No wonder Our Father has promised to hit the reset button. Our puny little brains are overcome. We've fallen and we can't get up. We rush around from Pillar to Post, thinking, well, if Joey's Money won't work, maybe Mikey's Money will? Mikey's Money is made of metal instead of paper, so that has to be better, right?

No.... well, then what? Oh, cyber currency to the rescue! All we need is "Bits" instead of "Spots" and everything will be all right?

We've painted ourselves into a corner. We've become dependent on a delusion and we simply can't imagine a world without money and yet, when you step back, you realize that "Money" doesn't exist. And all this misery and all this striving and all this worry and all this work is about what?

Nothing but our agreement to play this game.

That, and our delusional belief that it is necessary.

We could just decide to stop playing The Banking Game. Think about that.

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