

# Banking On It

20 March 2023

Last week news reports discussed a bank failure in California, also suggesting the Silicon Valley Bank's collapse is the start of a global bank crisis. Reports since then say one of Switzerland's two largest banks has been taken over by its rival, the bailout dressed up as a merger.

Banks pay obligations out of loan interest collected. Many things make up the cash in & out, but when the latter crosses into the former's lanes, the bank can crash and be "taken off the road".

Banks managers are being criticised, blowhard politicians are lying about economic, financial stability and observers are left wondering.

*Q: Esteemed Committee, what are politicians lying about?*

*C: Political leaders are saying stability and security remain solid. These leaders or officials do not know, and they understand quite well they do not know.*

*Q: Who on Earth does know?*

*C: Humans who will not speak about it.*

*Q: Who are they?*

*C: Your fiendly friends the hidden controlling powers.*

**[Note to readers: The Committee called friends "fiends."]**

*Q: Okay, that's why I'm asking questions here. Given how we here already know objective definitions of crisis and banks (and many situations) are as easy as lighting matches during a typhoon, nevertheless, will the global banking industry suffer a downturn of material effect?*

*C: It already has.*

*Q: The press isn't saying that, that I have seen.*

*C: No, they're talking instead about Donald Trump, arrest talk being trotted out now after the general public has been softened up by Kim Kardashian, Chinese balloons and Prince Harry's book.*

*Q: These events cannot be connected and coordinated.*

*C: No, but the press reporting is. Humans always produce distractions, the great advantage of global communication technology is the ease with which propaganda can be distributed, just as accurate information can also be.*

*Q: But humans generally don't want accurate information we dislike, something global communication has brought to the surface. How far can the banking problems go?*

*C: As many of you know, bank solvency is regulated by nations, states and groups of them but in all cases, a human or group led by one, must decide to act. Human consideration of human reaction permeates nearly all such decisions. These humans will swear for a week what we have said does not apply, demonstrating clearly how it does.*

If a sufficient number of banks in a large enough group of nations are restricted or suspended, the crisis will no longer require a definition to be widely understood.

The challenge in this case will be similar to what nearly always develops; fear of loss of power and position will strongly motivate the offering of happy faces but the point at which troubles can turn a sharp corner and make additional public reassurances sound like two plus two equals eight, this point can arrive & smother in very short order.

*Q: What has caused this? What's the real underlying cause?*

C: The economic cause is money printing, strong price inflation, higher interest rates intended to scavenge money from the economy thus lowering pressure & temperature on the economy. Banks must pay more to attract deposits, as they cannot get interest received margins to increase proportionally as fast.

The true cause is intentional. Money does not print itself.

*Q: The hidden controlling powers?*

C: Yes.

*Q: Nobody respected or kooky could offer this perspective and have it believed by enough people. So, prices of bank shares will continue to fall, more shall fail, many depositors will lose a portion of deposits, many creditors will get hurt and overall consumers will feel the widespread effects.*

C: Of course, these developments are well known from history.

*Q: How could this crisis have been avoided?*

C: Don't print so much money, do not set off inflation.

*Q: The opposition political parties worldwide will of course take advantage, making bold statements about how this would not have happened if they were in power and if elected, it will not be repeated, bla bla bla... Trump will take advantage and he'll probably be right. Voters who dislike him also really don't like it when Trump's right, which is often, so hate grows. Anyway, back to the banking mess.... Despite many critics, analysts, pundits and general observers pointing to specific bad management at specific banks, is there a bigger trend occurring?*

C: Of course.

*Q: Please describe it.*

C: The Shift, manifested in a manner not triggered by geophysical events.

Humans might believe the globalisation of information, travel, business, art, culture and technology which became noticeable and quickly fashionable several decades ago along the human calendar, developed because of human innovation principally.

Superficially this is true, such an observation is accurate however some humans incarnated to play the role of the hidden controlling powers, some incarnated to play the role of their subordinates and others as participants and observers. These roles are included in the hierarchy of the plan for The Shift.

*Q: Humans want purchasing power of money to be stable. When shall we return to this*

*condition?*

C: We beg to differ and offer that while this sentiment and such preference are common, humans also do not want stagnation or little possibility for increasing profit. The moves made to increase profit, creating dynamic markets, mean financial stability is often elusive.

*Q: To summarise, how long, far and deep the banking troubles now occurring shall go, depends heavily upon discretionary regulator reaction; politics and optics, in other words.*

C: Yes.

*Q: Thank you, our Esteemed Committee.*

C: Be well, all one and the many in between.