

Chapter 13 Financial System

"The financial system means how to give each other things, which humans shall always do. What shall change is: what and how you expect something(s) in return.

Methods, techniques, procedures and process for moving around money will evolve rapidly, more quickly than any change coming after The Shift. It cannot be said how quickly or slowly changes will be made, because no specific date or range can be given for the end of The Shift. This is not because of physical events humans cannot control, but rather because of reactions to them, which humans most certainly do and can control. Finances will be altered, solely by humans.

The many of you may study in as much depth as you prefer or tolerate, current money games humans play. These games will become something which appears otherwise, and the many of you also know this.

Humans attach to money human perceptions of wealth, ego, esteem, personal value and the general worth of a human. As with many learned behaviors, newer versions are possible. Most certainly these will come about.

Envision yourself inside a section of human society and Earth surface territory where money suddenly ceased to exist. We choose as an example Australia, because of its large land surface area and physical separation by seawater from other lands. Imagine also electricity knocked out across that continent by an electromagnetic pulse, rendering communications with the world impossible. All bank computers are likewise damaged. The only money available is cash on & in hand at the time automatic teller machines, bank offices and other sources of printed bills money and coins become closed.

The large majority of purchase and sale transactions are electronic, the vast majority of bank cheque processing is done the same way. The paper documents are totaled each day, net amounts transferred electronically.

It is not difficult to imagine the vast and nearly immediate purchasing power the occasional, accidental holders of cash will suddenly possess. Shortly after food producers and sellers come to realise the habit of cash acceptance —physical or electronic— denies them sales, quickly will both sides settle on new modes & methods of exchange. Humans will die without food, this base instinct shall provide the foundation for systems soon extended to many forms of commerce.

Returning to reality of money as it now exists, we say it will change in ways human reactions will determine.

Throughout this short book, have lingered the notions many a human hold high and nigh, that a prediction will be interesting, good to know and of value. This hope is held far too high by far

too many humans willing to be aware of what you reading this book now understand far better than the human population in general.

If your future can be predicted, so can this be done for someone else. How special, unique and privileged are you, above or below anyone else? Fairness requires that what is available to the one person should be available to the many.

Do any one of you proceed through life with the notions your life plan is already decided and the important events are forecast, foretold and foregone? Unlikely —even if casually entertained for brief interludes— is it that you think this way. You choose which clothes to wear or if any at all, what and how much food to eat, assuming you have it. If you do not, soon this choice becomes unnecessary.

Do you have a choice of either doing or not doing many things, and when you pick one, do you also have a chance to do that thing several ways? How many colors, sizes and styles of hair comb or brush have you seen or use? How many styles of hair itself can be selected?

If small choices are owned thus controlled, so are the large. Often have we described how large events in life are controlled by you, as part of your life agreement or soul contract, which exerts even stricter control than do hair combs and styling.

The financial system, unlike your individual hair, is the cumulative effect. To know what will happen cumulatively is to know first what will happen individually. In other words, to know yourself.

Money is not edible, and if attempted consumed, is not digestible. We can assure you this has been attempted by human and animal like with less than ideal effects, yet what great value is placed on and around money does and cannot satisfy thirst, hunger, disease, pain, distress, soreness, injury and.....we know you understand.

Is a rich but uneducated teenager, smart? No, and soon his actions —hers when female— will earn the nickname "stupid rich kid". Turn to the building where education is conducted; what active human security and protection do you see surrounding it or controlling access to the grounds and structure?

Turn to the bank where the "stupid rich" person might keep the money earning half of the nickname. What similar protections are placed? Consider also the vehicle used to move cash from place to place; what steps are followed to keep the money safe?

Human priorities, preferences and goals are reflected by human treatment of money. As human goals change, so will the treatment.

For a time, ownership of a company will not be attractive; trading of ownership pieces will fall off and never recover to what have been historic levels seen during the most recent half century of Earth surface time.

When the sale and exchange of company ownership regains favour among humans, it will not be done commonly through venues and forums established for this purpose, what today are called bourses or exchanges. It will also not be done with currency values attached; the notion anything is "worth" so many, few or such and such amount of money units, will be as uncommon as common.

Essentially, stock and share trading will quickly disappear, re-emerge but as much away from exchanges and bourses and often not valued in pounds, shekels, pesos, francs, marks, yen or yuan.

Cash money itself will again become dominant and take many forms. Central government control of money will greatly diminish, and will become restricted to simple issuance of money, printing of bills and striking of coins for the most part.

Central banking and control of commercial institutions will drop away to simple examination and reporting. A failing bank will not be attempted guaranteed, saved or rescued. Assumption of financial risk to take a run at riches will be seen by one and all as gambling, insignificant differences being time to result. This is no different than today, however quick and nearly instant outcomes are renamed gaming and beyond that, investing.

Lending, borrowing and the activity of engaging in both, often called arbitrage, will fade from popularity.

The cause of changes to come about is transparency, it will become most important as emotions attached to money fade from view. Currently humans prefer concealment of what they receive for work, or seek the information about others without divulging it. Many humans' reactions are seen to justify this perspective, to avoid envy, salary pressure upon managers from employees, exposure to theft, complaints and many other emotional reasons.

When economic collapse causes revelation of pay records from failed, collapsed companies, governments and many entities generally paying employees for work, the truths now often concealed about payments will be revealed in broad, general ways not seen on Earth for two hundred centuries.

The typical approach taken by bankruptcy will be altered. Bankruptcy reorganization and liquidation will be merged into a hybrid third version, because nearly all attempts to reorganize under bankruptcy will fail, the exercise in general will become nearly completely futile but for the mental extension of the notion one should never give up. Persistence and perseverance quickly turn into denial, the inevitable result unseen by its targets until an abrupt end arrives.

The new version will not last long, as the many companies and business now seen as typical, automatic and just about permanent will be gone also. Far fewer companies and business will come to replace them, so declarations of bankruptcy will be less frequent and drop to nearly none.

Revelations coming which shall lead to transparency are as much spiritual as physical, which humans sub-label as economic within the greater realm of the physical in your three dimensions.

It will be difficult as business regulators, elected officials and others involved will nearly one and all become unnecessary, redundant and unable to find suitable economic activity for personal gain yet their wealth and positions remain relatively unaffected throughout.

Examination of the sources and uses of money will at first lead to shock, anger and outrage but will later bring about transparency.

It will become common to see bank account information, cash on hand, in pockets and purses, in the cash drawer and register at a store. Stealing, thieving and robbery of cash will fall away to nearly nothing, because humans will no longer teach it to one another.

Displays of trinkets acquired to display wealth will drop off because interest in observing the trinkets will fade away. Humans will become far more interested in function, durability and value than looks, appearance and emotion of money and luxuries.

Currently, these emotions are more important than has even been the case across human populations.

Taxes collected, spent, all money changing hands where written records are kept will become publicly available to whomever wants to look. The detachment of human emotion from money will bring this about.

In many ways it will be easy to say that money will no longer exist; it will but solely because of its efficiency, the reason it was created initially. Barter systems are cumbersome and inefficient. Money advances this process and will be maintained for this purpose.

Mankind will no longer seek long term security through anonymous financial means. This means pensions, retirement savings schemes, retirement benefit salary programs and the like as now conducted will be replaced by voluntary plans centered around families and communities.

Generosity and kindness without expectation of return, thanks or acknowledgement will flourish and because of this, expressions of thanks, appreciation and gratitude will nearly overflow.

Human art, defined in many and varied ways now, will find even newer expressions of it and expand to creation and enjoyment by a far larger part of the population than now consumes these things. Leisure and recreation will expand significantly, to such point that pursuit of art, sport and fun will be given equal life importance as receive work, dedication and duty.

How will this work you may ask?

Quite simply we say, as we see this future clearly. Humans will revalue what is considered productivity because it is measured in terms of money which will no longer be seen as a measure

of anything substantially worthwhile. It will be simply perceived as an efficiency mechanism. The desire to seek ever more money, in anticipation of ever better possessions and increasing prices overall, will drop away because better possessions will no longer draw attention or be socially attractive. A very few will do it, the majority accepting of and unperturbed by the very small numbers of people who do.

The business of counting and managing money itself, will drop almost to zero. Humans will learn to count as humans always have, and will not require someone to count for themselves. Stupidly simple to say this it seems now, we do understand, but complications now requiring of many accountants, lawyers, advisors, brokers, managers and investors to sort will no longer be. No more will people be able to locate then exploit opportunity to get more, keep more while disbursing the same or lessm through use of money managers.

The loss of supply and fear or lack or, want will go away."