

Mutual Welfare Society



Robinson Ochoa

An innovative social and economic model
to bring the human being to its next evolutionary step.

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<http://mutualwelfare.org>
info@mutualwelfare.org

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Tabla de Contenido

Foreword; Chapter I

Vision of the Society of the mutual welfare.	1
Crisis: a birth process.	18
From the sensation of being a Zombie Enslaved toward the Happiness of Freedom!	26
If the purpose of man is not the consumption, What is it? How do we reach to happiness?	32
Failures of the dominant Economic Models in the World:	35
The dilemma of the Employment.	37
Current Economic Model.	39

Chapter II

Proposal for a New Social Model.	52
New educational model.	54
The Round Table, ensuring the success of this mo- del.	58
Economic Proposal : Capitalism Without Capital.	61
The Bank: a Center of Business, employment and insurance.	64
The Companies.	69
Full Employment Policies and Minimum Income.	70

Health Sector.	75
Taxes.	75
Executive Model of the State.	76
General Lines: A Proposal	79
The Media.	82
Army.	84
Free Time.	85
Private Property.	86
Patents and Copyright.	87

Chapter III

Consequences of this model.	89
Cases of study.	91
Deployment.	95
From the IncoHerent World to the Real World.	95
Brief Economic History.	103
Final Words.	108

Chapter IV

BIOLOGICAL EVOLUTION.	111
Implications of Darwin in the Society.	117
Our contribution, The Simple Evolutionary Integral Theory.	121
Implications of Simple Integral Theory in Society.	

.....	124
Notes:	125
THE FUNDAMENTAL LAWS OF ECONOMICS	126
The Queen of England, when she lost millions with the 2008 crisis, asked the prestigious London School of Economics why no economist could predict the financial crisis?	126
First Law:	129
Second Law:	130
The Market:	132
Testing:	132
Final Words:	134
PURE CAPITALISM, HEALTHY CAPITALISM ..	135
First some definitions in which, surely we will all agree.	135
The interesting thing comes when you go into detail.	136
And what does the creation of money have to do with capitalism?	138
The main factor influencing the multiplication of capital.	141
The failure of the current implementation of capitalism.	143
The problem in the background.	145

Can a better capitalism be designed?	146
Final Words	147
SPIRITUALITY IN THE XXI CENTURY	148
Introduction.	148
A Brief History of Christianity.	150
The Scientific and the Traditional Conception of Religion.	160
The Atheist and the Traditional Conception of Religion.	162
Origins of the Spirituality.	162
Body and Soul.	167
Returning to the Roots of Faith.	169
Definitions of Spirituality in the XXI Century.	172
Living the Spirituality. The Conscious Covenant.	172
Summary.	174
Acknowledgments.	180

Foreword

When in 1776 Adam Smith wrote “The Wealth of Nations,” he never considered himself as what we nowadays understand as an economist. In truth, his first books and his university chairs were dedicated to the moral philosophy, since the idea of a social science called “economy” did not exist yet.

To a large extent, his famous book was a response to the French Physiocrats, who attributed the economic activities of trade, exchange of goods and services, circulation of money, to natural laws. The health of the economic body, for them, came from the free circulation of those flows and laws (*laissez faire, laissez passer ...*), since the world and economic activity could walk alone, autonomously, and the lesser man intervention, the better results.

The obvious question was: What are those natural laws then? Are they similar to the biological laws of all the species?

Smith thought that not, and since those who act in the economy are human beings with interests, passions and ambitions, then it was a question of finding

the human laws, patterns and human behaviors that underlie and move the activity of the economic system.

These laws should rather have much connection with the politics and organization of the State, with the Social Pact and the constitutions on which the nations are founded, so that much of its content should be moral, ethical and philosophical.

That is to say, economics was not like physics, dedicated to discover the way the cosmos functions, but a science to organize society, to harmonize the selfish interests of bakers, shopkeepers, buyers, the whole society and its neighbors, with the goal of achieving the greatest possible happiness for all.

This ethical desideratum of happiness was inherited for him from his fortunate friendship with the empiricist philosopher David Hume. The economy, finally, is subject to the agreements of the citizens, to the interests of the society that have been fixed by the constitutional foundations of the nations.

We might say that in order to speak of economics, that we also need to know and talk about society, psychology, biology, ethics and politics, because all these knowledges coincide in human public activity, in exchange with other human beings, because there is where the economy develops.

The descendants of the Physiocrats, the liberals and,

above all –and paradoxically- Marx, insisted that there were self-evident laws in the economy, which could not be mediated, transformed or altered by the state or by citizens, due to the risk of damaging the system. For liberals, the self-evident laws would be the market, private property, the benefit of low regulation, unbounded growth, credit and indebtedness, infinite expansion of consumption, as not only natural but also “good” tendencies for the welfare of all. For Marx (1.867), the supposed scientific laws to be understood and implemented would be just the opposite, state power, class struggle, abolition of private property, and the long etcetera that we all know.

The two visions have something in common: they believe that economics is an exact scientific science, not a social one, with natural empirical laws...

Which? So far, this has been a question that has not been answered, not even by the most notable Nobel Prize-winning economists and mathematicians.

The democratic debate among citizens, about the suitability or not of certain measures or economic models in search of the welfare of all, is denied from the beginning by both visions.

It is true that the theoretical debate on economics requires a high level of training and knowledge, and that even the great brains that advance this discipline have not been able to agree on many basic formulations, so it would not be possible to ask the same

theoretical questions to the ordinary citizens.

But since the results of economic decisions do affect the daily life, the present and the future of all citizens, as it turns out that somehow, you have to let them know and understand what governments and the financial system do, because in these policies, the life and well-being of themselves and their children are involved. That is why, although the debate is very difficult because of the arduous and complex economic issue, the social pact, the basic agreement of creation of states and nations, requires that discussion.

The duty of politicians and economic leaders is to communicate these policies in a clear, simple and understandable way to citizens. And the duty of the citizens is to demand that information, to demand that debate in terms in which anyone who wishes to have access to it, could be able to make conscious decisions in that matter.

This mission is assumed by the friend Robinson in this book, because he feels that it is a great responsibility to explain the background and the bases of the economy as a discipline to all citizens, to unmask the perverse myths and misrepresentations that are built from ignorance of the majority, using fallacies of authority, supposed natural laws incomprehensible to the citizens, to impose us interests of greedy, predatory and perverse minorities, supported by

unscrupulous pseudo-academics.

Because the conception that the economy has natural laws is not simply an academic theoretical stance. When such a position is implemented in an economic, financial and monetary model, the results affect housing, savings, salary, life for all, and the consequences can be catastrophic.

The whole of humanity has suffered from the naturalization of the economy, from the neoliberal and from the Marxist point of view, and has paid for it with millions of dead, blood, destruction of the environment, wars, predation among nations.

With the work of economists such as Herman Daly (*Economics in a full world*), we have begun to understand that the infinite expansion of economic activity and the exploitation of natural resources is not possible, because economic activity is a subset within of another major set, the biosphere, which has very precise limits; namely, the little blue planet in which we live and have called Earth. It is to move from the obsolete vision of a flat world to a round, interconnected, interdependent world. We cannot grow economically to infinity, because the Earth is finite. And if we continue in this obsolete selfish simplistic vision, and we reach the limit that the land can withstand in terms of exploitation of its resources, then, instead of producing “goods”, we produce “bads”. Pollution, famines, climate change, tsunamis, plagues,

droughts, everything we see daily in the news with horrified eyes.

Therefore, replacing these two extreme and opposing visions is a fundamental work for the survival of the human race (the planet can survive perfectly without us, in fact it did for billions of years before our presumptuous arrival), and it is the bet my friend Robinson Ochoa assumes in this book.

Many have tried it before, that's true, but trying to change the outside, the environment, the whole society, through preaching, propaganda or violence.

Robinson proposes a change from the subject, from the individuality. It is we, each of us, who have to change, in our room when we think and decide what kind of life to have, in our house with our relatives, our friends, our work relationships, our social action, but starting from oneself.

It is a vision of social homeostatic equilibrium, which, curiously, resembles the one we observe in nature, so paradoxically this view resembles in part that of the Physiocrats. Nature is not self-destructive or suicidal: when an organism perishes or is devoured, another uses that energy, that meat, those proteins, those nutrients, for their growth.

Perhaps the error of the Physiocrats and the Marxists is not to seek laws in nature, but the things they deduce after having "found" those supposed laws that

they themselves are not able to define convincingly.

The most serious of all such deductions after the “discovery” of such laws is the belief that the human being is only selfish, and that he is incapable of acting in a cooperative manner, as is perfectly the case in so many examples in nature.

In 1885 Darwin, seeing that some species devoured others, and that the majority tendency was for the fittest to survive, believed that he formulated an absolute law, which applied to the conduct of all animals in all situations. What he could not see was that if the sick, weak, stragglers were devoured, that allowed to maintain the balance of the system on a large scale, the biosphere. Nor could he see the cases of symbiosis and cooperation so frequent in nature, as the simple bird that perches on a rhinoceros to eat the insects that overwhelm the poor animal. Charles Darwin’s evolutionary theory is then a selfish simplistic view, which does not fully satisfy the observed reality. A problem that our friend Robinson Ochoa also solves by giving an exact definition with his evolutionary theory that mixes competition and cooperation. Humans, like other animals, can be very competitive, but also cooperative, if our interests and survival are not affected in the cooperation, but rather our possibilities are strengthened.

The overvaluation of Darwin by sociologists and economists has resulted in another absolute false, not

of biology but of the human sciences, the concept of “social Darwinism”, which affects both neoliberalism and Marxism.

In the case of neoliberals, cooperation is against nature. In the case of the Marxists, solidarity is the salvation of the world, but when denied by the ruling class, it must be implemented through violent revolution.

The Robinson model seeks equilibrium, starting from the belief that we can discover that we are socially cooperative like any other species, that we can act in the interest of all, and that this is not only the last hope we have for survival on the planet, but that in addition that simple change of paradigm would give us a better economic, social, political and human exercise.

True, we have a 95% (perhaps more) selfish component, and on that part there is little that we can do through punishment, repression, denial.

The secret is to ask ourselves: if we are going to the disaster, would not it be convenient for us to strengthen the 5% cooperative? If strengthening the set, the totality, gives us more chance to live better as individuals, why not invest in the welfare of all? Why not reverse a bit the order of priorities and bring them to a 50-50?

John Nash has provided equations and equilibrium

theorems that can help us to understand it even in a mathematical way.

From this, we necessarily return to the origins, to moral philosophy, to the desideratum of the good of all. That is, the debate about our relationship with our neighbors.

And about this, some of the great religions of the world have spoken for millennia, with some certain simple advices or commandments that seem foolish, but which are the most difficult to achieve outwardly, although we can begin with ourselves, with the inside. It is, in essence, “do not do to the others the things you don’t want to be done to yourself” (Rabbi Hillel, Kant) or “Love thy neighbor as thyself.” It is a very old rule of spirituality. Or a rule for a new spirituality.

Is that possible? How can it be achieved?

Begin by reading this book, see in front of you something like a ladder whose steps lead to the light, and begin the path, climb step by step.

Our lives and the one of our descendants depend upon this.

Professor Oscar Reyes-Matute
Caracas, 2017/5778



Chapter I

Vision of the Society of the mutual welfare.

Let's discover a world where humans live in harmony with Nature:

“Pristopolis”, is a city with a pleasant weather, where people is warm and friendly, where the joy of sharing and collaborating with neighbors and friends in various activities is the norm of life and not the exception. It's a city with 200.000 inhabitants, and it was developed upon an ancient cosmopolitan city previously overcrowded, which, thanks to the united work of all sectors of society, in few years changed its architecture toward a warmer and more human environment. Many of the large, high-rise apartment buildings were replaced by few floors buildings. The urban slums were transformed into small individual houses and buildings, with wide open spaces where new parks were created, where trees and local fauna were reintroduced, and where the rivers became again clean, thanks to the elimination of the gutters



that ended in them before. The rain water was channeled to be filtered into the subsoil and the excess went to the rivers. Many small businesses disappeared remaining only those necessities or practical for the locality. The city also had large shopping malls, but some companies disappeared because they produced or provided similar services and their lands were retrieved to create a more Human and natural environment. The public transportation system was improved substantially, both in service and rates, and in addition to the buses that already existed, it was created a public bicycle service funded for the most by the State, where users pay a minimum quota. Also the practice of shared taxis and car rental by hours was instituted, and that allowed people to reduce their pay for the service, reducing, at the same time, the traffic jam in the streets.

Thanks to the improvement in the provision of transport services and the radical decentralization of the State, now there is not a big difference in the cost of goods and services, either if you live in a big city or in the province of the country, leading to a situation where the country is populated more evenly. The initiatives for expansion of towns, previously and carefully planned, made that a lot of people prefer moving out of their old and close-fitting houses and apartments at the city to the near towns, where the houses are new, spacious, with all the components



to make life easier: hot water, efficient telecommunications services and others, at affordable prices, virtually at cost price, with long terms to pay And without surcharge of interests. The large availability of squares and parks throughout the city, foster their use as recreation areas for the residents, places of development and practice of cooperative social games, sports, theater, music, dance, Tai-Chi, shared reading, meals, etc., during all the year and at different times of the day, allowing the participation of all. In addition, it stimulates the exchange, the connection between all the inhabitants. The truth is that it is very hard to feel alone in this city as you have the possibility to make new friends everywhere.

In an apartment on the outskirts of “Pristopolis”, live the Pérez, a typical family of five members. Alberto, the grandfather of 63 years, Joseph, the father, 38 years, Anne, the mother of 37 years, and two children: the small Jorge of 9 years, and Carolina, the teenager of 14 years.

As usual, the Perez family wakes up at 5:30 am, Ana makes the breakfast, while the others get prepared: Jose and Alberto have to go to their jobs and the kids, Jorge and Carolina, have to go to the cultural center (the study place). It's breakfast time, the smell of freshly brewed coffee flows from the kitchen, and the family gathers around the table. At 6:30 am, Alber-



to, Jose, Jorge and Carolina, take the public bicycles available in the entrance of their building. Once they arrive at their destination, they must to leave the bykes in a specific point, to be used by other people. They join the mass of people walking to their jobs places, because it is a good exercise, employing 10 to 15 minutes to keep in shape, to hear the birds chirping and to enjoy the morning sunlight. Most people travel by bicycle (there is a track exclusively for bykes) if the distance and the weather allow it, some go walking or use private cars, some use buses, and others the taxi groups, which take up 4 passengers on the route, being coordinated with an application on their cell phones.

Ana is at home doing the housekeeping. She is a very active woman, who likes to order and clean her home, before to go to engage her personal and professional occupations.

Jose comes to work, it is an operator of plastic injection machines in a factory of packaging that has 3 shifts. He works in the morning - 7:00AM to 11:00 AM-, from 4 years ago. He has the desire to change his job, by other one outdoors, where he could have more contact with nature, perhaps at the local farm.

Alberto is inspector of playgrounds, his job is to ensure that the parks are safe for children and that the damaged parts are replaced. It is the perfect work for



people of his age because it requires little physical effort and does not involve any risk. He receives the itinerary in his work tablet in CT, and sends his daily report for the same track. Today, he is visiting three parks next to his home.

Jorge and Carolina, arrive to the cultural center, and address each one to their respective classrooms.

Jorge greets his companions and then engages in any conversation until the guide-lecturer arrives, while all of them are sat in a circle. The guide presents the possible topics to be addressed, planned in the course syllabus, and who have not yet been developed. The children talk, until they define together what topic they're going to address today. They have chosen an item concerning the legal system of the country. Now the guide-teacher presents a short video and makes them a presentation of the theme, children ask questions and argue about it, the guide-lecturer poses to them some dilemmas, conflicting positions, questions, and gives them time to seek the answers on the Internet (with filtered access to content not suitable for children).

Carolina enters the classroom and greets her companions. Today they will continue developing the theme of couple relationships, management of the family budget and the society. For this purpose, they have invited two married ladies, which, thanks to



their personal experiences, may answer their questions about what they have already learned of couple relationships: the differences between the male and female mind, how to act in front of the differences of opinion and characters, how to maintain the unity of the family and the balance of the family budget.

Once that Ana has completed her work at home, she begins her professional activity. Since 6 months ago she started in this job. Since children are growth and remain all day busy at school, she has much free time, so she opted for teleworking. In this way she retains her family life and works in a sector she loves. In addition it allows her to rediscover some old friends of the university. In this activity devotes about two hours a day. She has the responsibility of monitoring the Mayor's work via Internet. This day she has detected a delay in the schedule of the construction of a bridge. She makes the respective note and valuation of the problem, and surely soon she will have a response from the supervisor on site and from the Mayor, who is aware that several negative notes can cost the job to the supervisor or his office as Mayor.

José ends his hours of work and goes to the integration meeting, which lasts half an hour and is done daily, and where all the workers and managers outline the problems that might have submitted during the day, such as the production and the objectives of



the company. Sometimes this meeting becomes tense, since there is no difference between workers and managers, everyone has the right to have an opinion, because they are equally responsible for the actions that produced errors, conflicts, and achievements during the work day. After they have checked all these points, they continue with the next day planning. The meeting always has to finish cordially, strengthening the spirit of work in unity. They cheer, share some appetizer with the satisfaction a finished work, they hear some music and talk onto the importance of each worker, regardless of his actions. When they finish, they go back to his home.

Lunch time approaches, Jorge and Carolina ended their educational activities and go to the cultural center kitchen along with others classmates. This week both of them have to work in the kitchen. Each week students do participate in service activities in that institution, may be organizing books in the library, ordering the game room, vacuuming the living room, etc. This allows them to feel really involved in the life of the center and in the development of the importance of work in unity and humility.

The chef shows them the dishes they will have to prepare, and organize them in teams, it is a large equipped kitchen with all the necessary safety and hygiene. Older children ensure that younger do the simplest



work and in the safest way, because students' security is the most important issue in the kitchen.

Jose and Ana were to meet for lunch at Alfredo's, a popular franchise of self service restaurants, with a large interior lounge and terrace, which can serve up to 100 customers (there are various franchises of this kind in the city), it is modern, cleansed and offers a varied menu. To eat at these restaurants is almost as economic as to prepare food at home, because they buy their ingredients in large amounts, so they can fix very economical prices for its dishes. It is also truly environmentally friendly, because the restaurant minimizes water waste and consumption, since all the rubbish is recycled. Its owner, Alfredo Calabrese, is an entrepreneur who quickly embraced the idea of luxury self-service restaurant at affordable prices. The State provided the seed money for his creation, and he put his great organizational ability, experience and vision. He is a citizen respected by all and a frequent speaker at cultural centers on issues related to food and business management.

Jose and Ana ate exquisitely, and additionally they spent some quality time alone together, and that reminded them the days when they were dating. They leave the restaurant and board a taxi that they have called, the cab departs and later makes a brief stop on the way to collect two persons more. They go to



the mall to shop at the supermarket, which functions like most businesses, through the self-service system. This system requires little staff to attend the customers, only the strictly necessary. Automation and self-service are the norm. Fruits and vegetables of the season have a good price, since it is the harvest time. In the products' packages, there are quite information about the nutritional values of food, and people is encouraged to consume the local goods, to support the producers of the region. It also leads to lower cargo vehicle traffic on the roads, contributing to safeguarding the environment, as well as the variety of food products.

After lunch and a little nap, Jorge and his companions go to practice in the swimming pool. Carolina, who loves dancing, goes to ballet classes. Alberto, meanwhile, decides to play bocce ball with his friends. He is a very strong fan to participate in games, also in unity and cooperative social workshops organized by the community. Today he is not really focused on the game because he's thinking on the sketches of the device he invented to improve the functioning of the playground, which he must end and bring tomorrow afternoon to a business center where he will ask some advice for the final design and will apply for a patent of 5 years length. If the idea has good reception, surely one sponsor will perform it, and with this additional income, Jorge is considering to sponsor a



Foundation, to work to convert deserts into productive land. Jorge plans to spend his next vacation with the Foundation, this is what is called global eco-tourism. Tourism is a business that has expanded and diversified considerably in this new society.

Jose and Ana return home, take another taxi and carry the food to the apartment. They agreed to meet with neighbors in the building at half past three p.m. to do gardening together nearby their building. This year the building has won an award for having the best gardens in the parish. In addition to flowers and decorative shrubs, the gardens also has fruit trees filled with birds who eat and live there. Everyone loves to hear their morning chirping. Maintenance and garden care is the responsibility of all residents since it is common property, and it is very nice to share with neighbors and keep fit, thanks to physical activity time. This is one of the many activities publicized in the media.

After an hour of gardening, Jose takes his bike and goes to the softball court, to play with his friends, Ana also takes her own bike and goes to the house of her friend Betty, who, along with other girls, is organizing a baby shower. Each one brings ideas, all are very excited, and finally they decide together the details of the party. All the gifts will be personalized with the name of the parents and the baby, so they



all have a lot of work to do in the decoration of gifts and the organization the party, each one imagines the personal touch they can give.

At the same time, Jorge and Carolina, tired and hungry after doing exercise, are heading to the dining room for a snack. There are fruits, cakes, jam, chocolate, etc., and they can choose what they want. Fruits are their favorites because children, since they are very small, participate in workshops to learn about fruits, its texture, smell, taste, and they collect it direct from the trees. After the snack, Jorge goes to his “volunteer guided hour” in the nursing home, while other children have decided to invest their volunteer time in other social activities.

The elderly are cared for by their families, but when they have a very advanced age or serious health problems they go to the nursing home, where they have special care, plus every elder has an “angel” (a child from 9 to 13 years, according to the sex of the person to accompany), as is the case with Jorge, who is the “angel” of an elder. He is in charge of accompanying the person for an hour a day, talk with him and walk together. The very old enjoy a lot with quips and questions of children, and they turn into ecstasies with the stories told them by the elderly. Is a cheerful exchange between two generations, the child learns from the old man and the old man feels he has much



to contribute, giving him greater desire to live.

This meeting gives a sense of generational continuity, and when the old pass by, this contact helps to reinforce the idea that death is part of life, and therefore must be lived with full consciousness, this confirms the need to live harmoniously with the next generation.

Carolina goes to her couture class, makeup and modeling. She has always liked everything that has to do with fashion, her interest began a year ago when she attended workshops to learn the difference between fabrics, and the use of the basic rules of clothing. Now she will learn more about designing clothes.

These activities, like others, are led by older people and is part of the generational exchange, young people has the opportunity to learn from the experience of this veteran people, who in turn feel they continue to work in their profession, amen to be satisfied by giving a valuable contribution to society in the formation of young people. At the same time, in these courses young people learn the dangers of superficiality, excessive makeup, and the importance of the balance between modesty and seduction through the way they dress.

Ana is already back home. Thanks to an application on her phone, she verified in the afternoon that their



children were in the places where they were supposed to be. The family begins to return, the first is Jorge, who, as always, is full of energy. Jorge hugs his mom who fills him with kisses and she hears the story of the adventures that he lived today. All the family is involved in the preparation of the dinner, Jorge and Carolina put the table, Alberto and Jose take a snack while preparing the salad and Ana takes care of the rest. It is a cheerful family time, each person has his particular day, and the children speak of everything they learned today. After eating and talking, they go to the room to watch TV, except Alberto who goes to finish the sketch for the appliance of the kindergarten.

The news reports the roundtable between the pharmaceutical sector, the state and all stakeholders on the issues affecting them: the discontent of citizens by high prices of some medicines, problems in domestic factories for a lack of State timely response to changes in company policy, among others. An international company has exposed the difficulties due to flooding in one of his largest factories. The State shows its dissatisfaction with the lack of information of this international companies. The next day they will continue talking until they reach a solution that benefits everyone.

In another television segment, the mayor reported



that due to the improvements in automation, the elimination of non-productive jobs and the more responsible performance and aware of the citizenship in the work, they will increase the period of annual leave -which are passed from three months to three months and one week- in order to ensure full employment. Technology news reveal the discovery of a gene therapy that allows you to delay the effects of aging. Researchers sponsored by the government of South Africa promise to transmit all the results of their research to the global health library: these pioneers immediately become famous, becoming the stars of the moment.

In terms of ecology, it was announced, in the heat of a bonfire night, and between the joy of dance and music, the declaration of a “trash free zone” in an island that was polluted in the Pacific Ocean, although much work remains to be done to clean all the Ocean, and more volunteers are called to join the following cleanup plans.

The news of the now longer holiday lapse, motivates the family to plan where to go in the two holiday of this year, perhaps they can enjoy a month in the French countryside, and another in the warm beaches of Los Roques in Venezuela. Perhaps they can participate in any ecological campaign, in the places where they are going for vacations. Ana thinks that



Carolina soon will be able to attend a youth camp, a place to meet kids of her same age, to share games, meals, tasks, festivals and perhaps to find a couple to develop a serious relationship, responsible, to fully enjoy her sexuality, in a stable and long-term relationship, because she has grown up and is no longer a little girl.

Convenient! After the news, TV broadcast the series everybody likes “The Northern village”, the story of a village in northern Europe during the Middle Ages, that struggle between the barbarism of the times, to survive the eventualities of nature and to the eternal struggle between satisfy the pleasures of the immediate or satisfy the pleasures in the long term. Every inhabitant of the village will have to take a decisions that will impact on all of this community, and whose consequences will be felt in the flesh, not immediately, but the time after. It is a series developed with a theme, through which the viewer learns to overdub the authentic values on the surface, the sacrifice before the immediate gain.

Jorge is very tired so he kisses every one and goes to sleep, Ana accompanies him to his room to clothe and give him his good-night kiss. At the end of the series, every one go to bed, except Jose and Ana, for them the night has not ended. After making love they converse in the bed, and she says that being fanatical



of the study as she is and having the children become teenagers, it may be time to make a second university career.

Many may say that this is an utopian vision that cannot be performed, and they say it very well grounded in the studies of all the initiatives of perfect societies that have been presented in the story, and the results have been in the best of the cases “unsatisfactory”, and that today more than ever before are still offered as “paradise on earth”, e.g. auroville.org, thevenusproject.com, new-earth-project.org, etc.

So the question is: What is the difference between the vision of this essay and the vision of other initiatives, what will give it the success where others have failed? Our vision of society is a way to perfection through the participation and support of every human being on the planet, and ***we differ in a capital point: we seek first change the human being and then change the society.*** This change of the human being is through the formation of human beings sensitive and analytical, in heart and mind. To change the humans from being selfish individuals, to be selfish human collective, what we call the RE-evolution of man.

Our future is to live in a society with purpose, with a balance between human-human and human-nature, so that all living beings can live in perfect har-



mony, and thus fully enjoy the life in our planet.

We must return ourselves to the true values, according to which the real value of man lies in his contribution to society, and not in his physical appearance or economic capacity, where the intelligence is not used to destroy the others to obtain a benefit for himself, but to build a society where everyone, without discrimination, have the possibility and the right to have a good quality of life. Where our children play to learn and discover, where they learn that build is more successful than destroy, where they enjoy the work in unity. It is necessary and obligatory to change our way of thinking and reacting, because the nature asks us to do this, and our children also.

In this same time there are organizations, countries, cities, towns and institutions in the whole world that have understood that we must change, and they have begun to make changes within a society with positive results. There is a slow mobilization with a long way to go, since we ourselves must change, you, me, your neighbor and so all the members of this world. We must initially and finally convince ourselves, that the welfare of all human beings on the planet implies the well itself. This is our destiny and happiness, ***a world where we are truly free.***



Crisis: a birth process.

Both our country, and the rest of the world, is undergoing various types of crisis, mutually reinforcing each other to form a large faceted crisis, which threatens to destroy the very existence of Human Being, and the life on Earth. Our physical and financial insecurity has been increased, to cause an economic crisis, where unemployment rose, the labor instability grew and the personal debt has increased, as well as the debts of governments, which have come to amounts that are unaffordable.

A crisis of values in the very heart of society: in the family; where respect, honesty, sacrifice, responsibility, compassion, have been virtually replaced by the value of money, fame and power; in the rise of divorces, since less couples want to marry or have children, increasing the sexual diversity.

An environmental crisis in frank acceleration, with significant climate change, pollution of seas, rivers, soil and air, leading to the extinction of many species inhabitants of our planet.

A crisis of general mistrust in all sectors of society: infidelity in the couple, dishonesty of employees and employers, crisis in the quality of the products we buy, in the loyalty of neighbors and friends, in the veracity of the media, the integrity of our politicians,



ministers, in the State, in the police, crisis in the certainty of the medical diagnosis and the pharmaceutical industry. Let us clarify, I am not saying that everybody is not trustworthy, but, as we have seen so many cases of atrocious behavior, (to obtain some kind of advantage, usually relate to the economic gain) the result is that we have lose our faith in the whole group.

The grave crisis that has gripped our educational system; crowd of young people after complete their pre-university studies, are not prepared to deal with his adult life, do not know how society works, or how to integrate within it, do not know how to relate to those of their same gender, appealing to the violence and harassment as a form of interaction, ignoring also how to interact with the opposite gender. We, as adults, are equally ignorant, since we accept to provide condoms in the schools to teenagers, confusing them even more, teaching them that the relationship between a man and a woman is a simple condom and nothing more, leaving to the experimentation the luck and the influence of the social networks their sexual education. The lack of respect for the authorities and for the adults, is another symptom of shortage or absence of education in human values in the current education system. Of course, we cannot demand that education in the school provides entirely what is not acquired at home, but both must be in harmony and



be complementary each other.

Since this general crisis involves all sectors of society, we must not see it as something negative, but as a great opportunity to improve, it is a process of transition to a better life for all. All transition involves effort, so it is necessary to radically change the schemas that currently are routing our way of life. The inertia and weakness are opposed to these changes, and if we do not display a better future, the resilience to these changes will become greater, and then the tension and suffering of the riots, revolutions and blood in the streets will be the factors that shall impel us to make the changes. As in the case of the birth process, where the fetus can no longer be more in the array where he lived before and where he was in peace, and then the matrix supports it no more time and the one rejects the other, so in the midst of a great tension occurs the birth. By this way the process of crisis ends by taking the fetus into its new state, its new level of development, one that is proper of the human being. Similarly and finally, the new society that emerges is the society of the global human being, comprehensive, unified.

Governments and leaders from around the world, don't know what to do before this crisis, and only barely repeat more of the same but in larger scales. Capitalist and socialist governments insist that



the problem of the debt is resolved with more debt, which is obviously impossible, resulting in a temporary relief, at the expense of an amplification of the problems in the immediate future, (as they say in popular language, run the wrinkle). The former communist regimes, collapsed and those that still remain, implemented capitalist mechanisms to survive, bringing them to confront the same problems that the capitalist governments.

We have reached a point where the diversity of problems force us to pause and think: Why are we as well? What chain of events has brought us to this point in history? What are the foundations of our society today? Upon what premises do we have to build this society? What of those are valid in the twenty-first century?

Today's society is based on individual egoism, where everybody is encouraged to take advantage from the others for his own benefit. This is the cause of the great evils that afflict society, in which there's a dominant trend: ***the individual egoism.*** But it is opposite to the reality in which we live, ***an interdependent world, interconnected, where everyone depends on the others, and therefore, we must work according to this reality, to work together for the good of the society that results in the indivi-***



dual welfare. This would be a great step forward, undoubtedly opposite to our chaotic current model of society. With this we are not saying that the selfishness is bad itself and that it should be deleted, but quite the opposite. Selfishness must be used for the collective good, encouraging ***the individual to express and develop his personality, his ego, for the benefit of all, what will bring his personal benefit,*** (Note the broad conceptual difference of this approach with traditional socialism and communism).

After many years of research, observation, having read and compared various sources, the panorama is clear, we live in a society created in and to operate during the past times - as indeed happened-, but now in the present it does not work. In the twenty-first century we can no longer keep tied to a ***model of society forged for the era of horse drawn carts and manual labor, the obsolete schema cannot function in this time of computers, instant global communication, the automation of production, etc.***

The search for a new model of society is not something recent, by the 1930s the world experienced a great crisis that forced everybody to think how to restructure society, some thought that the problem was the poor planning on the part of the State, others



were spoken to give more freedom of action to the firms (entrepreneurs), and there were those who argued that the problem was insufficient mastery and control over the entire world's population. Since that time many governments took over the task of implementing various types of solutions, but as we know eighty years later, the psychological techniques of mass manipulation used by the propaganda machinery, were insufficient to control the population, and the democratic governments gave way to nationalist governments, degenerating into such extreme nationalism, in fascism and wars (the name of the political party that brought him to power to Adolf Hitler, the Nazi party, means National Socialist Party of German Workers), setting back the world to the same 1930's problems, but this time more complex and at a larger scale, and, to make it worse, globalized. For more information on this point check the BBC documentary "The century of the self".

The attempt to improve the current society is a remake of what we have done in the last eighty years, and this obviously does not work. We have to study carefully the History to be able to recognize that the current model cannot be extended for a longer time, neither it can be improved, it must to be REPLACED by one totally new. Seeking that, unless in appearance, the new one keep mostly similar to the current business model, so that its implementation be the less



traumatic as possible for the population. The attempt to fix the current society making improvements, is like to continue repairing an old rubber wheel, which already has many patches, but to put patches over patches will give us only short reliefs, wasting time and resources, and we have to assume the fact, we need a new rubber wheel.

The solution is to place the human being in harmony with nature, which is the antithesis of what we do ***in the present where the money is the core pillar of society***. Of course without belittling what we have learned about the use of money. Although this idea strongly resemble the communists and socialists models, it has major differences since there is not “good” or “bad” people, right-wing or left-wing, there are only human beings with genuine needs, persons who have to understand each other and build in harmony with nature. By on what we learn from it, the foundations of this new society gives us an analysis of the nature and we build it on their laws. This clearly implies that we have to do a task that as a society we have not done the correct way, it is, to consider what nature provides us. We have the work of countless scientists from all over the planet, which has submitted to us parts of this study, for example the Sociobiologist PHD Desmond John Morris and his work *The Human Animal*.



The heart of the new model of this essay is the intrinsic power of the love of man by nature since he arises from her, is a part of nature, and from her he receives his livelihood.

Although many organizations currently propose to ***base the society in the moral and ethical, it is not desirable, as the moral and ethical values are different for each person and culture, values are subjective, therefore there is not a unifying base of society.*** In contrast, the scientific observation of nature provides us with common values to all human beings. What we do actually, to invent social constructions without studying the nature, is what has brought us to this great social chaos and confusions of all kinds.

When we speak of harmony with nature, we are referring to this as the model to follow, learning the rules in the path. We do not refer to abandon technological advances and return to the Middle Age. From the nature we learn that the trash does not exist, because everything is recycled completely. For example: the horse manure is compost for the apple tree, and from the apple tree the horse eats apples, therefore the human being in harmony with nature must manufacture products designed to be 100% recyclable. As this example, there are still many more laws that we can learn from nature.



From the sensation of being a Zombie Enslaved toward the Happiness of Freedom!

Today, in this society, we are carried from one side to another without our consent. This leads us to feel like zombies, enslaved by a society that tells us what to do and when to do it. The society constantly manipulate us, selling us products that supposedly will give us happiness, and will cause the admiration of all, but these products are a failure since the happiness they seek only lasts for an instant, returning us rapidly to feel dissatisfied. Then, they offer us another product, that supposedly will give us the happiness we desire, and so on and again, in a never-ending cycle, where the only thing they're doing is wasting natural resources, forcing us to keep busy always working, to get money and buy new items to substitute the previous.

This cycle turns all of us, men, women, adolescents and children, in alienated beings, objects that are used up and discarded, and we become simple zombies without decision-making capacity, without life, without freedom. Common Gears, replaceable, of a great machine, whose sole purpose is the consumption. And consumption is not happiness, is just consumption! This machine is called the consumption society, and unfortunately it is the society in which we live.



Being kids, our parents led us to a school –a not funny place-, so that we could learn what an adult person was saying, something we should repeat with the same words, rewarding the best repeater. The entertainment was on the basis of competitive games, fighting with the other children, knowing that boys can be quite cruel, particularly if they are older than you. In the television practically we were brain washed stirring us to buy toys that allegedly led us fun, they suggested us how to dress (or worse today, -if you are a girl- they teach you how to use the least amount of clothing, to exhibit generously your body, thus attracting the eyes of others), in frank use of the negative expression of the need we have for the admiration and approval from others.

The educational system for adolescents remained the same than for children, competition and repetition. With the arrival of the hormones at the age of 12, and the harassment of the media industry of “love” -rather we should call it “irresponsible sex”-, the media, boyfriends and girlfriends, compels us to get a couple, as a mean to be happy: the idea of your perfect couple, the soul mate, the love at first sight, the blue prince, the terror of the butterflies in the stomach, that supposedly would become in happiness having the first sexual intercourse. Obviously this alleged couple brings us much more suffering than pleasure, because there were no one to teach us



that it is all fantasy, and to make the things worse, no one teaches us how to have a relationship with our partner.

Our parents, occupied by greasing the consumer machine, didn't have the time to teach us what they learned from their relationship as a couple, or even worse, they are still in the learning process of how to be a couple, with the method of trial and error, more than a work of consciousness. Don't blame them, no one taught them. How could they learn the way to bring into a couple relationship? The purpose of the society is the consumption and the purpose of the Prussian educational system, (which by the way, is the one that is used worldwide) is that man acquires knowledge of the faster way, and as standard as possible. Since he was born in the era of industrialization the goal is quickly to convert a farmer into a laborer.

I am not saying that the current education system is bad, but is an old system, expired, obsolete, which no longer serves to reach what we need today, to form a fully developed human being. This system worked very well in the past, in the era of industrialization, but it makes sense no longer in a globalized world, with instant access to information, in the knowledge era.

The method of education at the university was quite different, we had to think, to conduct experiments,



to reach conclusions. But few arrived to it, in addition, many were already too atrophied by the previous system, and others had no access due to the costs. Thus, in the university we were opened to a new world, but we were already inoculated with the mental virus of individual egoism and competition, which continued to be strengthened in the house of studies, where we were certainly armed with knowledge and an improved analytical ability, but wrongly oriented toward one's own profit at the expense of the exploitation of others. We wanted only to make us rich quickly, have big houses, cars, properties, fortune, all for our personal benefit, without pausing to think onto the damage we could cause to our fellow human beings or to the nature. A kind of super zombie, capable of analyzing and thinking, but only to consume, using tens, thousands or millions of minors zombies, to achieve his alleged objectives of happiness, but zombies at the end, chained to the consumption machine, existing only to consume and to be consumed.

The human being is born with a not programed brain, he's not like the rest of the animals who instinctively know what to eat, what to do, how to stand, etc. The human brain must be programed during our life, and it gives us an enormous advantage if you do it consciously, but this society has decided that we must be programed not to develop ourselves as full



human beings, on the contrary they wash our brains continuously with “consumerism”, which is implemented seizing up the capability to analysis us as individuals. Do not think, let’s repeat! Do not ask, let’s repeat! The university also teaches us to seek only the pleasures of immediate consumption. Thus we become docile gears, consumerist machinery.

As adults, we have a whole series of responsibilities, the house, our wife, our children, the food, the car, the insurance, etc. That compels us to think only about how to get more money. So, immersed in our struggle to continue operating in the consumption society, we lose all the will and freedom to ask ourselves, what is the purpose of all this?

And we have children! They inexorably will become part of the consumption society, and thus another army of slave zombies is being formed. Sometimes a fleeting star lights up our lives, and we realize the evil that looms over our children, but the chains of this society that enslave us make us say, **“but ... what can I do to change things, if everyone accept what happens? And me alone, I can’t transform it, I am so small and society is so big”** and as a result a spirit of resignation ends with this shooting star. Truly, that agony and suffering of being slaves is so overwhelming, that the vacations at work or at school are almost like a gift from heaven,



and many of us do not want to come back from the monotony of the society of slaves.

We should not think that we will be like this until the end of time, replaced continuously from generation to generation, such as gears of the consumption society, because everything has a limit. The amount of water in the oceans can appear to us to be endless, but it is not, it is limited, as well as the ability to withstand the pollution that we waste in them, or the amount of fish that we can extract. The same thing with the air, there's a large mass of air out there, but is not infinite, and we can't contaminate it forever. As we have seen, such pollution, sooner or later, is going to reverse against us, with not positive consequences.

Some of us have been able to foresee this apocalyptic vision, and realize that the direction in which we have being carried is -without any discussion - toward the disappearance of life on the planet, all of the species that live here, and up to the human race; perhaps not in 50 years, but in a century... It may be not a crazy prediction.

We have to clarify that the machinery of consumption is not bad in itself, because thanks to it we have at our disposal a large number of objects that make our life easier, such as: the vacuum cleaner, the telephone, the computer, the car, etc. The bad thing is when we put the ideology of consumption as foremost aim of



our life. The consumption machine is essential to satisfy our basic needs, therefore we are duty-bound to enslave us consciously, but only a few hours a day in its maintenance.

If the purpose of man is not the consumption, What is it? How do we reach to happiness?

The purpose of the man, (being our specie the most developed of Nature), ***is to give balance to the world, being the guardians and protectors of ourselves and the rest of the nature.***

Nature constantly presents us new challenges, and our duty is to work in harmony with it, providing balance to the world, but the human being in his incessant arrogance has invented a fictional world, to such a degree that he believes that he is not part of the nature, and believes that he can dominate and therefore abuse of Nature. Achieving such a balance is our work, and the task begins with ourselves, human beings, and then continue with the rest of nature: animals, plants, matter. This is why the nature has endowed us with a great brain highly programmable, so that we can be conscious of ourselves and of our comprehensive environment (the planet and all it contains), and we must empower us to be the guardians of



the life. We are born as individualistic and selfish, to finally take consciousness and become altruistic selfish, this is the evolutionary step from what nature gives us to what we build on it.

Since the beginning of the existence of the written History of the human being, - about 6,000 years ago - (the history of human beings on the earth is approximately 160,000 years), there have been changes or social revolutions of different kinds, whether violent or peaceful. As is told in the story of Hammurabi, - 4,000 years ago in ancient Babylon- all these movements have had as aim to change, with arms or by means of the law, the relations between existing social groups. And even though they have had positive effects on society (usually at the cost of the death of many people), inevitably they end up playing the negative values that gave them birth, thus forcing to rise another revolution. Why is it so? Simply because they always try to change the society, and not to change themselves. Let us remember the French Revolution, where the revolutionaries against the absolutism of the monarchy ended up playing the authoritarian model, such as Robespierre and Napoleon.

Many thinkers from various locations, times and social sectors, which have lived these revolutions have been aware of this phenomenon, and have felt that a revolution to work for, must first be based on an



internal change of the individual, whose results have been received many names: The “new man”, according to the communists, or the “Übermensch (Super Hombre)” according to the philosophers; the “ascended man” according to the methods of religion and mystics, or the “worker of knowledge” according to the post-capitalist thinkers.

Although many thinkers had already noted the need of this evolved man as a fundamental element for the construction of any society, none has provided a practical method for the achievement of this new human being. To lead the modern human society to live in harmony with nature, understanding his role of ensuring the existential balance of the planet, requires from any point of view their integral and plenty development, knowing the laws of nature, the law of gradual development, the law of harmony . This is not a process of immediate achievements, is a long journey in time, to find the self-awareness and continuous improvement that would give us each day a greater fullness and a greater pleasure.

When thinking about a paradise on Earth, what often comes to mind is a natural landscape: full of trees, of flowers, of animals, with clean and transparent water, pure and fresh air. Or a city clean, tidy, with nice and friendly people, with lots of trees, flowers and birds. Why don't we transform all the planet in



a space in balance with the environment? What prevents us to transform the planet into a paradise? Will it be that we lack technology? Or maybe labor?

Failures of the dominant Economic Models in the World:

A) of Capitalism:

- Its only value is money, capital, without taking into account the nature and the human being.
- Mercantiliza everything, for example: a river means drinking water for the sale, the sand, mercantilizable input for the construction, the woman is an object to sell goods through the marketing of sexual desire.
- The concentration of capital in a few people (the bankers). It makes the new entrepreneurs who want to implement an idea to be subjected to such monetized elite, if they want to have success.
- Gives rise to powerful capital holders groups and owners of the means of production and communication, taking advantage of this great position to selfishly crush, buy, deter or eliminate any emerging entrepreneur.



- Flunks the honor as motivating force for development and creativity.
- Misses the love of nature as the supreme motivating force.

(B) of Communism:

- Tries to equal all human beings, to curtail the unique characteristics of the individual, ignoring the truth that nature makes each human being different, in terms of needs and abilities.
- Tries to impose rules to the human being, by cutting the freedom, self-determination.
- Discards the gain as the motivating force for production.
- Flunks the honor as motivating force for the development and creativity.
- Flunks the wise workings of nature as a model to follow.
- Flunks the harmony with nature as the supreme motivating force.



The dilemma of the Employment.

The improvements in the efficiency of the manufacturing of a product, bring the decline in the amount of man-hours required in the work. That is to say: the automation, computerization and the use of robots in the production create unemployment, without any doubt. In a society significantly automated, their factories must be able to produce the same quantity of products required by the society employing fewer people. This persons which remain without employment will have no income, producing the paradox that having not enough people with purchasing power, they cannot buy the products that automated companies produce. Here we have a serious dilemma that some persons believe is not such, arguing that the automation creates new jobs. This is a half-truth, because even if you create new jobs, such as the programmer of these automatons, for every one of the new job created, many more jobs are eliminated of the previously existent system. The truth is that if it were not for the industry that feeds the consumerism, and the jobs of friction (which don't contribute –directly or indirectly- with the production of goods or services, such as the bureaucracy and financial speculation), some years ago the majority of the population would be unemployed.

The typical solution that is offered to solve this pro-



blem is the creation of more businesses to consistently generate more sources of work. Many, without thinking, respond that this is the solution. But what products are going to produce these companies, that the existing ones are not doing, or not be able to do? To put it another way, what products are needed in the society? Although probably there is always space to innovate and develop new products and services, in truth we don't need anything more than the products than already exist in the society, on the contrary, there is an excess of options, which are not truly options but pure consumerism. Do we really need 30 brands of shampoo? The answer is not, what we really need is the best shampoo for the hair type that we have.

The solution to the problem of unemployment never will be found within today's society, since it is a structural effect of the society itself. Let's look at this: if the benefit of efficiency in the production is only received by a small sector of the society, i.e. the businessmen and bankers, then inevitably the disparity of income in society will grow continuously (few will have a lot of money, businessmen and bankers, and many will have very little money, the rest of society), which will lead inevitably to a social revolt. The solution is obviously an equitable sharing of benefits arising from the productive efficiency, and management of the finance to the whole of society, which the current selfish social model does not allow.



Current Economic Model.

The current economic model, is based on “**limited production capacity and human endless needs**”, this can be checked by consulting any basic economics university text book. Such assumptions are totally false by obsolete, since more than two century ago, the invention of the engine replaced the muscles of men and beasts as generators of productive effort. In first instance the production capacity of articles is limited only by the availability of raw material, and secondly, the needs of the people are finite. These are infinite only if the people become hardened consumers, encouraged by the advertising propaganda, and through mental manipulation, selling them unnecessary products, making them believe that they really are necessary, and still worse, of mandatory and frequent use.

The demonstration that the bases of the economy are false, can be clear seen through the existence of the programed obsolescence- a group of engineering techniques to produce items prone to failures, so that they must to be replaced and purchased again. And also the perceived obsolescence: the fashion which makes people discard functional parts to buy other that perform the same function, but with different design. In other words, we can **fully provide the products to attend the needs of all human**



beings on the planet, there are sufficient resources to do that. We need only to take the decision to do so.

The first step to expose a solution to the economy that could be understood, is to realize a series of basic realities of this. We will try to outline those realities only superficially in this essay due to its wide extension, not because it could be a very complex topic. The truth is that economists and financial (bankers) have induced deliberately everybody to see this as too complex to the ordinary citizens, in order to hide the reality of the Ponzi pyramid scheme, in which are based the economy and modern finance. Therefore it could be very interesting for the reader to investigate this topic for a deeper understanding, and specifically it could be useful for you to see the insightful documentary recommended in the videography, “Money as debt”, where the basic realities are explained with cartoons. For a deeper approach it is also recommended the book “Debunking Economics” by Professor Steve Keen. There are other filmic works about the money, equally interesting, but could be too technical and boring to the reader, even so, in this essay we develop some economic issues that are essential and important.



The Money.

We have learned in History that **money is an excellent technology to facilitate trade**, due to its ease calculation and transport, so for those of you who think that we should discard money and return exclusively to simple exchange (barter) I have to say that you are trying to ignore the historical reality, which is the necessary existence of money. The point is that we must to use the money better, learning what it is, and how to use it. We continue using the simple exchange today when we exchange favors between human beings, and even we have tech it more, through the nice initiatives calls Time Banks.

Types of Money:

There are basically two types of money: 1) Money whose value is in relationship of equality with a matter of the physical world, in example: the money that represents a specific amount of gold, and that can be exchanged directly for that metal in the offices of the issuing entity. 2) Money called **FIAT**, **which** is created from nothing. This is the currently one in use throughout the world. It has no intrinsic value, has no relationship of equality with any good material of the physical world, that is to say, it can be changed only in the issuing entity for the same money, dollars



by dollars, euros for euros, bolívares per bolívares.

In turn the type **FIAT** money is classified according to its mechanism of creation, for example: Bitcoin is **FIAT money type**, created by complex cryptographic calculations. ***The type of money used by all the countries of the world is the FIAT (created from nothing), simply based on the creation of debt.*** Examples: *the dollar, euro, bolívar, the sterling pound, Japanese yen, the Chinese yuan, the Russian ruble, the shekel, etc.*

Mechanism of Creation and Destruction of the Money.

When a person goes to the bank and requests a loan, the bank simply creates, instantly, out of nothing, the money to supply that request. This mechanism is supported by the State, and is named fractional reserve or legal reserve, in use actually throughout the world, however don't miss the point that in the reality this is a Ponzi pyramid scheme. A person promises to pay that created money, further consolidating it with a physical and tangible warranty, usually the house, (in financial terms it is called "collateral"). The person is committed to work to pay the money, a money the bank never had, a money created simply



out of nothing. The bank cannot create more money than the deposited by savers, but this request is only an accounting makeup, to hide the underlying Ponzi scheme, since the money borrowed from a bank is not stored under a mattress, but that is again deposited by a third party in the banking system. In consequence, to receive an interest payment for the money deposited in the bank (which in truth is a loan to the bank), is the secret mechanism of bribery which justifies the high profits of the banks.

When the person pays the loan, the bank destroys the money they created, taking it back to the nothing, but what they do not destroy is the interest generated by the loan, which becomes the bank's profits. And here is the detail: the bank obtains a large gain by a money that they never had, and by which they made very little effort, of just few seconds, only by typing on a computer keyboard and assuming zero risk. Bankers and their acolytes argue that banks have to charge interest, due to the risk implied if the person does not pay the loan requested. For many time it was taken for truth by many people, but the reality of the financial crisis of 2008 woke up us, demonstrating that the bankers never loss, since in such situations they are rescued by the Government, transferring their losses to the citizens in an indirect way, showing that their risk is zero. So during the years the banks earn gains, these are for the bankers, but the year in



which the banks loose, these losses are assumed by all the citizens. I am not implying that the bank should work for free, they have to earn a profit, an interest for their functions; but in concordance with the work invested, such interests should be very moderate.

The *Ponzi pyramid scheme*, is characterized by require a continuous expansion and therefore is only discovered when you do not get anyone else who wants to enter it. We can see clearly the case with the famous Wall Street financial Bernard Madoff, who bilked for more than 17 years to thousands of investors seduced by greed. Madoff's fraud was revealed as a *Ponzi scheme* when –due to the financial crisis of that year–, he couldn't get more investors in 2008. Having not been founded such adversity, his deception would have continued for many years more.

The global banking system requires a continuous expansion of the amount of money lent, of the claims in favor of loans, because if not they run the risk of being revealed as a *Ponzi scheme*. That is why they, in the quest to get more clients for their survival, “soften” the requirements for granting loans, catching people with doubtful capacity to pay, with no capacity for the correct use of the loan's money (in financial terminology these are called “subprime loans”). The banks also enter to play in the speculative market, investing in financial instruments of high profitability



and high risk (better known as “derivatives”).

The Financial Bubble.

When the bank enters its final stage, it provides low quality loans, increases the amount of money circulating in the economy and stimulate the rise in prices. This is called to inflate the bubble. When these “subprime” and “derivative” credits enter in cessation of payments, the bubble explodes, and the banks go to the bankruptcy. This has happened many times in History, but in the past, the financial system recovered the broken banks without major problems, since these explosions have never been so great as to destabilize the entire financial system. Until they reached the crisis of the year 2008, where the break in a single bank, “Lehman Brothers”, dragged all over the US financial system and global to total bankruptcy. Of such size and intensity was the explosion of this financial bubble, that the decision of the US government was to rescue the financial system, passing the losses of the banking system to be a part of the public debt of the United States (this is the reason because today the public debt of the country is 19 trillion dollars, and the balance sheet of the Federal Reserve is 3 trillion Dollars. View www.usdebtclock.org).



The existence of financial bubbles, and the transfer of the debt from the banks (which are private companies) to the State is a clear demonstration that the financial system is a Ponzi pyramid scheme, endorsed by the State. This is the reason because when banks fail the Government don't ask them to accept their losses and bankers don't pay with the properties they acquired during the good times. In the realm of the private sector, this is the most obvious and normal. But not in the financial sector, where the State and the banks are abettors in this doubtful proceed. The only country that had been partially successful making the bankers to bear their losses is Iceland, and this only after a strong opposition of Icelandic citizens against his government, which initially wanted to bail out the banks.

Let's look at the Numbers.

Let's take a typical case, in order to get a clearer picture. A construction worker earns a monthly salary of Bs. 2,000 , working 40 hours a week (approximately 160 hours per month), and asks for a loan to the bank, payable in twenty years, to buy a house in Bs. 200,000. If the interest rate on this loan is 5 %, and the interest rate the bank pays him for money saved is 2 %, then the worker at the end of 20 years will have paid close to Bs. 320,000,



corresponding to Bs. 200,000 of capital and Bs. 120,000 of interest. So the bank will have earned a profit of Bs. 78,000 (Bs. 120,000, which is the 5% interest charged by the bank for the loan, minus (-) Bs. 42,000, representing 2% of interest the bank pays him for the money saved). These 78,000 won by the bank, are equivalent to about 6,200 hours of labor of the worker, having been the bank's work only a few minutes typing in the computer. And these interests of Bs. 120,000, to be earned from the worker effort, will be created once again by someone else asking for a bank loan, and so on. Thus we can see clearly that this system it is only a mechanism of exploitation of the citizen by the banker. ***The modern-day slavery!*** Very well camouflaged, to such an extent, that surely the worker not only pay for the loan, but also appreciate the banker (his exploitative) by giving him the loan. Let's clear this point; by bankers, I am not talking about the junior staff of such institutions, since they simply obey the guidelines that come from the high levels. Bankers and their acolytes would argue against saying that the bank has to wait 20 years to get that gain, but remember that the money is not stored in a mattress, the Bs. 200,000 the laborer rendered will return the same day to the bank, since the seller of the house will deposit it in the bank, the same day, and in 20 years will win some Bs. 42,000 in interest, product of the 2% of that deposit (this interest is



to share the profits of the bank with the savers, and works as a bribe to the citizens, who being accomplices, do not complain of the high profits of the bank).

Another real-life example, so that we can get an idea of the earnings obtained by the banks, is the following: the Venezuelan Government in 2009 bought the Bank of Venezuela to the international financial Santander Group by the sum of US\$ 1.050 MM, having obtained -during the time elapsed since the year 2009 until 2012- earns for a total of US\$ 1350 MM, that is to say, the bank was paid by itself in less than 3 years!

Knowing well the failure of a system, you can know how to design another without the same failures. That is why it is necessary to know the advantages and disadvantages of ***FIAT money*** created as debt.

Advantages of FIAT money created as debt:

- Allows the enjoyment of a future work to the present. Thus, a person can buy a house today and use it, while over the years he pays. That is, it allows the existence of the credit.



- Works very well in systems of constant or accelerated growth.

Disadvantages of FIAT money created as debt:

- The creation and destruction of money is due to the *fractional reserve system*, also known as *banking legal reserve*, which allows a high discretion to the bank that grants credits. That is to say the bank decides which sector of the population receives credits and which sector do not receive credits.
- The money created by the interests of the loans, unlike the capital, is not destroyed with the payment of the credit, it goes to benefit a **minority of the population (the bankers)** with huge amounts of money, giving them, therefore, a great power over society, enslaving to **the vast majority**.
- The need to pay capital plus interest for that capital, makes the system to require as mandatory a continuous growth, and it is not therefore sustainable. It does not allow the economy to be located in balance point, since such a system condemns it to an eternal and



infinite growth.

- All forms of FIAT money type throughout history have shown that in its final stage, they come to their intrinsic value which is zero “0”. Recent examples are the Zimbabwe dollar or the German mark in 1923.

- The FIAT type money is not backed by anything physical, tangible, it is based only in the confidence of citizens, that must accept it as a means of payment in their transactions between them and, in turn, the State and the country that imposes and legalize it as such. That is to say the support of the money is the consent of the citizens to receive it, and therefore the true senders are them. So, even if the State try to compel them to receive it, ***how a person would work for a FIAT money that other people would not accept?***

- When a bank by mishandling –better known as speculative investment-, or for payment delay of the lenders goes to bankruptcy, the responsible for the payment are the citizens of the country, and not the bankers. (The reality is that it is very, but very difficult and weir, that a bank break for payment delay of its clients).

- It gives a great power to bankers, because they



decide what sector of the economy receives credits, and what sector do not. And it allows them fraudulent manipulation, which involves the money source control: bribing judges, public employees, buying media, bribing politicians, paying electoral campaigns, etc.

It is important to point out, dear readers, that ***the FIAT type money created out of debt, is not a bad thing by itself, it is simply a model that is exhausted.*** It should have been replaced in the whole world by other modalities perhaps since the 1970s, but as it did not occur in that time, now we will need to do it abruptly, as we shall see shortly.



Chapter II

Proposal for a New Social Model.

This new model of society is designed to achieve:

- The full development of the individual, which leads to the full development of the society.
- The harmony of the human being with his peers, and the rest of nature.
- Full employment.
- The return of the fundamental human values to the center of society: yes, the individual rights remain, in the same rank but not over the family and the intergenerational responsibility.
- The total physical and mental security.
- The efficiency in the use of the natural and human resources.



-
- Economic freedom, the free market, the healthy cooperative competition.
 - The change in the conception of the work, today the work is a subtle form of slavery, but in the new society is a moral duty and a great honor. In today's society to perform any activity that generates money is considered employment. In the new society ***employment is everything that you do and made as a positive contribution to society***, a concept completely different from what we know today.
 - A continuous process of self-development and discovery of the individual, as an integral part of society, which has as a model based on the nature and lives in harmony with it.

Many can call this model Capitalism without Capital, and yes, partially it is. The capitalism without capital, you could say, is a novel mix of capitalist and socialist models –built on the positive parts of both, and discarding everything negative of them-, fully adapted to the technological reality, and to the scientific development of the human being.



New educational model.

Its objective is to stimulate the sensitivity (toward the others) and the critical thinking, the full development of the individual, according to their innate abilities, to be incorporated successfully into society.

Ten fundamental principles of education based on values:

1. The social environment builds the person:

The social environment is the main element that affects children. Therefore, we must create between them a “miniature society”, where all of them worries about the others. A child who grows up in this environment not only will thrive and will be successful in the expression of his creative potential, he also will approach to life with a sense of purpose, and with the desire to build a similar society in the environment of the “out-of-the-school”.

2. Personal example: Children learn from the examples provided to them both from the educators and parents, as well as through the media and other public contents to which they are exposed.

3. Equality: During the learning process, the teacher should be not somebody who teaches, but a guide. Although the guide is older than him or her,



will be perceived by the children as “one of them”, as a partner. In such a way, he can gradually “raise” to children in all aspects of the informative study, as well as in the ethical and social. For example: during the class, the children and the guides sit in a circle and speak, treating each other as equals.

4 The teaching through games: It allows the children grow, learn and deepen their understanding of how things are connected. A game is a mean for the children to know about the world. In fact, they do not learn words listening about them. Rather, they do so through the experience. Therefore, it is necessary to use games as the primary method for working with children. The games should be constructed in such a way that the kids see that they cannot succeed alone, that they need the help of others, in addition to the fact that, to achieve this, they must make concessions to the others, with the full conviction that only a good social environment will benefit them.

5. Weekly departures: Every week, there should be a day when children go out of school, and visit somewhere in your neighborhood, urbanization, city, or the interior of the country, depending on their age. These places may be parks, museums, botanical gardens, factories, farms, movie studios or theaters. In addition, we must teach them how are and how operate the institutions that have something to do



with our daily lives, such as the police, the postal service, hospitals, government offices, nursing homes, and any other entity that will serve to illustrate the process. Before, during and after the output, the discussion should focus on what is seen, as is the experience in comparison with their expectations, which are their conclusions and so on.

6. *The elders teach to the younger:* the older age groups, “adopt” to the younger groups, while the younger ones are guardians of those who are even younger. In this way, everyone can feel himself as part of the learning process, and acquire the necessary tools to communicate with others.

7. *“The small court”:* As part of the learning process, the children must represent and dramatize situations they will face in their daily lives: jealousy, power struggles, deception, etc., after which they must try to scrutinize those situations. Through such experiences, they will learn to understand and to be sensitive to the thoughts of the others. They will realize –even if momentarily do not share their point of view- that those things the others believe may be true. They will learn that in a future they could be in a similar situation, because each person and each point of view has its place in the world, therefore the tolerance is the key factor in the human relationship.



8. Videotape the activities: It is recommended that all activities be recorded for later viewing and analysis along with the children. In this way, they will be able to see how they reacted or have behaved in certain situations. As well they will be able to analyze the changes that are happening in them, which consequently will help them to develop the ability of introspection.

9. Small groups with several educators: It is recommended that all activities be recorded for later viewing and analysis along with the children. In this way, they will be able to see how they reacted or have behaved in certain situations. As well they will be able to analyze the changes that are happening in them, which consequently will help them to develop the ability of introspection.

10. Support of the parents: the educational process is developed in the school. They should talk to children about the importance of the values inculcated in the school, giving personal example – through their behavior- of communion with these values, thus avoiding the kids to be preyed with false sermons and confusion, product of different values in the school and at home. Perhaps the parents should also attend courses to facilitate this task, in pursuit of the attainment of the desired goal.



The Round Table, ensuring the success of this model.

The Round Table is developed under the optic of an integral society, is the mechanism for the resolution of conflicts in this new model of society. It is the place, or whatever you want to name it, around which ***we sit down as equals, by finding a way to build a more just society, healthy and sustainable for all.*** There are no “good” or “bad”. ***There are people with genuine interests, sharing their problems with others and trying to reach an acceptable solution, satisfactory, worthy for all involved.***

It does not search for a solution based on the concessions of each of the parties, which is the traditional optic of the round tables. Each participant is sensitive to the other participants, reaching a solution from the common feeling of all, a solution from the union.

How does it work?

The first part of the event is featured by a panel of six or seven guest speakers. Each must be representative of a particular sector of the society involved in the problem to discuss, presents his point of view



and relates it to the views of the entire panel. The public - that in this first part participates actively contributing with their questions and comments to the discussion-, in the second part continues active, this time in guided groups of eight or ten people.

All the events of the Round Table will be broadcast live by the internet.

The atmosphere around the table is one of honesty, ethics, with a deep conviction that what is being done is in favor of the community and of each one in particular. Everybody has an opinion and is encouraged to share it, while the others listen, reflect and are prepared to respond. The result is a public discourse, which is developed in an almost familiar atmosphere.

Role of the Facilitator or moderator

The intention of the facilitator in the Round Table is to provide a scope of mutuality, where each participant has an opportunity to share his problems related to the current crisis, to listen and then identify himself with other members of the group, so that both of them, in his personal interest and the interest of the other members, can outline initiatives toward possible solutions.



The facilitator must be convinced that the change of values is the key to solve our problems, and at the same time the basis for a healthy society, prosperous and sustainable in today's interconnected world. Preferably, the facilitator should be someone with training and experience in this type of round tables.

The facilitator has an assistant, also trained to be facilitator, who is responsible for summarizing the questions and comments from the public present in the table session and also the virtual public, taking notes of the views of participants, without participating in the discussion. At the end he makes a summary of all the exposed approaches, and may fulfill the role of spokesman for the group.

Rules:

1. Just talking when another is not doing so.
2. Let all the participants to apply before you begin to share your problem.
3. Raise your hand in front of everyone, so that the facilitator can give the right to speak.
4. You can talk about your problem for a maximum of 3 minutes.



5. Must listen to each other without comment.
6. Recognize the connection between the problem of at least another participant.
7. The facilitator will give the word to each assistant twice more, to finish.

End of the Round Table session, with upbeat music, striving for the participation of all the guests.

Economic Proposal : Capitalism Without Capital.

*Before proceeding, it is necessary to insist that **the proposed model will only work if it first passes through a process of integral development of the human being, or at least, by the free acceptance by all the actors of the society to conduct a course of integral development, because the attempt to change society without changing the individualistic perception of the citizens will only result in a worse damage to this society.***

The proposed model requires acceptance by the citizens, to give you a new approach to the human being in society, where it separates the creative



role and destructive role of money (monetary function), the administrative function of money (credit function), which implies commitments in order to integrate many antagonistic factors, that are exclusionary in the current economic model, as is the case of full employment vs. automation. In today's society if we automate we produce unemployment, in the new society the automation produces more free time for all.

Principles of this Economic Proposal.

- Overlooks the role of creation of money (monetary), of the role of money management (financial). The monetary function corresponds to the State, through the new Central Bank, while the finance function is exercised by the new local banks, also State ruled.
- Allows a sustainable economy, which in low-growth scenarios, no growth or decline, remains stable. Stable means that the variation in the amount of commercial transactions in a country, or from year to year, does not produce adverse effects on the value of money.
- Is integrated harmoniously in the indicators system of a country, where the economic values, human and ecological are quantifiable in a precise manner.



- Allows the global reality of the continuous technological development, encouraging the full employment and the increased automation in the production.
- Allows the economic freedom of the individual, as well as the achievement of economic goals, human and ecological, of the country.
- Allows greater efficiency in the use of the natural and human resources.

Type of Money.

This new **money will be of the type FIAT but created as value**, and as we need the credit for the initial expansion, we cannot aligning it with gold or silver because that would imply to have stored large quantities of this metal, which would entail resources for storage, custody, accounting, and others.

Functions of the Central Bank:

- The role of the Bank is create the money the State will invest and destroy the money received by the payment of credit and collection of taxes.



- To serve the banking offices to achieve their objectives, through coordination and operational infrastructure.

The Bank: a Center of Business, employment and insurance.

The next important step is to define the functions of the bank that is going to handle the creation of the money, its features and functions:

Purpose of the Bank:

Be a center of business and employment, you will have a whole body of advisers: business, financial, marketing, computing, robotics, etc., whose mission will be to make successful each idea funded. In this way, the failure of any idea would be a shared responsibility, and the success, a common achievement. The State would guarantee the low prices of the products, to be the one who assumes the financial risk, taking the entrepreneur a moral duty of transferring the savings in economic and technical production to the price of the product. This also promotes competition and technological advances.



Functions of the Bank Offices:

- Will guarantee the union of the office of the local bank, the Chamber of Commerce, the office of employment, the insurer and the Office of Planning of the municipality.
- The role of the bank is to provide the money and keep track of it, as well as receive the deposits and payments of the citizens.
- To grant loans of all types, to individuals and associations, to finance any kind of business that citizens ideate after a careful study of feasibility, sustainability and profitability. That, regardless of the amount of the loans, constitutes a contribution in the interests of the progress and development of the country.
- Will Offer insurance, which will be of the cooperative type, i.e. it will provide a proportional quota, which covers the claims of the sector, in the agreed upon deadline. With premiums for incremental customers high accident rate.
- Will give no credit to the consumer, except for the purchase of necessary and costly goods, as it could be a house, whenever the borrower is going to live there, or for the execution of higher studies. Such loans could be exempted from the



payment of interest.

Characteristics of the Banking System:

- The owner of the bank is the State, the country, and the profits and losses of the bank would affect the entire population, not like today, where the profits are allocated to a few but the losses are charged to the entire population.

- The bank eliminates the fractional reserve system or legal reserve, therefore the reserve will be 100 %, not like today, where the money deposited in the bank is in reality a free recovery loan, and prone to be confiscated in the event of bankruptcy of the bank.

- There will be offices throughout the country, at each site where necessary. It will improve the quality of service and competitiveness, and shall be managed by companies and private associations to promote diversity. Will be audited by the staff of the headquarters, and also by the citizens, using the tools of the Internet.

- Will charge interest for the loans, in order to recover the costs that generate their processing, with a gain considered “acceptable” for the



company or association that manages the branch (could be interests in order to 0.3 - 0.01 %).

- Any person or association will have bank account in this new fully integrated system.
- The deposits of the depositors do not generate interest or charges for use of the platform to do electronic payments and transfers, unless necessary.
- The use of the platform of the bank for the payment of the sales will be charged at a minimum interest rate to cover the costs for the use of the platform. That is the point of sale, will be charged a minimum percentage (today 1 %, while that in the new model: 0.1 % or less).

Relationship with the State.

With the money created by the Central Bank to ensure full employment, the State, with the active participation of every citizen, will implement a whole series of programs (activities) to achieve their economic goals, human and ecological. Objectives should be in harmony with those of their community or locality, municipality, state or nation.

The amount of money given to a citizen, through these State programs, will be enough for his acceptable



maintenance; moreover, in case of being male and married, it will be added as needed to keep her partner. The State should always obtain a pay from the citizen, which should be measurable and auditable. This ensures full employment and continuity of the program, avoiding at the same time those who do not contribute with the society to get a benefit of their abuse. Logically, there are people who do not can assume this consideration, the physically or mentally disabled persons.

The idea here is that there is a collaborative competition between the State and employers in a program such as described above, which normally is a proper activity of the State, but now can be assumed only as a whole also by the private company without incurring in any obligation. In such a way, we could really use the initiatives of the entrepreneurs in these creative activities. Moreover, if a given company does not want to join this activity or having committed itself with the activities achieves not the fully goals, then the State can find others that want to be incorporated. If the State is not getting a positive outcome of this search, they will go to individuals who, with the financial support from the State, can continue with the task.

There must be a limit of the maximum salary for a position in the State, 3 times the minimum wage.



Companies do not have this limit, this in order to encourage the entrepreneurial spirit.

For a more technical study, it is widely recommended to read the work entitled *The Chicago Plan Revisited* <http://www.imf.org/external/pubs/ft/wp/2012/wp12202.pdf>

The Companies.

The purpose of the companies will be to satisfy the needs of the local or global society, obtaining a profit in the process, a gain framed within a balance between the three types of indicators (economic, human and ecological). They will not generate more jobs than the necessary for their operations.

Their products or services must accomplish the functional and cosmetic requirements, according to the public demand, without falling into the flaws of capitalism, (as the programmed obsolescence already described above), nor the communism (low production and little enforcement of the aesthetic requirements of the finished product).

The submission of year-end balances of the company will be in function of the three types of above-mentioned indicators: economic, human and ecologic. Must be



audited by another company specialized in this kind of tasks. A severe imbalance, unfavorable for the human and ecological indicators will be dramatically highlighted on the label of the product. And the penalty will be enforced at the discretion of the users themselves, which surely will choose products with an equilibrated balance.

All the products and services must have a label, indicating the performance of the factory and the product with respect to the three indicators mentioned.

A good example of such indicators is being implemented in Europe by Christian Felber and his movement, the so called economy of the common good: <http://www.gemeinwohl-oekonomie.org/sites/default/files/EBC-Manual%20basico%20sobre%20los%20criterios%204.0.5.pdf>

Full Employment Policies and Minimum Income.

The following lines are not designed for today's society, therefore for your understanding you must mentally to be in the new society.

Employment in the new society is any contribution



that is made for the good of society, obtaining an economic benefit of this. For example, is a contribution to society as a whole to have and raise children, to care of the house and to care of the partner who has a job, to care for older adults, to organize and carry out activities to educate and to exercise or to entertain the citizens.

The first results of the new educational model will show that a child or girl could maintain his and her innate creativity and further develop their analytical capacities and social sensitivity, becoming eligible to enter at the university or technical institute at the age of 14. In accordance with the progress and the refine of this new educational model, all our children will be fully trained to demonstrate completely their full potential.

The following lines are developed ***in function of the human nature and not the personal views***, that anyone can have, which vary greatly from person to person, showing characteristic trends of the culture or society where lives and develops each person. We must make an effort to open our mind to this new point of view. If the society where we live in were well ordered, why should we and other concerned with the issue scratch our heads looking for alternatives? And simply because our society is not well, is because is sick and is killing



itself by moving away from each time more of the best model that can imitate (the model of nature) assimilating what biologists, doctors, chemists and others have discovered about the same.

It is true that repetition becomes a habit, therefore we should accustom to the human being, from an early age, to give contributions to society. It is true that young people have more power than an adult or an elderly person, that the most part of the work of the modern world is performed in a computer, or require very little physical effort (a characteristic activity of this knowledge era), that's why we have to put more burden on young people, and decrease it while through the increasing age of the human being.

Although many argue that the minimum income should be given to any person regardless of whether he worked or not, this is extremely dangerous because ***if the person has not been educated in the contribution to the society, this will use this money for their own benefit, without considering all the work that the rest of society does, to meet your needs***, losing his dignity as a human being, thus becoming a social ballast. In addition it will produce a negative cascade effect, like to persuade the hardworking people to stop their efforts wondering, what is the point of working if without making any effort the society is going to



maintain him anyway? This situation would increase with the time and will lead the whole society to failure (this is what led to the collapse of the communist States of the twentieth century). To clarify the point, this does not apply to an educated person in the new educational system, because for her it will be an honor to contribute to society throughout his life. In fact we see that today, there are people who behave in this manner, as the developers of the free GIMP software, which work developing free software to manipulate images, available to the whole world, without receiving a monetary benefit, but only for the honor of benefit to society. If this is so, in this society that idolizes the money, just imagine what we can achieve with a society that satisfy basic human needs and promote the motivation of working by the social honor. The sky will be our limit.

Due to advances in medicine, the life expectancy of the human being is increasing, in 1913 was 52 years, and in 2013 is 78 years. This obviously makes it unfeasible the retirement plans of the economic and social model present in all countries, but in the proposed model it is not a problem, given that the human being does not have a date of withdrawal from the productive system, as if he were an expired product that needs to be removed from the shelf, to put it toward a dark tank. In this system, an older adult is an important part of the society, because



he is the possessor of the experience and wisdom need to be transplanted to the younger generation. Their mass participation in the educational system is key, proof of this is that there are today specialized universities for the older adult. This valuable resource exists today, but it is not used plenty.

Proposal for example:

- Every man over the age of 14 years, and women from the 18, must contribute to the society
- From the age of 14 up to 18 years, this contribution must be in accordance with their physical and mental potential.
- There will be a financial aid to mothers who have children up to a maximum of 3, and from 3 months of pregnancy until the age of 13 if the child is male; and up to 16 if the daughter is female. This aid must be in sufficient quantity for the total maintenance of the new citizens.
- Will be given the possibility to older adults and partially disabled to conduct studies and contribute to society, according to their physical and mental potential.



- To learn more about the benefits in the new society to have a Minimum Universal Income visit: <http://basicincome.org/>

Health Sector.

Every citizen will pay an amount by the health service to the company or organization of the State which he shall choose, this will strengthen the competence and quality of service. He shall have the full right to all the medical services regardless of the disease of which he's suffering, always and when he or she was involved in preventive health programs promoted by the State, and for those who do not participate in these programs, the fee payment will be higher. There will be an additional charge in cases of people who may use the system iteratively without justifiable cause.

Taxes.

The State only takes money from the surplus of the citizens and businesses.

Any person, business association or company will pay tax only on an annual basis, provided that the amount of money deposited in his bank account exceeds the



required to cover his maintenance, or the operating expenses over the next six months. At a single rate established by the State (perhaps 30 %). He also will pay for all the properties in his possession beyond what is necessary or required for him and his close relatives.

All material good beyond what is necessary will pay tax annually, establishing the State what is required by each region of the country.

The value-added tax will be removed. As the money is generated by the State, not by the banks, it is illogical to take from their money to the citizen to pay it back them via services, because it makes products more expensive and generate social jobs friction.

High taxes are kept, to the products that all of us as society have decided to be harmful in the everyday use, such as cigarette smoking, alcohol and drugs.

Executive Model of the State.

The State function become in its entirety digital, except in the activities that require obligation of physical presence.

It will be completely transparent, both in the



decision making and in the daily operation and will be kept hidden the information considered as strictly personal, or related to the State security, always trying to keep to a minimum the amount of secret information. This means that all the entities of the State shall automatically publish in real time the activities of each official at his service.

The transparency of operations will allow the continuous audit by the citizens, which will review online –using the internet-, the daily activities of all the authorities and officials of the State. This compulsory transparency also includes controls to the political, military and to the whole of the people in the service of the State, which shall once a year publicly declare their assets so that they can be audited by the citizenship.

The political role of the citizen is to develop the activities of the State and participate in the adoption of the same. For the above purposes, the elections are designed to select their managerial representatives (which today we call political), which will have the authority to create, to monitor or not to approve the activities to be developed by the State, corresponding to the initiatives created by the citizens. These managers can be replaced when citizens check any non-compliance with the initiatives assigned. This



new role of the citizen comes from the development of its analytical capabilities. Therefore, it does not require a superior task you are prompted to do, because you can decide by yourself what works best for your society and to yourself, so what is needed is to have someone on charge and accountable for the optimal implementation of what should be done.

The role of the new political is to be a manager, ensuring that the systems of the State perform optimally, executing the activities that people demand, either by adjusting, consolidating, eliminating or creating systems, since only the systems can satisfy the massive needs of the population. It means to leave for the history the kind of politician who attends case-by-case basis, giving instructions to his junior staff. The attention of the special cases for the new political party is in order to detect why these cases are not solved by the system, always in order to proceed to improve the relevant system.

Our proposal is totally achievable, and much more in this era of computing that with his massive amounts of storage, its gigantic computing power and telecommunications ubiquitous, have paved the way for its viability.

The X party in Spain, came to the same conclusion than the executive model raised in this essay (see <http://partidox.org/>) and is moving forward in



the development of this model.

General Lines: A Proposal

Up to two years old, children will be educated exclusively by their mothers and fathers. After this age they will attend the school. Parents are involved in it, as guests, to show their roles in society.

The educational model proposed requires that there will be 2 teachers for every 10 children, this demands a large amount of teachers, a vacuum that must be filled out, because the most important job in society is the formation of the new generation.

In the educational environment, boys are educated by men, and the girls are by women, in order to promote the heterogeneous natural pattern. Students are free to choose the development of the curriculum topics to study for a certain period of the school, choosing the order of items on a mandatory set, along with another optional set.

The stay in the school is 10 to 12 hours a day, four days per week with one day of rest in the middle of the week (family Wednesday). It includes children participation in the maintenance and the kitchen, always maintaining the highest standards of



industrial safety.

From the age of 12 kids will address the subject of sex education, not with the character of simple practice that is assigned today (as is the distribution of condoms), but as a mechanism of deepening the relationship with your partner, the biological knowledge, hormonal, mental of the men and women, and the care of a baby. An experience of mutual satisfaction, toward a couple's relationship in the long term, to ensure that the children will have a natural pattern, of a man and a woman that will guide them in their development.

There will be activities of encounter between various groups, in order to incentivate the encounter of the new pairs within the society.

From the age of 13, children with this integrated educational model will be mentally developed to go to college, technical institute or company of their choice.

At the age of 16, they will be full citizens, who know how their society works, and will be a graduate at the university or the technical institute, and will be ready for work.

At the age of 18, could be married, and be fully productive to society.



At the age of 40, it is possible that the adults of this new society have already complied with their parental responsibilities, reaching a stage of full social and economic freedom, to enjoy the world, travelling and freely share with full use of their physical strength and a high state of awareness. At this age, the couple keeps as a mechanism for exercising the harmonious union of complementary opposites, and they are the first circle of union toward the complete union with the whole of nature.

Women aged 12 to 18, receive (in the school, university or technical institute they choose), in addition to their professional education a full education practice relating to the formation of a home, the knowledge of human behavior, the psychology of the man, the values of the society, health, nutrition, since she is the central pillar of the family, the basis of society.

Historically, the women went on to work en masse in the industry, from the World War II, because during the war men were in the battle fields, and their labor force had to manufacture the necessary ammunition and weapons. At that time, the money earned by the man as product for his work was enough to keep the whole family. But at the end this traumatic period in the history -more than six decades ago-, women returned to the house, but not to the home, and ceased to play her normal role of dealing directly



with the family. They continued working, and left the education of children exclusively in the hands of others. The consequences of this absence can be seen in today's society, where women has a duty to work -bound to modern-day slavery of consumerism- to help the livelihood of her family, and has even led to the creation of a new type of machismo, which regarded women as a mere object of sexual consumption, against which many feminist movements have done little, and worse still, they have been locked in struggles by achieving their full equality with men, discarding the biological reality, hormonal, emotional and mental of the difference between the male and the female sex. This anti-natural madness produces great confusion in today's society.

The Media.

Edward Bernays, Sigmund Freud's nephew, is widely recognized as the father of the propaganda, the kind of advertising whose purpose is to manipulate the masses to behave in a certain way, and thus achieve a goal generally economic or political. This is a powerful tool, which has being used during about a century on the population, and with excellent results. Unfortunately, this tool is used in a negative way, because their goals are utterly



contemptible (money, power and fame).

Advertising it a great tool that must be used positively, to form consciously to the population with altruistic motives, and to promote the true values of the human being.

The fundamental principle, which support these values is: “Do not do to another what you do not want to be done to yourself”, and the same should be discussed and approved by the society in a conscious way. The values are: respect, honesty, responsibility, sacrifice, family, punctuality, decency, docility, sensitivity, constructive criticism, communication, wisdom, loyalty, forgiveness, gratitude, generosity, solidarity, service, willingness, humility, patience, compassion, joy, optimism, self-control, self-help, and the love that is the expression of all of them.

All the media, should promote this values eradicating, at the same time any kind of images, videos or audios that convey to the opposite values, (hate, pride, violence, superficiality, exploitation, slavery, dishonesty, disrespect, irresponsibility, arrogance, intolerance, divisionism, enmity, injustice, infidelity, ignorance, laziness, dirt), since we cannot sustain at the same time that duality of conceptual valuation without generate confusion. However, it is regrettable that this duality is expressed in our current society, and not by force, but consciously! And the job of



the education system we propose is to be the dyke, which isolate such harmful practices. You need to advertise all kind of events to give recognition to those individuals and groups who ensure the achievement of the representative human values. In such a way, you're going to be a human on a new level of consciousness, above the merely animal.

Army.

The Armed Forces, in a globalized and interdependent world where the most important issue is the knowledge, have lost their original *raison d'être*, which was the defense of the territory and warranty of the sovereignty of the country. As well, it is known to all, the last wars that have been fought on the planet have been for the control of some mineral resource, usually oil, for the benefit of some corporations of the aggressor country, and to the detriment of the population on both sides, who is, at the end, who suffers from the loss of substantial human lives and material goods. We believe that such conflicts have not been more than mere expressions of individualism: benefit of a few, at the expense of the suffering of many.

Many people advocate for the elimination of the Armed Forces (as did Iceland and Costa Rica) arguing



that its structure and operation involves great expense, not commensurate with the little utility derived from them.

What is proposed in this new model is to reduce its size considerably and redirect them increasing their professionalism, since have been demonstrated its usefulness in cases of disasters: floods, tsunamis, earthquakes, fires and others, where it is required to have a well-coordinated human group, in a vertical structure, and with full knowledge of engineering and medicine.

This new conception of the Armed Forces allows that in times of peace they exercise running humanitarian work, assistance to the needy and cultural exchange around the globe.

Free Time.

Having more and more free time, you can perform all kind of activities, which will be promoted by the media, those for young people, adults, elderly, unmarried, in which they can interact with the natural and human environment and practice the true values.

Activities like dance, singing, exercise, theater, games,



camps tours, etc., will be fostered with the purpose of achieving experiences and deepening human values, in the personal and the collective.

Private Property.

The privately owned has two basic aspects: one of inheritance and security, and the other is the reality that the earth belongs to us all, since the human being perish, but the land remains.

It is an undisputed right of human being the possession of the space where he lives. That gives you security and privacy. And this should be promoted and respected in the society.

The earth belongs to all of us, therefore we must take care of it, and should be enjoyed by the whole population. Not only the earth but also the air, seas, rivers, etc.

Every human being shall have the right to have his own property, which may have been given him as an inheritance by his family, without payment of any type of tax but respecting the rules of coexistence of the community from which they form part.



The use of the rest of the land - all of the State-, has a cost to pay for those who explore it. And it can be assigned to individuals or companies using conventions for a specified time period (5, 10, 20 years), and a fee per square meter, which is fixed by the municipality. This will prevent the accumulation of undeveloped land, and will allow the rescue of soils on behalf of the State.

Patents and Copyright.

On the other hand there is a need to protect and encourage the investment in the development of new products, some of which take a long time and resources. But we also know that any invention depends on countless past inventions, for example: a writer depends on the invention of the alphabet, language and countless more elements, such as the computer, editing software and others. Since this point of view, an excessive protectionism of patents limits the invention of new patents, encouraging the creation of useless jobs that only contribute to social friction, and not to the production.

The validity of the patents and copyrights should be limited to a few years, logically analyzing the impact of its proposal and use in each economic sector. Even many patents can be eliminated.



What truly should be expanded and promoted through the media is the recognition that should receive the individuals, groups and companies due to their inventions or contributions to the society.



Chapter III

Consequences of this model.

More Financial Freedom, and greater happiness of human beings, because you must work compulsorily only few hours a day, and optionally, doing things that produce you pleasure and honor in society.

It is the formal recognition of the two forms of payment: money and honor.

Mental freedom, individual and collective development, far from the alienating impositions of interests that are not their own.

Physical and psychological safety, since the basic human needs will be covered.

The system fosters in a genuine way the free enterprise and competition, without the problem of the overwhelming dominant firm.



It reduces significantly the bureaucracy.

Removes the overproduction, the programmed obsolescence, since it is not required a steady growth, disappearing both the fear of not being able to pay off a loan or to have to maintain a payroll idle.

It eliminates friction between firms and the government, between employers and employees, etc.

The non-productive work is gone, since it is an expression of the social friction.

Will disappear the insecurity of the individual in the face of the future, since security will depend directly on the well-being of society.

Return of family values, to make the return of women to the home, being she the pillar that holds the values of the family and society.

The goods and products will tend to lower their prices, due to the automation and competition.

The working time required per person will tend to be increasingly less, starting at 40 hours a week and coming very quickly perhaps to 20 hours or less.

In this economic-financial model will cease to exist, as



unnecessary, many activities purely financial, such as those of the brokerage houses, financial speculators, and many others, as a result of the automation and integration.

Above all, this proposal put outside the shadow banking system, which is constituted by the investment funds, and by the systems of insurance and reinsurance of goods and health, which pressure and influence the most of the inflation in today's society.

It allows and promotes the existence of resorts, clubs, religious centers, casinos, gyms, etc., which are companies who will perform economic goals, human and ecological.

Cases of study.

- Drugs and drug trafficking.

The drug trafficking should dramatically decrease, since a human being fully developed is really free and critical of his actions and will not need the use of drugs as an escape mechanism for social. All forms of the harmful action of the drug will be exposed by the media and therefore their use will be considered unworthy, not contemptible with



the society, stopping the drug trafficking to tempt people as a mean of economic livelihood, because drugs will be unnecessary. Even so, whoever wants to use drugs in private is free to do so.

- *Prostitution.*

Although it is an activity of free exercise by the people, is no longer an excuse which is practiced as a way of economic livelihood.

- *Homosexuality.*

Each who is free do what is good at his sight within his private space, but in the public environment these behaviors may not be displayed or promoted, as well the people who submit these features must not suffer, since they behave as nature made them, and in their private space. The elimination of this advertising will lead the way to diminish the people that have this type of behavior by learning.

- *Cataclysms.*

Let's suppose that there is a flood and the people lose their property, then the bank gives loans to the affected to retrieve what was lost, and condones the debt that they may have with the bank, for the moment of the tragedy. It means the



collective assumes the uncollected debt.

- *Business Bankruptcy*: The remaining assets are settled, losses are passed on to the collective and an analysis of the causes of the failure is made. Both the bank and the employer assume their responsibility. There is a record of the incident, and the operator may in a future ask for another loan for which the processing will take into account the analysis of his previous management, to avoid another failure.
- *The adolescent employee*: will earn enough money for his maintenance, to contribute to the household where he inhabits, and save for his future independence.
- *The elderly employee*: will earn the money needed for his subsistence, health costs, and if he is married, maintenance of his wife.
- *The employee married*: May sustain by himself, and receives an additional amount for his wife.
- *The employee with children, without a partner*: May sustain himself, and may receive in addition what is necessary for the upbringing of their children, being a special case.
- *Employed woman with children, without a partner*: She may sustain herself, and will receive in addition



what is necessary for the rearing of up to 3 children.

- *The theft*: The person seized committing such an offense will pay a penalty of double in time with respect to the monetary value of what was stolen. Will be deduct from the salary they receive the value of the stolen, and they must attend - mandatory- a special course of self-analysis of their behavior.

- *The laziness*: Those who don't work will not receive income from the State, and those who do not perform their work, either in the private or public sector, will be dismissed. It doesn't mean that he will be released to die of hunger, since there will be the public houses of food, to which they can go.

- *Loss due to a loss of house, car, property*: In the event that such calamity, do not be imputed to the person, you will condone the debt that could have on those properties, and gave him a new credit; in other cases, if you are not insured, you will be given a new loan without forgive the previous.

- *The man with more than one woman*: Only shall receive the salary needed to keep one, to the other will keep with additional income, of their own effort, presumably from some extra work in the private sector. The maintenance of the children of each one of them will come from the income that the women receive.



Deployment.

An educational program is required prior to the fully implement of this new model. It should be implemented in a gradual manner with the population, when they had understood that we must discard the current obsolete model.

Such a deployment must begin with the new educational model for the children and the round tables for the adults.

The next step is to privatize the administration and nationalize the profits of banks and insurance companies.

After 3-5 years, when the effects on society of the new educational model become visible, we can tackle all the other changes that this new model implies: changes in the economic, structure and operation of the State, from the media, etc.

From the Incoherent World to the Real World.

Having lived so long under the scheme of current society, we have become accustomed to the distortions present in it, seeing them as normal, and



this way it seems to us that their related approaches to social behavior are correct. For best illustration of what we affirm here, it is worthwhile to see the video, a paradigm of the monkeys, <http://youtu.be/ecY9NQNPBDE>

Also we can read the comparative table inserted here, in which we can visualize and realize the kind of world we live in.

Today's world, inconsistent.	Future World, real.
The educational system simply provides information.	The educational system teach values and if you are looking for information Google and other Internet are the tool.
It is based on the belief that the world is infinite, with infinite resources, and with infinite creation of debt.	It is based on the reality of a limited world, a limited land, a limited ocean, a limited air, and in the limited needs of the people.



Today's world, inconsistent.	Future World, real.
Uses clear, clean water, to get rid of solid organic waste from your house, which go to the rivers, contaminating them, forcing us to manufacture plants to purify the same water that defiled yourself. Has anyone seen an animal go to defecate in the river, and then return to their habitat?	The solid organic waste going to the ground, you use hollows of low water consumption, composting or similar, which convert these composting, recycling organic waste to be reused in the environment.
You are participating in competitive games, where the winner is the one who hits more, do more harm, kill, destroy, hurt, lie, or treats far worse to others.	You are participating in cooperative games, where everyone wins, struggles against the challenges of life, of nature and of our individualism.



Today's world, inconsistent.	Future World, real.
Buying refrigerators, washing machines, televisions, cell phones, which are damaged when little time, wasting natural resources.	You have long-term products, which can be upgrade and repair, thus saving money and natural resources.
You produce heaps of garbage, organic and inorganic matter: paper, cardboard, plastics, etc., which in its entirety go to the sanitary landfill, or to the incinerator, in the worst cases, contaminating soil, air and water springs. And, at best, and very few cases, recycling.	Organic waste is recycled, the rest of the solid waste is classified and recycled in very high percentage.



Today's world, inconsistent.	Future World, real.
At home, both father and mother occupy almost all of their time working, so that the children are “care” by the TV and the Internet when they are not in school.	The product of the labor of one of the parents is sufficient for maintenance of the family. One of the parents is always available to guide the development of the new integral human beings.
In the school, simply learn to repeat and the knowledge is related only to compete.	In the cultural center, you learn to think, research, and work as a team. When you need consciousness, quickly reselect Google and similar tools.
Measure the welfare of a country by its GDP, which is the sum of all goods and services produced during a year.	Measure the welfare of a country by achieving the balanced economic goals, human and ecological, ruled by the society.



Today's world, inconsistent.	Future World, real.
When you need money, the loan is provided paying high interest rates.	When you need money, the loan is provided at extremely low interest rates, close to zero.
Banks, to lend you money, ask you first if already you have your own, or you have to prove that the money goes to produce more money. No matter if it is to speculate, cheat, deceive people, contaminate the environment, or if it is for business of drugs, prostitution or disguised.	To give you money lend, you don't need money as guarantee, only that your project be related with the economic goals, human and ecological, chosen by the society.
Interest on loans enrich the accounts of a few.	The interest on the loans enrich the whole population of the country.



Today's world, inconsistent.	Future World, real.
The prices of the products tend to rise, producing inflation, as a result of the interests of money held by banks.	The money in the bank does not earn interest, it no longer works, those who work are the people and machines.
The factories limit or stop their production, to avoid that the prices of their products fall.	Factories produce to the maximum capacity, and as a result, the more offer of products, the more prices tend to down.
Shopping of products based on its price and fame.	Shopping of products based on its balanced compliance of the 3 factors (economic, ecological and human), and leaks his fame.
The ideal man is the most visually attractive, young, muscular, bank account bulging and well equipped.	The ideal man is one that you like and that has the same goals in life than you.



Today's world, inconsistent.	Future World, real.
The ideal woman, is the most physically blessed, young, curvaceous, naturally or artificially, large breasts, fleshy lips, bare bum pronounced.	The ideal woman is one that you like and that has the same goals in life than you.
For fun is understood, in this expiring society, go to nightly entertainment sites to splurge money consuming liquor, until you get drunk or up to and then, quite erroneously, associate this regrettable state with happiness.	For fun, you just simply go to any of the scheduled events daily.



Today's world, inconsistent.	Future World, real.
To search for couple, you attend night places where verbal communication between individuals is almost impossible because a noisy environment due to the high volume of the music.	To search for couple, you attend events scheduled for this purpose.

You cannot live in a world which is incoherent, not actual, non-solid or authentic. And trying to do so ignoring the consequences of our actions, we will only get the effects of such misunderstanding wake up us banging on us hardest.

Brief Economic History.

In the beginning, human beings lived in close family circles, in a communal and tribal way, where hunting,



fishing and collecting fruits were the daily chores. Being few people, probably they treated each other as a great family, mutually supportive. Life was very hard, mortality was high, and due to the absence of technology and medicines (i.e. antibiotics) usually a simple cut or a broken bone was a cause of death. The existence was day to day, being the future a very uncertain question. Barter was the exchange method between the tribes, but it was used also various objects to intermediate, considered to be of value, such as salt, seeds, etc.

The settlement and the frequent practice of agriculture made it possible to increase the size of the villages, diluting a bit the pattern of family life. Although still all caregivers of all, there was a hierarchy, a chief, a leader to whom the community was submitted. Life was a little easier since the times when famine controlled the activities of all, thanks to the abundance of the harvest, the new irrigation methods, and the storage of food. It strengthens the exchange through objects of value, decreasing the exchange through barter. It was the beginning of true commercial exchange between villages, using precious metals such as gold and silver as instruments for this purpose.

Once the villages where expanded with thousands of people, there rises a greater dependence between the



offices of the people. Already in the trade relations predominates the exchange based on precious metals, such as silver and gold, new jobs are created product of these exchanges increasingly dynamic, and of greater geographical extension. Even when life is still quite difficult, a few that occupy the top step of the ruling class live comfortably, while thousands live in miserable conditions. The office is born, the banker, as custodian of the gold and silver coins, in exchange for a note that represented the amount of such precious metals deposited in his bank (and so was born the paper currency, money that was backed by gold or silver). The banker charged an amount, called interest, for his work to take care of the gold and silver under his responsibility. In those times the payment of interest on money lent was considered usury, punished in some cases with death penalty. The lender could, under license from the king, lend his money to interests, but should forgive the debts each time.

The arrival of the major metropolises broad international trade, requiring a mechanism of expansion, and therefore of contractual commitments to future, and as well the banker began issuing inorganic notes, that is to print money, which allowed the continued expansion of the empires and civilizations. A large international trade, which needed increasing amounts of money, made



that this will be without a true value that support it, such as gold, silver or supplies, such as the salt or the seeds. High officials, the kings, didn't eliminate this dishonest practice to print money without value, although it was unconstitutional. They used it for their own benefit, and since that time bankers and politicians have always been dependent upon one another, the policy he supported the pawnbroker practice, this is, to earn money by lending money created from nothing, receiving funding in exchange for their election campaigns. This rule to print money without value is known worldwide as fractional reserve or legal reserve requirement (it is significantly fraudulent that in today's society, until the smallest shop has to do inventory at least once a year, but the central banks in any country in the world, who are required to do so, do not allows anyone to audit the amount of gold reserves that they own, among them some in so powerful countries like the United States of America, Germany, Great Britain. That inventory should be monthly, but they do not even annually as ruled by the law.)

With the advent of industrialization, the cities could now sustain to tens of millions of people, but continued with the selfish relationship, in which a few are taking advantage of vast majorities, based in the predominance of power and money. Such a situation cannot continue to be maintained but



remain in constant expansion although the world had already been explored and colonized completely. Industrialization brought such a considerable increase in productivity, in which only a few people is necessary to satisfy the needs of thousands. Therefore, the basic foundation of the inorganic money, the continual expansion and the shortage ceased to exist. Since then, the world economic system, based on issuance of inorganic money as debt, has entered into the so-called financial bubbles, which led to his first great global collapse or implosion with the financial bubble of 1929. The product of this triggered the start of the World War II, and since then bankers have been inventing the most incredible and complicated emissions of inorganic money the human mind can conceive, in the form of immense pyramid schemes known as financial derivatives, (that is the debt of the debt of someone else, hidden under complex mathematical equations statistics), to which someone put them a name closer to what they truly are: toxic assets.

In ancient times, we called kings to the privileged ones that through a selfish and individual relationship, maintain in slavery directly or indirectly to many, condemning them to a miserable life. At the present time to these privileged we call bankers, and they are the new slave masters, although their tactics are now more subtle, or sophisticated, whatever you like to call



it. The development of a new science in the twentieth century, psychology, whose application in the fields of propaganda, advertising and public relations, gave to the bankers powerful tools to enslave millions, so subtly that many of them, ignorant of his true condition, dare to assure that human beings are free.

But bankers and politicians are also part of this universe of slave, because they only live to achieve the unattainable goal, adding zeros to their bank accounts, which, leads to that their existence is miserable and without real purpose, which led to be simple machines to make money. They also would be the beneficiaries of this new social model, as though they now have all the privileges and have escalated until the top of the society, they do not have a life of true peace, and even their children also suffer from the harmful influence of this superficial society, devoid of values. With the advent of the new society, the order will achieve the peace, they will not need bodyguards to ensure their lives and that of their families, and their life will have a purpose, stopping to be the shadowing of Midas that today are.

Final Words.

The material presented here is only a template, a starting point, to which each human group can



deliberate and choose by himself what should be his new model of society. There are some issues that may not be well developed, or explained. Others who do not apply to certain cultures. Perhaps we have missed some important topics, such as the international trade and its mechanisms of exchange. Sure there will be failures by ideas incorrectly exposed, but it is a work that you, dear reader, armed with the holistic vision that has this essay, can buff and vastly improve.

We live in a historic moment, where the external development of the human being has ended, there is no corporeal need that we cannot satisfy, cause we already have all the amenities that the body needs –of course, it does not mean that all human beings on the planet enjoys them on equal terms and quality. What begins now is our internal development, to learn how to get along well with all our fellow human beings, and then we will learn the rule that we call silver: “Do not do to another what you do not want to be done to yourself.” And when we assimilate inwardly that rule, we turn to learn the golden rule: “Love your neighbor as yourself”.

Currently, there are no leaders or politicians that have a clear vision for the future of society. They are, as well as the people, confused and generally inclined toward a political tendency, so we need another with new vision, which can be joined together, and mixed



with coherence with the society as a whole, seeing all their members as a great family. This new leader is you, dear reader.

It won't come any savior, guru, Messiah, political, extraterrestrial, to do the work of internal change that you should do. The future depends on you, only you, don't expect others to do what you have to do.

If you found these writings useful, please share them, because they mean the first step to implement a new model of society and all may know that there is an alternative and a future of happiness within our reach.

We are confident that we are going to have success in live in this new society, since the forces of nature support us, and ours is a society in which its time has come. Because all of them deserve to be truly free and happy.

You are welcome to be part of our web site, www.bienestarmutuo.org where you'll get information on our upcoming lectures, and the fairs of the welfare that are family events to practice games, conduct workshops, to listen music and, finally, have fun. Enters the page and you can be part of this new community, thus offering your best efforts, ideas, time, in order to achieve this new model of life.



Chapter IV

BIOLOGICAL EVOLUTION.

Biology is the science that studies living things on the planet and evolutionary biology is the branch that studies the development of the evolution of living beings.

ATTENTION!: Our theory has been fully validated by a long experiment in 2017.

Knowledge in the field of biology has changed a lot in the last decades, thanks to the great technological advances that have facilitated the study of life at small scales.

Current knowledge has greatly changed our perception of life and its evolution, the evidence is so overwhelming and contrary to previous knowledge, that it is necessary a re-writing of textbooks of schools and universities, as well as a re-education Of current schoolteachers and universities, who are still trapped in the old knowledge in which they were formed.



Brief History of Evolutionary Theory.

Jean Baptiste Lamarck, about 1810 proposes the first evolutionary theory, proposed that the great variety of organisms, had evolved from simple forms; Postulating that the protagonists of this evolution had been the organisms themselves because of their ability to adapt to the environment: changes in that environment generated new needs in organisms, and these new needs would lead to a modification of them that would be heritable.

In other words, Lamark said that the organs developed as needed, a giraffe stretched its neck and legs in response to the need to reach the highest leaves of the trees. Given that viruses and bacteria were not known at that time, he also proposed that life originated spontaneously.

August Weismann around 1890 did an experiment to refute Lamark, proving that if for 20 generations he cut off the tail and mated the mice, the mice were still born with tail. This experiment to this day is considered valid, but later we will analyze it to prove its falsity.

Around 1860 Charles Darwin proposed in his work the origin of species that “The origin of species is through natural selection, or preservation of the races favored in the struggle for life.” The survival of the



most adapted, the competition between living beings, and defining the mechanism by which evolution is given as: “the accumulation of mutations.”

The main observation that supports this theory is that the species produce more descendants of those that will become adults and will be able to procreate to produce more descendants. In other words, if a rabbit has 14 offspring, at maturity and procreation there are only 4, these 4 are the most adapted and the 10 who died for various reasons were the least maladjusted.

Pedro Kropotkin around 1890, a Russian scientist, accepted Darwin’s theory in part, adding the following dichotomy: I- Organism against organism in the case of limited resources, which would lead us to competition (“struggle for survival”). And, II- Organism against environment, in case of harsh environment, which would lead to cooperation. In Kropotkin’s own words: “sociability is a law of nature as is the mutual struggle.”

With the discovery of Mendelian genetics around 1,900, the scientific community established that the source of the diversity on which the “natural selection of the fittest” of Darwin’s theory acted, was Mendelian genetic diversity, based on the accumulation of Genetic errors.



By 1940, when DNA is discovered, the scientific community reaffirmed its Darwinian view of evolution by placing DNA as the library where hereditary factors are stored.

The main problem of Darwinian theory as Darwin recognized in his own work was the reality that the fossil record did not show a gradual accumulation of changes in species, but that the fossil record presented was jumps from one species to another. Darwin thought he could solve the problem by seeing the variation in the beak of a single species of bird on various islands, as an adaptation to the characteristics of the islands.

Other variations of Darwin's theory have been proposed to solve this flaw, such as the theory of "dotted equilibrium" or that of "promising monster", but the truth is that none gives a satisfactory answer to the reality of the fossil record.

Over the last 100 years Darwin's theory has received a number of modifications to the new discoveries, but has not changed in its essence. That is to say, Darwin's own theory evolved over time with the contribution of the scientists who defend it, and call it: expanded modern evolutionary synthesis. (Interesting to note that the evolution of this theory has been cooperative)

In Chernobyl, in 1986, a nuclear accident occurred,



and biologists have come out to investigate the effects of radiation ever since. These biologists armed with the knowledge of Darwin's theory, began to evaluate the results of this accident, since according to what they learned in their universities, would have to exist many genetic mutations, in the wild, and these mutations, should of Produce animals, "less fit" to survive.

From the beginning they were careful to make flawless experiments, and they did indeed get what they expected. But after publishing their article in scientific journals, they received automated laboratory equipment, and re-processed the organisms they had.

The result was devastating, the automatic analyzes, showed that their results were totally false. The same group of scientists had to swallow their words to discover that their results were unconsciously manipulated by themselves, by the blindness imposed on their education as biologists, read the details [here](#). The same happens in the islands where the Americans have tested their atomic bombs, read the details [here](#), also in 2017 it was discovered that [electrical storms](#) produce nuclear reactions and gamma rays, so we ask ourselves: does the observer of an experiment actually see what happens, or only see what he wants to see? This is the famous problem



of the observer.

Darwin's theory, not having experiments that prove it, does not comply with the scientific method. (Unless we accept as valid the experiments of Bruce Banner, which manipulating gamma rays, produced a random mutation in itself, and became Hulk, or those of Reed Richards, Sue Storm, Johnny Storm and Ben Grimm, who received doses of radiation from a cosmic storm, and as a result, randomly became the fantastic 4).

Moreover, knowing that a Theory is a hypothesis of the scientific method, which has been confirmed by many experiments, we can't give "Theory" rank to Darwin's claims.

The reason why a part of nineteenth-century society together with a part of the scientific community have supported Darwin is simply because the insensitive human being is selfish and an egoistic theory exculpates us from our crimes. (The indiscriminate exploitation of nature, but the exploitation of man by man).

But it is also true that there have also been human beings with altruistic vision for centuries, and every year there are more scientists with experiments in hands, who dare to challenge Darwin.



Implications of Darwin in the Society.

Darwin's theory has greatly impacted human society to such a degree that it gave rise to Eugenics, which is a direct implication of "natural selection", to promote the evolution of the human being by helping "natural selection" Eliminating less adapted races, such as black, Indian, Asian, gypsy, etc.

In other words, the rich and the Aryan white are the only ones who must survive. And eugenics has been applied in almost every country in the world and in many and varied ways such as the forced sterilization of the mentally ill. Clear before Darwin the Spartans already practiced it, the bad thing about Darwin is that it gave him a scientific base, which as we will demonstrate in truth does not have.

The other great implication of Darwin's theory in society is that it gives no purpose to life, in this view life arises as an accumulation of errors that fortunately in some cases proved favorable. And a life without purpose, or rather where the only purpose is to survive fighting all against all, gives us the great disaster of society that we have today, where the only thing that matters is to make money regardless of the lives to be sacrificed, pollution that we generate, etc.

The important thing is to survive in the cement jungle where everyone is looking to take advantage of



everyone to make money, regardless of whether the next generation does not have to eat or have clean air to breathe. This vision of life, its purpose and origin tells us that it can be robbed, lying, defrauded, corrupt as this gives us an advantage in the struggle for “natural selection” within our species.

Biological Evolution year 2,013 .

Theory of games, is the branch of mathematics that studies conflicting relationships, in order to provide efficient solutions to the conflict. This discipline has discovered that selfish individuals get more efficient results if they work cooperatively (remember the movie “a brilliant mind”).

In 1990 Robert Axelrod did a mathematical study in the field of game theory, where he discovered that the best iterative strategy (Which is done many times) in the worst cooperative scenario (which is “the prisoner’s dilemma”) is the strategy to starting cooperatively.

That is to say: the first time before an unknown player is played cooperative and the second time is played as it behaved the other player the past, if cooperative was cooperative, if it was selfish then selfish. This simple strategy demonstrates that the interactions between living beings to be efficient must be cooperative and therefore evolution must be given cooperatively.



In 1981, Lynn Margulis, demonstrated that eukaryotic (more evolved, more complex) cells were produced from the symbiotic, cooperative union of prokaryotic (simpler) cells, this is known as serial endosymbiosis.

This demonstration produced such a break in the scientific community that they had to accept that Darwin's theory does not apply to these cells that are the basis of plants and animals.

Near the year 2,000 was discovered to stem cells, cells capable of becoming any type of cell depending on the environment in which it develops.

About 2,000 to 2,013 we discovered:

- There are hereditary factors that are not in DNA, epigenetics (DNA is interpreted).
- Bacteria, plants and animals transfer genetic information horizontally (this only bury the idea of a family tree).
- Cells possess endo-viruses that are the mechanism by which genes move and copy inside and outside the chromosomes, in response to changes in the environment where the cell lives.

In 2010 Bonnie Bassler discovered that bacteria

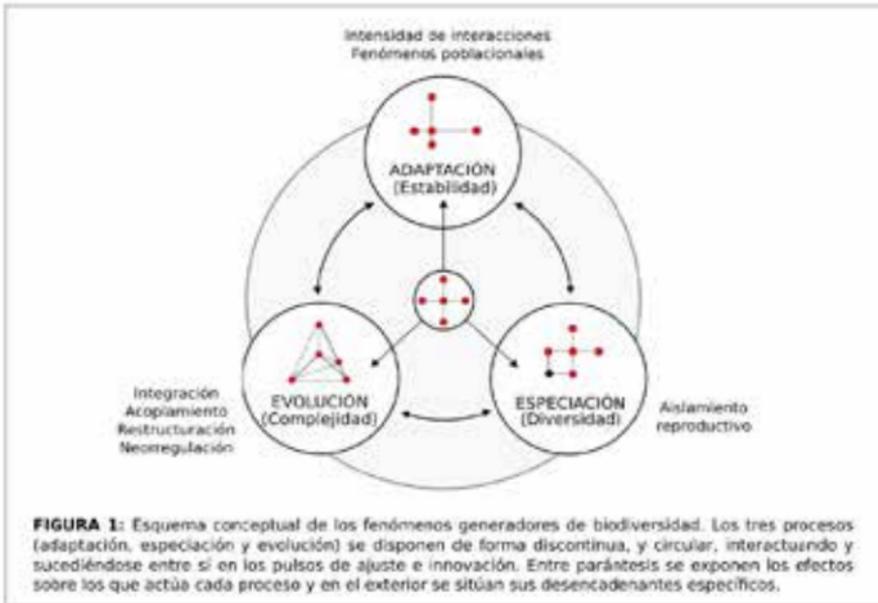


communicate with each other and with other species of bacteria, and that they change their behavior according to the outcome of their communications.

The retired professor Maximum Sandin, tells us:

- Life is unimaginably complex, with extreme interdependence, conditioning and ability to communicate with the environment.
- Using von Bertalanffy's General Systems Theory: Life is an organized set of interdependent and interdependent parts that are related in a unitary and complex whole that seeks balance with the environment.

And one of his students provides us with an excellent graph of how evolution, speciation and adaptation take place (next page).



[Evolutionary Biology at the point of Infections](#) by Daniel Heredia Doval

Our contribution, The Simple Evolutionary Integral Theory.

The great amount of advances and discoveries in biology from the 1950s to the 2013, make a new evolutionary theory necessary, which can't be fabricated by extending the theory of natural selection of Charles Darwin, this is what we have done since 1860 and It can't be extended any more.

All show that the factor influencing evolution, change,



is the environment, the surroundings. In fact it was the same thing that Darwin saw in the Galapagos Islands.

Like Professor Max Sandin, he does not give us a concrete definition of evolutionary theory, and Lynn Margulis includes the mechanism of equilibrium with the environment in his definition, but he still uses the term “natural selection”, forcing us to propose our own evolutionary theory:

Life is produced due to the need to balance with the environment, through three interacting phenomena, and its mechanism is the integral cooperation with everything that existed. (Since the big bang).

- **Adaptation:** gradual modification of internal structures, to be more in tune with the environment.
- **Speciation:** reproductive separation to reduce the exchange of hereditary information, and not lose the characteristics (Adaptation) that allow a better balance with a given environment.
- **Evolution:** internal reorganization towards a new level of complexity, due to a strong imbalance with the environment.



Life is driven by an imbalance with the surrounding, the environment. This balance with the environment is developed through the participation of two groups of antagonistic forces, which are rather orthogonal, since they complement each other.

- **Altruistic Forces:** Cooperation, Positive Pole, Life, Order.
- **Selfish Forces:** Competition, Negative Pole, Death, Chaos.

The evolution of a way of life can't be analyzed independently of the rest of the life forms of the planet nor of the planetary variables such as the amount of oxygen, carbon dioxide and many more.

Competition is a direct consequence of the limitation of resources. In any case, the competition we see in nature, is a regulation mechanisms, for the balance of all life on the planet.

The fundamental observation of Darwin's theory that species have more offspring than the number of individuals who will survive and produce offspring is a form of tribute from the species to other forms of life, for all to survive and Life as a global whole continues to exist.



Since all forms of life depend on the survival of all other life forms on the planet, everything is interconnected. Example blood platelets, these cells are willing to sacrifice themselves to stop a hemorrhage, and thousands of more examples.

August Weismann's experiment, which contradicts the influence of the environment, is a failure since the loss of the tail of the mouse is the product of an accident made by an external agent, not a need to balance the environment, the rats after 20 generations still have the need for a tail, the accident does not remove the need for the tail. We find it strange that we are the first to dismantle this ancient experiment.

The true contribution of Charles Darwin is that I definitively raise the idea that species evolved, arising from previous species, discarding the idea that species always existed and were created according to religions and mythologies.

Implications of Simple Integral Theory in Society.

The purpose of life has never been to make money, or to abuse others and life on the planet to survive.

This theory implies that life has a purpose, that each species is created by nature with a purpose, the human being was created by nature from the preexisting life



for the purpose of maintaining the harmonic balance of life on the planet (Includes the harmonic balance with the other men).

This is not observed in the 2.013 since ***the human being is still a young species that is at a child level of development, ie just now evolving from his current individual egoistic development towards his collective selfish development (Altruist, the good of All is the good of the individual).***

Darwin and the other scientists lived and lived in an individual and competitive selfish society whose sole purpose is to earn money in the shortest possible time. This influenced them in their observations of living beings and therefore proposed a theory of egoistic and competitive biological evolution, totally removed from the cooperative reality.

Notes:

Definitions:

- **Hypothesis:** It is an acceptable assumption that is formulated through the collection of information and data and tries to explain some phenomenon.
- **Theory:** It is a Hypothesis that has been



verified several times using the scientific method.

- **Law:** It is a Theory, which has been proven many times using the scientific method, becoming a “truth” of universal application.

THE FUNDAMENTAL LAWS OF ECONOMICS

The Queen of England, when she lost millions with the 2008 crisis, asked the prestigious London School of Economics why no economist could predict the financial crisis?

Four years later, in 2012, the president of the central bank of England, considered the best economist in England, responded: “maybe we became complacent and we do not regulate enough.” Which, of course, is not an answer, so the queen understood that she would not get an answer from the economists.

Financial crises are nothing new, they began when man started using money, hundreds of years ago. In fact, financial crises call them financial bubbles, since even the soap bubbles in the bathroom explode in some time.

To answer the question: why do financial crises exist ?, we must first investigate what they teach in uni-



versities about economics, and we will be surprised to find that there are different schools of thought in economics.

Comparing Different Schools of Economics

| | Individuals |
|------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| The economy (macro) | Individuals |
| Individuals (micro) | Individuals |
| The world (geo) | Individuals |
| The state (pol) | Individuals |
| Economic change (hist) | Individuals |
| Policy (govt) | Individuals |

What is surprising is that we are talking about economics, numbers, accounts, mathematics, money, we are not talking about psychology, or philosophical studies of “being or not being”.

In studying all this, we realized that the problem of economists is that fundamental economic concepts are flawed. This forced us to develop the fundamentals of economics.

Previously, we wrote an article explaining what money is, [what the economy is and what the finances are](#), both in the personal and macroeconomic realms of a country.

Developing a topic that is as unknown to the ordi-



nary citizen as to traditional economists (not all) as money is, made some readers ask us to make an article dedicated exclusively to the subject of the laws of economics.

Definitions:

- **Hypothesis:** It is an acceptable assumption that is formulated through the collection of information and data and tries to explain some phenomenon.
- **Theory:** It is a Hypothesis that has been verified several times using the scientific method.

Law: It is a Theory, which has been proven many times using the scientific method, becoming a “truth” of universal application.

The university study books on economics include the study of the supposed “law of supply and demand”, which also call it the “law of the market”, but its definitions are so vague that, for a scientific and independent thinker, hardly satisfy the rank of “law” awarded to him. This article, corrects that error, of calling “law” to what does not have the rank of “law”.

The real economy, not philosophical or theoretical, has two laws, studying them allows us to understand the economy to achieve the efficiency we want, avoi-



ding basic mistakes, which many citizens and leaders, continually repeat when ignoring these laws. Instead we see how successful entrepreneurs, and developed countries, intuitively use these laws and succeed. And their degree of success is directly linked to the degree of compliance with these two laws.

First Law:

Law of Gain, There is no work without expecting gain. For people to work there has to be a motivation that drives it. Put another way, no one works to lose money, nor will he work doing something where can to lose, that is, the entrepreneur will try to secure his profit even in the worst case. This law can also be written in a negative way, ***Potential loss, discourages work.*** This we can see with the fines, a fine for high speed, given that it limits that people run in the freeways and streets. It is important to note that when we refer to gain or loss, this can be “non-monetary”, example gain or loss of honor, recognition, qualification.

From this law generates the axiom: “every opportunity for profit will tend to be realized”. Its inevitable that someone takes advantage of an opportunity for profit. For example, if you can buy oil at 10 and you get who pays 50 for this oil, then that chance to win 40 will be made by someone. Another example, if you have a company in France, Italy or Germany (30%



tax), and you want to increase your profits by paying less taxes, then change the management of your company to Switzerland (20% tax), that way you will pay less taxes, maintaining its customers in France Italy or Germany. The same goes for drugs, as long as there is an opportunity to make money in the illicit drug business, there will be someone who makes that profit, so the fight against drugs has been a resounding failure worldwide.

Using this law, we can ***encourage or restrict any type of activity*** by giving the opportunity for gain or loss, whether real or potential.

This law may seem simple and even obvious, but to understand it well, it is not. Example: The gain side needs little supervision to be met, compared to the loss side, which requires greater monitoring mechanisms to ensure compliance. Therefore for the application of this law, it is better if it is designed as a gain than a loss, being also valid a mixture of gain and loss. For example: returning to the topic of illicit drugs, we see how the mechanism of fines to restrict that activity is complex and expensive. What stands out the great importance of understanding this first law of the economy well.

Second Law:

The Competition Law, the engine of develop-



ment is competition. To get the lowest price and / or the highest quality is needed competition, the entrepreneurial freedom. It can also be expressed negatively, **a monopolized market generates high prices and / or low quality**, which is precisely the case of Venezuela.

With entrepreneurial freedom, we refer which the barriers, the necessary requirements for a new company to enter to produce in a market, be the lowest possible. For example, in order for the price of letter-size paper be the lowest possible, then all bureaucratic procedures, permissiveness, access to capital, getting qualified personnel, must be the minimum. The motivation of gain of producing paper letter, with minimum barriers to market entry, makes that the entrepreneurs be motivated to do that business, this promotes competition, the struggle for customer preference and lower prices. The only war that favors the citizens is the war of price and quality.

Competition, entrepreneurial freedom, is implemented through the definition of standards, created openly by the State, private economic sectors and civil society. In this way the requirements to enter a market are clear, well defined and with minimized risks. The standards should also include the measurement of the performance of the economic sector where it is applied (in this measurement the state, private com-



panies and civil society must also participate).

Well-understood competition is cooperative, given that the benefit of competition, that is to say low prices and / or high quality, benefits society, and we are all parts of society. The benefit of society is the benefit of the individual.

The Market:

Earlier when the subject of the “market” was developed, there was no concrete definition. And was referred to the market as the “magic hand.” Now thanks to these 2 laws we can treat the “market” issue as a product of compliance with these 2 laws. Therefore, it is now possible to measure how valid a “market” is, in function to how much are fulfill the two laws of the economy.

Testing:

In order to verify that the statements we have given have indeed rank of law, and not only a theory of a hypothesis, applicable to only certain economic activities of the human being, let us analyze an extreme case. The economy of the software development movement called “Open Source”, which produces an important part of the software developed worldwide, this includes the operating system that dominates the internet servers, Linux, is the fundament of the



“android” operating system, as well as The software that produces this text, which you dear reader, is reading “wordpress”. In “open source” no money is used, nor is it sold or bought, since the software is free, and anyone can participate without limitation, the limitations are imposed by the people themselves.

Does it apply the first law, the one of the gain ?, if applicable, in each version of the software, is paid with honor, to all that have contributed in their development. In fact the worst error in the open source community is to use the code that someone else developed, without giving the necessary credit or assigning to itself the authorship (plagiarism), example: [in version 4.7 of wordpress participated 482 people.](#)

Does it apply the second law, the one of the competition ?, if applicable, anyone who thinks that can do a better development of the “open source”, can make a copy and improve it by itself, this is called to make a “fork” The enrichment due to competition, is precisely what has made the “open source” movement is displacing proprietary software. Example: [io.js 1.0 is a fork of node.js 0.10](#), then rejoined in nodejs 4.0.

The analysis of the monetary income models that are built on the open source movement, such as the support revenue model, the consulting model, or the model of the public and private versions, is beyond the scope of this theme And this article.



Final Words:

The selfish nature of the human being makes us seek to profit from everything that exists, especially from other human beings. This makes us hide our gain from others, in order to more easily achieve what we want. Thus these almost obvious laws are hidden from our eyes. And as the North Americans say, if you want to know the true purpose of an organization as humanitarian as it may seem, “follow the money” and you will get the truth.

But hiding our profit is not the only thing we do, we are constantly seeking to eliminate competition, such as being favored in a negotiation. This brings us to the fundamental principle of a good economic system, on which its 2 laws are built. **TRANSPARENCY.**

That is why it is important to unveil the world, the true nature of economics, to learn to use this truth, now for altruism.

The definition of these two laws is very important, since they mark a historical milestone in the study of the economy, before this article the studies of economy were based on a pseudoscience, now with its well defined laws, the economy becomes a science.



PURE CAPITALISM, HEALTHY CAPITALISM

Much has been written about capitalism, a system that existed thousands of years ago, although the word “Capitalism” was patented by Karl Marx in the nineteenth century, but was not fully developed either by Marx or by anyone before, what is Capitalism? How does it work? What are its parts? In this article we will solve this lack, ordering all the pieces of this puzzle.

If the dear reader is unfamiliar with the subject of money, we recommend that you prepare yourself by reading or seeing the greatest geniuses of our times in the economic arena: [Robert Kiyosaki](#), [Mike Maloney](#), [Paul Grignon](#), [Christ Martenson](#), [Steve Keen](#) y [Charles Hugh Smith](#). (Most are self-taught economists)

First some definitions in which, surely we will all agree.

What is capitalism?

Capitalism: it is a system to multiply an initial amount of money, the capital.

What does capitalism consist of?



Capitalism consists of implementing an idea to multiply capital.

What are the actors of capitalism?

The investor or capitalist, the entrepreneur, the resources and the consumers.

The investor or capitalist, is that person who puts the initial money, the capital that is going to multiply. This investor has the opportunity to multiply his capital as well as the risk of losing that capital.

The entrepreneur is the person who has the idea of how to use resources to multiply capital.

Resources are the material and human resources needed to implement the idea.

Consumers are the customers who buy the products or services offered by the entrepreneur.

So far we are all agreed, and we are not saying anything new, or anything we do not know.

The interesting thing comes when you go into detail.

If companies multiply money, are they the source of money?, if not, **where does the money come from?**



From the above we know that **companies**, businesses, in society **are elements that multiply money**.

For employees, the source of their money is their salary, a product of the work they do.

For entrepreneurs, their companies are the source of their money, for the work of implementing their business idea.

For investors are the gains, proceeds of risking investing in business ideas.

But from the point of view of society, the source of money are: banks. More details about the mechanism of creation of money by the banks in this other article: [Money, Economy y Finance](#).

Summarizing the money theme of the previous article: **banks are the source of money when they give loans**, this is neither good nor bad, it is the role of banks.

It becomes negative, when private banks take credit interests, which are the product of the collective work profits of entrepreneurs and employees.

Because the immense profits of the creation of money, are left in few hands, a strong social distortion,



expressed in social inequality, inequality of opportunities and inequality of power is generated.

This social distortion leads inescapably to economic crises, and the economic slavery of citizens and entrepreneurs to benefit a very small minority (the bankers).

The reality is that in 2014, 80 billionaires had the same wealth as half of the world population, in the 2,015, 62 billionaires and in 2,016, with only [8 billionaires already has the wealth of half of the world population.](#)

The demonstration that the profits of private banks must always be distributed among all social actors is in the historical verification that when private banks fail, it is not the shareholders of the private bank who pay the losses are the state coffers The ones that pay.

That is privatization of profits and socialization of losses. We saw in the bankruptcy of Lehman Brothers in the USA in 2008, we saw it in bankruptcy Bankia in Spain, and we saw it in Venezuela, because the banking system is the same throughout the world.

And what does the creation of money have to do with capitalism?

In capitalism, companies are the multipliers of mo-



ney, but they are not the source of money. This implies that, in order for companies to multiply money, it must be created through bank loans or when exporting products.

Which gives us four options: 1- That entrepreneurs get into debt by requesting credits, 2- That consumers get into debt by requesting credits, 3- That governments get into debt by requesting credits, 4- That companies go out to export. (There are more details, which we already explained in the other article mentioned).

To summarize: for the capitalist system to work, the continuous creation of money, either by exports or by debt, is required.

Therefore, financial crises are when the money created as debt can not continue to increase, since there is no one else asking for credit, and without injection of money, the ability to pay deteriorates, then the bankruptcies, and the financial bubble explodes. Therefore, the GDP of a country, which indicates that so much increase the economy, has to be positive, a value of zero, that is a GDP that does not grow, is very bad news, not to mention a negative GDP.

Also explains the continued pressure of companies and countries to export, and the paradox of Why the called, rich countries are [the most indebted countries](#)



[in the world?](#) Which doesn't make sense, the most indebted people can not be the richest, on the contrary the rich people are the ones who have the least debts.

As [Paul Grignon explains in his famous documentary](#), at the money created as credit, means that money is debt. So when someone has money in their hand, what they have is someone else's debt. If everyone paid their debts, then there would be no money.

This is evidenced by the fact that when countries apply measures to reduce their spending, and raise higher taxes to pay their debts, countries enter an economic crisis, because what they are doing is disappearing the money. So although companies have products, consumers do not have the money to buy their products and go bankrupt they.

The great engineer turned in economist, C.H. Douglas in 1920. In his writing the "[Social Credit](#)", mathematically developed what I call "Theorem A + B": If there is only money paid by companies in salaries and inputs, then there is not enough money to buy all the products that companies make .

The root of this is that companies are mechanisms of multiplication of money, capital, but they are not the source of money, since the source of money is mainly the loans granted by banks, and without a source of



money, You can ' t multiply the money unless another actor is losing money.

The main factor influencing the multiplication of capital.

When we talk about an entrepreneur having an idea to multiply capital, the discussion about the capitalist system has focused on what is the main factor that allows this multiplication of capital.

To clarify this point, avoiding philosophical discussions floating in the air, we have to give concrete examples that illustrate the case.

Communists like Marx argued that the main factor is the human resources, the workers required to implement the business idea. But since the industrialization of the past, the participation of workers in production is becoming less and less, since the work is done by the engines and machines, and with the new generations of increasingly intelligent machines, the human labor required Is getting smaller.

For entrepreneurs, the main factor is the effort and ingenuity of the entrepreneur to realize the business idea. If we transplant the great businessmen of our day, such as Bill Gates of Microsoft, Jeff Bezos of the Amazon, or Amancio Ortega of Zara, a century ago, we will realize that they could not be as successful as



they are in the current era.

The correct answer is given by C.H. Douglas, who in 1920 realized that ***the main factor affecting the multiplication of capital is the cultural heritage*** of which all human beings on the planet are a part.

How would the world be if language did not exist? Language is a super important tool in all businesses, without the ease of transmission of ideas with the richness of details that gives us the language, the business ideas of many entrepreneurs would be Impossible.

This clarification is super important, since it is fundamental to understand capitalism well. The economic benefit that the entrepreneur and the capitalist obtains, as well as the benefit in products and services that the consumer receives, are a product of the work, not only of the present actors, but of all the previous generations, of the whole world !.

This reality kills the selfish expression of all the actors of capitalism, since without the cultural inheritance, which they obtain from past generations and the present, they would not have their individual benefit.

We are saying that capitalism ***is successful, mainly because of its collective nature.*** And



not to the apparent individualism expressed by its actors.

The failure of the current implementation of capitalism.

We are saying that the capitalist system has attached a financial model, which benefits a very small minority of the population, bankers, to the detriment of the vast majority of the population, entrepreneurs and citizens, who are the true source of the wealth of a country. In this way the bankers have built a system that take advantage of the wealth of those who produce it.

This financial model requires a continuous growth of the amount of money. That in the beginning is not noticed, but with the passage of the years this increase of the money is getting bigger, until in the year 2,017, the central banks print of the nothing, the immense sum of 250 billions of dollars to the month, Which is equivalent to the value of all the food consumed by the world population in a month.

[Central banks use that money so that big banks and stock exchanges continue to make a profit \(free money\)](#), this produces immense social distortions.

People such as Karl Marx and others were blatantly wrong with capitalism, blaming their problems on



the production system, when the fault was in the system of money creation, the banking system.

Marx predicted that entrepreneurs would take over everything, leaving the workers in utter misery that did not happen. The bankers were much more astute, than these thinkers, given that the bankers were left with the wealth, while they left to indebted businessmen, citizens and governments.

Their cunning lies in not completely strangling their prey, since the key to bankers' success is to share a part of their profit with businessmen and citizens, making us all complicit in their system, without noticing the final consequences of the whole system.

The demonstration that in the final stage of this implementation of capitalism (although there are other possible implementations), it is the reality that the bankers are getting richer and totally dominate the economic and political scenario worldwide.

As banker Mayer Anselm Rothschild put it: "Give me control over the money and I do not care who makes the laws" ie with money I can buy media, politicians and judges. Look this [video](#).



The problem in the background.

We can easily point the finger at the bankers, but the underlying problem is the selfish nature of the human being. Since we have all benefited selfishly from the system, without thinking about the ultimate consequences for all humans and the planet,

Thus we have distorted capitalism and made it a selfish and harmful system for all. Citizens have asked for credits that we know, we can't pay for, employers have also made products and services knowing they are of poor quality, so that they get damaged quickly and we have to buy another.

If we should point the finger at someone, let's do it in front of the mirror, since we ourselves are the culprits.

The financial problem is the unequal injection of money into society. If you are a banker or super rich, they give you free money in astronomical amounts, but if you are an ordinary citizen they do not give you anything, and by the way justify saying what is "natural selection", another big mistake of society, the biological evolution.



Can a better capitalism be designed?

Yes, it can.

1. The first thing is to change the selfish mentality of the human being, and the form is through an educational system that teaches us to seek the collective good as a way to achieve the individual good, [Ten principles of New Circular Education](#).
2. After that, the next thing is to solve the problem of measuring everything with money. Happiness can not be measured with money. But if it can be measured, it is necessary to add a set of indicators such as those developed by Christian Felber in the [economy of the common good](#).

Adjusting it to have the correct ideological foundations. [Reviewing: Liberty, Equality, Fraternity, Purpose of the New Society and Definitions](#) and so expressed this [video](#).

1. Solve the problem of the need for capitalism from a constant source of money.

The injection of money has to be equally for all, as proposed by C.H. Douglas in 1920. In his letter "[Social Credit](#)", where he justifies this injection of money, as a social dividend, product of the country's cultural heritage, popularized today with the name of



[universal minimum income](#).

This injection of money can be done in two ways:

- A. *Adding money to all***, which can produce inflation (read more about the difference between theoretical and real inflation in our article [money economy and finance](#)).
- B. *Depreciating all the money and dividing it equally*** (not only the money saved), and the distribution of this depreciation through public works or a universal minimum income. (This option is based on [Worgl's](#) successful monetary experiment of 1930)

For us, it is best to mix these two options, and adjust according to the measurements on the street, to avoid the potential problem of inflation.

Final Words

Capitalism is a good engine of the economy, which has to be complemented with indicators of human and ecological well-being. Executed with clear, transparent economic rules as we wrote in our article: *The Fundamental Laws of the Economy*.

Capitalism as we know it, is an imperfect version that the time has come to improve. And our contribution



is the following proposal: [SBM Libre](#).

SPIRITUALITY IN THE XXI CENTURY

Introduction.

Spirituality is part of human needs, it is the pursuit of a higher purpose than the mere satisfaction of material needs. What is spirituality? This needs to be clarified, since much has been written about spirituality, but little with which we can all agree. That is why it is essential to develop this sensitive subject, in the most serious, profound and responsible way.

For thousands of years, for the masses, the theme of spirituality was mixed with all sorts of myths and legends, a product of the fantasies of the popular imagination. The masses were so busy in surviving the day that they did not have the development required to understand spirituality. Only a few humans had the development to can separate and discard the fantasies of reality.

That is why the spiritual reach remained hidden, in small circles. This has changed in our times, as we live in the sundown of the industrial age and the dawn of the age of knowledge. Therefore we have reached a level of development of the human being, where his



scientific and technological knowledge, makes possible the separation of the spirituality of the popular fantasies.

To develop the theme of spirituality, we have an important obstacle that we must first resolve. This obstacle is the present educational system, since it is an indoctrinator, teaches to memorize and to repeat, instead of producing a sensitive human (to others) and analytical, that spirituality needs as a basis for its development.

The current educational system is a product of the past industrial era, which we have not changed for one designed for the current era of knowledge, in which we live. That is why in clarifying spirituality, we have to recognize this obstacle, and, if possible, fix that deficiency.

Since the young and adults are structured, by the doctrines in which they were taught, in the educational system of their childhood. This is the reason for this long introduction to the spiritual subject.

One of these erroneous structures, which the educational system, forms in the human being, is the idea, that human knowledge produced by the study of nature, science, is in opposition to spirituality, and both are separated by an abyss Infinite, constituted by the dogmas of faith.



In order to eliminate this separation and to demonstrate that spirituality is an integral part of the deep study of nature, we will make a brief historical summary of the religion that has most influenced the West and develop a little the main points of view of the scientist, the atheist, Common person and the religious, to create a unitary and sensitive vision of spirituality.

We write about this subject, with the intention of being the prelude to a workshop, in which the foundations of spirituality are developed in a more profound, experiential, direct and group way. Hoping that in the workshop, the experiences of a person will help the other participants, and thus be able to feel and analyze this subject so sensitive to the human heart.

It is entrusted to the reader, to do the research work using several encyclopedias, to confirm or to discard the written in this article.

A Brief History of Christianity.

The religion that has most influenced the culture and society of the American and European continents, is Christianity, influenced our mental model of what spirituality is. Therefore we will give a brief historical summary, which the reader must confirm with his favorite encyclopedia.



It is part of popular culture that Christianity was created by the character Jesus of Nazareth and his disciples, emphasizing Paul of Tarsus as his great preacher. But a rigorous study of history, proves that, that is not exactly true. Discovering the following:

In 325, the Roman Emperor Constantine convened a council in the city of the Roman Empire called Nicea, in which he conferred official control over the “bishops” over the church, assigning territories to each of the bishops.

This event gives rise to a homogeneous organization under the control of the Emperor of Rome and a group of men. Hence the phrase “holy apostolic and Roman church”. It was also discussed whether Jesus was God or not, finally deciding that yes, it is God.

They existed many other council, whose main purpose was to discuss theological issues that could divide the church, for example: the trinity, if Jesus was a man, if Mary was a virgin before and after giving birth to Jesus, and many more. These are rather philosophical matters, not based on real, verifiable, verifiable facts.

These philosophical divisions, imaginary, threatened homogeneity, and therefore, usually ended with the expulsion or death of the loser theologians, in order to ensure the control of peoples, with a homogeneous



religion.

In the year 1440, with the invention of printing on the part of Johannes Gutenberg, begins the massive distribution of the Bible. Then popular research begins, on the origins of Christianity, giving rise to:

First Revolution in Christianity.

The Johannes Gutenberg printing press, puts the reading of the Bible within the reach of the people. Earlier, because of the high cost of a copy of the bible, only religious leaders and the rich people could have access to the bible.

The people had only access, to the comments in the preaching of the priests in the religious service. The printing press considerably reduced the cost of a bible, allowing popular research, on the origins of the Christian faith.

The great expositor of this first revolution was the Catholic fray Martin Luther, who in the year 1,517 presents his work: 95 Theses, where he pointed out 95 teachings of the Catholic Church that came into direct conflict with what was written in the Bible.

But this search for the origins of faith in Christianity still had a long way to go. For even these revolutionaries, over time, became the defenders of the status



quo.

As recorded in history, when in 1553 the renowned physician Michael Servetus was burned alive by John Calvin for simple theological differences with regard to trinitarianism.

The heart of this revolution is the realization of the difference between what the priests taught, the church, and what is written in the Bible.

Second Revolution.

With the dissemination of the printed text, and the public recognition of the innumerable deaths of Christians in the hands of Christians, by any simple theological difference, united to the historical moment of the discovery of the American continent.

It led many Christians to found their own versions of what Christianity should be, seeing themselves as valid interpreters of the bible. Thus producing many private interpretations of the biblical text.

This second revolution, left us what would be called “evangelism.” Characterized by a charismatic leader, he leads a congregation and has a private interpretation of the bible. Each congregation being seen as part of Christianity, but not tied to a definite organization.



The heart of this revolution, is the individual interpretation of the bible and therefore the lack of a common organizational structure.

Third Revolution.

In the twentieth century, the product of a more detailed study of the bible, it was concluded that faced to impossibility to had of a homogenous historical source of the writings that compose the “new testament”, it is not a book with authority. That is, it is not a collection of writings with which a religious doctrine can be based.

Because they are a collection of anecdotal character writings, they tell the anecdotes of the life of Jesus of Nazareth, his disciples and other related people, such as Paul of Tarsus who never personally knew Jesus of Nazareth.

The New Testament therefore does not have the authority to be a book made by Jesus, or by his Disciples, as a study book for his students. Hence the innumerable differences in the Greek texts of the New Testament.

Let us clarify, this does not take away the historical value, nor discredit the teachings of Jesus of Nazareth that are described in the New Testament. Only they are written colloquially, anecdotally and without



signature of its author, as must have a formal study book.

It was further revealed that the historical character of Jesus of Nazareth is totally different from the character of popular Christian religious culture. As historical records show, Jesus lived in an age where Jewish culture was in a marked confrontation with Greek culture.

It was therefore impossible for an Israeli leader of that time, to have a Greek name, or a Greek-style haircut, or to dress in the Greek style. His name must have been Yehoshua or Yeshua, not Jesus, did not wear long Greek hair or wear a Greek gown. But he had short hair, as Jewish culture commands for men, and wore typical Jewish clothes of the time.

We return to the past, to the origins:

Here, I recommend reading the book by Mario Saban [El Judaismo de Jesus](#), where he will learn the historical setting in which he writes, the New Testament.

Near the fiftieth year of the first century, something very interesting happens, which is related in chapter 15 of the book of the Acts of the Apostles: After the death of Yeshua, his disciples gather to determine, if the Gentile believer in the Teachings of the Master Yeshua, it must be formally converted to Judaism



(which implies being circumcised and following all the precepts of the Old Testament, the Torah).

This is of radical importance, since it shows that the movement led by Yehoshua, in regard to its original actors, to its direct disciples, never thought of themselves, as something external to the Jewish culture, accepted the validity of the rules and Rituals of Jewish culture, the question was whether to apply it immediately to newcomers who joined the movement. Much less, they saw themselves as a new religion.

The position agreed at that meeting was that the new members, in the beginning, should not “formally” observe the laws of the Old Testament, the Torah. Because beginning with congregational life, regularly attending Sabbaths to the synagogue and listening to all the Hebrew liturgy, it is natural for people to learn the rules, feasts, and rituals.

The real theme of this first meeting was to clarify the underlying issue of the teachings of Yeshua Himself (which was also the reason for Yeshua’s confrontations with the religious leaders of the day). The supremacy of “love of neighbor” over “formality.” This clarification was necessary and important, for the subsequent preaching of the disciples of Yeshua.

It should be noted that the disciples of Yeshua had no



theological difference, nor did they care about philosophies. To the differences, they looked for the way to give it a centered position, that kept them united. They discussed their differences without giving it a supreme importance, that could lead to the death or expulsion of a member.

A total contrast with the way of proceeding in the subsequent councils of the so-called “Christian church”. Implying that the teachers who understood the teachings of Yeshua had disappeared from the movement, from which hundreds of years before, Christendom, the Christian church, theology and their dogmas of faith originated.

It is understood then that in the “church” only remained masters who did not understand Yeshua’s teachings, and who made their own particular interpretations, that led to the divisionism, the confrontations and the death.

This revolution produced, and still produces, that many Christian congregations to embrace all kinds of practices of the Jewish religion. Coming to a total conversion to Judaism, which implies a denial of Jesus of Nazareth himself, his teachings and anecdotes. Being this, another step of the search of the roots of the Christian faith.

But the search for the roots of the Christian faith



doesn't end there yet.

The heart of this revolution is the realization that Christianity is an invention of the Roman Empire, aided by bishops, "teachers" who did not understand the teachings of Jesus of Nazareth, and therefore Christianity has nothing to do with, With the true teachings of Jesus of Nazareth.

Fourth Revolution.

The encounter of Christians with Judaism leads them at first to marvel at the richness of Jewish culture, which is full of great characters and writings.

After this stage of admiration, they come to live the own problems in which the Jewish religion develops. Today the Jewish religion, like the Christian religion, is at a turning point, demonstrated by the increasingly empty spaces in which its religious centers are located.

Because science has proven the falsity of many religious teachings, it has forced religions to have to re-define themselves, to re-interpret themselves to try not to remain as liars before science.

The Jewish religion, Judaism, attempted to re-define in the twentieth century, through various movements, such as reformism, progressivism, re-cons-



tructionism, and others. As the latest polls show (pew 2012), these movements are increasingly weakened by the encounter of religion with the age of knowledge.

Thus, Christians converted to Judaism, and after living fully Judaism, come to the same problems they had in the Christian religion, their congregations are running out of relay generation, their children see religion as a set of cold rules, many without meaning and contrary to the experience in their careers.

And trying to redefine religions does not work. And so the new generations, experiment with other spiritual beliefs, to see if they get what they can't find in their own. They experience Buddhism, Islam, Sante-ria and others.

The key to this fourth revolution is the re-discovery that "love" is the basis of service to God. It is the clarification that Yeshua lived within Jewish culture, but not within the Jewish religion.

It highlights the difference of the interpretation of the teacher Yeshua, of the interpretation of the religious, whether Christian or Jewish, regarding the fulfillment of the commandments. He lived and preached the importance of "love of neighbor," above the formalities of the commandment, as the way of serving God.



The religious insisted, and still insist, that the formality of the commandments is the way to serve God.

All this way traveled by the West and the Christians, leads them to return to the importance of “Love to the neighbor”, as it was preached and lived by the Master, Jesus of Nazareth. But, what is this “Love”, which we still do not understand? The answer we will find, when we reach the roots of faith.

The Scientific and the Traditional Conception of Religion.

It is remarkable the confrontation that have had the scientists with the religious, being famous the case of Galileo Galilei in the year 1.663.

With the end of the Middle Ages and the advent of the Industrial Age, the power of religions was markedly diminished (at least in the West), allowing scientists to speak openly about their discoveries, which were in direct conflict with preaching Of religions and their beliefs, be they Christian, Jewish, Muslim, Buddhist, Shintoist, Greek, indigenous and others.

The theory of evolution, is one of the scientific discoveries, which best exemplifies this confrontation. Religions and beliefs, including the most rudimentary ones such as indigenous ones, have taught that the human being is a direct creation of the gods.



Which science has proved to be totally false. The human population in general, has received the undeniable benefits of technological development, therefore, the population is confused.

Not knowing whether to reject all or part of religion or discard science and its benefits. The era of knowledge brings the disappearance of religions, which we observe, are becoming cultural traditions, and this happens even in the East.

But scientists have also been resentful, and have clung dogmatically as religious, to not accept theories that present ideas similar to religion. An example of this is the opposition to the big bang theory, which was initially discarded by the scientific community, because of its resemblance to biblical creationism. Scientists reluctantly had to accept that the universe had a beginning.

The unselfish science, is reaching greater development, freeing man from slavery to have to live to work.

This process is not homogenous worldwide, the most advanced societies are going forward in this development, while the most backward societies still live in a mixture of middle age plus industrial era, where religions have great power, but do not escape from Global influence and the transition to the knowledge age.



An example of useless efforts against the knowledge age is the impediment that these backward societies have to women entering universities.

The Atheist and the Traditional Conception of Religion.

The atheist, is the person who seeks reason, an explanation to the incongruities of religions. Well, how can religions, called to produce peace, and supposedly based on love of neighbor, be the source of a great number of wars throughout history?

Not only the western side of the world, the eastern side is the same, the history of religions is written with blood, violence and intolerance, even the smallest detail has been sufficient cause for a killing, even within the same religion or belief.

Origins of the Spirituality.

Religions and other cults are crumbling and becoming cultural traditions. Even so, the feeling persists in the human being that there is something more, that there is spirituality, but what is spirituality? To answer this question, we will delve into the origins of this sensation.

Spirituality originates from two basic perceptions, and these are experienced at different times by every



human being throughout his life.

A perception is the existence of life, whether observing the complexity and meticulousness, with which all living things develop in nature. Or when we participate in the process of giving birth to a human being. We realize that life is order, and this order implies the existence of “something”, which drives that order to take place.

Thus, when we observe an ordered quarter, we know that there is someone who is in charge of ordering it. Given that if no one adds work, to order the room continuously, it would tend to disorganize. To this “force” behind life, they have been given many names, The Creator, God, The Higher Mind, The Universal Energy, The Great Architect, etc.

There is another perception opposite to the previous one, it’s the observation about to the good ones happen bad things, and to the bad ones good things happen to them. And we can summarize it in the human realm as: “there are people who build their success, with the ruin of others”, this leads us to declare, that there is no such “force” called God. For if it existed, it would not allow these injustices to happen in the world.

The human being, throughout the development of his history, has formulated a series of methods, with



the purpose to give an answer, and to unify these two perceptions perpendicular to each other:

1. Nature:

There is an intelligent God, but is not sensitive. That is why there is suffering. The failure of this method: How can a “being” insensitive, create something sensible?

And another method emerged.

2. Two gods:

There is a good God who creates life, and there is an evil God who creates suffering and death. This method is widely used by many religions and beliefs, where rituals and bribes are required to approach the Good God, and rituals and bribes to get away from the Evil God.

The failure of this method: The observation of nature, shows that the death of some living beings, is required for the birth of other living beings. That is, if life, which is so complex and interconnected, how do these two Gods negotiate their field of influence? How far does one rule and start to govern the other?

This method survives in a disguised way, in re-



ligions of monotheistic appearance, where the good god calls him God, and the evil god calls him Satan, Devil, etc.

And another method emerged.

3. Many gods:

There is a great variety of Gods, a God for everything, a God for fertility, a God for love, a God for war, a God for luck, and many more, as many as the imagination It allows.

But he presented the same flaw of the previous method: If life is so complex and interdependent, where even the composition of the air affects all forms of life on the planet how do they negotiate the limits of the government of each God? Do Assemblies?

These latter two methods are widely used in various religions and beliefs, even today. And they have a great acceptance in the society, since the superheroes and supervillains, are the expression of the Good God and the Bad God. Superman has Lex Luther, batman has the joker, and so everyone.

Superheroes are an expression of the method of the Many Gods, they constitute the mythical mo-



dern form, of the pantheon of gods, which was common of Greeks and Romans.

And another method emerged.

4. He Abandoned the work:

There is a single God who is sensible, but he left the creation. This God is so immense and powerful, that the whole universe is like dust in our shoes. Leaving the human being to drift in a universe without supervision.

The failure of this method: If the observation of life, it demonstrates an impressive level of meticulousness, beyond the understanding of the human mind, where, even the smallest needs are foreseen, each stage of the development of each living being . How can such a meticulous and powerful being be so careless?

Many oriental beliefs, such as traditional Buddhism, are supported by this method. Where there is no definition of a “God”, but, the image of a master “Buddha”. Which teaches, alone, how to escape the implacable suffering of life. Preaching a life of abstentionism and diminishing desire, of the ego, in order to diminish the suffering by not



filling the desire.

As we see these 4 methods, they have not only failed to give a unified answer to the two basic perceptions, but have widened the gap between the two.

And another method emerged.

5. (We'll be developed in the workshop)

Body and Soul.

Of the body and the soul, there are also a great variety of conceptions, these are basically two:

1. *Body and soul are two separate substances, where the body is material and the soul is spiritual.* The soul being what gives life to the body. According to this conception, death is when the soul leaves the body, and life is when the soul enters the body.

The body being dead matter alone. An example of this concept, is the mythical belief that when death occurs, comes out the breath of life, which weighs 21 grams. It has been amply demonstrated that this belief is false, that it is only a myth, we invite the reader to investigate it.



2. *The body is a complete machine, with all the functionalities required to function by itself without the need of a soul.*

This interpretation is very modern and we have almost verified that any part of the body can be replaced, knees, bones, kidneys, even have transplanted blood and heart and even placed artificial hearts, something that religions and many beliefs considered impossible according to their Dogmas of faith.

Mother cells therapies imply that we continue to expand this ability, until to replace parts of the brain. This is a proven concept, but is despised by all, since it presents the human being as a replaceable machine without a soul.

Between the first and second conception of body and soul, there is an intermediate version. That while it accepts that the body works by itself, it defines the soul as the “I” of the person. Thus, the hardware of a computer would be like the body and software the soul.

This intermediate conception is deficient, because, psychology and sociology have demonstrated through experiments, such as the “Stanford Prison”. That the human mind, the “I” is totally manipulable by external forces. In the same way you can change the software of a computer.



There is another conception little known, and totally different from the previous ones, that defines well, the body and the soul. And it explains very well the human behavior: ***the body, is the desire to receive pleasure for itself. And the soul, it is the desire to bestow without receiving absolutely nothing in return.***

Thus, we see how all people are born without soul, therefore: if in the course of their life, they do the spiritual work, they obtain a soul, but if in their life they did not develop the soul, then they die without soul, of the same Way that dies all life on the planet. This will be explained and developed in the Workshop.

Returning to the Roots of Faith.

There is a history, and the time for being known has arrived, the history of the origin of the sacred texts, and the explanation of why they are called sacred. (Much regretting this part of this article, can't be easily checked).

5775 years ago, a man in the ancient region of Mesopotamia, in the great city of Babel, discovered spirituality. This man was named Adam, and wrote a book entitled Angel Raziel, Malach Raziel. This man passed his knowledge of spirituality, in a chain of teachers to disciples.



After Adam, there followed other teachers who attained spirituality and continued their development, and some 3800 years ago a man named Abraham, also in ancient Mesopotamia, attained spirituality, and wrote a book entitled Sefer Yetzirah. This man also passed his spiritual knowledge, to a chain of teachers to disciples.

After Abraham, continued other teachers who attained spirituality, and some 3200 years ago, a man named Moses, in ancient Egypt, reached spirituality, and wrote a book known as the Torah, the pentateuch. This man also passed his spiritual knowledge, to a chain of teachers to disciples.

After Moses, continued other teachers who achieved spirituality, and about 2010 years ago, a man named Yeshua (Jesus), born in Nazareth, ancient city of Israel, and reached spirituality completely.

Although we have his anecdotes with some of his teachings, he did not write a book but left one of his disciples Shimón bar Yona (Simon Pedro Jonas son), with the keys so that he or a subsequent disciple wrote the encyclopaedic compendium of the Teachings, for the attainment of spirituality. Of which we have only a small part known as “the zohar”, the book of splendor.

All these books or sacred texts are sacred, since they



only refer to the spiritual world, how to develop the soul (defined above as the quality of bestowal). Not a word refers to things of this world, although they are written using the language of this world. They are spiritual maps of the states that live every human being that reaches the spiritual world.

All these books speak about the same, each with a special language, and written for a specific audience of an era of history. The more recent the book, the more discoveries added by the long chain of teacher-disciples.

All these books, in order to prevent them from falling into the hands of unprepared disciples, were written in encrypted form, encrypted as tales and stories, so that only a worthy disciple who receives the keys of an authentic master could understand them.

Thus an unprepared person, by an authentic master, will only be able to read a series of tales and histories of the past. That in his particular imagination, interprets as foundations for his religion and theology, without any verifiable or repeatable basis, only his imagination without limits.

That is why there are thousands of religions based on reading the stories and stories of the Bible, each with its own imagery and its private interpretation of what God is.



Hence arise the great number of contradictions that atheists observe in the bible. Not because the bible is a fake book, but they have a false picture of the bible and god to which it refers, for studying a codified text and not having a master to decode them.

Only the one who receives the decryption keys of the bible can grasp what it truly refers to, and the god to whom it truly refers.

Definitions of Spirituality in the XXI Century.

The Creator, is the absolute delivery force without receiving anything in return. It is the giving force from which everything receives and sustains itself. In other words it is true love, which gives without receiving anything in return, neither honor nor money nor its well-being, and obviously does not receive sacrifices or bribes of any kind, since it lacks nothing.

Clearly, it is not something we see in our world, since the Creator is hidden. In this world, if someone does something, he does it to receive something in return, be it honor, prestige, or simply because that makes him feel good.

Living the Spirituality. The Conscious Covenant.



Spirituality begins, with a conscious covenant made by the individual, to adhere to a collective. Where one practices the change of oneself, as a means to achieve the change in the neighbor and in the collective. Moving from personal egoism to collective egoism, and then from collective egoism to pure altruism.

This change, can only be produced, through the support of that common unit of individuals, of a collective committed to the glorious work of serving the Creator (absolute bestowal). The individuals of this group, are called “my neighbor”, since they are bound by a spiritual covenant.

This covenant of love, is the initial step of the purpose of life, is to pass from the human animal to the complete human being.



Summary.

The underlying problem in the society is the individualistic selfishness, where the individual rises through the social rungs on the basis of the exploitation of other human beings and nature. The solution is to move to a new type of collectivist society, where the particular characteristics of the individual, was developed for the highlight in the society, thanks to their contribution to the other human beings and nature.

This new society, is based on harmony with nature, being the model to be imitated. The scientific analysis, we have accumulated in the history of man (mainly biological and psychological), we extract the values that deserve to be promoted in society. As well as the opposites, which inexorably should be excised from the society. But not by a autocratic process, imposition, but as one of human learning, of conscious evolution.

The values of this new society, will be settled in a famous said that reads as follows: “Do not do unto another what you would have them do unto you”.

To instil these values in the society, we use a new educational model for children and students that is called *Integral Education*, and for the adults: *Round Table*.



After the re-education of the whole population, we can move on to run gradually the elimination of the modern-day slavery, the financial slavery, privatizing the administration of banks and nationalizing their profits. This will increase the free time which will be used for greater enjoyment of the human being, as we share in harmony with their fellow human beings and with nature. Since we will have eliminated the problem of not knowing how to relate to others, we will have learned to live with our differences.

Before proceeding, it is important to highlight that our financial problems, environmental, family and others, are the expression of the negative relationships between human beings, why, when we transform into positive through the proper upbringing, all these problems will be amenable to solution with little effort. If we do not change the negative relationships between human beings, and we try to implement the suggestions made in this essay, we will be adding a greater and more serious amount of problems that plague us today.

The businesses will no longer be simple employment agencies, to become producers of goods and services that benefit society. And the benefit that they shed will cease to be measured solely in monetary form, must now be taken into account for such assessment three types of indicators: human,



ecological and economic. Always seeking harmony between such triad.

Citizens, organized by internet, define the three types of objectives: ecological human and economic, of your location, as well as the specific activities to achieve them. The State, will be running in a transparent manner, on-line, and day to day, these activities so that they can be audited every day, by any citizen.

The full employment and the minimum income, will be guaranteed by the State, by distributing the activities, which were not assigned to the companies, among the entire population.

The income of the State, to ensure full employment and the minimum income will come from three sources: 1- from the profits of the financial and insurance system, 2- The tax to pay, at the end of each year, by the citizens and businesses about the excess of its benefits, and 3- of the printing of money itself. Not today as usual, where the only income of the State are the taxes, that applies to the benefits of the citizens, without taking into account if such benefits are a excess or not.



Videography.

In www.youtube.com looking for



- ✓ “Paradigm of the monkeys”. The fallacies, lies are truth that is.
- ✓ “The fallacy of the monetary incentive”. Demonstration that the money is not what motivates people to produce.
- ✓ “Why is that the children will be bored in school.”
- ✓ “The farce of traditional education”.
- ✓ “The Education banned - full movie.” history and present of the education system
- ✓ “Evolutionary Dogmas Academics Brake”
- ✓ “Paradigm of the Educational System”. The problem of the current education system.
- ✓ “Experiment of Asch. Group Conformity”. How the environment influences us.
- ✓ “The story of stuff”. Explanation of consumerism.
- ✓ “Intervention President Mujica in Rio+20 “.
- ✓ “Theory of the broken windows. Social experiment”
- ✓ “HOME (Spain) “. [1:58: 56]. Documentary winner of numerous awards.
- ✓ “Sacred Economics with Charles Eisenstein - A



- Short Film” with Spanish subtitles. The individualism to collectivism.
- ✓ “What kind of democracy? - Culture in decline”.
 - ✓ “The money is debt I”. Full documentary in spanish.
 - ✓ “The Biggest Scam In The History of Mankind - Hidden Secrets of Money”. Subtitled in all languages.
 - ✓ “The American Dream”. Spanish subtitles.
 - ✓ “The spanish crisis” (explained to all the public).
 - ✓ “EMU - money and awareness: Reflections on Eticonomia - WITH INTEGRITY”.
 - ✓ “RSA Animate”. The illustration of the twenty-first century.
 - ✓ “Country of the long spoons”. Short on the metaphor of the union instead of selfishness.
 - ✓ “Balance Sheet 1989 “. Short on the selfishness that takes you to the solitude.
 - ✓ “Critical Thinking” (the entire series in spanish). Learn logic.
 - ✓ “Speech of Charles Chaplin in the Great Dictator 1940 “. How the union is the solution.
 - ✓ “Pyramids of Waste (2010), AKA The Lightbulb Conspiracy”. Documentary about the programd obsolescence.
 - ✓ “Basic Income, a new human right”. [3:07]
 - ✓ “ (Spanish) THRIVE: how much will cost the Planet? “. In general good film, although with



some errors.

- ✓ “How are you, the slopes.” (complete, in Spanish). Film
- ✓ “12-year-old girl”. Victoria Grant explains how the banks commit fraud. Excellent.
- ✓ “There’s no tomorrow”. Cartoons that illustrate what will happen
- ✓ If we do nothing.
- ✓ “The Crisis Displayed” (title in Spanish). Cartoons explaining what are the toxic assets.
- ✓ The Biology of Love - Desmond Morris.
- ✓ “97% owned - Positive Money Cut”. Documentary about the crisis in England.
- ✓ “This is not my problem”. [7:57]
- ✓ “The body of women” - www.ilcorpodelledonne.com - Spanish version. The use of women as a product.
- ✓ “http://asambleademajaras.com/videos/detalle_video.php?idvideo=77
- ✓ In <http://vimeo.com/12934219> “Awakening (Awakening) COMPLETE!!”, although the solution put forward in the video is wrong, the development of the problem is very good.
- ✓ Optional Videos, to analyze more carefully.
- ✓ <http://www.planetaholistico.com.ar/QueRayos-Sabemos.htm>. Movie made by quantum physical links religion and modern science.
- ✓ <http://www.cultureindecline.com/>



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In these times of crisis, we observe many changes and revolutions in all parts of the world, it is also possible to hear different proposals for changes in the society. In this essay we propose a series of ideas that cover all areas of society. Proposals are theoretical and practical, fully

integrated into a single plan, which involves major transformations, to the extent of anyone with a desire to execute, because it does not require large material changes but mental.

It addresses the issue of how to achieve true freedom of the human being, its purpose and happiness, the evolution of their consciousness. To reach the human being evolved that these times demand, thereby enabling them to enter the true golden era in the history of man.

All activist, social or political leader, or concerned citizen by the problems in their society, we suggest reading this essay, which modestly aspire help you obtain an innovative vision of happiness, of the society post-capitalist. As well as to assist you to assemble a plan for change to the extent of your needs, whether in its town hall, community or country.

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