

GREED IS NOT GOOD

“OUR CORRUPTED FINANCIAL SYSTEM WAS BORN OUT OF THE SAME DARK DESIRE OF GREED FOR POWER & MONEY THAT IS NOW DESTROYING IT...”

... Kim Andrew Lincoln 16th July 2008

In this article I give some insights into the reasons for and causes of the economic crisis and explain why I think that our financial system is a ‘tower of Babel’ that will soon collapse.

I explain how we can protect our wealth from the increasing financial turmoil and review some predictions I made in 2003, which were intended to serve as a warning of how bad the economic situation could get if we do not remove the unjust and imbalanced conditions that are responsible for bringing the present system down’

I end with a template of guiding principles for a ‘Golden Age’ money system that if followed will provide the opportunity for all who are willing to ‘multiply their talents’ to receive the abundant life.

STOCKMARKETS ARE CONTROLLED AND MANIPULATED

When I started giving investment advice in 1993 I thought that the stock market was a place where everyone had a reasonable chance of building a store of wealth to draw on when needed. It was not until March 2000 when the dot com bubble burst and the value of ‘technology funds’ fell by 80% that I finally realised that an international ‘power elite’ were controlling and manipulating investment markets and the economy to the point of killing the goose that lays the golden egg.

I was even more horrified when I discovered that about \$33 trillion had been legally stolen from private investors and pension funds during the dot.com scam – money which the victims will never recover!

BANK GREED BACKFIRES

Following 9/11 global investment markets plummeted and the FTSE 100 index of leading U.K companies fell over 50% to 3300. Fear of a global recession made the central banks slash interest rates and by 2003, when they hit 1% in the US and 3.5% here, the banks had sown the seeds for the next bubble – in property - which has just burst.

What people do not realise is that the rise in property prices is a systematic way by big banks and mortgage companies to steal the value of people's labour, as when the price of a house doubles, the amount of interest that the buyer has to pay goes up exponentially. Thus, the purchaser needs to spend an inordinate amount of income in order to pay back the mortgage, giving inordinate profits to banks and mortgage companies. These lenders have a selfish interest in allowing property prices to go up indefinitely and they will not stop until borrowers can no longer pay the interest and the system collapses under its own weight - which is happening now.

Since the present 'fractional reserve banking' system was founded by A.M. Rothschild the private banks have been lending money to governments, businesses and individuals. These banks have devised all manner of schemes through which they can lend ever more money to the point where we and our American cousins are 'all borrowed up' and sinking under the weight of debt.

I remember when in December 2003 after spending over a year thinking about the potentially devastating effects that natural disasters and terrorist atrocities like 9/11 could have on my clients investments that I wrote down what I thought might happen if Al Qaeda struck again – as they had promised to do - and what advice I would give to safeguard my clients wealth. What came out of this was my 'Safety First Strategy' for cash savings, investments and pensions and some other areas of financial planning like mortgages and 'protection' insurance.

What I did not realise then was that a follow up attack would not be needed to destroy the financial system as - with the benefit of hindsight - we can see that 9/11 was in fact the catalyst for the property boom that led to the subprime crisis which caused the 'credit crunch,' and the terminal economic problems we are facing today. As a result of their unbridled greed after 9/11, the banks and mortgage companies effectively fired the last exorcist missile into the foundations of the financial system (tower of Babel) - fatally weakening it. And yet, incredibly, construction on the tower continues apace with more floors being added each day as the derivatives market expands and the tower is made ever more unstable.

'DERIVATIVES' COULD BRING THE 'TOWER' DOWN

Essentially derivatives are complex financial instruments that derive their value from another asset like shares, commodities, bonds and loans. They are mainly used by banks and financial institutions to turbo charge investment returns in the same way that if you pour petrol on a fire you get bigger flames and more heat, or if you get it wrong, as I did when I was boy, the petrol can explodes and the whole garden - including yours truly goes up in smoke.

Derivatives are a relatively recent development, which have made the shaky tower highly unstable. Trading is conducted - not in things of real value - like goods and services, but in money itself. This is a world of illusions where the emotions of fear and greed run rampant and can therefore be very damaging to real businesses and the real economy on which we all depend to provide for our daily needs. The derivatives business can best be described as a giant casino with thousands of floors perched perilously on top of the financial tower called Babel.

The world's richest man and most successful investor, Warren Buffet, called them "time bombs" and "Financial Weapons of Mass Destruction." And George Soros, one of the world's leading speculators who in 1992 made a fortune by forcing the bank of England to devalue the pound said of the derivative, credit default swaps: "It is Damocles sword waiting to fall"

In 2002 the Bush administration passed the Commodity Futures Modernization Act, which completely deregulated the derivatives market and thus released a financial beast that has grown so fat that it is now worth a staggering \$700 trillion! Yet the gross national product of the UK is a mere \$3 trillion.

Some experts are saying that the \$62 trillion business in Credit Default Swaps is the next threat to world financial markets following the comparatively small \$420 billion losses made so far from subprime mortgages.

Credit default swaps are complex weapons in the derivatives armoury which can be explained using the following analogy:

Imagine that not one but many investors could buy insurance on the same multimillion pound office block that they did not own and then collect the insurance on its full value if it burned down.

Now this is fine if there are not too many office block fires. But what the insurers are now finding is that around 40% of the buildings they have covered were constructed using highly inflammable materials that ignite when the outside air reaches a certain temperature. And to make matters worse meteorological experts are unanimous in their predictions that the air temperature trigger level will be reached soon although they are not exactly sure when!

No checks are made to ensure that the insurers have sufficient reserves to pay all the likely claims and unlike ordinary insurance companies, which in the case of a mass disaster payout can turn to Re- Insurance companies, no such reinsurance exists for credit default swaps. And, as the insured office buildings are all effectively located in the same area, a fire in one can quickly spread to the others and the sum of potential claims could bankrupt the entire financial system.

As the fallout from the credit crunch spreads recessionary pressures are building, causing the tower to shake ever more violently. At the time of writing the FTSE 100 is about 20% down over a year and the FTSE 250 which is a better indicator of the state of British businesses is down 30%. Similar falls have occurred in stock markets in the USA and elsewhere. Commercial property funds have crashed by around 45% and the only asset classes that have not dropped are govt. bonds (gilts) and cash.

Big losses in credit default swaps are being reported. American International Group, AIG, the world's largest insurer reported a \$12 billion loss and its boss had to resign. It is alleged - though not admitted - that the recent collapse of the fifth largest US bank, Bear Sterns was caused by losses from credit default insurers. And, had it not been for the swift intervention of the Federal Reserve Bank, who lent JPMorgan Chase the cash to buyout Bear Stearns, then the financial firestorm I described earlier could have already happened.

Derivatives' trading is a perversion of a sound money system because it is an activity that is completely divorced from the real economy i.e. the production of goods and services of real value. Growing and harvesting crops for food production is an essential activity that creates real value as is the service that doctors provide. But all derivatives do is to provide an opportunity for financial institutions like banks to make vast profits (or losses) by taking huge risks - invariably with others people's money. It is a something for nothing business!

THE BANKING SYSTEM IS A GIANT PONZI SCHEME

A Ponzi scheme is a type of pyramid selling scheme in which new investors must continually be sucked in at the bottom to support the investors at the top.

In this case, new borrowers must continually be sucked in to support the creditors at the top. The UK and US Ponzi schemes are built on fractional reserve lending, which allows banks to create "credit" (or "debt") with accounting entries. Banks are now allowed to lend from 10 to 30 times their "reserves," essentially counterfeiting the money they lend. Over 97 percent of the U.S. money supply (M3) has been created by banks in this way. The problem is that banks create only the principal and not the interest necessary to pay back their loans, so new borrowers must continually be found to take out new loans just to create enough "money" (or "credit") to service the old loans composing the money supply. The scramble to find new debtors has gone on for so long now that the whole world has become mired in debt to the bankers' private money monopoly. The Ponzi scheme has finally reached its mathematical limits and we are borrowed up to our necks.

When the banks ran out of credit worthy borrowers, they had to turn to uncreditworthy "sub prime" borrowers; and to avoid losses from default, they moved these risky mortgages off their books by bundling them into "securities" and selling them to investors. To induce investors to buy, these securities were then "insured" with credit default swaps. But the housing bubble itself was another Ponzi scheme, and eventually there were no more borrowers to be sucked in at the bottom who could afford the ever-inflating home prices. When the sub-prime borrowers stopped paying, the investors stopped buying mortgage-backed securities. The banks were then left holding their own suspect paper; and without triple-A credit ratings, there is little chance that buyers for this "junk" will be found. The crisis is not, however, in the real economy, which is fundamentally sound – or would be with a proper credit system to oil the wheels of production.

The crisis is in the fractional reserve banking system itself which after two centuries of making money out of other people's money can no longer sustain itself.

THE CURRENT COMMODITIES BUBBLE

When the property bubble burst the market manipulators moved all the money they had made from it into commodities. Their plan was to pump up prices in oil, precious metals and basic foodstuffs and so encourage other investors to join them in the hope of making a quick killing. Of course, the players always remain in control and will continue to manipulate commodity prices both up and down until they have sucked in as many investors as possible, at which point they will sell out at the top of the market, leaving everyone else to wonder how they managed to lose so much money when prices suddenly collapse. When this happens the inflation rate will fall, enabling the Bank of England to reduce interest rates. As I write this the oil price has dropped 18% confirming that this bubble is already losing air...

THE LAST BUBBLE

The inventors of fractional reserve banking, the Rothschild's, made their original fortune 'speculating' on the price of government bonds - also known as gilts - during the Napoleonic wars.

To ensure that they always profited from their trading they set up a network of carrier pigeons who flew between the capitals of Europe delivering written news of the winners and losers of each battle. Armed with this 'inside information' they were able to play the gilt market to their maximum advantage. In the space of a few years they became the wealthiest and most powerful family in Europe - if not the world.

It is my belief that the last bubble - prior to the collapse of the current money system - will be in gilts, because as interest rates and the price of non - guaranteed investment assets like shares, commercial property and corporate bonds continues to fall, pension funds will be forced to seek the safety and guaranteed returns that gilts provide. There will literally be nowhere else for them to invest their cash, so a vast wall of money could hit the gilts market forcing prices up.

THE DECEPTION OF THE FRACTIONAL RESERVE BANKING SYSTEM

Fractional reserve banking came into being when some of the Kings of Europe wanted to go to war with each other but could not raise the money they needed from taxes alone because the people would not stand for it. So they entered into an unholy alliance with the emerging bankers of Europe who had started out as the goldsmiths who stored the excess money that people had legitimately earned. They stored the gold in their vaults and realised that they could make money out of lending that gold and charging interest. And since it was very rare that all of the people would demand all of their gold at the same time, they

started lending out the money that people had deposited in their vaults, even though it was not theirs to lend.

And thus the kings of Europe were open to the suggestions of the bankers, who suggested that instead of having money that was based on gold or silver – thus the money had an inherent, indigenous value – you created a new type of money, called fiat money—that was money by decree. Where the king issued a law that this newly created money was now the legal tender, the legally approved form of money in society, and all people had to accept it as payment for goods and services. Whereby, the bankers could create this money; lend it to the king, who could then use it to buy the goods and services needed to finance his war.

And so you see now the beginning of a money system, where there is no longer a direct correspondence between the amount of money and the amount of goods and services. There is now a disconnect between the money and something of real value, which means you can now create excess money – money, that is not the result of someone multiplying their talents, but is literally created out of nothing by the bankers lending money, charging interest for it, but actually lending more money than they have reserves for in their vaults. Thus, the emergence of the system called fractional reserve banking, which is what the banking system in most of the civilized world is based on today.

INFLATION IS A HIDDEN FORM OF TAXATION

This new money system allowed governments to effectively tax people without them realising it using a 'hidden tax' called inflation. It works like this. In a perfect 'balanced' economy the amount of money in circulation should be equal to the value of all the goods and services produced by that society. Under these conditions the value of the money (or its purchasing power) will remain constant with the money serving only as a means of exchange and as a store of future value.

Provided that there is a direct connection between the amount of money and the things of real value i.e. the goods and services produced, then the economy can grow and people can be confident that if they work harder and/or smarter they can earn more money and the value of that money will not change.

What fractional reserve banking does is pervert this pure money system. This happens because a government that prints surplus money disconnects the amount of money in circulation from the value of goods and services being produced. They create too much money that is now chasing too few goods and services.

The result is that once all this excess money has worked its way through the system the price of goods and services will rise by the amount of excess money in circulation. So, if you double the amount of money in circulation the price of goods and services may eventually double too. But the government bought what they needed at prices prevailing before the surplus money was brought into circulation. So, they get the benefit of the excess money because they bought the goods and services at old prices. The rest of us though, pay the new price. And so you can see that the difference between the old price and the new price is not only the amount of the price rise (i.e. the level of inflation) it is also the amount of the hidden tax that we have all had to pay, that was created by the government, so that they could finance their war. Now governments use this deception to finance anything they want - not just wars.

Fractional reserve banking creates two imbalanced conditions:

- Firstly, it disconnects the money supply from the things of real value and in so doing steals the value of peoples labour by creating the 'hidden tax' of inflation.
- Secondly, it imposes an additional tax burden on the people, because the interest on government debt is funded from taxation.

Both these things make us poorer because they result in a transfer of wealth to the power elite who control and benefit from the money system they created out of their ‘...dark desire of greed for power and money...’

A. M Rothschild, who is generally acknowledged to be the creator of fractional reserve banking, said, that if you allowed him to control a nations money, he did not care who made the nations laws for he knew that the nation could be controlled through the money system.

Were it not for new inventions and more efficient ways of working which increases productivity, then the effect of inflation over the last two centuries would have completely destroyed the value of our labour.

If you also look closely at the activities of the banks you cannot fail to see that they are primarily engaged in one activity - although it is often disguised - and that is creating mountains of debt on which they receive interest. But now we have reached the point where this imbalanced system is about to collapse.

DEFLATION - NOT INFLATION- IS THE REAL PROBLEM NOW

The credit crunch is a clear manifestation of the beginnings of the collapse of the fractional reserve banking system which has concentrated wealth in the hands of the power elite - most notably at the expense of the two thirds of the world's population who do not even have enough to eat!

Most banks have been severely weakened by the subprime lending crisis, which has forced them to reign in their lending. Consequently the amount of spending power that companies and individuals have is falling rapidly. This is because those who want credit and can afford it can't get it and an increasing number of those with large debts are throwing in the towel because they can no longer pay even the interest.

Even though there is a temporary blip in inflation - caused in part by commodities speculators - the economic clouds now starting to form are deflationary and soon they will replace the inflationary ones that have overshadowed our economic life since the time of Napoleon.

What is happening now is that because the banks are creating less debt the money supply is shrinking so that there will be less money in circulation than there are goods and services. This imbalance will force the price of goods and services down. When people see that prices are falling, they will delay spending in anticipation that prices will fall further. This delay will force manufacturers and service providers to drop their prices even more - in order to stimulate demand, and thus a negative deflationary spiral is created.

To counter this, the Bank of England will try to stimulate the money supply by reducing interest rates - though even if they hit zero - I do not think this will be enough to get the economy moving again. Only the establishment of a pure money system will work. The power elite, however, will not give up their control and privileges easily, so unless there are sufficient numbers of people pressing hard, but peacefully, for change then the economic end game could be very bloody indeed!

IF WE DO NOT TAKE IMMEDIATE STEPS TO PURIFY OUR CORRUPTED MONEY SYSTEM WHAT MIGHT WE EXPECT TO HAPPEN TO THE ECONOMY?

With the exception of 1 and 5, I made these predictions in December 2003. Underneath each prediction I have commented on the extent to which, what I thought might happen, has actually happened. Though

please note that we are probably only 20 - 30 % into the economic end game and that the picture painted here is a worst case scenario which assumes that no corrective action is taken.

My 'Safety First Strategy' advocates that during these troubled times we should be prepared for the worst while holding the vision that the present system is replaced.

1. Stock markets will become increasingly volatile. Daily share price swings of 2 - 4% that are common now (July 2008) will increase as markets are driven more and more by an emotional sea of greed, anger and fear.
2. The FTSE 100 will not exceed 6750.

It peaked at 6732 in October 2007

3. Once FTSE 100 goes above 5500 it will be an appropriate time to exit the stock market and invest in the longest dated conventional gilts available at the time.

In the last 12 months the capital value of the longest dated conventional gilt is about the same and it has produced a guaranteed income, whereas UK share and commercial property prices are down by about 25% and 45% respectively. In addition the potential for tax free capital gains from this gilt - if interest rates fall - is excellent (approximately 20% for every 1% fall in the base rate). And, they are guaranteed by the government!

4. I expect the FTSE 100 to fall to about 1650 and stay there indefinitely.

At the beginning of July 2008, the well known mother of five and City fund manager, Nicola Horlick of Bramdean Asset Management, predicted that the index would fall to around 2,500 and David Kaunders of fund managers Kaunders Portfolio Management - whose views and advice to clients is very similar to mine - thinks it will drop to around 2000. The jury is still out on this one.

5. Stock markets will cease to exist through lack of interest and because they do not benefit society as a whole. Those who control vast financial resources, who have - up until now - been able to manipulate and control markets by marshalling that wealth will find it increasingly difficult to do so as more and more investors wake up to what has been going on and refuse to play their 'bubble and bust' games. The majority of shareholders in the future are more likely to be the employees of companies who will have a long term interest in the success of their business.

There is already evidence to suggest that a large number of private investors have completely withdrawn from stock markets. I am one!

6. At some point beginning after the end of 2006 there will be a prolonged period of deflation with prices falling by about 5% per year.

The back drop to this horror movie is being painted now as the price of houses, used cars and other big ticket items are falling and the number of individuals and companies that are in financial distress is rocketing.

7. The cheapest mortgages will be lifetime trackers. But once it is clear that interest rates are likely to fall significantly lenders will make them less attractive or withdraw them completely.

This started happening in September 2007

8. House prices will fall on average by 10 - 20% from their peak. First time buyer homes will fall the least, whereas 'executive' type properties could drop by as much as 40 - 50% in some areas.

House prices have fallen by 9% since the beginning of 2008. Some assessments of the extent to which prices could fall have actually been more pessimistic than mine!

9. The Bank of England (BoE) base interest rate is unlikely to exceed 4.5%. If it does it will not stay there for long. It will most likely fall to 1 - 1.5%, but could easily hit zero.

The BoE base rate peaked at 5.5% in 2007 and started falling this yearIt is currently 5.0% but is expected to fall soon - presumably when the Monetary Policy Committee (MPC) is convinced that the inflationary spike caused by the commodities bubble has passed. Oil prices have started to fall and supermarkets are locking horns in a price war!

10. About 75% of Independent Financial Advisers (I.F.A.'s) and 45% of mortgage brokers will either go bust or leave the industry.

Mortgage brokers' business is down by around 60 -70% and most I.F.A.'s have seen their investments business fall off a cliff. People are drawing on savings to pay their monthly bills.

11. Only the strongest banks and insurance companies will survive. Several small Building Societies may fail.

Northern Rock ran out of money and had to be nationalized and most of the UK banking sector is on its uppers. Shares in HBOS (which owns the Halifax) have fallen so far this year that only 8% of shareholders bought shares in the recent rights issue. The banks underwriting the issue had to take the rest. The average drop in bank shares is around 60% on 12 months ago though one has plummeted by 90%. In the USA, Bear Stearns, the fifth largest bank had to be rescued and Fanny Mae and Freddy Mac who underwrite 50% of US mortgages are being bailed out by the government because 'they are too big to fail' .Global banking losses from sub - prime lending continue to mount and defaults in the mainstream mortgage market are being reported. Personally I would not hold any cash in a bank other than what I need to pay my bills - .It's just too risky. The Financial Services Compensation Scheme cannot be relied upon as it holds only a small fraction of the amount of cash that would be needed to pay out all the potential claims.

12. As most insurers will fail, the lack of underwriting capacity will force up the cost of all types of insurance significantly. Where there is a choice, the best policies will be those with guaranteed rates.

No insurers have failed yet, though many are in terminal decline. Those who have taken over the liabilities of company pension schemes and/or are big providers of annuities are at most risk of insolvency if investment markets collapse. I have no confidence in the ability of the Financial Services Compensation scheme to adequately recompense those who could find that they will no longer receive their retirement pensions if the insurer responsible for paying them goes bust. There just isn't sufficient funding in the scheme to deal with a large number of claims.

13. Unemployment cover that pays a fixed monthly income for up to 24 months if you are made redundant or your business fails should be recommended wherever appropriate.

Due to increasing claims 24 month paying policies have been withdrawn and replaced with 12 month ones.

14. There will be a big increase in crime - especially economic crimes like muggings and burglaries. There will be a resurgence of interest in people growing their own food in order to save money.

There have been some news stories recently about thefts of food from private allotments.

15. Those who work for central /local government will be the least affected.

There is no evidence that the vast sums squandered on central government bureaucracy are reducing despite assurances from government to the contrary. Yet, if the civil service was scaled back to its size when Great Britain was the richest nation and ruled

two fifths of the world, then the hundreds of billions saved would be enough to abolish all income and capital taxes so that everything could be funded by a sales tax levied on non – essential items. Realistically It would take about ten years to phase this in but it would be very popular because reducing taxes gives people more to either invest or spend, thereby expanding the economy.

16. Well run businesses that operate in the ‘must have’ goods and services sector will be the least affected while everyone else will struggle to survive unless they offer exceptional service and value for money. The level of bankruptcies in the private sector will be unprecedented.

Sales at discount grocers Aldi, Lidl and Netto have climbed over 20% in the last quarter as weekly shopping budgets have been squeezed by the effects of the commodities bubble. These sales have been at the expense of premium grocers like Tesco and M&S and are a clear sign that people have less money to spend. The official figures for private and business bankruptcies are a horror story and business surveys of likely future activity are just as scary. Unemployment is now on a firm upward path despite all the trickery that government employs to conceal the truth.

17. Unemployment could hit 25% or more.

Unemployment is the last indicator of economic decline, as firms will only shed labour when all other cost cutting measures have been exhausted. What we do know is that unemployment is rising and that the building, retailing and financial services sectors have been hit very hard.

A GOLDEN AGE MONEY SYSTEM

A Golden Age Money System is one where:

- Money in its pure form is two things: A medium of exchange, and a way to store value for different times when that value is needed and cannot be produced on a short-term basis.

If the money system in the world was still in its pure form as a medium of exchange and a short term storage of value, we would not have the problems that we have in the economy today.
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- Money, instead of being a means to an end cannot be turned into an end in itself – meaning that the money system cannot be perverted beyond its original intent and design into a scheme where an elect few (the power elite) can use money not only to gather privileges for themselves – that they could buy with money that they hoard for themselves – but they could go beyond that and use money to further their never-ending quest for power and control over people.
- Where people are rewarded according to their willingness to multiply their talents:
 1. Through their ingenuity of bringing forth new ideas, new inventions, better ways of doing the same old tasks.
 2. Through their willingness to take risks by taking an initiative by doing something that no one has done before—and therefore they cannot know what the outcome will be.
 3. Or by their willingness to put forth the labour that is needed in order to get the economy to run.

- Where you cannot gain something for nothing or a variant of that, reap the rewards of other peoples labour.

The derivatives business is a good example of both these mindsets

- Where the control of the medium of money cannot be used to control people –for suppressing them or by stealing their labour without the people understanding what is happening.

Taxation by Inflation and enslavement through debt are the main ways this happens under the current system.

- Where you have only a need for the amount of money that is needed to exchange the total value of goods and services that are produced by a society.

If there is more money in circulation than the value of goods and services produced then inflation (rising prices) will be the result. Inflation is a hidden form of taxation used by the state to steal the value of peoples labour. And thus, if the rate of inflation is 10% and the total impact of direct taxes is 40% then the true rate of taxation is 50%

- Where there is a direct correspondence between money and things of real value like goods and services.

The derivatives business is a perversion of this rule because the sole purpose behind it is to make money out of money without creating anything of real value as you would if you made a table or repaired a sewing machine.

- Where money is used as a store of value through saving but where it is put to good use by investing it so that it helps the economy to grow -. This is Illustrated by the phrase ‘when money flows the economy grows’

A good demonstration of this point was the banking model established in the first half of the eighteenth century, in Benjamin Franklin’s home province of Pennsylvania in America. The local government created its own bank, which issued money and lent it to farmers at a modest interest. The provincial government created enough extra money to cover the interest not created in the original loans, spending it into the economy on public services. The bank was publicly owned, and the bankers it employed were public servants. The interest generated on its loans was sufficient to fund the government without taxes; and because the newly issued money came back to the government, the result was not inflationary! The Pennsylvania banking scheme was a sensible and highly workable system that was a product of American ingenuity but that never got a chance to prove itself after the colonies became a nation.

NB: the Federal Reserve Bank of America is a privately owned and run collective of Banks who operate in their own best interests and over whom the America people have no direct authority.

THE BEGINNING AND THE END

What we must do now is tell our political representatives that we have had enough of the present perverted money system, and that immediate steps should taken to establish a new system that is based on the timeless spiritual principals outlined above.

I have found that writing letters to local and national newspapers is an effective way of getting the attention of politicians, and it encourages others to join in the debate so that a powerful momentum for change can be built.

If we do nothing those blinded by the illusion that the present system serves their best interests will continue to drag our nation and our civilisation into a downward spiral that will self destruct according to the second law of thermodynamics.

The audacity of the banking fraternity is simply breathtaking. They are now pressing politicians on both sides of the Atlantic to use tax payer's money to bail out their physically and morally bankrupt money system so that they can continue to control, manipulate and steal from us.

When you consider that hundreds of billions of dollars have been lavished on the space program and weapons of mass destruction, while two thirds of the world's people live under the threat of starvation, then something is very wrong. We in the West owe it to ourselves to help elevate those who are less fortunate because then we will be raised up and the virtuous spiral of abundance can begin to flow.

The elimination of poverty - in all its forms - should be the first priority of a civilised world. Any system that actively works against this goal does not deserve to survive. The idea that we live in a world of lack and scarcity where there is not enough resources to go round is contrary to the universal laws and has been the cause of nearly all conflicts on this planet since time began..

We live in a world made entirely of energy. If we qualify the energy that we have - through right thinking and right action - we will be given more and thus the natural cycle of abundance that is everyone's right, can begin to flow.

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t: (01952) 249737
f: (01952) 416867
e: kim@kalincolninvestments.co.uk
w: kalincolninvestments.co.uk