

# Mohamed: Financial Guru and Uber Driver.

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*It is customary in finance to mock the investment recommendations of a taxi driver. But a Uber driver is different.*

Despite the notable improvement in taxis under the pressure of competition (taxis are beginning to deign to put your luggage in their coffers, to open the door to you, leave the indoor perfumes green-orange-red balls which, Jerked, put your heart to the lips, and their cars are cleaner) I remain faithful to the challenger Uber who I first upset this monopoly.

Some relations of my entourage recommend me to try chauffeur-prive.com but I have not yet leapt. I also noticed that many drivers are running with both applications.



The bitcoin has prompted many questions and remarks ...

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Wednesday, August 16, 8:40 pm, Paris, 74 boulevard Pasteur (not to say Montparnasse station, monopoly taxis), I wait for my driver Uber.

It is Mohamed, service UberX, in a Renault, announces my phone.

Mohamed arrives. His dreadlocks conform to the photo, he knows my name is "Simone". Everything is fine.

Mohamed loads my heavy suitcase, whose weight is due to the inability of the publishers to understand that light books are more pleasing than heavy books.

He also loads my golf bag. The driver with club protector imitation wild boar does not disguise it, although the wild boar is the hairy variant of the pig.





20h42 - Mohamed:"What's your disability?"

Mmmmm. Early generalization is dangerous. Contrary to appearances, Mohamed is not only interested in football.

Mohamed perhaps embodies the "[idiosyncrasy](#)". Caution is therefore necessary because the central banks believe that idiosyncratic beings are dangerous individuals who could upset their plans. Idiosyncrasy is - as I discovered yesterday - the "way of being *Particular to each individual* Which leads him to have a certain type of reaction, behavior of his own".

I, on my guard:"Handicap, er ... 15, why, are you interested in golf?

- No time, but I would like ... "

20h44 - We meet another Uber, looking weary, who asks Mohamed: "you work well? "

Mohamed:"What time did you start?" 17: 00? Do not complain ... "

I, curious:"There are tourists right now in Paris? "

Mohamed:" Yes. No problem. Simply the beautiful races it is morning and evening. The tourist leaves early in the morning for the train station, the airport or the distant place he has chosen to visit first and in the evening he wants to return to his hotel just before or after dinner. Midday only small shabby races. Better to avoid, not waste time waiting. It's simple, you have to adapt ...

And you, what do you do in life? "

- Hem, er, I write ...

- Oh yes ? Novels ?

- No, boring stuff, about finance.

- Wao! So, the Chicago Boys, The Gold of the Fools, Blythe Masters, what do you think? "

Oops, sharp, Mohamed. The Chicago Boys is not a band. It is a group of Chilean economists from the University of Chicago, influenced by Milton Friedman. *The Gold of the Fools*, Written by Gillian Tett, a star journalist *Financial Times*, Tells the story of Blythe Masters and the creation of the CDS derivatives products at the origin of the financial crisis of 2008. A book of popularization of reference.

I, cautious: "All this credit is dangerous and it does not do any good, neither in 2008, nor now. "

Mohamed said: "When I had time I was watching BFM TV. Me, I think money must be backed by something, otherwise it's nothing. With all their crap and their tricks, they will lead us to civil war. Now I have less time for BFM TV, the Econoclasts and all that ... "

I, prudent: "You are right, money, it must be leaned against something to not be anything. And the *cash*, What do you think ? "

Mohamed: "Ha, the *cash*... It is the tax optimization of the poor. When you're not a multinational, you can not afford the auditors, the legal experts, the tax experts, Ireland, the Bahamas and all that. It's not for us, little ones. To optimize, we have the *cash*

It's freedom too. My father, he is at the Credit Lyonnais. He retired in Algeria. From time to time he asks me for transfers. I have the power of attorney. The last time was € 5,000.

At Crédit Lyonnais, they told me they could not make the transfer like that, that they had to ask the Tracfin. I said, 'What, when the money came, you did not ask the Tracfin for anything. He did not mind the money coming in. It's HIS money, to my father. You do not want to transfer his money to him, so give me *cash*. 500, 200, 100, 50, 20, 10, I do not care, I take everything '.

They told me that the *cash*, They could not give it to me. So I said 'What! No transfer, no *cash*! Thieves, you're thieves, you do not make money! 'They said' calm yourself or call the police '. I said 'I'm calm. You can call it the police, 17, '1' and '7', easy, I know, you see, I'm calm; But to the police, I will tell them that thieves are you! So they called the manager. Finally, I got my transfer, Tracfin or not.

The bitcoin, I regret. When it was 400 it tempted me. Now, at over 4,000, pffffff ... »

I, curious: "But the bitcoin is backed by nothing, is not it? "

Mohamed: "Wow, no, you giggle! The bitcoin is backed by all the *Dark web*. A whole economy that runs without asking any ... It's not 'nothing', that! "

Mohamed is right! The Queyranne report handed over to Arnaud Montebourg in 2013 showed that in France, the corporate tax yields the State 36 billion euros while [The aid to companies \(the report lists 6 000!\) Cost taxpayers € 110 bn](#)

The economy that turns "without asking anyone", this should be the norm.

21h00 - end of my race. Mohammed extracted from his chest the bag of gold with the of boar and my heavy suitcase.

"Finally, gold too, is not it?"

Me : "I assure you, they are not ingots in the suitcase. Only books. "

Mohamed: "Bah, bof, no worry ... Gold, I like. I take everything, I tell you. The important thing is to have the choice, to be free. They want to eliminate the € 500 in France, but elsewhere it works. "



Votre chauffeur était Mohamed

13.05  
kilomètres

00:19:25  
Durée de la  
course

uberX  
Voiture

★ ★ ★ ★ ★



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Mohamed, if you ever read these lines and you contact us, I promise you that you will have a free subion to any of our letters or services of your choice!

Mohamed, you have made me discover concretely idiosyncrasy and you do not enter the narrow huts of the central bankers!