

** Mauricio Rivadeneira Mora **

ECONOMIC HEREJIA

Protocols ... towards a new economic system

** Book I **

“CONFERENCE”

** “A new scientific and systemic method for **

** ECONOMIC THEORY ***

** Book II **

** “New theory: a new way of seeing the world”. **

** I accuse the financial system, economists, and you. **

** guilty of unemployment, hunger and misery. **

** Book III **

** Guidelines for **

** “The country we want” **

** Editorial MRM. **

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DEDICATION

I dedicate this writing to God, whom I only ask myself enlightened and give me wisdom, and help us to form a more human, fair, and perfect society.

** To the nations, so that one day the brotherhood reigns, and the borders can be eliminated. **

** To Colombia dear, land that saw me born. **

** To my father (qepd) and my mother, who gave me life. **

** To my wife whose patience has no limits and my children, that God has given me. **

** To my family. **

** To my friends. **

** To all in general ... **

** To them my very special thanks. **

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To the reader: **

** One day we will awaken, and we will know that the world can be improved from one moment to another, as fast as the blink of an eye, really with the speed that we can change our thinking and our beliefs. **

** I will tell you that the whole economy you know is better to forget it. You have been deceived. Everything you have in economics is a belief, a great lie that was put in your head with manipulation, through the press and university. Abandon these lies. **

** In this book science for the economy will be rescued, and you can verify in the “laboratory”, through the experiment. This theory is not to deliver power to someone and that it can master everyone. This theory is to free the human being from the claws of money, war and those who handle money and men. Only if voice, dear friend, you are willing to increase your consciousness and accept that you can be free. **

****** When I tell you that the central banks around the world must be of governments, which they must issue for the government and not as a debt, I tell you because the debt countries will become independent, and those who manage everyone. Then the “powerful” of the earth will shout, blasphemy! And those who handle everyone will shout stronger, and make everyone oppose, and they will do it with all their efforts, just because they know they will lose their power. And universities will oppose, and economists will cry in the sky, not because they are the ones who dominate the world, but because they are blind, and have false knowledge deeply rooted in their subconscious, and somehow defend the “powerful.” I hope dear reader who does not fear you. And I will tell you that the struggle is not between capitalism and socialism, because both need each other, nor from the people against the rich, or voice against anyone. The fight is your against your own beliefs. Discard all beliefs. All.******

[ECONOMIC HEREDIA] { . Mark }

“ The economy lacks scientific method. Far from the truth, it must be questioned without fears, because if today’s society is lost, it is not by design of the gods, but by the hand of man itself, by the fragility of his thinking, by the rigidity of his beliefs ”

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**** ECONOMIC HEREJIA ****

**** “Protocols ... towards a new economic system.” ****

[] {#_ HLK249081180 .anchor} ** Author’s prologue **

**** What we should know about the last crisis of capitalism. ****

First of all I want to tell you about the responsibility that each one has in this crisis. Do not believe even for a moment that you have no guilt.

You who read on newspapers tons of economic information that you do not understand but you end up repeating, I hope you stop for a few minutes to understand in four leaves the entire economy that you think you know.

In fact, and without realizing you, you are part of the transmitter, as a virus that is transmitted from one person to another. You transmit a belief, so entrenched in your subconscious, as is that statement that maintains that resources are limited.

When you agree with this belief, -which resources are limited-, you end up living that reality. You create it, you live it, you feel it, and even cultivate a hidden fear, which will soon come alive. Limited resources, and you will see suffering soon.

As you think money is limited and difficult to get, so it seems impossible for money to make the government. You believe like everyone else that the government cannot make money, and repeat it (transmitting) to shout, to ensure that this “truth” cannot be discussed. Do not accept any argument against. You yourself become the safeguard of this great and great truth: the government cannot make money.

And you do not settle for this, but you affirm more things to support a truth, that you have never seen or know how it works. It seems to you that it is true. You affirm that if the government makes money that produces inflation (prices that rise and up). Terribleeee. And you self -convince yourself more and more, of such “deep” truth.

Well, I want to tell you that reality is not how you believe it. In fact, reality cannot be seen directly. It is like constellations, we only see very distant pnts, and you need very sophisticated instruments to see reality behind your simple look. To see the constellations you need the instrument that expands the image and allows you to see and tabulate with a theory, everything that appears to your vision.

The same thing happens with the economy. You need very sophisticated instruments, and a very elaborate theory, and be able to verify it in practice, know that all your riddles have to go through the theoretical and experimental test. This you must accept that you have never had it or. In fact, you can be sure that you have never done any experiment to check if it is true that when the government makes money, inflation occurs.

When you repeat your economic “truths. Actually, you just once the money that passes through your hands, and once a money that enters and leaves the banks, and everything else is that you suppose it. You suppose that when the government does the money ... -Not you even know how it does, or to whom it gives it, or if he stays or not with the money, - you simply suppose that this produces inflation, and you also say that then the politicians steal it, although you do not know how they do it or really consists of you, but you suppose everything, and you think that is the truth.

You will also believe, if the case you are an economist, that you save yourself from the previous consideration. Well, I invite you to think better. As an economist you really do not know the true scientific method, so that you have not been able to know the rigor with which a demonstration must be made. Both as a practical experiment and rigorous demonstration within a formal logic. (You would be surprised to know that it is not about measuring people’s feet, and then measuring their statures, and then affirmed that the stature of people depends on the size of the feet. That the cause of them are high or low, depends on the size of the feet. It is more or less the same reasoning when someone dizque has measured the emission of money and has measured inflation, and then affirms that inflation is due to the emission that the government is You think better, you will realize that all your statements in economics are mere beliefs and repetitions. If for a moment I would think of who are interested in all these statements, perhaps you would understand that in economics there are those who truly handle the threads, have very deep interests of domination, and have the power to do so. Anyway, I have to tell you that in economics we can say that we have “useful idiots”, that somehow we are all that are willing to repeat and repeat, without analyzing what we accept as truth. This is unconscious, so I hope you think about it and don’t get brave (a). This works every time we read the press or see the news. Even when we go to university. Beliefs injected us, and as come from sacred temples (universities), then we say that is science. And the truth, we only cultivate beliefs.

When you think that resources are limited then you reinforce it with other beliefs, for example, when you talk about interest rates. You learned that interest rates stop demand (demand equal to many buyers), and that when the demand is stopped, inflation is reduced. If you think about it, you don’t know where you learned it, but you affirm it with an entertainment and security, and you believe it, it doesn’t matter that it is not true, but you believe it. How many times the central banks have uploaded interest rates to control demand and reduce inflation, and contrary to what is expected, inflation does not go down but goes up, and that does not care, you still believe that inflation is controlled, reducing demand, which is equivalent to making people lose their work so that they cannot continue to buy.

You simply agree that central banks upload rates to control inflation. You believe, that in this way demand is reduced, that is, you believe, very deep down, that there are many people in the world, and that they must be eliminated, so that the demand does not make inflation upload. Notice that you don't even understand what you think. But you repeat it and repeat it, and repeat it, again and again, until you come true. Now we have a crisis that is leaving many people without employment, reducing demand, and endangering the subsistence of many people. And what we do not realize is that we are actually endangering the whole society, because then many people suffering from hunger leads to a struggle desperate for survival. In truth, the whole society is in danger. And you still believe that resources are limited? Obviously. That is why we end up doing everything that leads to limit resources. Our own thought leads us to limit ourselves more and more, supported by our own beliefs ... most of the time, imposed and accepted by us.

I will show you one more belief. You say at all times that the government must save. That the expense must decrease and save the leftover. You also blame the past you consumed and spent too much, and today you don't have how to spend. As we do not save in the past, today we have only debts. You do not even know if there is surplus, or what is left over in economics, but you repeat it again and again. We accept that we must squeeze our belt. One does not explain how expenditure more and more decreasing, can improve the economy. But you repeat it. Imagine at your home with four toddlers, and suddenly they will tell you that you should stop feeding two of them, because you have to tighten your belt. How are you? Eliminate half of the population to avoid inflation? Do you realize that they are stupid beliefs?

Then they tell you that it happens to us because before we consume too much, and now you have to stop to pay the debts. Somehow we think that the economy of our house is the same as the economy of the nation, have you even thought about who you owe? Who owes the government? I will tell you, to the banks, and these in the final, to the Central Bank, or to the Federal Reserve of the United States. Imagine. We owe the Central Bank ... that is from the government. To a building. Or who belongs to the Central Bank and the United States Federal Reserve? Have you thought about it before? No. Of course not. But you repeat it and repeat it, that of the debt, and repeat it, again and again, until you realize the lack of resources and the recession and the crisis, and of course, the debt. And you accept the debt as normal, you accept that the Government must be indebted and that the government has to borrow all of them to pay their debts, and accept the debt as if it were the most normal situation in the world, and for a moment you stop to think that the abnormal can be the debt. I will show you how it works.

It all started with the era of globalization. Although nobody knows what globalization is, do you remember that globalization arrives to stay? You said it and you still repeat it, as if the world had never been global. Everyone said the government should reduce public spending, which could not be issued, and that the interest rate should rise to control the fear of inflation. Since since then the economy began to contract. It was not noticeable then, as it is not noticeable either. Only the crisis is felt and lived, and everyone in contraction, and for a moment we think that our thinking continues to take us for the increasingly acute crisis. Not for a moment we think that by doing that is that the crisis has been presented. For not spending the government, for not issuing, and for having uploaded interest rates. But so it works. The issue is as follows:

Just remember a little history. Just when globalization began, that is, that interest rates should be raised, reduce public spending and that the government could not issue money, companies began to merge to prepare for global competition. They merged and fired ten thousand employees. Employees were left over. Actually, companies no longer sold the same, because the economy began to contract from that moment. For its part, the government began to make tax reforms to improve its income. But as the economic world continued to contract, it was necessary to make more mergers, and by the government to make more tax reforms and more labor reforms, decreasing what has already been obtained above, suppressing what had so much union struggle had achieved, the nocturnal surcharges, increasing the age of pension, increasing the fees to cover social security, increasing taxes, in short ..., everything that had been won in so many years. decade. Didn't they notice? It is the consequence of what everyone has been asking, that the population decreases to decrease demand, and thus be able to control inflation.

It sounds stupid, and it is. All because we all repeat and repeat that resources are limited, and that as we cannot save us all at once, so we do only a few. What do others die ...? Believe me. This will be the last crisis of capitalism, either because we are all to disappear, or because we are going to stop such stupidity. You have the power to stop this imbecility. You can stop all these silly beliefs of a single pit. As? Very simple.

Don't forget it. You have never had access to the instruments that allow you to see how the world really is, so everything you have in your head are beliefs. You think the economy is like that, because they told you. But this can change. It will not be easy.

Take as an example the physical, so you can see that they also have beliefs. You will have heard about Big-Bang theory, surely. Physicists believe that at the beginning there was a great explosion. That is also a belief. But I will tell you ..., somehow the world of physicists would be willing to change this belief, if evidence appears that shows them that the thing is not. It would not be very difficult for them to think there was never a beginning. In fact, matter is neither created nor destroyed, only transforms, and the principle of conservation of matter and energy, could lead them to never existed that principle, that initial explosion.

The same can happen in economics, that is, with your thought. This can change with only you want. As they say, he asks what you want and will be granted. With only you accept and understand that the government can issue the money, and that the Central Bank must belong to the Government, and that you understand that resources are really unlimited ... and that will be enough. You just try to tell another person, and then you begin to repeat and repeat it, and what today is a crisis, you will make it permanent abundance, and for everyone. Just change your thought. It will be a little easier if you understand than what you know really makes no sense.

Always remember, there are no preferences, there are no unfortunate poor who do not deserve to live the experience of this life on planet Earth. Abundance is for everyone, and we can all go out well and forever. I can assure you that if you begin to change your way of thinking you will gradually understand, and you will surely find better arguments to see what is true what I tell you. And you can check it experimentally.

Always remember, it makes no sense to say that we must control the demand, but that we must accept that everyone wins with their work and that everyone can buy what they need, and in turn, that the bidders (equal to more people who make more production) can produce for everyone. That is, demand and supply is really for everyone and in abundance.

You just have to change the word limitation for abundance. And support it with facts. Join everyone and strongly states that the Central Bank be from the Government, that the Government issues money and disappears the debt. The government does not have to be due either to a building or himself.

In short words and in less than three pages I have told you everything you have to know about the crisis. And I have told you that just as you are responsible for the crisis, you can also be responsible for abundance. Just with you want.

If you have read here, I am sure you are a bit restless, and with some curiosity. Some purely economic things would be clarified and I will do it.

You really have to know that supply and demand go hand in hand. Producers and buyers are in the street, in the market, and there they agree. Some buy and others sell. If you do something to reduce demand, you automatically decrease the offer and vice versa. It is elementary, if buyers disappear, the producers will also disappear, because no one is going to do things that are not going to be sold. So when you brake the demand you really destroy the system, you destroy what you have won. If you had work you destroy the work. If a job is destroyed, something that person did, that is, a product is also destroyed.

There is also a natural tendency of capitalism that consists in competition makes prices decrease. That is, when the demand increases, the supply also does, and more bidders, or better, producers offering their products, makes prices tend to go down, because there is a strong competition between them, the producers, the bidders. The least efficient will disappear from the market. This must be understood very well, so when there are dominant companies in the market, they will not know about competitors because they will force them to lower prices.

So when there are dominant companies, it means that there are dominant people, and these people generally have power and use it. They end up dominating not only companies, also banks, central banks and governments. These people are not interested in getting prices, because that would increase their effort and decrease their income ... (they always want more with less difficulty), and that they do not guess what they do:

They claim that the system is in danger, that the greatest demand will produce inflation (upload prices), -when we know that they are actually going down-, and send the message that demands must be reduced. Then, those who dominate in the Central Bank copy it and say: "You have to upload the interest rate, because the demand must be stopped. They already know what that means, right?"

Then with high interest rates, the thing begins: as everyone has debts, so you have to pay more interests to the debt, and people's income decreases because the paying more debt is less left to buy and meet their needs. In addition, the government that also needs more resources asks for more taxes and leaves people without more resources to meet their needs.

This wants to say that then companies sell less, then they have to produce less, and have to say goodbye. Because everything in economics forms chains, which are transmitted from one place to another. Every form chains, that is, the effects are multiplied, when transmitted from one place to another. Exactly like the repetition of your thoughts, your beliefs, reality begins to be repeated and transmitted multiplied. That is the interpretation of the multiplier.

Then the reality is different from what you thought, when the interest rate is uploaded, you begin to control inflation but to control the competition, to those who forced the system to lower prices. Competitors are really destroyed.

And to make it more effective, then the government is forced to spend less. Spending less means that the government does not buy because it now has less money, and ... do you know? The government when buys, buys from private companies, or pays salaries to people who in turn buy from companies, or stop doing works such as roads that also hires private companies, that is, more companies will disappear. And everything, absolutely everything, begins to disappear, including money. And the banks. Do you understand now that raising the interest rate, reducing public spending and not issuing money far from fixing the system is what it does is destroy it?

Do you understand how thought, our beliefs, are those that have brought us this crisis?

I hope so. I hope these five pages have been very benefiting, and they have explained enough to understand the economy and the crisis.

I am convinced with Einstein of human stupidity: "There are two infinite things: the universe and human stupidity. And I am not sure of the universe." He affirmed. And I hold it because in economics we can say that humanity has been little more than that. Everything that has been said in economics has been so out of place, that one cannot be explained. Only beliefs. And it is not known that it is worse, if economists speaking just like populace, or populace feeling economists. Civilization of barbarians. The knowledge of the economy has reached the point where everyone says the same, young and children, rich and poor, "scientific" and profane, bankers and planners, lawyers and mathematics, all sharing the same ignorance, the same theory, or better, the same beliefs, absurd, but all willing to tear the clothes for their ephemeral truths. The world lends to its annihilation, and neither a pinch is pinched that their beliefs can be false. Everyone continues to pontificate with the same solutions without realizing that it sinks them.

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Since this crisis originated, deep and long, perhaps the last great crisis that this civilization will live that an economic system was invented where everyone is a slave to debt, a debt that is transmitted from central banks to private banks and governments and the bulk public through taxes, there is a lot and nobody understands what the system that really entered into crisis is. Actually, this great debt system entered into crisis, a system that has enslaved the entire population. Not precisely the capitalist system, but the system that allows money, when it is emitted from the Central Bank, to circulate as a debt. The independence of the central banks allows individuals to manage the economy, creating crisis or expansions apparently at random. We also live economic paradigms not subject to experimental verification, in fact false, and that favor in any case the bankers for the management and waste otherwise. Therefore, the new generations that have to create new cultures and pending the beneficial evolution of society must begin to support that the central bank of the countries return to the bosom of the State, and that the money they emit, necessary resource and that can be done in the necessary quantities, are of the State, and that they are carried out not as a debt, that is, that they are of the State income budget without interest. This will eliminate the indebtedness of the

State and slavery to debt, allowing societies to enjoy the unlimited resources of nature, in addition that it will allow the freedom of expression and work of absolutely the entire population. The new society must be of true freedom, preventing groups from arising to be able to enslave the population.

Today I present a different economic theory to what you know. Let's say we have two theories in front, almost twins in terms of concepts and formulas, but very different in terms of logic, interpretation and results.

The theory that I present cannot be judged from the perspective of the theory they already know, because everything would be not only strange but stupid. The truth is that everyone is so immersed in their "knowledge", that there is no minimal possibility that they can believe that they are wrong, or that their theory is useless.

But there is a way to save this difficulty if we get everyone to forget the theory they already know, forget their reasoning and their apparent logic, something like format the hard drive (format the brain), and start over. Then the theory that I am going to expose in this book will begin to make sense. Much sense. If you believe that a better world is possible, full of wealth and abundance for all, without the need to be a slave to debts and money, or anyone else, then this book is for you. But if you can't stop thinking that this life is to suffer, then I'm sorry. This book will not help you, because this book is for a new thought, for a new world order.

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** [] {#_ HLK249081824 .anchor} ** Brief history of economic heresy **.

We always go out with novel things when internal need calls us. Somehow we only look for the truth, because we want and need to know something urgently. Let's say, our deepest need. Our human need, and strange as it may seem, there is nothing that prevents us from continuing in the search. Even penalties don't matter.

I remember being a young man, feeling that I did not fit in this world. Not only fears and the difficulty of relating to others, but it was impossible for me to understand the business world and its motivations. I remember since the age of 8 I promised that one day I would understand, and I asked from the deepest of me that I could one day fight misery. At that time I did not understand that misery is also an experience that many souls choose for their own will.

Poverty always affected me. I also asked inside me that I could help solve the problem of hunger in the world.

Now I realize, when I look back, that those requests from the deep of my soul channeled my life.

And now I express it in my previous book and in this.

My passage through physics was very important, as you can realize in the different writings.

My passage through the economy was as evident.

Not having followed a career of postgraduate, masters and doctorates, according to the Academy was even better, because it would surely have been caught in institutional thinking, the closest thing to a brainwashing.

I will tell you something else, life deprived me all the time to have money. Surely this was the hook so that he could not leave the investigation at any time. I discovered two reasons or aspects so that the human being does not have or cannot generate the resources for their subsistence, a psychological one who adds one in negativity, and a scientist who exposes in this book, and that can help humanity as a whole to free themselves.

As the poet said on occasion:

"A fruit matures slowly in my heart

I don't know his sweetness

They only how hard and bitter is your seed "

And today, I can say with all my love, "this is the fruit." Economic heres. "

[] {#_ HLK249081883 .anchor} Introduction

General aspects.

Economic theory has always said and sustained that resources are limited. And if this is the fundamental principle, it is expected that the growth and everything else of civilization will be equally limited.

State income comes basically from two sources, taxes and credit resources both internal and external. If the State does not have enough resources, it will have to borrow. That is the limitation. And of course, if my starting point is limitation, then there will be no other non -practical theoretical possibility.

For this reason, we have to think that if we want to go to another dimension, we have to question our mental limitation first. Indeed, resources are unlimited, if we want it.

There is nothing worse for a society than having unemployed; People with obligations to hold a family, and unable to do anything to earn sustenance. The man is sad, loses self -esteem, sees how his clan is broken, or becomes aggressive and seeks over experience. Sad destiny for society that does not find a way to give work to its entire population. And worse if it believes that it is the market to fix everything.

We believe that civilization walks alone, it seems to us that it evolves for itself and no plans are required or anyone who intervenes so that it continues to progress, as if it were driving it an invisible hand. Its laws, if any, make us evolve unconsciously, as if there is a universal purpose. We also believe that the struggle for experience acts in the same subliminal, unconscious way, and it would not occur to us to think that humanity could be in danger of extinction. Civilization, as a product of unconscious forces, continues to move forward. And if something fails, the fault is of the leaders of the moment who could not interpret the forces of the historical moment.

This vision of the development of civilization seems appropriate to examine it more carefully, because at a given time in history it requires superior consciousness to understand how different natural forces operate and know where we must continue. It is unquestionable that the dinosaurs disappeared from the planet because surely the natural and “unconscious” forces took them to a limit of existence where a conscious act was required to continue. When this step did not take, they disappeared. The same can be happening to our civilization. In fact we have reached a limit where it seems that no one understands what is happening. Fundamentally economic crisis, where the world, thanks to an operation of globalization, does not only seem I started to involve, and who knows if I walk to destruction.

We analyze the development of the evolution of civilization as a set or system in which four essential elements converge, as we express in the next page diagram. 1. Man as the main element, with all his beliefs, fears, and religious culture. 2. The institutions created by man and express his organization. 3. Money, fundamental element, and without which, modern civilization could not exist. And 4. The accumulated knowledge of man, under which natural and social laws are discovered, and evolve mentally, modifying beliefs and customs.

Protocols ... Towards a new economic system, it is a book that investigates the functioning of society, that is, the laws generated by civilization to the extent that man develops more complex social and economic systems. The different components or parts of the system are analyzed and how they are engaged between them, how is the operation and interrelation mechanics, and the way the system can stop working. It is not intended to deny previous investigations, but to find a new approach that allows us to discover why neoliberalism and globalization seem without remedy to a forceful collapse.

This is a writing of economics. Elementary in its expression, and very heretical in its content, it reaches completely opposite conclusions to those commonly accepted by both economists and the general public without this meaning that scientific rigor has been sacrificed.

We are far from the end of history, we could say that we are still a primitive planet. When man can subsist with a daily hour of work and can positively take advantage of the rest of his time, being spiritually productive, then we can affirm that we approach the end of history. Meanwhile it is silly to believe that we already have all the knowledge of the social and economic sciences and that we only need to modify politicians a bit, and that the rich think a little more about the poor.

! [] (Media/Image1.wmf)

Under current conditions, without the full knowledge and mastery of social and economic laws we could not do anything to improve the standard of living even if we had a quarter of the population thinking and acting as angels helping the most miserable. Poverty would not disappear from the planet. Society is somewhat more complex than sacrificing for others, (although this is commendable and desirable for spiritual development), and not as simple as the games that the mathematical economist invents when he sits to design his ideal world and then pretends that reality behaves as he wants. Just as the real world has its own mechanical, electromagnetic, quantum and relativistic laws, the social world also generates its own laws, where man should only discover them. And when this does, then maybe I can control and dominate your social being, and you can find a way to generate full permanent and sustainable employment, and make a better world.

Today, year 2002, when the whole world adds into a deep depression, without brake, when civilization is attacked by a “thousand heads monster”: where unemployment increases in all cities in the world, where companies disappear, and sales decrease in all countries. With absurd increases in the gross domestic product, with states that do not know how to adjust their finances, and civil society increasing the unions and politicians and themselves, where the specialists themselves shout from their stands their solutions without agreeing or listening to their opponent and still lacking even a reasonable argument, when we all attack each other and each one seeks their own salvation and to the guilty A large tower of Babel, to stop that invisible monster we start screaming, each in their own language, “hold, we end with corrupt politicians, we end the voracity of the companies, let’s eliminate the state that is only a waste, let’s get out of the free market, we end with wild capitalism ... etc. It seems that they are losing control, because they also realize that everything is being lost,” as if nothing was eating everything”, as if the phenomenon of globalization consisted of the inevitable, that nobody knows what to do, in which everyone becomes poor, and where only hunger is increasing ... then, and only then ..., we can realize how helplessness that humanity is. That monster will win And all because we have set aside the world of science, and we have taken refuge in the world of belief. That is currently the world of economy. But that monster with its thousand heads is very powerful, because it is not seen together, because each head is slippery, because it seems that each one is independent and thinks for itself, because in a word, it is invisible. And then, the civilized world, congested and disorganized shouts inconsolably without knowing who to complain, or where to go, or to who attack, and undertake a quixotic battle against some windmills that we identify with a gas word, “neoliberalism or globalization.”

The fault is of the neoliberal policies, we say. But these policies or neoliberalism are not well understood. Is neoliberalism a doctrine, or an economic model, or a philosophical thought, or perhaps a theoretical system, or perhaps a capitalist system, or refers to the free market, or is it a natural system of struggle for experience, or perhaps only a totally enemy ideology of the state? What is neoliberalism? It is not known. But it is discussed by philosophers, economists, politicians, lawyers, discuss it, and nobody knows for sure or their roots or their meaning, because in reality it is a montage of many elements, some certain and other false. But this conceptual difficulty in addressing the issue also generates a difficulty in measuring the result of its applications, and something more difficult yet, finding weapons to combat it. And even more difficult, when everyone believes that globalization arrives to stay.

What is neoliberalism, how it affects countries, who created it, who drives it, who defends it, how it self-stated, what is its goal, what is its relationship with religious struggles, with the struggle for power, and how can it be faced, and what countries should do to stop this monster, and what should be done to reorient globalization in a harmonious way and self-sustainable? It is the issue that we will address in the following pages, solving an additional conflict that we could call the crossroads of humanity, in the sense that there seems to be only two possible paths: 1.- That humanity together continue to advance as we have been, growing without control, predating the planet even poisoning it totally and in the end, not far away, all irremediably perish, perishing all irremediably. Encourage systematized destruction, to gradually reduce the population, until of the six billion inhabitants of today, there are only a few hundred million to start over again.

While the panorama is dark, both cases reflect an arrest of evolution, it would be a recognition of human impotence, and it would lead us to think that humanity was not able to evolve, which is why, like dinosaurs, the human race should disappear from the face of the earth.

Therefore, the important thing is to know if there really is another option. One that allows us to survive, that is, to the six billion inhabitants, without being found with a fatal destination, and instead allow us to recover

the planet so that it is again sustainable. That is, where natural recovery or regeneration is greater than the predation we cause. It is important then to advance a study where we can recognize the current conflict along with breaking pre-established beliefs. Something that makes us question the knowledge acquired, and finally, place ourselves again on the path of evolution as a civilization that has reached superior knowledge and that somehow must be able to overcome the simple limitation of the use of brute force.

** 1. The problem of knowledge, laws, and systems. **

The problem can be analyzed from a universal theoretical context: philosophical on the one hand, or scientist of the other. The philosophical generally does not solve anything, only makes very deep dissertations of the different ones, and made of the knowledge acquired in all disciplines but is not able to discern an exit to a crisis, although it can find one or the occasional lie in the different economic and social thoughts. The fact of proposing a theory, or ordering in a universal theoretical context a knowledge that can be found dispersed in different theories, is a systematic and methodical work. And even if it is systematic and methodical, it does not mean that it is scientific. The philosopher and the mathematician can propose and discuss many elements of a system, they can know very thoroughly the discourse of the method, but very difficult they get to do science.

Actually philosophy feeds on two main sources: science and religion. The science that discovers reality, interprets and transforms it, thus acquiring knowledge; and the religion that discovers values, ethics and morals, and becomes a way of life by guiding the individual both in the material and spiritual. When philosophy reflects on these two aspects, then wisdom can achieve, on a clear condition, that its source is well founded, that is, that both science and religion are “pure” and “true”. Sciences as they handle the scientific method in their theory-practical relationship, and religion as long as they are independent of economic and social power. What does not seem to be the condition of our day. While the natural sciences are well developed, we cannot say the same of the social sciences, including the economy, much less of religion, which everywhere is an element for oppression and not for liberation. This situation can really leave philosophy out of context.

Moreover, the same economic discipline and those that we call social sciences in general, have ruled out the possibility of creating theories in the style of those developed in natural disciplines, is worth saying, physics, chemistry, engineering, etc. But the one who has ruled out this possibility does not mean that it cannot be done. This is a real challenge for thought. Once it is understood how the method developed by the human sciences has worked, the economy among them, where the rules have been invented (and not discovered), and then “put them to shoot” until the world is resembled to the ideal world that these rules suppose, then you can see how fragile this world created by these “sciences”, the deception behind all the economic theory, and all the work that must be done forward. Science can be developed only if in personal consciousness the desire to understand reality underlies, and not to understand the theories that have been written. Because, at least in economics, current theories are not able to explain the real world. They are full of ingenuity (or beliefs) of mathematicians.

** The method of the method. **

In this sense, the work we are going to develop is scientific, and therefore practical. We are going to extract the laws that are generated in a social system that is being developed. Laws that have not existed forever but have been arising slowly, and that is why the difficulty of discovering them. When man discovers and understands the law then he can build theories, and with it (the theory), reinterpret the world, and why not, redesign it. Then, with a new scientific theoretical context, a new philosophical conception may arise, and this means that philosophy goes after the development of science, and not before. This is why it is not intended to question or philosophers, or philosophy. This work is simply a scientific proposal. But you should not expect the precision that natural sciences would give. It is clear: if it is proposed that there is causality, that is, if when executing ** A ** it is induced to ** b This postulate means that “” supply and demand “curves cannot be proposed as a starting point to raise a theoretical building and make the construction of all economic theory, because these supply and demand curves are not experimentally verifiable, nor can they be done in practice for any product. And in fact, all current economic theory has been built on the principle of supply and demand curves. To this day, and going through Keynes.

However, the mathematical logic and the logic of nature are not totally separate. Both are logical, and the

difference is that the logic of nature is something that must be found, and in no way invent it. This may tell us that current economic theory, (the one invented by mathematicians), although it may be wrong, can have some solid bases, and firm support in reality. For example, when we affirm that monetary emissions cause inflation, it is because we have a support in the observations of reality, in fact there is a lot of empirical and historical evidence. However, the conclusion may not necessarily be accurate, because we also have evidence of occasions in which there has been monetary expansion and inflation has not occurred; Then it is also valid to think that inflation can be produced by another variable, and not necessarily the emission. And so, the construction of a new theory can lead us to use many elements of the previous theories, ensuring that, as in the time of Keynes, the differences between one theory and another can be difficult to specify. But the conclusions of our new theory, under the approach that is proposed in this work, are going to take us on completely opposite roads to those that today “suggests” the International Monetary Fund and a large number of orthodox economists hunted with the thesis of globalization and that impose us worldwide under a quite sophisticated coercive power. Indeed, because the theses of the International Monetary Fund are inserted in the depths of individual consciences, as a religious, unquestionable belief, as an act of faith. And not only in the minds of economists, but throughout the human species, from the earliest youth. Verbigracia, it is very clear that everyone accepts without questioning the assertion that if a country emits money then this act produces inflation. And of course, no one would be willing to accept that a country can issue their own money; And less than do it without support; And much less accept that the secret of the deep crisis that we live today is because countries accepted not issuing their own money. And then, what is evident and elementary now you have to verify it, demonstrate it and explain it to everyone with the greatest subtlety, because ... elementary, no one would be willing to accept that we could all be wrong!: Neither the eminences of the International Monetary Fund, nor the economists of the United States Federal Reserve, nor the wise men who direct the different central banks of all the countries, nor the most prestigious universities of the world, nor the most prestigious universities of the world. that advise the executive powers of all countries, nor the same economists who oppose globalization, nor the Nobel Economy Awards, which are the counselors of all the current economic theory, and that triggered in the proposal of the famous globalization that we question or defend more with passion than with arguments, but that we inevitably have to accept. ? The world dominated by belief.

However, and against all evidence, it was an adventure to question some principles of the economy. Certain events that took place in Colombia for the year of 1995 made me think that something needed in economic theory, or better, that something was not right. Let's look at a personal anecdote. Somehow I found the explanation that economic theory gives to the phenomenon of inflation. In the background, it was a very simplistic explanation along with its evolution: we first thought that if there were increases in the circulating of money, or gold, then inflation would occur, and then, that if money emissions were made, or, credits of the Central Bank to the Government, then inflation would occur. But the explanation to show why this happened, and why there was no difference between inflation by costs and inflation by monetary expansion, in my concept I left much to be desired. I told myself: “It must be something else that produces inflation. Especially inertial type inflation, and not the one that occurs momentarily due to a greater influx of buyers.” And I kept the problem in my mind. At all times I wondered “What could inflation produce that were not the monetary expansion?” Almost until the obsession, at all times, I thought about the problem, and did not talk about anything else. I remember one night in a meeting with many people around an oval table where we argued different themes. Suddenly, a hand on my shoulder interrupts me and a voice in the ear tells me: -“The interest rate” - ... without looking at my interlocutor I was instantly absorbed, as petrified, then I asked myself: “How is it possible that the interest rate is the one produced by inflation?” How can it be, by what mechanism? As if I understood that I should not look at my informant or ask anything else, in the midst of the amount of questions that came to mind I woke up and continued to dig the problem without any interruption. Now I have another problem: if it is the interest rate that produces inflation, and not the issuance of money, so how can it be demonstrated? What is economic theory modified? How can the previous knowledge combine with the new thesis? Does everything change substantially? With these cavilations in my head, I remained for three months, without being able to solve the problem. Then I stopped. I am not the first to find solutions in the world of dreams. That has happened to anyone. The matter was to know what to do with the information. And then there were two ways to follow. One, to demonstrate how high interest rates produce inflation, and two, assume that the hypothesis is true, and review all economic discourse, that is, re-build all economic theory, but inserting the hypothesis as true, accepting that it is the

interest rate that produces inertial type inflation. This way led to the first book that I published and that is on the website: http://es.geocities.com/herejia_economica, and which is titled: ** “Economic theory. How to control interest rates, money supply, inflation, expectations and uncertainty in the economy”.* The way in interest rates penetrate the economy producing inflation. We can say that it is the first presentation of economic theory from a scientific perspective, in the style of natural sciences, at least conceptually, although the influence of the past is not observed. That is, the presentation can be improved considerably, which indicates in some way that the same science is also evolving, not only in knowledge, but also in the form, in the presentation.

** The scientific method. **

A scientific theory must first of all be able to explain the world around us, that is, to find cause and effect relationships. To put it in some way, it is phenomenological when we speak at macro level. And if the explanation occurs in a simple and elementary way, we are surely on the right track. On the other hand, if the explanation is complex and full of tricks, and if you have to go to assumptions not experimentally, and we end up talking about a world of mental assumptions, then it is a sample that we are not doing science, because obviously it would not be talking about the real world, of that material world that enters our senses. This is not a philosophical problem. The philosopher can say that everything is mental abstraction, that we cannot know the real world because all we have are images in our mind, of a world that manifests us as material objects, or better, that we see only material objects when in reality everything is energy, and we do not see energy, or energy lines, or energy fields. All of that is valid. But still, Newton did his physical theory, and man has built airplanes and has gone to the moon, and has carried out monumental works, regardless of whether the philosopher seems real or not. The man of science is interested in being able to abolish unemployment, eradicate the hunger of the planet, to ensure that human consumption is sustainable for nature, etc., that is, we act, and let the belief of the poet, certain or false, that “the world is a dream and dreams, dreams are.”

But a scientific theory is more than a model. Once you have a theory, different models can be proposed, and still systems. And even, having a systemic thinking does not guarantee that it is acting scientifically, because although it is intended to find the way all the variables of a system are related, that is, a casuistic relationship, it does not mean that there is a knowledge of the law, that rule that allows predicting the operation of the system without fear of being wrong. In fact, a systemic thinking would allow us localist claims, such as: “In Colombia, emissions cannot be made without backing while in the United States yes, because ..., that is the most powerful economy, or, for example, suggest that what we have to change are politicians because all are corrupt, or that we have to reconstruct the institutions, or, to be more exaggerated, there are those who propose that what they should change is what the man should current.” ... etc. The scientific theory does not start from isolated phenomena to reach a generality through induction. The scientific theory begins its speech based on laws or principles, or as Marx will call, “the simplest abstraction”, and that in the beginning are presented as hypothesis. Verbigracia, Newton mechanics theory that starts from four basic laws namely:

1. Principle of inertia.
2. $F = m \times A$ (force equal to mass by acceleration)
3. $F(1,2) = -F(2,1)$ (action and reaction. The force that body 1 exerts on body 2 is equal and of sign contrary to the force that body 2 exerts on the body 1)
4. $F = G \frac{m_1 m_2}{r^2}$ (the force between two masses is directly proportional to its masses and inversely proportional to the square of the distance, multiplied by a gravitational constant.)

Newton’s physics are these four laws. And with these laws we can explain the world of mass, the mechanics of the largest universe. Today we know that Newton’s theory has its application limit, as it could not explain the undulating phenomena, nor could it explain the phenomena that occur at an atomic scale, nor the phenomena when we approach speeds close to that of light, nor the interaction forces between galaxies. But as theoretical construction leaves us deep teachings by transmitting a methodology that would be important to apprehend by economic discipline. Indeed, it is a methodology that starts from some principles or laws that can be verified experimentally, and then a series of conceptual and mathematical developments of these same principles are made that allow to draw other very important but equally theoretical conclusions, to

finally go into practice to verify these results and conclusions that have been deduced. Of course, systemic thinking has to be developed to the extent that the laws are applied. But it is the laws that allow us to infer causality and not systemic thinking, which is actually a quality of the analyst. In a way, although systemic thinking intends to interrelate all parts of a set, it cannot be advanced mostly in the understanding of the universe if the systemic discourse does not penetrate the laws that govern each of the parties, and the whole in general.

In another era, the thought of physics made crisis and could not advance knowledge, since biology and medicine were bogged down in the search for fundamental laws, which gave rise rather to systemic thinking, and the development of models most of the time, analogical. The new development of the systems actually opened a new door to the development of thought forever abandoning the fundamental principles or laws of the universe. But the fact that historically has abandoned the discussion, does not mean that the problem has been overcome, or that the fundamental laws do not exist. Laws exist, and systems too.

Everything said by Newtonian physical science, or classical mechanics, is a development of these four principles or laws mentioned above. As who says: "Accept me these four principles and I show them that: 1.-The principle of energy conservation, 2.- The principle of conservation of the amount of movement ..., and then, as a result of the application of these new principles then the process of discovering new planets, or sending rockets to the moon, or manufacturing airplanes, etc." Which means that once the laws have been accepted, a process of development, explanation and demonstration of a series of subsequent principles comes, if you want, demonstrations and mathematical or deductive developments that in principle are logical enough to give them true. As mathematicians would. As is. But if for the mathematician this step is enough to claim his prize, and for the philosopher a structuralist theory is sufficient, understanding by structuralism that conceptual process in which the theory comes to demonstrate itself showing itself showing its own internal coherence, for the scientist it is different. Regardless of the beauty of his thinking, he knows that he has to go to experimentation, which is finally the queen test that will allow him to know how close the real world is to know.

This is a step that has not been able to give economic discipline. First, starting with laws or principles that are based on experimentally verifiable assumptions, (which do not necessarily have to be mathematical equations or inequalities), and second, manage to define economic policies that are supported and have their basis in those principles or in the deductions that can be made of these same principles. For example, within the globalization process undertaken by humanity, it is understood that economic theory, or the fundamental principles of economic theory led us to define main, essential economic policies, verbigracia, all countries must apply the following:

economic policies

1. ** Abolir the tariffs, **
2. ** Remove the fiscal deficit, **
3. ** Keep interest rates, **
4. ** Do not make credits from the Central Bank to the Government. (Do not issue money for the Government) **
5. ** Maintain enough taxes that cover all government expenses. **
6. ** Privatize all public services. **
7. ** Decrease expenses and increase taxes. **
8. ** If there is fiscal deficit, cover it with external or internal indebtedness, but not with the Central Bank. **

Although, the world accepted these policies as valid (true), supported by conceptually logical arguments, or, apparently logical, it should not have been so. In rigor, if what we intend is to develop humanity, look for a better world, and we say that for this we must apply these eight policies, then this should first go through a theoretical verification and then by an experimental check. It was not done. They told us that the Asian countries had done it. Lie. But everyone accepted it. And now, when the world is sinking, no one can see

the cause relationship for effect, and this because economic theory never developed the true scientific method. We thought it was enough with the verification made by deduction, with the mere speculation of the words, combined with some economic and a little more statistics, not counting some mathematical reasoning where we look for the limit of some functions when time tends to zero. But the real scientific method always has to go through a logical discourse, which starts from very precise and determined concepts and concepts, and then end the experimental test, although the mathematician does not like, and the philosopher seems harmless. But strictly speaking, each of the eight policies we mentioned should go through a more rigorous speech. All life has used tariffs, and now, because, should they be eliminated? Why high interest rates, being that Keynes already made a rigorous demonstration that these should be low? And now, do they tell us that countries must eliminate the fiscal deficit, when the truth is that all countries throughout all times have grown while deficient? The evolution has been responsible for showing us that the development of civilization has occurred under deficit states. We could almost say that the condition for development is for the fiscal deficit, and ask us to eliminate it. If we could graph the fiscal deficit function, applying mathematical rigor we should first find out if the function exists at this point, and then find out if the current civilization could exist when the fiscal deficit function tends to zero. Or better, if it is possible that a nation can exist with a fiscal deficit equal zero. Or better yet, if it is possible for civilization to develop without the existence of the State. Or to make it clearer, is it possible that a State can eliminate the fiscal deficit in a sustained manner, and grow at the same time? Perhaps a profane in economic matters believes that this would be the “ideal”, that a state has its balanced finances, that is, its fiscal deficit equal to zero. But the worst, is that an economist also creates it. And not happy with this, when countries focus their policies in this direction, and do not achieve for any reason to stop the fiscal deficit, then they call them waste and corrupt. And if that were not enough, then the nations are prohibited from making primary emissions of their own money to cover their own deficit, “that for that of globalization.” And also, because it produces inflation. And all happy and happy economists accept history. Not to mention the obligation to increase taxes and reduce expenses to eliminate the fiscal deficit, or the privatization policies of public service companies. We will leave all this to treat it in the development of the book. We only wanted to highlight that a true scientific method would force us to eliminate the “obvious” assumptions, such as that “the ideal for a state is that there is no fiscal deficit.” That ideal should be questioned until the thorough, subject to the most rigorous tests of thought, and be rigorously verified in practice.

This leaves the economist as such, in a capital problem, because he is neither mathematician, nor is it a philosopher, nor is it physical. And economic theory has been developed by these, and more depth by mathematicians. Hence the methodology of economic discipline is more formal, mathematics, than scientific. And the economist, who is indeed a different specialist, has stayed with the mere mission of learning by heart the discourse transmitted by the other disciplines, to be able to repeat and transmit it without having the possibility, even remote, of being able to participate in the creation of economic thought, and much less to be able to question their teachers. Moreover, he becomes a blind thesis defender such as neoliberals, and supports with faith and in good faith the eight policies that we have mentioned, without even dreaming that this can lead to the destruction of his country.

In the first title of this writing, in the form of conference ** “a new scientific and systemic method for economic theory” ** We intended to fill all these gaps. We propose the principles that we must accept as laws, we develop and explain them. We also analyze the 8 policies, we study what an economic system is and what an economic model means, and we study from a different perspective what a market is, in order to understand the phenomenon that we have called “neoliberal model” and what it really does to society and civilization. On the contrary to what people believe.

We have talked about the laws of nature, and we affirm that in civilization there are also laws, which we can call social and economic laws. And although they are not of the same nature, economic laws and laws of nature are mechanical laws, which allow a high degree of prediction. And even more, we must differentiate them from the legal laws of a legal type that the specialist inventing and modifying to the extent that it seeks to be, or social ideal. But in addition, these laws, in principle predictive, when the spirit acts, the human will, then the possibility of predicting the events is dilated, becomes more diffuse. In fact, man since he evolved as a gregarious entity towards a stadium of mutual cooperation, accommodating customs, and with them to the creation of different institutions, also, and in parallel, the developed of the struggle for power has been seen. And in that struggle, mechanical laws can be used for their own benefit, either a culture, a country,

or a race. We could not stop talking about institutions or struggles for power, which as essential elements and in interrelation with mechanical laws are conjugated to begin the evolution of civilization, in principle instinctively, apparently spontaneous, but now must make a leap towards a conscious evolution.

**** 2. Institutions. ****

When we talk about economics, we refer to economic principles and laws that find their expression or concretion, in a series of economic policies, and these in turn find their direct application in the institutions, benefiting or harming them. But institutions as such, are evolutionary, are inherited from one generation to another, very related to customs and spiritual needs. The institutions can be defined as all that set of things, entities, and accumulated knowledge, different from the same man, but who are giving personality to a company, a region or a country. Within these institutions, we highlight as an example the political division of a country, the legal structure, legal regulations, as an example the constitution and budget regulations; The different companies, the stores, the market places, the market, understood as the meeting site of some bidders and some plaintiffs, the foundations, in general, public and private companies, etc. All, with characteristic features that differentiate one company from another, such as one country from another. And all are evolutionary. They evolve along with knowledge, customs, integration, religion, market and why not say it, the ethics and morals of society, but also evolve in the context of the development of economic laws. For example, if the market is expanding, then institutions also expand, but if the market is in contraction, then institutions also contract or disappear. Therefore, it does not make much sense to affirm that the institutions made crisis, or that politicians are corrupt and you have to change them to all, or that a new man must be made. Indeed, we are all evolutionary, and this means that we are gradually perfected, and fortunately God is not impatient and loves their children very much giving them the time they require for their final release. Then when something arises along the way and the entire gear begins to stop, then we must look for the problem in something objective, in the violation of some law or principle, in this economic case, which stopped civilization by restricting the markets abruptly, and also achieving that the institutions stop, which together has seemed, erroneously, that it was the institutions that made crisis.

This leads us to determine that there is a relationship between institutions and economic laws that must be scientifically investigated. Are the institutions that develop markets and civilization, or are it the markets that limit institutions, channel them, guide them, suggest the best allocation of resources, increase or decrease demand and supply, that is, it is the market the invisible hand of the system, or it is the prices set by the free market that constitutes in the invisible hand that determines the course of the story, and the luck of civilization or legal system, or private property, or religious revelation?.

It will not be easy to understand that on this occasion the crisis is neither institutional, or political, nor of lack of education, but economic. Or better yet, we should talk about a crisis of economic theory, and not an economic crisis, because this crisis has been induced by the theoretical precepts that neoliberalism and globalization have departed. We can imagine what the evolution of events would be if we manage to tell all the countries of the world that we find the gold mine, and that now everyone has money to solve all their problems, and that we are going to give it to it. Surely in all countries governments could channel these resources to carry out works of all kinds, putting all their people to work, and politicians would argue again and have work to decide what would be the best channeling of these resources, and could approve budgets and investments, etc. And the crisis would no longer be crisis, because companies would develop and grow together with the entire population. In a word, institutions would continue on their way, evolving and perfecting themselves little by little, or disappearing some and appearing others. Rather, if we all have a job and we can all meet our needs, then our crisis would not be institutional or political, it could be existential. Possibly your solution would be religious. But at this time of development, the problem is economical. Where can we get the resources? Why from one moment to another stopped flowing? We can see how money begins to scarce, being the first manifestation of this phenomenon the decrease in demand. And today, August of 2002, neither the United States is saved, where the largest companies begin to hide their losses, the product of a decrease in their sales. The crisis is general. But it is produced by the ignorance of economic laws, in a printed format of economic policies imposed on the premises of an alleged globalization that has not been subjected to the rigor of science, and that rather, it is a channeled speech towards the destruction of civilization, but so effective, that it is not possible to stop asking who is interested in that the entire planet is destroyed, or what their plans and their plans are. In the struggle for power, and in the case of Homo

sapiens, we should not surprise us that behind the curtain there is a battle of light and darkness. It is very clear that a country without justice, prompt and timely, will see chaos immediately, when each of the actors intends to do justice by their own hand. This is an institution, - justice - that can effectively destabilize the entire system. But even this same institution can have the beginnings of its deterioration in a generalized economic problem. When in a country there is more than 10% unemployment permanently, the struggle for experience, which is a more powerful law in nature, will make people tend to be aggressive and violent, that the country begins to degenerate in vandalism, and that each one begins to do their own justice. And when this reaches the highest stages, the judges themselves, so luck for a country does not seem to be the luckiest.

** 3. Money. **

Although the State, Employment and Justice, resembling wisdom, strength and beauty, seem to be the columns on which our civilization is sustained, it is not advisable to deliver the development of these to blind forces of the market, and less pretend that the State does not interfere in the same market. This only reflects ignorance. Ignorance of the same market laws, since the same market has no power over the creation of new resources for the economy. The market as such, only sends a signal through prices, and by this mechanism, society seeks the best allocation of existing resources. This means that the market cannot grow an economy. Given some resources, the market only “optimizes”, says who survives and who leaves, but in no way has power over itself to increase or decrease at will. The market can only increase or decrease when resources increase or decrease, such as when the population increases, or when technology increases, but it is also absolutely indispensable that the amount of money increases. If there is more money in the economy, then the market increases, and if the money then decreases the market. And when the market also decreases institutions, and vice versa, when the market increases, institutions are also developed. But if the market cannot generate new resources, that is, it cannot create new money, then it is not the market that has the real power over the economy, but money. Whoever has the money, who can create it, and who handles it, then will have the absolute possibility of channeling civilization, no longer in the form of an “invisible hand”, but consciously.

But money as such, it is difficult to put it in the same category of an institution. Money is, rather, another element. We could say that they are: 1-. The man, 2-. The institutions, 3-. The money, and 4-. The laws, the elements that are configuring, channeling, and shaping the development of civilization. And in fact, money has had its own evolution, as the State has also had. Stories that do not go in any way. While the State was not initially that created money, but rather the one who took it from individuals, over time it has become the only one capable of generating it, that is, the State now redistributes income through taxes, but it can also generate the new resources that society needs to grow, through well-known money emissions. That is, society cannot grow if money does not also grow. And the money does not grow with the market, a printer machine is needed to make the money, and an introduction of this money to the economy. This is achieved efficiently, through the State, printing money and introducing it to the market through the construction of works, or operating expenses of the same State. The evolution of economic thought and the evolution of economic history showed us in the past that money first was issued by individuals, then the banks created by individuals. And when the central banks were created, the money was issued jointly by private banking and the Central Bank. Then, it was alone in the hands of the central banks, to finally go to the State, through credits of the Central Bank to the Government. Do not necessarily credits to use idle resources, or unbelievable savings, but to generate new resources, thus guaranteeing spending through the government. But this name, credits, should be changed to that of simple emission, because these credits are not necessary to be returned, they are money that once they enter into circulation, they must remain circulating indefinitely. They are the new money that societies need and this social function finally ended up in the hands of the State. This is why central banks must be the exclusive heritage of governments, since their purely social function must be regulated not by individuals, but by society. And this is why, suppressing money emissions, as promoted by the International Monetary Fund through economic policies, means condemning societies not to generate new resources, being an absurd, which leads to societies being slowly running out of money, even losing even what they already have. Our civilization, when it stops generating new resources, slowly runs out of money, and society without money slowly loses demand, and little by little companies decrease in size because sales are increasingly lower, which degenerates into increases in unemployment. The final result is that the market returns and acts, determining who leaves and who is, relentless, because the principles are thus relentless, but the principle is always present, both when the market expands, and when it contracts. It

is the law. But this means then, when we prohibit society from making their own money emissions, which we are forcing civilization to be returned historically, to step back in evolution, instead of moving forward. And of course, when the State does not make money for itself, it remains in the hands of individuals, who borrow the government and therefore, all. This detention or recoil process must necessarily be violent and traumatic, as evidenced throughout the world. All these issues have been developed in the first title of this book, at the conference, to make development clearer.

**** 4. Man, his beliefs, and power. ****

But to fully understand history we need to penetrate the deepest beliefs of man, and how he, in his most instinctive form seeks power, and today, as the most developed and evolved species, with a privileged mind, seeks power no longer as an individual person but as a social entity, as a dominant country, or as a chosen race. In this context, religion is a fundamental pillar. We well know how fear makes man act under primitive beliefs, in the form of fetishes, and has come to develop human sacrifices to placate the gods. Fear as such, makes man vulnerable to manipulation. Although religions are doctrines that lead to the liberation of man, and guide man towards the spiritual recognition of himself until his most perfect evolution, on the path of this average recognition, custom and profane beliefs that are not automatically destroyed. What allows then, to those who fight for power, use religion not for the liberation of man, but, misrepresenting thought, to control man through his fear. The excellent doctrine of a God who loves us all equally, that invites us not to be afraid, to have faith, becomes a condemnatory if the teaching of the wisest teachers is ignored. The doctrine of love and perfection becomes the doctrine of sin if it is not venerated to whom the Word of God has. And in this way, the mass, the people, can be conducted and channeled at will, even to death, either to go to war, or to accept their destiny passively, regardless of the conditions of a miserable material life. In the struggle for power, one thing is brute force, and very another, to achieve control through unconscious mental submission, which is much more effective. Through this manipulation, villages can be found that practically stop their material and market evolution, as also happened in the Middle Ages to Western culture, under the yoke of the Catholic Church, as has happened to India, and many Arab countries. In this context, religion, or better, the Church as an institution, has become the mother of conservatism, and thus, those who hold power, manage the beliefs and consciences of the people, and the economy, and religion lose their ideal and become the pillar to maintain the “ established order ”.

The world today seems to be polarized. Let's say it in these terms, the traditional contests of good and bad, or of light and darkness, descended to mortals between those who have power and those who seek power, in the form of a battle of liberals and conservatives whose origins we can overcome them to the constitution of the Catholic Church.

When Jesus came into the world and left his doctrine, -excels, to improve human dignity, to grow in love and as brothers, to abandon all fears and forget about sin and unite in confidence the only God who is our Father, - we can say that his doctrine was accepted by a caste of people, and rejected by others, within the Jewish people. On the one hand the apostles, and on the other those of the Sanhedrin, Jewish orthodoxy. Accepted by a caste of rulers who saw how, with some variations of the doctrine, they could be affirmed in power, and perpetuated indefinitely. Indeed, under the threat of sin, fear leads men to venerate and honor their “superior”, and accept them as their natural rulers. But we must also recognize the Jewish nation that at the time did not accept Jesus as the Messiah.

While the development of humanity had been giving evolution and racial struggles, by invasions, and by wars, and each people had their tribal gods, although also in permanent evolution towards a unique God, from Christianity we can affirm that struggles and evolution had a qualitative change. The rulers of the Church managed to practically stop the progress of humanity by reducing it to feuds and heretics, those who went directly to the bonfire by the mere fact of not agreeing with the Pope's postulates. All power in the hands of a caste of chosen rulers, and that called themselves the rulers of light, while all the others were the dark. While Jesus' doctrine, misrepresented, transcended other nations and cultures, was adopted by governments to affirm in power. And they succeeded. The entire Middle Ages, and even in our day.

Everything seems to indicate that the Jewish people were the one who began the doctrines of “freedom, equality, fraternity”, so in vogue during the French Revolution, and that they would later become the pillars of freeing and liberal doctrines. Undoubtedly aimed at destroying the basis of the power of the **chosen castes ' ',**

and managing to penetrate the social and state bases. They are the struggles for power. The conservatives on the side of the Church, trying to perpetuate the established order, and the liberals perverting this "divine" order. If someone manages to see in this battle angels and demons I think we have not been very wrong. Especially civil society, or the people. Because while those of above "fight their battles of power, those below, the town, fight their battles with weapons. However, it seems to be the path of evolution. Development has been giving, from the French Revolution, between military development and ideological conception. In the West, the most prepared, evolved and powerful castes have been divided into two games, liberals and conservatives, and thus have been perpetuated in power. On the other hand, in the former Soviet Union, an extreme communism was changed from extreme Christianity.

In this event, it is difficult to conceive that some are the good and others the bad. In the struggle for power, it seems that neither consciousness, nor morals or anything is worth. Only power. But this fight is sometimes generalized and polarized terribly, verigracia, the war that Hitler released against the Jews, in which the other peoples aligned with the Jews to be able to defeat Hitler. It is a fierce struggle for power, and in no way of good and bad. We could say that only the bad, that all the doctrines have been taken. Because it is not a secret that the Jewish people have always been around power, and will surely continue to seek it. Indeed, despite the fact that the world is still divided between liberals and conservatives, economic power is still having conservatives. And possibly, the final fight continues to be between the Jews and conservative castes, a fight in which both liberals and conservatives will sink, believing that the fight is among them, and with them the civilian population. But we can affirm that this is a high profile fight. Of great intelligence. As if the slogan was, "I live the strongest and most intelligent." In fact, globalization is really promoted by the Jewish people, which is clearly a success, because evolution must lead man to a globalization of the world. But the economic policies promoted to carry out this globalization are false. They are not scientific, and what they achieve is the economic destruction of society. But these beliefs were so subtly introduced, that everyone defends them. Both liberal and conservative. And although they do not work, no one dares to change them, as if they already had inertial force, institutional force, and that anyway, in the shadow, there are always someone willing to enforce them, with full knowledge, or for personal interests, or by mere ignorance. Thus, in the struggle for power, first we had to disassemble the authority of the Pope and the Church, what we can say is a fact. But as economic power is still in the hands of conservative castes, then the economic system must be collapsed now.

Today no people from the earth, or no nation, can affirm that it is the upper race. In fact, all races have had an evolution of more than one million years, in which different races have appeared and disappeared, and the survivors have mixed in such quantity, that purity no longer exists. Moreover, at the crosses between the races, when the upper strains do, what can be seen is that the descendants are really better. But today, a town can hardly be said superior to another. The Jewish people are really very intelligent, excellent for business, economy, administration, and above all, for the exploration of the universe and its laws. It is not pair in the world. And the knowledge of the feelings of man, and of the social organization, and of social evolution, are so superior, that the rest of the planet has not been able to assimilate the phenomenon of globalization, but just leave noses to look for it, as a donkey pursuing the carrot tied to a stick that has tied the same donkey. Instead, other peoples show their ingenuity in inventiveness and application of science. Sometimes their hand goes in the excellent copyists. There is no doubt that there is degeneration in some races: criminals, thieves, alienated, cleaning that will have to be done at some point in the history of the planet, with the evolution of justice. But what is difficult to accept is that only one race has the right to survive. And we are reaching a point where the struggles fierce by power and territorial expansion are leading to a new polarization of the conflict so terrible, that nothing strange that man approaches his own extinction. Above all, because the fight is couple.

Here we do not plan to defend or attack anyone. We only emphasize that it is a path on the edge of the razor, in which we can simply lose. And we want to point out a different path. A scientific exit in the economic aspect, with a viable alternative for the planet. Indeed, it is not possible to defend the castes that ended up taking over the teachings of the Divine Rabbi of Galilee, Jesus, and who today hold economic power in almost everyone, with the unconditional support of the Apostolic and Roman Church. To this alliance "we owe it very dark times, and if it were not for the novel ideas of freedom, equality, fraternity", humanity would continue in ostracism, and the "Holy Inquisition" would still be in force, burning anyone

who disagreed with the postulates of the Church. And in this sense the liberal doctrine is laudable, and we can even affirm that in a healthy becoming, through the democratic mechanism it could continue to be evolved by the opposite thrust of these two forces: conservatives, not allowing the changes to develop so untimely, and other liberals, always looking for new paths and future developments for humanity. And this could continue with the condition of a very deep reform of the Church, separating all its doctrine from any material or economic element of society, to be part of the truly spiritual development of the people, and that it is so much needed above all in our days when the material world changes so fast and untimely.

It can be affirmed that the world owes the Jewish people that humanity would not have been definitively stagnant. But today, when the economic part is not understood, how much it begins to enter into crisis and all the economic status begins to collapse, then we can be sure, we enter a very delicate stage, because those who have held power feel threatened, and in their madness, they will begin to shoot in any direction. And as we said, “liberals and conservatives” can free a new battle no longer by power but because of the over-experience, which really leaves man without values, without knowledge, in anarchy, and without governance, because there is no one who can meet the most elementary needs of a people.

But this struggle for power in our time can be worse than an atomic bomb. It can lead us to unparalleled destruction in the history of humanity, so great, that World War II can be a simple children’s game. So we need another option, because the great mass of the population is in the middle, and without the possibility of reaction. But even, the same castes that hold power can be involved and deeply resentful, because once the revolt begins, it is not possible to know where the swirl goes.

An example can be Colombia. The old struggles for power between liberals and conservatives, which we can almost say ended in a distribution of state power between them, forgetting other sectors, made other groups to fight for a slice of power, or, possibly for all power. Today we have liberals, conservatives, guerrillas, paramilitaries and drug traffickers in the concert. But there are no ideals. Everyone struggles not only for political power, but also for economic power. And although true power is still in the hands of conservatives, the international economic landscape shows us how the economy is cracking, and little by little what increases is the armed conflict, conflict that nourishes in turn of unemployment and hunger. And the result, only destruction, because it seems very clear that none of the groups has the power to overcome others. And less can be understood that it is the conservatives who are in charge, handling and directing the application of the neoliberal theses, which are the ones that will destroy their own economic power, with the consent and help of the liberals themselves. In this fight there will be no winners, and in the end, even the most reserved and secret organizations will end up accusing each other, despite having higher ideals. This is why we need a different alternative. It is not the institutions that have made crisis, nor the contemporary man, nor the politicians, it is the current economic theory that has made crisis. We must seek an obviously globalized system, but different from the one we have intended to impose through the International Monetary Fund, which only produces the self-destruction of the countries, a phenomenon that can be observed today in many countries of the world but that we can be sure is already walking around the world.

We can validly ask why we have to touch the religious issue when we talk about economics. And the answer is simple. In the course of my research, all the issues were integrated. When I found that all the current knowledge of the economy were mere belief, nothing scientific, we had to think about who is interested in making such manipulation. And the issues began to be intertwined. What would you do if I would really want to enslave everyone, making you believe it is free? We should not certainly think that it is a person or a race. Let’s say better that these are more developed consciences, knowledgeable about good and evil, who are intermingled. Among the Jews, among Catholics, among Muslims, etc. From my point of view, I just hope that everyone opens their consciences, and I ask God, humbly, to enlighten us all. That those who felt the need to dominate and enslave, become true love guides with lower souls, eager for knowledge.

An option to prevent globalization being a racial struggle could be that different cultures agreed to continue the plan that has historically developed, crossing. It has been observed that when the races cross each other, the new generations develop a superior type of man. Thus the white race finally emerged. It is like a divine plan. If the Jewish people had agreed to cross, and had been assimilated in all cultures, very surely in the game of democracy, today they would be the rulers worldwide, without the need to go to violence. But then we need a new scheme for the international economy. We urgently need a new system that feeds the idea of a globalization where the strongest is not imposed but the wisest, the most knowledge. A system that

integrates man, institutions, money, and knowledge, harmoniously and sustainably, where man contributes his work, institutions the organization, money facilitates exchange, and knowledge continuous improvement.

That is the theme of this book: **** ” protocols ... towards a new economic system ” , where in the first title: as a conference, we expose the theoretical foundations of the economy in a simple, clear and developed, and novel way, in the sense that the errors of economic theory are discovered, and a scientific method is developed for economic discipline. In the second title, “it accuses the financial system, economists, and you, to be the guilty of unemployment hunger and misery,” we explain in very elementary terms the main problems of money and interest. The development of consciousness is sought. The most fundamental problems of the economy are explained in small articles. In the third title , ** the basic guidelines are given to apply the new system. System that for no reason requires that one country exploit another, or that in a country there cannot be full employment, and everything operating under a wise and controlled scheme of a market economy, but having the state as an essential engine. The first book that develops: ** “Economic Theory”. How to control interest rates, money supply, inflation, expectations and uncertainty in the economy. In this book it was not so in favor of the issuance practically without restriction, nor was it very clear that the interest rate of the financial system should be really zero. This book can be consulted on the website: http://es.geocities.com/herejia_economica, if someone is interested.**

What has been narrated in this introduction can be understood as the international context that in my view is happening in the world. I do not intend to develop or expand this context, much less prove it. In the development of the book we stay in the economic and scientific part, which I hope is very attractive to the different disciplines of thought, for multinational unions and groups, for all governments, as for the different orders of the world that seek the highest ideals of thought and spirit. And perhaps we can understand that among the different orders there are no irreconcilable arguments, or battles of angels and demons, because we all seek to understand the most sublime teachings of God, of the soul, and of the spirit, and somehow we seek to be better day by day, because we understand that the path of evolution is the perfection ... of all.

Finally, we have to talk about the nature of the law. Are there laws in nature and society, or do we only have to accept statistics as the only means to approach the real world? We all manage to infer an order in nature. Even the mathematician accepts that everything in nature can be expressed by a mathematical model or system. Some believe that such order is the result of the spontaneous evolution of matter, and others believe that spontaneous evolution only produces a small pile of fat of barely vulgar thoughts, and not as much intelligence as the one that manages to be inferred when nature is examined. Although the economy can be expressed by symbols or mathematical systems, which reflect an “ ideal ” ’order, that ideal order, or mathematical system is not in any way invented by a mathematician. That would be a pre -existing order, already established by matter, say some, or by God, others say. Consequently, our mission would be to find that system, and understand it and function in harmony with it. And to find it we can only do it through a theoretical-experimental method, the scientific method, in its most general meaning, and not as a system of mechanical rules pre-established by man. The man of science undoubtedly moves the faith in which if there is an order in the universe, and that if there is universal law, and that is why we are determined to seek that order ... until we find it, to evolve, in harmony with the universe.

**** Book I ****

**** “Conference” in CD ****

**** “A new scientific and systemic method for economic theory” ****

**** See the conference at the following link: ****

[<http://video.google.es/videosearch?q=Herejia+iconomica> ,(<http://video.google.es/videosearch?q=Herejia+economica&emb>

**** (See the CD) ****

**** Next, the slides of the conference are copied and the transcription of each slide is made according to the conference. ****

Video-conference can be seen in: “Google Videos” and search this page “Economic heresy”. There are 9

videos of 10 minutes each. **

** The following brief is like an edition of the presentation. **

** Note. ** Economic heresy is an economic theory. It is structured as a scientific and systemic theory, rescuing for economic discipline the imperative need to go to the experimental part, as a requirement to propose hypotheses, and as also mandatory to verify the same hypotheses, outside the demonstration derived from the theoretical discourse. It has been called economic heresy, because its conclusions are totally contrary to the traditional thought of the economy.

This conference can be complete in the CD attached to the book, or in ** “Videos Google” ** Looking as ** “Economic heresy” **, or in the following link:

[<http://video.google.es/videosearch?q=Herejia+economica> ,(<http://video.google.es/videosearch?q=herejia+economica&emb>

Executive summary.

Our valid desire to rethink development must lead us to rethink the beliefs or paradigms on which current thought rests. Our current economic theory, part of some premises, and generates beliefs inside its speech, most of the time, without theoretical-practical support, which make thinking of something religious of tax rate, and in no way debatable and verifiable theoretically and experimentally. On the other hand, we can argue that the “modus vivendi” of a society, is supported in its own way of thinking, that is, in its postulates and premises, or beliefs and slogan, which are transmitted directly to the real praxis of society, example: “The resources are limited; it cannot be issued; the interest rate should not be uploaded, experimentation cannot be done in the social sciences, ...” situations that go to practice when they go to practice. Magically become reality: “Poverty, indebtedness, loud, no hypothesis, acceptance of globalization without questioning ...”

We argue in this work that the thinking of the current theory is already finished, and does not allow to design new realities, as has already been seen with the increase in poverty levels worldwide, the scandalous indebtedness of all nations, the increase in crises, without elements to conjure them, as if knowledge did not help, which indicates to clear ones, that there is something bad in economic theory. We must eliminate the elements of the theory that are not scientific, starting with those postulates or “laws” that cannot have an experimental verification. Economic heresy develops work, in the first place the current theory, integrates the three components of a theory, (“1. Laws and principles. 2. Economic policies, 3. Institutions.”) And interrelated them. And he argues that laws and principles, which are purely theoretical discourse, must be specified in policies that must be applied to the real world, on institutions, and that the result on them must be able to generate a measurement that allows approved or discard the theory that is being applied.

Since 1995, I realized that the principles that spread to enter the new era of globalization were incongruous, false, and harmful in extreme. I expressed it in my first book published in 1997, enunciating it as a theorem, which says textually:

“Economic theorem

“If a country does not carry out primary issuance to supply the system with the new monetary resources that the country requires, this system will not have a balance point, the monetary mass will tend to disappear, the trade will involve a primitive stadium of bartering, and modern society will not be able to subsist.

Demonstration.

As a first measure it is necessary to understand that paper money does not produce work, or gold, or any other element. The money, in its modern conception, as paper money, has its origin in the printing press. Thus the dollar is born, and any other currency in the world. Then say that the dollar is a thinner role than the item or the Yen or the Colombian peso is a nonsense, as well as stating that only the US can directly produce their dollar while the rest of the world can only do so with support in the dollar.

Now, why is paper money necessary?, Simple. A society could produce many things, that is, work hard and very hard. But if there is no paper money, it is not possible to produce the exchange, not in a civilization as

populous as ours, although it was possible in an earlier stage.³⁷

Now we must demonstrate why this amount of money must continually grow. What is also elementary if we think that to the extent that the population increases, the ability to produce more and more articles is increased, and this greater amount of items will necessarily require more money in circulation. It is not possible to think that today in Colombia we could maintain trade with the same amount of money in circulation that we had ten years ago.

Now, we know that the printing press that each issuing bank produces the paper money when:

1. Receive dollars or other acceptance currencies in the market, or
2. When he receives gold, or
3. When it makes free or primary broadcast, as it has been called.

The condition for the system to be balanced is that to meet internal needs the country makes primary money issuance, regardless of how high the interest rate is. But the higher the biggest interest rate will have to be the broadcast.

But if the country does not carry out its primary issuance, it will not have a long-term possibilities for the following reason:

1. The tendency of exports and imports in the long term are to stay balanced. That is, if the value of the foreign exchange is allowed to fluctuate freely, in a period the exports will be greater than the imports, and in the next period the relationship will be inverted. Then the net effect of imports and exports will be neutrality, and there will be no surplus currencies, so that the country can generate its paper money that it needs.
2. With external credits. Currencies are supposed to enter that, when monetizing them, they will produce the required paper money. This will work in the short term, but the balance that must exist between imports and exports will be broken, since excess currencies will make it more attractive to import, much cheaper, which will cause strange competition to the native industry.

In addition, the time will come when this credit must be paid, plus interest, which will cause the issuing bank to collect pesos from the market, decreasing its monetary base. And as what is required is that the monetary base increases every time, then a credit will still be much greater, and so on. Until when absolute illiquidity is reached, and nobody lends again, that is, when the few dollars in reserve acquire such a high value that they could well take all the circulating money. And when the money from the circulation is withdrawing, the trade is disappearing. Then the industries are losing any possibility because money is nowhere, and finally the bank is running out of money, which irremediably means the bankruptcy of the entire system. There is simply no possibility of balance, because for not doing its primary emission, nothing can prevent money from disappearing. You might think about selling all its assets as companies and houses and everything, which would momentarily relieve the problem but in the background only aggravates it, because the cycle begins again. We have completed the demonstration.

As deep error as not making primary broadcast, humanity will cost a very high price to humanity. Let us make it clear that the advantage of primary issuance over external credits is that they make the same effect in the interior of the country, which is to increase the monetary base, with the difference that while one costs us anything, but doing a job, the other leaves us a debt. ”

It was stated as a theorem to show the inevitable collapse that would come sooner or later. When the scientist has ventured by the principles and laws, he fully understands that if the laws are true, the conclusions that can be taken are really true. The engineers when they began to perform aviation, had full awareness that they could make a plane and that it was going to fly. In my case, for the economy, I had full awareness that the proposed system for globalization was going to collapse

The entire structure of society. Since then I try to explain to my congeners the reason for this collapse, and I have been careful to explain this theorem as best as possible. The result, this presentation, the videoconference, and my second book, “Economic heresy. Protocols ... towards a new economic system.”

** Development of the presentation. **

** 1. Need for an economic theory, truly scientific. **

Current economic theory has many non -scientific elements, in the sense that they are not experimentally proven, or corroborated in practice. Its principles can affirm, they lead us to many impossibility.

Could we believe in a utopia?,

Could we believe in an ideal country where?:

1 . There is no inflation. 2. No country has debts. 3. Everyone can work. 4. There are no poor, we are all rich. 5. The money is unlimited. 6.Exist capitalism. 7. All have, ceiling, education, social security ...

Within the context of current economic theory it is clear that there is impossibility of such utopia. But the impossibility is of thought, and in no way of reality. So it's valid

make some questions to the theory. Let's look at 10 fast points:

1 . FUNDAMENTAL. Half of the world's population is in poverty. A theory that discards half of the population does not deserve seriousness.

2 . We approach "reality" through theories and models. In economics we make models, which we then impose on "reality." We do not look for the model that best interpreted us the "reality." In short, we don't look for "reality." There is something that fails.

3 . The method we use. It is closer to that of mathematics than that of physics. Mathematics allows us to create independent models of reality. Physics forces us to look for the restrictions that reality makes us. Both are logical.

4 . Inflation. We believe to know why it occurs. In general, when a phenomenon is known, when we know the law that produces that phenomenon, we can control it. However, inflation is still presented.

5 . In the economy we have paradigms, or fully positioned beliefs. Ex:, if the government emits money, inflation occurs. I personally have heard many explanations, but I have never been able to see at least one study where this statement can be confirmed.

6 . Someone emits money. If the government does, inflation occurs, and if the individuals do not? There is no consistency.

7 . The Central Bank must control inflation. If you succeed, well, but if not, the fault is from the government that is spending too much. It does not seem consistent.

8 . We open to a pre -conceited globalization. We have no way of measuring their results, nor of being able to simulate or predict its feasibility. We don't even know if possible. But we accept it without qualms.

9 . Our economic theory begins with a fundamental postulate: "Resources are limited. Hence the results, half of the population in poverty.

10 . However, reality seems to be another: "resources are unlimited." Indeed, the sun gives us practically unlimited energy. The sea and its waves give us energy indefinitely. Nanotechnology gives us a dimension of infinite possibilities. Money, you can do everyone who wants or requires.

These few elements should tell us that "something" is wrong in the discourse of economic theory. Here we will present an alternative that will allow us to correct this anomaly. In principle, we see economic theory as a system composed of 3 basic components:

1. Laws,
2. Policies, and
3. Institutions.

Forming among the three elements a unique whole, or unique social system, which feeds between its parts. Science must be conceived as the interrelation between theory and practice. From the study of laws and

principles we obtain knowledge, which by complementing it with the best understanding of the economic policies that we must implement, and by applying them on the institutions, we obtain a result that must serve to modify our knowledge of the laws if the results are not expected. Thus, the system feeds up until proper knowledge is obtained. Science should not lose the horizon of the experimentation and corroboration of its premises in practice.

General for a scientific economy.

Problem approach.

1 . Laws and principles. The following equations until 5, we can say that it is the discourse of current theory. The economic heresy suppresses the fifth, modifies the sixth, and adds 7 8 and 9, to have the context of the theory as a whole, and explains the economic world through these concepts. While equations are equal to the discourse of current theory, interpretation is not the same. Let's see:

! [] (average/image2.emf)

** where in 1 and 2 **. And, it is income or production, expressing equality between income and production. C is consumption. S savings. I the investment. Where equality is given $s = i$.

** 4. ** M The money supply. V The speed of money circulation. P, price index, q production index. K bank multiplier, B monetary base.

3. V is the speed of money circulation, p General Price Index, and Q Production Index.

** 5 **. L Monetary demand.

** 7. **. I Interest rate, where IC is the interest rate of the financial system, and II the interest rate of intermediation of the financial system.

INTERPRETATION:

** Equation 1 and 2, ** maintain the same explanation of Keynes. However, we make a clarification. Savings ** s **, which is understood as the income that is not consumed, does not mean that it can be identified with the money M, much less with the money that is kept in a bank, or with the savings that the people of the common identify as their money that they keep in a bank in exchange for an interest rate.

** Equations 4 and 5 ** Supply and demand for money, we say that the 4 is important and that we must forget the 5th. This because supply and demand cannot be considered as a law, since the famous supply and demand curves are imaginary curves that cannot be performed in practice for any case. Economic heresy based only things that can be corroborated in practice, and if not, they are not part of the speech. The offer M is something objective, which can be counted and measured at all times. The money that is in the banks, in the hands of the public, and the one that has increased due to the effect of the current and savings accounts. The most important thing about the speech regarding money is not only its amount in the market, but the variations that occur in the amount of circulating money.

** Equation 3 **, arises from making the relationship between 2 and 4. and m , from which the quantitative equation of money is derived. While traditional theory has taken it as an identity, it really uses it as an equation, from which the demonstration has derived that if money is emitted, inflation occurs. Artificial and wrong demonstration, accepting that in the limit, when time tends to zero, if money is issued a price increase because production is not enough to vary, and the speed of circulation is reasonably the same. It should be noted that this is the current interpretation, because at least it was observed that if the increase was greater than the increase in production, inflation would occur, while now sharp, if it is emitted, inflation occurs. It is not possible to accept this demonstration as something scientific, nor as something mathematically.

In our interpretation it is observed that if the emission occurs, say in a percentage of 3% of the existing monetary mass for a year, and gradually introduced, month by month, or even every 15 days, in no way will produce inflation, and if it will allow production to have a gradual increase. While we can take the equation not as an exact measurement, if we can take it qualitative to observe the need to increase the amount of money in an economy, so that production or the gross domestic product can grow. It is also observed that if the issuance is done through the government, the country will not be indebted, and therefore there will be

no fiscal deficit, because this would be covered with the new money that the market will need so that the economy can continue to grow. This phenomenon is better observed in the second part, when the issue is developed with the help of systems theory.

**** Equation 6 , is a principle that Keynes will observe, and in this context we add “... that is equal to the interest rate of capture **”** understanding in this context the rate of capture of the financial system. We observe then that this interest rate is a limit to the existence of companies, in the sense that this rate is direct competition of companies. The entrepreneur competes in profitability against a piece of paper that manufactures the bank, while to do business, it must be dealt with workers, machines, resources ...

**** Equation 7 ****, is added to the speech, because this empty in theory is. We really have basic, three interest rates, 1. The placement of the financial system, this is the rate to which the banks lends, 2. The capture of the financial system, this is the rate at which the resources are collected by the bank, and 3. The intermediation rate, which is the rate that allows a remuneration to the bank for the provision of its services. While in the market we have more rates, verbigracia, which Keynes defines as the marginal efficiency of capital, or the interest rate of the bonds, or the profitability of the shares, it is the three that we state those that determine a social function of general impact.

The rate is the interest of capture is what the central banks always use to control inflation and many other variables. This rate is the one that really controls the central banks, and in general they upload it to control inflation, or when they feel that ****** there is fear that inflation ****** will occur.

This study discovers that this rate is really responsible for one of the form of inflation, which additionally gives a cost to money from the moment it occurs, cost that should not exist, and it is concluded that the best way to avoid the damages for the economy, in addition to favoritism and speculation, is to decrease this rate until it is zero.

The financial system intermediation rate is a market regulated rate as long as a clear competition between the financial system is allowed. This rate will tend to go down, as long as there is enough money in circulation. That is, when the system generates new money and between the circulation at no cost, which allows to say that this is only possible through the government.

**** Equation 8 ****. Refers to a social P and G. Sales equal to PXQ , (prices for quantities), involve prices, which are the sum of all costs that include raw materials, labor, services, fuels, interest rates, taxes and profits. It is clarified that inflation by costs is different from inflation due to money supply or by demand. The inflation caused by raising the interest rate is detrimental, since it destroys companies, and therefore, labor, generating unemployment. On the other hand, demand on demand motivates companies to produce more.

**** Equation 9 ****. It refers to the fact that inflation is a function of the uptake interest rate, to the monetary offer M, and to the costs, all being different. When the collection interest rate rises, the demand is contracted, and the costs in the companies are increased, generating that a part of them disappears from the market. When monetary mass M increases, there is no problem, if production is increasing. Even if the monetary mass increases faster, there is no problem, because if inflation is presented, it is not detrimental because companies are not negatively affected by this fact. Different if instead the monetary mass decreases, then, the available in the market and sales are decreased, causing the bankruptcy of the companies. If a rise in interest is combined with a decrease in monetary resources then the situation describes a terrible crisis. And if an increase in services and oil and gasoline is combined, the impact will be disastrous.

****** This speech is combined with the second part, which relates the theory of systems, and that we will use to solve the problem that will be raised at the following point, economic policies. ******

**** 2. ECONOMIC POLICIES. ****

The next eight defined economic policies are considered enough to determine the economic system as a whole. There are undoubtedly more political, but these are those of a macro type that define the entire system.

Each policy has different values or possibilities between not applying or applying it, and it can be in principle to assign a value, whether minimum or high, or 10%, etc.

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We mention here three possible ways to make a globalization, 1. according to IMF (** f), **2. According to Keynes (K), and 3. according to new model. (x **)**

The IMF model says that the free market must be applied in its entirety. Tariffs must be completely eliminated. Interest rates must be high, as they will attract foreign investment. The fiscal deficit must be eliminated. (Although it is worth the truth, it is not analyzed whether this is possible, and in case, what would be the consequences). The indebtedness must occur, if the deficit is not deleted. He affirms that money should not be issued, or flatly prohibits credits from the Central Bank to the Government. And that taxes must be high, to be able to pay all expenses, and finally that all state companies must be sold, since these are more efficient in the hands of individuals.

While these policies seem logical, their viability is not analyzed or observed. The IMF says that they must be applied, because “globalization arrives to stay, and whoever wants to survive will have to apply them.” The problem is that everyone believes it that way, and no one made a serious questioning. They did not even realize that the theses are contrary to Keynes, and all economy texts. And the most paradoxical, is that the bulk of economists and the academy defend it, without establishing objective objective parameters for its application and acceptance.

In this context, other possibilities, the same policies according to Keynes, and another possibility according to a new model are examined. The important thing about the speech is that no possibility does not invalidate, ** before it raises a problem. Which of all possibilities is the best option, which are viable and which are not? For this, we propose to enable the theory of systems, decomposing the whole in its parts, and looking at how the parties interrelate, and what their laws and principles are.

**** 3. Institutions. ****

It's not about making an institutional economy. In fact, institutions are the real land on which our economic policies fall, and must serve as a means of evidence to the knowledge of laws and principles.

The order is as follows: policies will be applied, which in the first place must be possible and real, according to the theoretical discourse. When applying it, unemployment is expected to decrease, that inflation disappears, or unless companies are not destroyed.

The result in general must be less than six months, to see its veracity. The development of science demands as a force shirt, the queen test of hypotheses : **practice** .

The economic system.

SOLUTION.

To solve the problem: “Given macro economic policies, which of all possible systems is the best solution, and which are not viable?” We rely on the following diagrams, which allow us to simulation of all the elements and parts of the economic system, and be able to observe how the movement in the long term is.

With the following table we simulate any country, in which its own currency circulates, and analyze when it increases and when it decreases. From left to right and surrounding the picture, we see the influence on the amount of money, by imports and exports, and why when imbalances appear. To the right we simulate the Central Bank with its activity of the management of the currencies and how is the movement when we have external credits, investment or sale of fixed assets and other concepts and their effect on circulating money. The mvymment of the ticket printing is analyzed, and the value of the currency, the way the value changes and why it is affected and also the way it can be intentionally affected. It is also observed how the primary or government issuance influences, and it is analyzed how if the government stops doing this primary issuance, the economic system cannot be balanced in the long term and will destabilize irremediably.

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We also see the influence of the government through the income and expenses budget, and it is analyzed how the functioning of the fiscal deficit is, and why it becomes uncontrollable when the country stops doing primary money emissions. And finally, at the bottom, a diagram is made of the way the fiscal deficit or debt

of a country is necessarily growing, this being a time bomb. The way this is happening is observed, when the country stops issuing money. It is observed how in this case, all forces are concatenated in a logical and causal sequence, until the system collapses. Only by observing the movement of the amount of money in circulation, without taking into account the cost of money, that is, without taking into account the interests.

In the following diagram, we take the following part of the economic system and introduce the influence of banking functioning and interest rates. We analyzed how the phenomenon of interest rates arose, and we decompose the interest rate in its active and passive parts, in the interest of recruitment and bank intermediation, and we see the way in which the rate of uptake is transmitted to the company and of this to the public via prices, that is, via inflation, which allows us to postulate that it is the interest rate of the interest of the interest of the inflation. generalized belief that is the primary issuance of money.

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We analyze how to upload the interest rate rate, or somehow the same rate that central banks increase, is responsible for inflation, monetary contraction, and residual unemployment, which converts the management of the interest rate by the Central Bank in the person responsible for the periodic crises of capitalism. When we get the two previous paintings, we can see the operation of the entire economic system. We can see how the system can be stabilized, always be increasing and also have it sustainable and sustainable.

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It allows us to make a projection of the functioning of the new economic system, integrating the market economy with socialism and capitalism at the same time, without exclusive parties but necessary one of the other.

We see how the State must necessarily be the core of the cell, and we clearly understand why the nucleus is what the DNA must produce, or its equivalent money, so that the social cell finds its stability. When money is left in the hands of individuals, the market system actually stops working for the good of society.

** The following are the conference films. **

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ECONOMIC HEREJIA

** Book II **

** “New theory: a new way of seeing the world”. **

** I accuse the financial system, economists, and you. **

** guilty of unemployment, hunger and misery. **

** [Introduction to Book II.] (#_ HLK249083185) **

1. ** [I accuse you.] (#_ HLK249083405) **
2. [** I accuse economists. (August 1/2006) **] (#_ HLK249083364)
3. [** false beliefs. (Sept. 1/2006) **] (#_ HLK249083477)
4. [** The heart of the lie through the public hacienda. (Oct. 1/2006) **] (#_ HLK249083510)
5. [** Change the world. **] (#_ HLK249083627)
6. [** Letter to young people. How to change the world. **] (#_ HLK249083655)
7. [** The theory of the reincarnation of economists (Nov. 1/2006) **] (#_ HLK249083704)
8. [** Economic science? A false paradigm, emission and inflation. (Dec.1/2006) **] (#_ HLK249083885)
9. [** Follow the Farsa of the Central Bank, and, the secret of money. (February 1/2007) **] (#_ HLK249083943)
10. [** Corruption is not an economic problem. (March 1/2007) **] (#_ HLK249083993)
11. [** Relationship and difference between mathematics, physics and economy. **] (#_ HLK249084208)
12. [** Inflation when the time limit tends to zero. **] (#_ HLK249084237)
13. [** The only currency **] (#_ HLK249203860)
14. [** MONEY WITHOUT Backup, and now money without paper? **] (#_ HLK249204083)
15. [** How the financial system works. **] (#_ HLK249204363)
- 16.
- [** Finally, what is the problem of inflation? (Only for specialists) **] (L)
- 17.
18. ** [Hunger according to Nostradamus.] (L) [social change with abundance.] (#_ HLK249204957) **
19. [** What do economists think. **] (#_ HLK249205067)
- 20.

[** What does free market live? “Socialism, capitalism and free market, compatible for a new economic system? “. **] (L)

[] {#_ HLK249083185 .anchor} Introduction to Book II.

This research that had its origin outside the academy, has obviously had a lot of difficulty entering as a proposal to the same academy. It is as if society was not willing to accept that outside its institutions thought could occur.

Given the permanent rejection I decided to send short and easy-to-understand items to a series of subscribers to my e-mail, such as economic heresy messages, asking each one to forward the message. They were not many, and I didn't send them all. But I realized that it was a valid way of expressing yourself, and that is why I have compiled them as part of this book, and also, as the last thing I have written on the subject. The dates that appear at each point refer to the day they were placed to the mail.

I hope you really enjoy them.

1 . [] {#_ HLK249083405 .anchor} accuses you.

The economic universe can be divided into two major scenarios. One, when individuals emit money and prohibit the government from doing so. This gives rise to our current situation, a indebted world full of poor, and a few rich. A world suitable for suffering. If you set out to live a limited life full of difficulties, this option is ideal. A world where a few send and take advantage of others, as if they seized their souls. Souls that, undoubtedly, in their free will, resolved to be enslaved.

And there is also another scenario, when the government issues money. Little scenario, although we approach him at some time, but say for a bad presentation we move away from him as if we introduced ourselves in the mouth of the wolf. Inflation. Theorists preferred to say that if the government emits (money) inflation occurs, and better forget about the issue. But exploring this scenario in a specific and real context, and in the light of science, will show us that the economic universe could be of a fantastic dimension. We could have a world of abundance and freedom, worthy for a God.

Are we looking for utopia? Do we want a different world? A world where:

1. ** No country has debts. **
2. ** Everyone can work. **
3. ** Do not exist poor, we all be rich. **
4. ** The money is unlimited. **
5. ** There is no inflation. **
6. ** There is capitalism. **
7. ** Everyone has social security. **
8. ** etc. **

** Our current paradigms tell us that this is impossible **

In the first scenario this is impossible. In fact in the first scenario this is a utopia, that is, something impossible to achieve. But in the second scenario all this can be an immediate reality.

The first scenario, when the government is not the one that issues money, the economic universe determines our entire current social form. Difficult world to carry for the vast majority of people, and only a few privileged. This has been a very difficult scenario. The same story shows us. Full of ups and downs, auges and crisis, opportunities, sometimes ephemeral, and sometimes a little more durable. And in the background, terrible struggles for power, and unquestionable abuses. A true struggle for over experience.

The second scenario, when the government issues money, can lead us to a full life in terms of material. A world of economic freedom, not only for a few privileged, but for all the people who want it. We do not talk about a world in which it is not necessary to work, of course, but of a world in which we can all work on what we want, and we can live on it. It is a scenario that when we explore it it seems impossible not to have found it before. And if at the beginning we resist change, when we begin to navigate in it we marvel at the same simplicity.

What put us in the first stage, and what can lead us to the second stage? I can only say that consciousness. Somehow, perhaps as gods, or as the superior beings of creation, we somehow decided to suffer, getting into the recesses and whirlpools that the matter holds us, and certainly she hugs us, enroll us and blindly takes us through the truculent lines of karma. We suffer the unspeakable. I do not doubt that this was our own decision. You were the one who really decided to be poor, you decided to be borrow, let yourself be dominated, and sink into the penalty.

But when you say enough! There is no need to continue suffering. Am I not the king of creation? Isn't it the one who creates the conditions of my existence? Isn't I the owner of my own destiny? So, when you convince you that we can create a paradise here on Earth, that we can live as we deserve it, as the kings of the universe, then we can ensure that this greater state of consciousness will allow us to explore without fears the second scenario. When the government emits money, without thinking about dreaded inflation. And not

only that, but we will leave without fear of exploring this scenario, to live it fully, with freedom and without fear.

In this book we will increase our understanding of the first scenario, and to develop the wonders of the second scenario, when the government issues the money, the conditions in which this should be done, removing the belief that if the government emits inflation occurs.

What is that mysterious world of the economy that we all want to know, but that is manifested so complex and difficult? Why do bankers, and wealthy people, and in general economists leave us a halite as respect, and something like they cannot be questioned, and we also associate them with power?

How is that economic world that sometimes presents growth in which almost everyone benefits, and suddenly crisis arises so strong that the entire system collapses, without of course reaching extermination?

Was it the future of things and events that put us to live in the first scenario, or was it some superior race or consciousness that held us and keeps us tied to this scenario of permanent debts, doubts and sufferings? How does the economic system really work? They will be topics that we will develop throughout this book.

2 . [] {#_ HLK249083364 .anchor} accuses economists. (August 1/2006)

Economic heresy, makes a very serious accusation to all economists on the planet. First, for being responsible for poverty, hunger and unemployment. They are accused because they are the ones that from the central banks, and from the Ministries of Finance, and the Planning Departments, do what they want, what they believe, what they think, and do not feel responsible for the poverty of the peoples or those who starve to death, or the population that does not get work. Rather, politicians and government are responsible, and do not realize that poverty, misery and hunger are caused by what economists do with their economic policies, or also for what they do not do or stop doing. But do not be wrong, those who do economic policy are economists and not politicians. And as are economists who are in power, because it is they and nobody else the guilty. Let's not blame the presidents, who advise economists.

But as these economists prepared in universities, entities that are also the advisors of the Government, so we also have to blame universities. And as the universities are the ones that prepare, alien, they wash their brains the economists, so all economists are guilty of the poverty of their peoples, the hunger of their people, of the lack of employment of their population. Do not continue to tear their clothes or wash their hands. They are guilty of maintaining rigid beliefs, which although they show that they are useless, remain committed to their beliefs, and continue to apply them, and teaching when they really already showed that they do not work. Economists are guilty for their poor performance, and because with carefreeness they affirm that if it were not for them, the country (the countries) would be worse. We are not deceived, if I do a policy, the result is what follows. If I apply neoliberal policies, I have to see a result, which is the one that follows. And what we see after neoliberal policies are crisis, unemployment, indebtedness, and a lot of hunger. It accuses the neoliberal economic policies that economists defend, poverty, unemployment, of which they are starving, accuses to the International Monetary Fund, to the World Bank, the United Nations, which every time they intend to reduce hunger, and magically poverty increase it, and as good economists they blame governments. Fakers, poverty vendors, all!

** 3. ** [] {#_ HLK249083477 .anchor} ** false beliefs. (Sept. 1/2006) **

Economic heresy It is allowed to indicate which are the famous false neoliberal economic policies that are being executed and that are not working. They are trapped in misery, both material and spiritual.

I accuse those who believe that the fiscal deficit must end, or decrease, or eliminate. Everyone who says that the fiscal deficit must be reduced to zero, is ignorant of the economy. He is an economist who learned a recipe for memory, and only knows how to repeat it. Let the people say, it is one thing, but that the economist repeats it with the same career, it is a nonsense. It only shows ignorance and its ability to repeat, that although superspecial raising, it is a super parrot of repetition. A specialized parrot.

I accuse those who believe that the fiscal deficit must be covered with a credit of national or international banks. ** accuses those who believe that countries must be borrow **. That was the purpose of bankers, but bankers are not economists. I accuse economists for ignorant, because they only know how to repeat recipes.

The truth, no country should borrow. (Do you think there are no more options?). Economists at the service of bankers.

I accuse those who believe that banks must pay their “savers” an interest rate, also accuse those who believe that the Central Bank must collect an interest rate. I accuse those who believe that the Central Bank must regulate the interest rate, and raise and lower it at will. Ignorants conceited, and believed, because they believe everything they tell them without even doing an analysis. Ignoring economists, guilty of unemployment, hunger and poverty. That is why we accuse economists. And accuse those who believe that emitting money produces inflation. False beliefs all of them. And not to mention the level of international reserves. Economists guilty of their own misfortunes and misfortunes of their own people. I tell you that in this new era all false beliefs will fall, and all false idols.

That the people who have not studied economy, go and come, have no option. But that the economist creates the same thing that the people believe, only a little more specialized, ... you must know that poverty, hunger and unemployment only comes from the spiritual poverty of economists, lazy of analytical thought, unknown to science and scientific method. Are you going to continue believing in economists? Better refuse in politicians, and exile to them, they may be more aware.

And you politicians, until when you are going to continue idolizing economists, and even when bankers? Do you also think there are no more options? As the teacher said, “unfortunate of you if you see yourself before a yes or before a no.

** 4. ** {#_ HLK249083510 .anchor} ** The heart of the lie through the public hacienda. (Oct. 1/2006)
**

I will tell you how it acts, and how the Public Treasury should act. Or better, how economists act in government, planning, central banks and universities, and what they should really do. It is well to recognize what is done well, although in some countries better than in others: government spending. This is well oriented except for the debt service, which should not exist. The government spends its money on ** 1. Operating expenses, 2. Investment expenses, and 3. In the payment of the debt. ** And as I say, the debt service should not exist. In truth, the Government must, in order to direct, guide, and channel society, have operating expenses. That is absolutely clear. And must also make public and social investments. More than necessary, mandatory. But it is not clear that I have to pay debts, because it is not clear that you have to borrow. ** What, as well? Economists say . **And this is where ignorant economists enter, fakers, traffickers of poverty and hunger and unemployment, because they do not admit other possibilities, and strongly deny any other reality. I will explain briefly. To finance all expenses, including transfers that central governments generally have to make to their territories, the country must have an income structure. The State's income is generally classified as 1. Current income, and 2. Capital resources . Current income is usually the tax classified in direct and indirect taxes, and non -tax that include rates and fines. And capital resources include balance and external resources resources, and others. All that is fine, except for the credit resources that should not exist.** What, as well as? ** And again with economists. Taxes to companies (moderate) are well, as a measure for the redistribution of income and promotion of social spending. But borrowing?, Credit with banking, internal or external, or with another government, is definitely unacceptable to the government, because for this you have the issuance of money that any country can make, money you have the right to make, since it is an internal measure that only affects the country itself. That missing money, or the individuals do, or the government does. ** What, as, if that is inflationary? ** Again with the beliefs of economists. But if the government does not, then the bank or the other country does, and that is why the bank or the other country charges it, with all and interest. Do you think that own emission produces inflation and that of individuals is not? Thus things work. And economists are accomplices of bankers. Fakers, traffickers of poverty, hunger and unemployment. We will repeat it a thousand times. Until when you will continue to believe in economists? Oh economists! When will you open your eyes? Do you understand why you borrow, year after year, you will always be borrowing all the people and the country for life? Do you understand that you are enslaving us? Do you understand that if you make your own issuance of money, you should not make a tax reform every day, or to be sacrificing income to pay the debt? As the poet said “Sleeping awakenings”. Or the money is done by the government, (social money), or do individuals, whose interests are for the benefit of individuals, a few individuals, the same as always. Who do you work for? If you are going to serve

the government, then make the issuance! Without interest. Do you want to do a new world? Change your old ideas.

**** 5. **** [{#_ HLK249083627 .anchor}](#) ****** Change the world. ******

Economic heresy greets you very friendly, and he gives you a somewhat indiscreet question:

Are you one of those who intends to change the world?,

Or simply you are not interested, and let others do it for you.

If the second is your option, what tells you Economic heresy will not be of your interest. It doesn't matter. It is not serious, and that is your decision.

If you want to change the world, maybe the message I have for you interested you.

First you have to be a bit intelligent, to know at least what we want to change, understand that the world is so for the ideas that we apply, consciously or unconsciously (old ideas), and that if we want to change something we must change our old ideas and put some new ones.

Economic heresy has thought the economic issue for more than 50 years, and now he tells you in just 3 pages, and a few more. That can save you a lot of time.

That is why I invite you to go to the next article, "letter to young people, how to change the world." If you are not young, and in a free spirit, you can find out but believe me, it is not for you.

Enjoy.

6 . [{#_ HLK249083655 .anchor}](#) ****** Letter to young people. How to change the world. ******

Young, let me ask for a favor, that you know, you will not be able to refuse. I want to ask you to help me change the world, right now.

Have you ever been taken into account for something like that? Clear. Adults always believe that these issues are not for young people, much less that we can do it right now. Of course, you must make an effort to understand the economic problem a little. But don't worry. I will explain it very briefly, and very simply:

The economic problem is money. To eat, to study, to dress, to run, ... they always tell us that there is no money, but that is not true, because the money can be done by the government, and all the necessary. The problem is that the government stopped doing it, because it believes that individuals can do. "He suddenly forgot, make the money."

Do not say that the subject is not interested because even if you do not believe it, it affects you through your parents, or because you do not have to eat, or because you intuit that it will soon make you make a living. And if not, maybe you have to make a living ... or possibly you are unemployed. You just have to understand that the government can make all the necessary money. And I will tell you something more ..., to change the world, we just need to change our way of thinking. Do not expect your parents to do it ... You know how they are. It touches you.

Article 4 of this second title is for you. Article 4 only. This page will take only a "tris" of effort to understand it. I speak to you there about the income and expenses of the State. Look, only two concepts. In article 4, income and expenses are broken down into two and more parties, and these in turn in more concepts. But the essentials are income and expenses. Keep in mind that expenses are always greater than income. You have already experienced that, right? Your expenses are always greater than your income, right? The same thing happens to the State, but there is an important difference, because the State can make money, and you don't. If someone tells you that expenses are reduced, that the State does not spend more than its income, it is lying to you. That is no longer possible. There is always a major surplus of expenses, and decrease them would imply stop studying, or stop eating, or stop dressing ... that difference between income and expenses is called the deficit. If you have to sell the fridge of your home, or a company you have to stay, it is because you have a deficit. The deficit in the state always exists, and it is not possible to reduce it. Actually the concept is very elementary.

Together with these income and expenses, the concept of who must make the missing money is linked: individuals or the State? Economists say that if the state does it produces inflation. I hope you do not fool yourself. If individuals do not produce inflation? Look how life is. If the individuals do, they appropriate everyone's money and also charge an interest that we will have to pay all through taxes. When we do the individuals we call it the credit. They make the expansion of money through credit. As we would say, a gift, on our own. They have indebted us all, without realizing it, and they put us to pay the credits through taxes, and with the help of economists. That is why they are accused of economic heresy. However, the solution is so simple that it seems a lie. Make money, and now. ... to work everyone. I will tell you something else, when money is born as a loan, the social group is immediately dependent on credit. Society will be credit, and of course, a form of slavery. That is our society. We live to pay taxes, and services, and hold a few. If we change this situation, our whole society will change, and we with it. We will stop being slaves.

Discuss the page with your friends, (article 4 only), with your parents, with your girlfriend ..., do not think they are gross. They know very well that from now on they no longer want to be poorer, but rich. Very rich! They want to have all the comforts of the world. Actually, they want to live in a paradise, like the gods. And they know that is possible. They have more intuition. And besides, they don't want to have children to send them to a useless death in a useless war. Nor do they want to have children who only pay the debts that our parents are leaving us, and continue forever, poor and working as slaves to pay more and more debts. And much less have children to see them starving.

Nor do you hesitate to discuss it with your friends, or think that they are not interested in the economy. You can be sure that we are all interested. It's just that they made it so complicated that we are afraid that they tell us ignorant. The truth is that they have been deceiving us. The economy is simple. But I confess, they also cheated me for a long time being physical and economist. You will soon realize that if the State borrows every year increasingly, to pay it will charge us all and more taxes, and more and more. As I tell you, we are interested in all. And you know? That way there is no job in the economy for all. There will always be unemployment, and it is difficult to know who touches unemployment. And to those who work, to pay for a lifetime debts and more debts, and services ... and ... work and work as slaves, ... and the solution so simple that seems a lie. You just have to issue money but by the State, without interest. The government makes money and spends it on works. He does the job and does not owe anyone. And the money is circulating.

The favor I ask you is, to repeat this message to all your friends from your school, your neighborhood, or from other countries, believe me, they have the same problem. Also send it to your parents, uncles, and politicians. Ah! And to journalists. If you have children, then. If you want to translate these pages, you can do it, also sending the original. Are you still believing the story of inflation?

When you are convinced of what I have told you, write to the president and politicians, and tell them that we want a better world, immediately. That it is not a dream that we want for our children, but we want it right now. Tell the president that you agree with the economic heresy, that you know that the government can make the money and without charging interest, tell us that we do not want more debts, or more taxes, or more tax reforms or more VAT. And believe me, with the change of mentality, we will change the world faster than you imagine. Go ahead. The New World is yours, and you have to build it thinking differently. Do not leave it to your old people ..., we do not continue giving our world to the tyrants who exploit us. Let's take away the fear from above, ... and you don't trust economists, they have gone through a deep cerebral washing, "studying in the best universities," they make imaginary models, "that nothing to do with the real world." Discuss it, until the old ideas seem so ridiculous ... the world you have to change young people. You should know that if you don't, no one else will, and your luck will be slavery. Work and work to sustain others.

Take this letter (two leaves and a little) and article 4, economic heresy (a sheet), imprint them, and look at them again and again, as if it were a letter from your partner with which you until now start. You will get to understand. And if by chance you are an economist and you also get to understand, do not hesitate to write to the president. And have courage to face the old ideas, because do not forget that the world is like that is because of the old ideas, and the new world, of freedom and abundance for all, and work for all, will be created about new ideas. Young people's head. Be strong. An additional problem. Will you know what to do with your free time, and with your money to be left over? Because I tell you, we will go from a society limited by the lack of money, to a superabundant in money. So much that will reach everyone. It will be a

real freedom in this material world. I hope you are not afraid of freedom. Well, but that is already a spiritual problem? Here we are solving the economic problem. Don't forget it. Do not be fooled by the question of inflation.

He loves you deeply,

**** ECONOMIC HEREJIA. ****

**** PD 1 to economists ****. If you have convinced you or not the economic heresy, it will give you a lot of anger anyway. In principle you will not know if they taught you or with the economic heresy. You will have to overcome it. But don't discourage you. Anyway you have the knowledge. You just have to straighten some things, especially method. You will find this treatment in this book and on the website: http://es.geocities.com/herejia_economica There are three books. You will have to start by understanding the true scientific method, catchy to the three -dimensional planet. Nothing to do economy in heaven, with imaginary models. Believe me, if economic theory cannot solve economic problems, and hunger and unemployment and misery, then it is a theory that does not work.

**** PD 2 ****. Do not let this flame go out. Make it circulate and discuss in every corner. What is at stake is our absolute economic freedom. Do not pretend to read the entire economy that they send you by the press and online at once. You will not understand anything because they are cheating you. It includes these three pages well, and then you will understand that the State and the free market and freedom of prices are not incompatible. Moreover, the social state, when it makes money directly and puts it into circulation doing works, or paying health, or even pensioners, or works to decontaminate the environment and protect it, it is providing money to the economy so that the prices mechanism works well, allowing the market to reach the last corner of the planet. Including you and all yours, and also the poorest. When you understand that the State really is like the core for the cell, and that money is like the blood that should reach the whole system, then you can read everything that comes to you, and you will know when they are deceiving you. But it understands, if money is scarce the prices mechanism also acts, eliminating companies, and people, because let me tell you, that those who have been making money not only take advantage, but they can also stop doing so and at the same time upload interest and thus create terrible crises, worldwide, instill fear, and take advantage of war and weapons. Let's not be intimidated, or allow this story to be repeated. I tell you. The change is in your hands, young man who must change the world.

**** I repeat: ****

**** The world will change when we all change the old ideas. ****

**** Discuss these pages with all your friends, with your teachers in class, at school, at the university, everywhere. We go for economic freedom. Let's eliminate hunger, misery and unemployment. ****

**** 7. **** `{#_ HLK249083704 .anchor}` **** The theory of reincarnation of economists (Nov. 1/2006) ****

In Economics we fundamentally have two types of interest rates, which added, give us what we call the market interest rate. The first is the interest rate paid by the banks to those who deposit their monies in it. They are identified as the savers although the term is wrong, and the rate is usually called a collection interest rate. You go to the bank to deposit your money, and pay you an interest. This rate should be null. It should not exist. This rate is the one that does the most damage to the whole society. Imagine, pay someone for doing nothing. I know that you are thinking of the poor widow who lives from the income left her husband. Poor poor, how many widows will be in this situation. And on the other hand, how many people suffering from hunger, for this same situation. I imagine that you are also thinking about the poor banks who are going to run out of money, because who will deposit their money? And you, always thinking about charity? A bigger problem is pensioners, I will let the solution find.

When the bank makes loans in addition to collecting the previous rate, it adds an additional interest to cover its expenses. We call it the intermediation interest rate. In addition, the collection plus intermediation, gives us the market interest rate. That is, the interest rate to which banks lend. Thus, entrepreneurs and government, and all who have to live on the loan, have to pay the two rates, that of the widows, and those of the banks. So, as entrepreneurs also have to pay taxes to the government, they end up raising the prices of the products to pay the credits. That is called inflation. We all pay interest rates, through inflation, and debt

through taxes. Vicious circle. This is not known by traditional theory. On the contrary, they (economists) believe that when they upload the interest rate, they stop the demand and therefore will lower inflation. All the other way around. The Central Bank has the power to raise or lower the uptake interest rate. And acts very capriciously. He goes up and low when he wants, and even the value that he wants. The economist makes spectacular raciocinios to raise or lower this rate. And he does not know that this rate produces inflation, as well as unemployment. Do not be alarmed, in the systems everything is interconnected. (Currently, central banks everywhere have been raising the interest rate, supposedly to combat future inflation. They will really produce inflation. And they will create a crisis, slowly, but sure.

I will tell you how the economist thinks: “The economist when he affects the interest rate, uploading it or lowering it, does not think of controlling the economy in the immediate term. Although we are afraid of inflation now, the Central Bank and planning do so thinking one or two years ahead, we well know that the modifications in interest rates have a retrazo of one to two years,”? ” Thus economists speak. Thus they wash their hands, like pilate. They do not respond for the present. What happens today is the fault of the back. Today’s crises are exaggerated expenses and indebtedness we made in the past. We spend much earlier, and you see the consequences. If you don’t brake the deficit, then ...

Fantastic, don’t you think?, Neither more nor less than the theory of reincarnation. What we do today, we will suffer in the “next life.” And in two years they forget what they did before, and will continue to affect the economy to control it in the future. “For the next generations.” (We wash our hands). Economists are not responsible for the present. Do you understand?

Until when you will continue to believe in economists? Poverty traffickers. Let me explain the contradiction. I make a formal invitation to economists, take the current interest rate, and leave it at 10 points, at once, ... and then they tell me if it is necessary to wait more than a day, or perhaps two years, to feel the effect? I accuse the economists, who are in power, those of the Central Bank, those of planning, those of the Treasury, those of the “most prestigious universities”, to those of the International Monetary Fund, of the World Bank, those of the United Nations, of being the guilty of hunger, unemployment, of the misery of nations, and of slavery. Actually, they plan crises, and the worst, without knowing it. They are managed by bankers, the highest rank, those who truly handle the world. “They are called gray men.” They are not shown.

Can you imagine the carelessness of economists who are in power? They do not know what can happen in the market next month, even the following week, it is more, they do not even know what can happen tomorrow, and if they tell us that with the economic equations we handle a two -year tendency, and the trend shows a growing future inflation, and that is why we must raise the interest rate, because the future inflation ... “say” shows a tendency to rise ... and believe that inflation rate. Do you understand the absurd? “The projections made for two years ahead (the economists tell us) show us that today it is better to raise the interest rates to control inflation ... in two years. Until when will we continue believing in such a pseudo science?, Better that astrologers come, they have shown us that their predictions are always more successful. contamination. Poverty

In scientific terms we can raise a problem and solve it through a system of equations, taking into account the initial conditions of each part of the system. It’s true. And equations can be deterministic. But to make two -year predictions and more? Not even physicists have the capacity to contemplate the initial conditions of a material system, due to the amount of variables, much less economists, who not only lack material deterministic equations, but also intervene the human will, which is the only one capable of breaking the laws, if there are. And I tell you, economic heresy believes in universal laws. And I tell you more, much less you can believe economists, with the crude approaches to economic equations. Pure pseudo mathematics. Pure farce. I repeat it again and again, economic theory has been manipulated. There is nothing scientist. Everything seems to indicate that they lead us to a great world crisis. They do it when they want, and take advantage of the real ignorance of economists. Economists who do not even know the scientific method. What should be done is download! The interest rate to zero. The capture. This will eliminate speculation. The first book of economic heresy treats the problem of interests.

8. [{#_ HLK249083885 .anchor} Economic science? A false paradigm, emission and inflation. (Dec.1/2006)

Economic heresy has also acquired a commitment to young people, and will have to use a language as elementary as possible. I hope specialists don’t feel uncomfortable.

Are they scientific “laws” of the economy? Are the laws of supply and demand verifiable? Is it real that if the government emits money, inflation occurs, or is it just one more belief? Are only economic beliefs what we have, and we give them as evident to repeat them all? Do we actually believe that the economy uses the scientific method, and therefore that the economy is a science? Do we experience false economic paradigms? Is the economic method “faith”, (resources are limited, if we issue inflation, we don’t have money, we have to borrow, we can’t make investment, we depend on foreign investors, we depend on developed nations, we can’t, I don’t want to, and I won’t try ...) and far from science? Economic heresy is responsible for knocking down all myths and false beliefs in the field of economy. And we set out a very important question, why right the scientific method that invaded all fields, later complemented by the theory of systems, evaded economic theory? Did philosophers influence, or is it because of economic interests? And let’s make it clear that we understand by scientific method the fact of proven statements in practice. Not only theory, but also practice. That there is correspondence between mathematical theory and practice.

The problem is in the background, because what people believe, in that it becomes, and the same thing happens to society. If we believe that resources are limited, then one nation will invade the other, because it struggles to ensure its subsistence. And the other inevitably defends himself, and terrorism arises. A person will see very difficult to earn sustenance because there will be no job, and there is no job because there is no money, and in reality the social environment becomes what society believes. In this event, who dominates the economy, and dominates belief, has a very powerful weapon, for better or worse. And this is an essential element so that the economy has not developed as a science, but as a belief. And it’s not very difficult. We see the world through theories.

Unless you are an awake being, everything we see and do we channel it through a theory. People do theories, which can be scientific or not, and also do theories about theories, those are philosophers. But one thing is true, your beliefs come true. If you think resources are limited, your social life will be limited. The paradigms are lived. Each society really lives their beliefs. Then, in the change in beliefs there is a magical secret. And economic heresy tells you, if we change beliefs, at least for scientific postulates, the economy and the whole life of society will change, leaving so much suffering, and leaving slavery.

We are going to knock down the largest myth that capitalism has been invented: “That if the government emits inflation occurs.” (I see you strange, for you this truth is so obvious, that it is as if they told you that you have to show that this put is white) “in fact everyone knows that if the government emits inflation occurs. It is so obvious ...”. In fact, economic heresy will show you the opposite. I know you demand it to me, and you have all the right. I will demonstrate it without capujos or deception. But we go in parts. First, I will show you that what you take for granted, (that the emission produces inflation), is a mere belief, because I guarantee that you have never seen the study that reliably proves that the emission produces inflation. They told you at school, and at the university, and they told you the story in all the texts of Economics, (look, again with economists), but as a story. Because nowhere does the study show us that this is true. A serious study, and that has so many cases in each country, where this “truth” can be seen as a universal law. That is, proven to satiety. You ask me, the economic heresy that proves that the broadcast does not produce inflation, and although you are right to ask me, realize that you never demanded it from your teachers, nor did you ask the economy texts, that is, you never asked this demonstration to our “Nobel Awards” of Economics. Just take it into account. To support this “truth”, economists “took” a mathematical (non -physical) analysis, of an alleged equation that is actually an identity, the famous quantitative equation of money, and a few stories of money, but that were never really quantified or measures. Ah! When America was discovered and gold came to Europe an inflation was developed ... etc. Pure stories of pirates. Ah! In Germany in World War I, so much money was made, that inflation was daily, etc. But no one quantified, nor showed that inflation was not for another cause.

But I understand that with me (economic heresy) you have to be rigorous. And that’s fine. Moreover, I hope that from now on you become rigorous with your own beliefs. Look at them to see if they really have a real livelihood. For example, it will be true that if we upload the interest rate, inflation is controlled? Suddenly it is more logical than to increase? But this is another topic. Let’s go to ours. To know if, when emitting inflation occurs, we have to do the following experiment. First I describe it:

We take a country, say for two years, and measure monthly the following parameters:

1. The money m in circulation. (All countries measure it) You can do it with $M1$, with $m2$, or with $m3$. (Verify how much of this monthly increase corresponds to the primary issuance of the Government.)
2. Verify that the interest rate is the same month by month. If it is not the same, possibly the interest influences inflation. Verify. Is there any proportionality between the interest rate and inflation? (You can do it with the average collection rate, or with the average placement rate, or with both). Do the monthly study and annually. Did you know that in Germany the interest rate was terribly high, and daily?
3. Verify inflation month by month Take the data. (Do you find a relationship between inflation and the increase of M , or between inflation and interest rates?)
4. Do not forget the Ceteris Parai Bus of the economy, this is all the other variables remained the same?
5. Do it at nominal prices and at real prices.

You can examine the trend, or make regression. And ask you the following questions:

1. Are it fulfilled throughout the period that government issuance produces inflation? Or is it fulfilled only in some cases? In what cases?
2. Is it fulfilled in more periods? Not only in the two years? Is it always fulfilled?
3. Is it fulfilled in all countries?
4. Is it always fulfilled, that is, in each country and at all times?

If it is always fulfilled, then we have a law, the issuance of money by the government or individuals produces inflation. But if not, then we had a belief. I tell you at once, it's time to wake up. I have followed some cases and I see that it is not true that inflation occurs. Actually, a single case is enough that a law is not fulfilled. But I would like to challenge economists to find me a single case where this is fulfilled. Notice, I turn the test. Give me a single case where they can effectively demonstrate that the emission produced inflation, and that they cannot blame another variable. I personally never saw similar study. And I have looked for it. It has not been done. But I assure you that if they do, they will see how that myth collapses. That belief. There are economists, for their degree theses.

Allow me to tell you something, when we talk about science, we must start first for the concepts. The scientific method, first of all is conceptual. Before equations, we have the concepts. If we start badly, that tree will never straighten. That has been the economic theory, and that is why we must consider it again. This is the work that economic heresy is doing. Despite what philosophers say, scientific theories have to be experimental from beginning to end. That is, from his postulates and laws and principles, to the last of his conclusions. And it must be feedback, and it must be able to measure, although we should be something elastic in terms of precision. In addition, science allows us to go with some security. Can you imagine that it would be aviation if half of the airplanes fall? Do you imagine how true the current economic theory is when half of the population is in poverty, or better, excluded from the means of production? The current theory part of unpublished hypotheses, and therefore is false, does not serve to help humanity. Economic heresy tells you about certain things. In your heads there are only beliefs. And now look at the scope of experimental check. If the emission really does not produce inflation, as everyone believes, then the money is not limited. Can you imagine unlimited money resource? That's a fantasy. Will you be able to live a new reality, worthy of a God on earth? Imagine the new society that you could build, and it would not be a utopia. What I tell you is that we can make utopia come true, just by turning the economy into a science. And apply it of course.

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** 9. ** [] {#_ HLK249083943 .Anchor} ** Follow the farce of the Central Bank, and, the secret of money. (February 1/2007) **

Economic herejia greets you, and wishes you a very good year 2007, full of hope, and of changes, and desire to experience new things.

The Central Bank receives us with the novelty of a new increase in interest rates. Reason? The fear of inflation. (Fakers right?). The fear of inflation must be presented when unemployment is “arriving dangerously” to zero. That is, when we get to full employment. I have told you in many ways, our top economic leaders do not really know why interest rates go up or lower. They say they are independent, but lie. They blindly obey the IMF mandates, and other hidden entities. And as they really are not scientists but economic historians, then better to follow what “more authorized” other sources “order them. The fear of inflation when we have more than half of the population in poverty. Doesn’t they want unemployment to disappear? There are, fake, guilty of hunger, misery and unemployment. They also upload them (the fees) said to attract foreign capital, and now they upload them when we are flooded with currencies. Definitely this pseudo science must be collected. And we must also collect the pseudo scientists from the economy, and take the independence from the Central Bank. They have no idea what they are doing.

I will tell you very briefly the secret of money. The money is printed on a machine and puts into circulation, without any support. There is no such gold that supports money. Moreover, there has never been sufficient gold that serves as support for the money that is in circulation. Okay if you are not an economist. You didn’t have to know. But as an economist there is no right to continue believing that money has its gold support. Until when will you continue to believe in economists ..., traffickers of material misery, unemployment and hunger?

I will tell you the truth, the money must be done by the government, it can do it through the Central Bank, but the Government as an absolute owner of this money. It is the government who must spend it, without acquiring a debt. In this way the government puts the additional money that the economy needs in circulation. Hold well, without interest rate. This is because money must be from society and not of individuals. It is time that we start talking about social money. When money goes on the market without interest rate, that money does not cause inflation. And something else, almost all economists believe otherwise, that if money is emitted, inflation occurs, but definitely not all economists believe this. Unfortunately those in power if they believe it, I do not know if in bad faith or by ignorant, or because they serve their own interests. Those are the traffickers of unemployment, poverty and hunger of our peoples. Instead, they assault us permanently with the tax reforms, in order to pay those who lend us the money, with their interests. Farsantes economists, I accuse them to be the useful idiots of bankers, to be the culprits of misery and hunger and unemployment, and of all the evils that causes society to be misfortune.

Another secret? When the government does not make the money, the individuals end up doing it, who lend it to the government and the public with an interest rate, which then manipulates the Central Bank, to make the game to individuals, and borrow us all in favor of those individuals. Have you understood the game? I accuse economists because they are guilty of unemployment, hunger and misery, and also indebtedness to the entire population in favor of a few individual bankers.

Fix well, money has to do it, because this is not manufactured by itself. But if it is not the government who does it, then who? Who do you think it belongs? Remove the bandage and not be fooled by ignorant economists, or by cunning bankers! They govern because you allow it. Until when will you continue believing in poverty, unemployment and indebtedness traffickers?

I wonder, are you willing to be the pioneers of economic change worldwide, my Colombian brothers? And you Venezuelan brothers, are you willing to recover your sovereignty over your central bank, but you have already stopped speaking the same language? Have you freed yourself from the old economic ideas? Are you convinced that you must lower the interest rate, increase public spending, and emit your own currency? Thus, you have not recovered any sovereignty. The first sovereignty that must be recovered is that of thought, and that of science. And what do the indigenous brothers of Peru, Bolivia and Ecuador tell me, we will be able to assert our roots, and seek true independence, accompanied by economic independence? And what do my South American and Central American brothers say, we will be able to awake Nocturnal, ...

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** 10. ** [] {#_ HLK249083993 .Anchor} ** Corruption is not an economic problem. (March 1/2007) **

Interestingly, we always blame the corrupt. When they really have always existed. That is not novel. But only until now, with really prefabricated crises, only now they tell us that crises are the fault of the corrupt. First they told us that politicians. Now of the corrupt. And if we improve the formula, of corrupt politicians. The truth is that the true corrupt of the system are camouflaged, they are “invisible”, although they are actually the owners of international capital. And those who defend them, and also their spokesmen, are economists. Economists are actually guilty of unemployment, poverty and hunger, and also the indebtedness of countries, their own countries, for the benefit of dark and well -camouflaged characters. Traffickers all also of wars and drugs. Economists are the true culprits of the lousy economic situation, and that more than half of the population of the world is in poverty, and not the corrupt.

The corrupt, allow me to tell you, are a problem for justice. They hurt some sectors of the population, in the sense that they divert the resources from one place to another. But they do not withdraw the money from the circulation. Do not be fooled, the economic problem really is the fault of economists who could never decipher the mystery of the money and resources of the State. See article 2 of this series, the Public Treasury. Do not be fooled by economists. The only guilty of unemployment, and hunger and poverty are nothing more than economists. Those who live from the public treasury found in planning, in the Treasury and in the Central Bank, and of course, in universities that are closest to power. Well, in general the theorists of the economy, who have no real elements to question their own knowledge.

Corruption will end when there is really greater spiritual development of society as a whole. When public servants really have a vocation of service and not profit from state resources. When the individual really feels that the greatest wealth he can obtain is when he serves others, without expecting anything in return. It seems that there is still a lot. But don't be discouraged. Always go ahead. Not a step back. The corrupt to justice. Economists to see if they can finally serve their own country and not the bankers, who live on the debt around the world.

When the corrupt steals the resources to the State, these monies really change their destination. The corrupt puts them to circulate in another sector. The corrupt does not take the money out of the circulation. The economic problem arises when money comes out of circulation, and this power is only the Central Bank. The Central Bank is the only entity capable of controlling the money in circulation. If the economy runs out of money, it is the fault of the Central Bank. Of no one else. Economic crises are exclusively the fault of the Central Bank. And the worst, are not those who control crises, but those who create them: one, when interest rates increase, two, when they do not issue money.

Do not be fooled more for economists, or bankers. Do you want them to continue to certify the International Monetary Fund, and the World Bank? Do you not realize that those are the spokesmen of the bankers, that they themselves are economists? The great cheats that took over money, and power, and that create the policies that agree to borrow countries and keep them in poverty. It's time for awakening, my dear friends. There is no more corrupt than these international bankers, or anyone else idiot than economists and economists, since they do not even realize that they are the culprits of hunger, misery and unemployment of their own peoples. Imagine, uploading interest and leaving the country without money. What awkwardness.

11 . [] {#_ HLK249084208 .anchor} relationship and difference between mathematics, physics and economy.

Physics and economy have something in common, they use mathematics as a tool.

We all know of the scale multiplication, $A = BC$, a vector multiplied by a scalar, equal to another vector. And we can handle mathematical expression and resolve many exercises, but that does not enable us as knowledgeable of physics, when we make the expression force equal to mass by acceleration. $F = M A$.

When we apply mathematics to physics, we add concept, as in the economy. Physical concept, “real” concept. We approach reality through the concept, and not precisely from mathematics. The concept of mass m , is not just a scalar, but something tangible, with a true body, and that we really captured it with our senses. But the same concept of mass, has the force involved. When we talk about a body of mass m , we know that by this fact, this body will attract with a force F , other bodies. This generates the concept of field, or space of influence of the body of mass m . And the same when we talk about acceleration A , which involves the concept of speed variation, change in space, and time t . Speed, space and time. This is to say that physics is much

more than mathematics, and that it is not the same mathematics. You can know mathematics and not know physical. But to learn physics if it is good that mathematics dominates. When we apply mathematics to the real world, we find that mathematics no longer has the same freedom of expression. The real world restricts it to the specific conditions of the problem, and does not mean that there is no logic, or that mathematical logic disappears. A different logic appears, restricted to the field of application.

The same happens to us when we go to the economy. You can know how to add scalars, or vectors, or matrices. $A = B + C$, and this will never enable him as an economist, thus handling the input input product perfectly. When in economics we say $y = c + s$, and $y = c + i$, we are adding to the world of mathematics real and concrete concepts. We talk about income and, of production, consumption C , savings and investment I .

And when we have these concepts, we must be able not only to understand the real world, but to explain and control it. We must be able to see the functioning of galaxies and the need for their black holes to sustain stability and universal order, and in economics we must be equally able to see, through equations and concepts the restrictions of the real world, and also hunger and misery, and we must also be able to see man in the midst of this magical concert that is the physical and economic universe.

Knowing economics does not mean knowing vector algebra, or linear transformations and matrices, or being able to do multiple linear regression exercises. Nor to draw purely mathematics conclusions, when the restrictions of the real world complex are different from the freedom of pure thought. To cite an example, the expression, $y = Vm$, where y is the income or production, which we can match it to an adequate index as PQ , where p is the price index and that a production index, and m the amount of money in circulation, expression best known as the quantitative equation of money, $pq = vm$.

An example of the poor application of mathematical freedom is to affirm, in this expression, that "in the limit, when time tends to zero, if an emission of m , money is made, then P is increased, prices, because the production Q and the speed of circulation of money V do not vary in such a short time. This expression shows us a brothe That when we emit money, it produces inflation.

It is the way a belief is reaffirmed through a mathematical concept, when the context of the real world claims an application of the somewhat different logic.

12 . □ {#_ HLK249084237 .Anchor} inflation when the time limit tends to zero.

When I feel to write, I let things come out. It will be the spirit who chooses.

The other is a question that comes latent. When we make issuance, for saying something, thinking about Colombia, 6 billion pesos, we immediately think of a single sending. I agree that this would be crazy. It is what mathematicians say when they claim that in the limit, when time tends to zero, if we emit 6 billion, then inflation.

Economists know that in a country a certain amount of product was produced per year.

And it is the gross domestic product. As well as the amount of money that circulates in a period of time in a country. When the relationship is done and $m = V$, we say that v is the speed of money. We are not going to interpret at this time. We are going to see, where the mathematicians took out that if money is emitted, inflation occurs.

We rewrite the previous equation in the form $y = v \times m$, and if we replace y by the indices P and Q , where P is a price index and that a production index, then we can express the total production and as $P \times Q$. Where the previous equation becomes

$$P \times q = v \times m$$

Which is the famous quantitative equation of money.

The math economists reasoned as follows: "In the limit, when time tends to zero, if we increase M , then the equation is balanced with an increase in prices P . This is because in a very small time the circulation speed V is not enough to vary, which will continue approximately constant, and q , the production, will not make any change in such a small time. Then the conclusion, of framing for future generations is:

That if we emit inflation occurs. ???

I put the thousand questions.

But it is not so. The issuance affirmed, we must do it continuously. We divide, for example, six billion pesos that will be broadcast during the year in 12, and make monthly emissions of 500 million, or 250 million biweekly, or 16.6 million daily. "That would be the broadcast in zero time, 16.6 million daily " for a country such as Colombia, for example, this would be an infinitesimal broadcast, if we think that this amount should be distributed among all municipalities, departments and nation. And as that is for the whole country, I suppose you will realize that inflation will not have time to appear. And as it is a continuous process, all producers or bidders will prepare for equally permanent growth, that is, the offer would be growing in the same proportion. That is, the amount of product with the amount of emission or demand would be simultaneously balancing. And as we additionally take away the initial interest to the money that has just entered, after the year the same money will cost exactly the same. That is called "how to control interest rates, money supply, inflation, expectations and uncertainty in the economy.

And as you will see, a bad application of mathematics to the world of reality induced us to a truly impressive belief. That if we emit inflation occurs. And do they know why deception occurred? Because economists don't know mathematics or physical.

**

13. ** [] {#_ HLK249203860 .anchor} ** The only currency **

We have insisted that the money should be done by the government. And annually the government must make new money that must be in circulation through government spending. Obviously these new resources must be distributed among all municipalities, regions and nation, according to the geographical and regional distribution of each country.

These monthly scheduled emissions will allow all the producers of goods and services to be programmed equally.

If the world wants to make a unique currency, and countries want to join the advantages of having a unique currency, the condition is that the same is fulfilled. That World Bank, which does not belong to anyone in particular must guarantee to all countries new resources annually, to be delivered monthly, without delays to each country, so that it makes its respective internal distribution. It is understood that there should be no additional subordinations. Each country can develop its own culture.

Or let's say it in other terms. A World Bank that makes the dollars, if we decided that the single currency is the dollar, and whose branches are the central banks of each country. And annually each country will receive its adequate percentage of dollars to circulate them in their territory, according to the distribution made by each government. Obviously totally free, and without interest.

Do you think very simple? This is how it should be.

** 14. ** [] {#_ HLK249204083 .Anchor} ** MONEY WITHOUT BACKING, AND NOW
MONEY WITHOUT PAPER? **

For a long time we believed that money needed gold backup. Today we know that it is not true.

And if there are still doubts, let's do a mental exercise: imagine that at night a robbery was made in all the world's central banks, and all the gold of their wineries was extracted. But nobody discovered it until five years later. And this because nobody really entered the wineries, because it really was not necessary. Do you think something changed during those five years?

This is very simple. Really simple. Paper currency does not need support. When you read this, I hope you have already seen the conference of the first title of this book, and read all the previous articles.

Now let's do another exercise. Imagine that we all have a bank account, and we carry a card that allows us to transfer funds to other accounts. That is, we can pay our accounts in all possible sites. And as we can pay everywhere, it becomes useless that we carry money with us, right?

So banks are responsible for handling our accounts, making all transactions for us. And as money is in the Bank's wineries, they will easily understand that the paper is left over?

That will undoubtedly be the future. Have a good trip.

**

“The struggles and power.” **

**

“Maybe you are one of those who fight, you may want to free yourself from those who oppress us, from those who have the power, from those who handle money and our wills. **

** Maybe you struggle with the heart, with the deepest of your feelings, maybe you want power ... vain fight. **

**

You don’t know those who fight. They do it mercilessly, they have no heart or feelings. They are gray, greater consciences that do not care about the suffering of others, nor help others. **

** And you, struggle with all your heart, and with very little conscience. You are reckless, shy and fearful. Your own fear has you talked. And you have not been able to decipher how they dominate you, ... and do you intend to win? ***

1. [{#_ HLK249204363 .anchor} ** How the financial system works. **

Part 1.

We will explain in short words such as the functioning of the financial system.

It was once, in a distant country, to the gray man who was a very close relative of the Jewish lord and also of the Pope, came up with a great idea so that in his country the trade could never be increased before seen before. The gray man exposed his great plan to his relatives, who in the end were his partners:

Imagine that in our country there are only five cities, each with 10 inhabitants, and I, the banker of all. My first act as “inventor ” of the bank is to make money in my printing press, and then go to lend it to all the inhabitants, from now on, my clients. I do 100 million pesos, for each one. Total, $\$ 100 \times 10 \times 5 = \$ 5,000$ million, at 5% per year.

I go, and I convince them all that they must accept the credits so that we can make trade between us, that from then on everyone will be able to charge for their work and therefore they will win more, according to their work ... Everyone can in fact work and earn money. I tell you about the benefits of trade and how important money is so that we can exchange our products without problems. Goods and services. ... And everyone agrees, they accepted. Ah! And so that they had no problems carrying so much money, I was going to put a bank so they could save their talk and spend it where they would like. But that would charge them something for the service.

After the year, I go to charge. Among all owe me $\$ 5,250$ million. I laugh to myself, and I am happy to charge, because I have earned 250 million for interest, without doing almost anything. And since the $\$ 5,000$ million are mine, they must, I will continue to lend them and will continue to rent others $\$ 250$ million every year. And surely I will have to make more money because they will surely ask me more on loans.

And as I know that in the system there are only $\$ 5,000$ million, and they must pay me $\$ 5,250$ million, it is clear that they will not be able to pay, then they will have to borrow again, and necessarily. Assuming I pay me $\$ 5,000$ million would remain without how to continue exchanging. Of the ten in each city, one or two will have all the money and may pay, but the rest to borrow. And as the population will have grown, they will need even more money. And the government, which was one of the ten in each city, I will have to give it much more, because it is clear that the government spends all its resources every year. I lend you to pay interest, something else to pay part of capital, and make a major loan so that you can continue to grow, (spending).

The poor government suggests that more taxes invent, so that I can pay and continue doing works, and so I assure myself that I have to pay the entire population, if not, where the state's resources will come out to pay me? Of course, of taxes, that is, of all the people. And so I still borrow them all, without distinction from anything. I assure myself that I first pay me, in the following order: First they will pay the interest, then I will give them to pay me the respective capital quota, and I will give them some more, so that they can continue to grow.

I have said.

If someone wants to argue, then I leave it on the street. Thus they will know who commands. That they know once and for all that with the financial system you cannot play. It's very serious.

Part 2.

As can happen that they realize my truquito, then we will force the government to make a central bank to make the money, but I will ensure that I first lend it to my banks, at very low interest, for me to then lend them to all, mainly to the government, and be able to continue with my important income, and with my banks I will continue to control all those who owe me, which are undoubtedly all. Perhaps one or two are saved, if the case.

I will put my people, which I will reward very well, at the head of the central banks and my private banks. I know others will put competition but will not be important. I will break them when they do not work for me. I will control all companies through debt, and mainly to the press, but I will not tell you how.

I will create the competition myself and my contradictors. Nothing will get out of my hands. And if the government tries to make the money to take my source, then I will make them believe that it produces inflation, that it cannot be done, and they will all be convinced that the issue is not so simple, that such, if only to make money ... the very dumb. But for them to be convinced, when they try it I will force you to pay me the capital they owe me, and so they will run out of money in circulation and I will upload the interests so much, that everyone will break, so that they understand and do not try again. They know that if they spend more than the account, that will produce, in the long run, cycles in the economy. Thus we will perpetuate the system forever, and we will keep them forever indebted. Everyone working for me, and will be so normal for everyone ... and that everyone believes that if the government makes money because that produces inflation.

In this way when people are too ruffed, they will go against the government, and even if they renounce banks, they will always know that the financial system is necessary, and that it is necessary to take care of it. Everyone will work for me ...

I have said.

Such was the story of the Gray. They will see, he continued to say: "There are only two options, that the money is done, the individuals, or do the government. If we do it, then the civilization that develops will be of the slavery of the debt, and we will be their masters."

And since then, for a long time, this is the culture of indebtedness. If you want to verify what has been said on this page, analyze any country, take the debt of the government and the individual, and verify whether the amount of money in circulation would reach to pay that debt. Actually, Mr. Gray and his friends, they have the world in their hands since then. They are really very intelligent.

I will tell you something else, the freedom that humanity has lived in this twentieth century, has been from every point of view, conditioned by the possibilities allowed by debt. If our society wants "true freedom", you must begin by not allowing the supposed independence of its central banks. It must let the money be done by the government with its own central bank, and without the famous interest collection, because it is its own money that comes into circulation. Money that should really belong to the whole society, and it is not the story that the Central Bank gives money to the government. The government simply makes money, takes it and spends it hiring a road, or a hospital, or a school, or a work, made by individuals, but paying the government. So simple that it does not seem possible, but it is the truth, that does not produce inflation.

Inflation is produced by the interest that individuals charge. But ... an additional question, are we prepared to be free?, Will we dedicate ourselves to defending the old customs?

Now we can choose, a society enslaved by the debt, with its “independent” central banks, or a new society, without debts, free for creation.

2. ** Finally, what is the problem of inflation? **

** (Only for specialists) **

By Mauricio Rivadeneira.

The economic heresy as always, will make an elementary explanation of the inflation phenomenon, since it is claimed that “the thing is not as simple as it is raised in the economic heresy”, although the truth, they do not understand why the thing is so complex. So let’s show the phenomenon as clearly as possible. It will not be very difficult to explain it, but a little longer.

Keynes at the time discovered that in the economy there were two independent variables, the interest rate (i), and the money supply (m). That meant that the other variables, “consumption, savings, investment, income, inflation, and everything else,” depended on these two independent variables of the system. The “I” rate and the “m” offer. Or if you want, that the entire economic system can be conducted by controlling these two variables. Easy right?

We can validly ask, but if they are only two variables, why is macroeconomic management so difficult? The answer is simple, but complex. It turns out that the equations on the one hand are not linear. In addition, the interest rate has three degrees of freedom in principle: it can increase or decrease or remain static, being at all times greater than zero. But to realize the problem, I tell you that in the whole world the central banks try to handle macroeconomics just uploading and lowering the interest rate, “to the crazy”, and are indeed a “little crazy”. And in the face of this situation, the real world seems to respond differently in each country. And I say it seems.

Because when the interest rate is varied, it interacts with the other variable, the M, the money supply, which also has three degrees of freedom, can increase, decrease or remain stable, in relative terms. The money supply is the amount of money that the economic system has in circulation at a given time in a country, and well, in the world.

The problem with the money supply is that many agents can vary it without the government having many tools to control it, and less since “the policies of globalization, where the act of countries or governments was suppressed throughout the world, of being able to be able to borrow with its own central bank, what we have called, the issuance of money by governments. This makes them actually increase the degrees of freedom.

And another problem. The interest rate in turn, was opened in three rates, the placement rate of the financial system, which is equal to the collection rate plus the intermediation rate. And then we lose the account of how many degrees of freedom the system has. The point is that this uptake interest rate has some connotations, which lead us to a virtual reality, and defines us alone an almost complex reality, or imaginary numbers, and which is the hardest that has criticized the economic heresy. To understand, think that every degree of freedom we are talking about is as if we talk about a different dimension. I explain myself. Two variables that we can draw each on an axis, x and $i(t)$ and $m(t)$, to indicate that in addition, i and m are based on time, and to indicate that one variable we can put it on the axis of the x and the other on the axis of the Y . when these variables are combined at one point, which we can represent as a point in the xy plane, but that we can give it a height (z) Time, we see then that this point in space represents a dimension of events in the real world of human beings, and not only in the three -dimensional space. The events that are developed, product of the combination of these two variables, include trade, passions, slavery, debt, etc.

That is, a point in space $i(t)$, $m(t)$, implies in the world a possible world, one of the many possibilities, as points in space-time $I(t)$, $m(t)$. The possible worlds then are as many as we want to experiment, range from the most difficult, and full of suffering, to the happiest, and full of abundance. According to the variations that we make of I and M , we can find all possible stories ... Do you think about the quantum? Each combination allows us to experience a different passion, from a rabica, sadness, loneliness, wealth or poverty, power or love, tyranny or slavery, in short, all possible experiences.

The problem is complicated when we relate the two variables, I and M, at the same time, because each degree of freedom of one can interact with all the degrees of freedom of the other, and each one produces a different effect, in reality, and not only mathematically.

Example: I want to know how these variables influence inflation, and of course, I want to know if I can control inflation. Let us think that each of the variables I and M has its way of influencing inflation.

**** How the interest rate influences I. **** The interest rate rate for example, should influence inflation. If the “savers” banks are paid an interest rate (which we will call on capture), when the money is provided by banks to companies, this rate will undoubtedly be transmitted to the company. And the company, because neither way, will be broadcast to the product, then the interest rate is part of the prices of things.

And you will say, nothing new, it is a cost, and all costs are part of the price of things. But that is where the secret is, the interest rate is not a linear cost, it is a complex cost, it is actually an exponential cost, and this makes the rate for example of 5%, due to the retransmission process we actually have an inflation of 3%, for example, it does not matter that the rate remains fixed. And if we upload the collection rate for example at 10%, then inflation will be in the order of 8% (approximate values). This means that if we leave the fixed interest rate, we will have inflation, and if we increase it, we will have increases in inflation.

They will have realized that the central banks do the opposite, they raise the interest rate, say to control inflation. And they do, because there is a belief in economists and throughout the world, that raising inflation can be controlled. They do it because they believe that demand decreases and saving increases. Do not worry, there are many beliefs in the economy, almost religious, and although Keynes has long said that this was false, continuous belief, even among economists. But there is another problem, somehow, every time the interest rate is uploaded, some companies do not resist it, their credits imply very high costs, and they have to close them. They break, especially if sales do not respond. Of course, if economists do not realize where inflation comes from, they will always make speeches to justify themselves. But here we are going to decipher the entire “mystery.” The truth is that when the interest rate uploads, many companies have to disappear, and do so, with everything and the employment they generated. So both consumption and savings decrease simultaneously. One does not understand why economists when they reach the direction of the Central Bank “forget” the theory, and begin to do everything that destroys the economy: raise the interest rate, say to control inflation.

**** How the monetary mass influences M. At zero, for example.** What about the amount of money in circulation? How does the money supply influence inflation? Well, let’s imagine that we have an initial balance situation. A certain amount of money in circulation, and a certain trade in operation, stable. And let’s say that in principle money is just the necessary for that production. Every attempt at growing production will be canceled by the market, since the existing money does not allow more normal transactions. To understand this concept, imagine that someone earns only \$ 100 per month, and that this only is enough to pay the buses of the month. Round trip. Could you make an additional trip? No. It could not, it is limited. The same goes for the entire market when we have a certain amount of money in circulation. The transactions that can be made are limited. Economists call this balance.

Imagine now that we increase the amount of money. “Thus, let’s say we do money emissions” I say that you do not realize the IMF, they do not like to talk about emissions. This new situation will allow production to begin to grow, and therefore the price can continue in balance. Suppose we injected a lot of new money into the system in a very short time. There will be a greater demand, which will press prices up, generating inflation, but Oh! Surprise, companies will not suffer, on the contrary, they will want to grow more, and they will be able to do it because they will sell more, and then they will increase their production. Suppose the production increased a lot, and then we will realize that if we supply the necessary money, the companies will not stop. They will always buy all the production, if obviously there is the necessary money, in the hands of the people. So if there is enough money the economy is going well, and if there is in excess, then the economy will tend to improve even more. Economists call this phenomenon that begins to reheat the economy. Even if they are in the middle of the population in poverty.

As we see, this is transitory inflation, prices first raise, but that does not harm companies, and when there is more production, prices go down again. From this phenomenon, Keneth Galbrait (QEPD), and to whom we pay tribute was very well noticed. As we see, the issuance of money is not harmful to companies, or for

the economy, as if it is the increase in interest rates. So far we have only exacerbated the most elementary common sense, and what we have said can be corroborated in practice. One is not explained why economists believe something else. Imagine that they make us believe that the interest rate should be uploaded, and that it cannot be issued. Surely there are deep interests for someone, as we will decipher in the following article.

Let's follow the assumption with money. Let's take money to our initial equilibrium situation. And then you will notice that some companies are not going to sell everything they have in their wineries. Now the money is not enough for all the transactions that were being done, and everything will walk slower, waiting for the money on the way back and get to me. It is when companies stop paying per month, and begin to pay both or three months, and when money is definitely missing, the time comes when they cannot pay and have to close. That amount of money that was removed from the system makes companies lower prices to be able to sell their goods, and on many occasions with losses. We see how lack of money is as harmful as high interest rates. It is terrible to take money from the system. Let's talk about negative inflation. If we want inflation to lower, take the money to the system. But that is a social suicide, who would dare to do it? Guess who does it. Yes ... the lords of the Central Bank. The problem is complicated if we think there are many ways to make money disappear from a country, some forms from the management of internal policy, and others from outside. And a very mainly, when money is stopped, because the population continues to grow, then, in relative terms, the economy begins to have less money. This is what happens when leaders, central banks, and politicians tell us that we have to reduce public spending, that we have to reduce consumption, that we have to save more ... pure lies that lead us to decrease money in circulation. And another way of disappearing money is, curiously, increasing the interest rate. But let's not lose the thread.

So far we have made a single variable tour, and we see the difficulties that arise. Analyzing the phenomenon thus slowly, separating the variables, I hope you have realized that logic and common sense allows us to make elementary conclusions, and that they could corroborate in practice. For economic heresy, that is, experimentation is very important. I also have realized the wrong policies that have been taken everywhere regarding the management of interest and money rates, by all central banks.

But we continue to understand the phenomenon of inflation and monetary variables. Now let's start to make combinations with the variables.

**** The world today (July 2011) ****. I can, starting from an initial situation, start uploading the interest rate, and start restricting the circulating. (They already know that this will lead to a crisis irremediably.) If up the interest rate I eliminate companies, and removing money from the system also eliminated companies, which with the simultaneous combination. "You don't even save the legs." This will lead to the prices, due to the interest rate, but there will also be a downward trend, for the least amount of money and because the companies that are in difficulty try to get out of their merchandise as of place, while they will have to say goodbye to many people from their jobs, one for the costs, and two for the lack of sales, and thus, a whirlpool begins, everything down. Well, those are crises. Thus, simple. Crises are caused, they can be safe.

But if this situation is added that foreign currency starts from abroad, bringing circulating, or new money to the market, a small relief will arrive, but with a brake on prices, because it means that imports come even more cheaper to the market, which in turn will generate more terrible competitions of prices. If with the combination of the different possibilities of each variable I with each possibility of M, it generates a different world, full of uncertainties and different expectations, apparently indecipherable, when we combine with the relations between the different countries, which suffer from the same expectations and uncertainties, where the different variables will be superimposed, then it will truly seem that we have a very complex world, not in the math expressing, but of real difficulty, that it seems that there is no way to understand that world.

Let's put another case, we upload the interest rate, and additionally we begin to generate money, for emissions for example. We will have inflation on one side by the interest rate, with limitations for some companies, because we already saw that the interest rate puts a limit to the existence of companies which will evidently generate unemployment residue, and on the other hand inflation due to the aspect of the increase in the monetary mass, although it allows companies to continue to function. We will have growth with inflation, but a limit of unemployed people, since all companies that are necessary cannot coexist. You can now play with all combinations, as you want to do, and with these simple elements you can guess what will happen.

If they have all the assumptions, of course.

We still lack other elements that influence the market, and that will also have an impact on inflation, which are of a non-monetary nature. We have other costs, which somehow influence all products, such as the costs of gasoline (oil), since there is no product that is not transported from one side to another, incurring transport costs, or the influence of public services that if they are capricious costs arbitrarily, somehow they will have an impact on inflation. They are saying non-monetary influences, but that they are also going to add to the influence of monetary variables. Let's say we need another axis to represent these other variables. That is, the degrees of freedom of the system increase, becoming more and more complex the situation. And it is also highlighted the natural influences, which seasonally affect inflation, as is the case of crops, which lower their price when there is harvest, and rise when not, or the climate impacts at a certain time. But these are partial influences, which do not affect the entire economy permanently. The case of scarce resources such as oil, generates a somewhat different situation, when the limit of exhaustion is reached. Costs can be astronomical, but the solution is no longer economical but technological. And the man or finds his substitute, or, as we would say, to mark extinction.

And another option is politics. The policy can give us central banks to individuals, which is what is achieved when the governments' directors are independent, or we can deliver them (the central banks) to the whole society that is when they really give themselves to governments, so that they, governments can be borrowed with their own bank and control in a controlled way the money that society needs without generating a debt to society.

In general, we see that each situation will raise a different challenge, and an apparent chaos, which is the one that scares all, and for which they say that the thing is not so simple. And I agree. When combined, and the different degrees of freedom that each variable have to combine, it seems to us that there is something structural in inflation, which allows us to say that the thing is not so easy.

But that is precisely the challenge of science, and it is the work that the economic heresy has done. Decipher that chaos, and put order at home. "Ordo Ab Chaos".

While complex equations need very power computers to be able to solve their unknowns, as simple humans does not mean that we are helpless before the real world of three dimensions, nor that we cannot influence our environment for our benefit. In fact we could make a disastrous universe disappear from a Tagus, which has enslaved us forever, the universe of debt, which somehow has defined the first stage of humanity, a life of pain, suffering and limitation, and that it is structurally due to the fact of having accepted that the money is done by individuals, and they charge us all an interest.

For this reason, the theory of the economic heresy that the phenomenon has studied, proposes that the recruitment interest rate must be eliminated from the financial system, which is precisely the rate that borrows us all, because it is the one that allows money to be created by individuals, subjecting to the entire population to the yoke of the will of a few, and that somehow creates a tragic universe, of suffering and pain, of slave poverty. And on the other hand, that money is issued by the Government and not by individuals, without interest rate, and that they leave the fear that this produces inflation, which as we saw, that is not as they have always made us believe. In a word we say that central banks should not be independent of the government but belong entirely to the government of each country. That is, remove them to individuals, because they take the issuance of the Central Bank and lend it to banks so that they include everyone and governments. When the government makes its own money the debt disappears and the work arises, and freedom. It is the debt that we have to leave.

We have known how inflation occurs, mainly due to the impact of monetary variables, and we have seen that these variables can be controlled in the way we have proposed. Thus, simple.

Economic heresy invites them to have the value now to start living a different universe, of passion and creation without limits, which is the door that opens when we change the conception of the management of the two independent variables of the system, I and M, that Keynes discovered, and that very few have understood, and that will take the step to a different universe, of freedom and creation without limits, as if we were gods. Or do you think we don't deserve it?

Now, say if the phenomenon is simple or not. And I remembered the poet's words: "Awakens, sleeping awakenings, ...

** Two centuries of Nostradamus: **

** "The great loud that I feel about will often repeat and then become universal: so great and so long last that they will eat roots and start the newborns from their mothers' chest" ** **

** "Inflation will affect the drills of gold and silver, which after theft will be thrown into the lake, when discovering that everything has been destroyed by debt. All titles and values will be canceled." ** **

3. ** Hunger according to Nostradamus. **

These two centuries that Nostradamus will bequeathed, as always, without telling us the dates, we can assimilate them as the next events of our modern era. Let's decipher them:

The first of the centuries does not seem to have problems. It is more matter of imagination. All the terrible ones that can be imagined, knowing that for now we are starting. It is enough to see the press articles around the world to realize that "it is not possible to explain" the lack that is being given everywhere. In the whole world, central banks have uploaded interest rates, "to control" inflation. And nothing. To date prices go up and up. They also stop the issuance of money to prevent the demand from raising prices, but nothing. Prices continue to rise, although companies sell less. Petroleum rises in price every day, as well as energy services, and aqueduct and sewerage, with the silent complicity and rather support by governments, which lost the social route, for getting into the conspful "globalization" with the premise of the particular initiative and that survives the strongest. And there we go. With more than half of the population in poverty, and how many families that can no longer give food to their children.

How do we do so that society understands the phenomenon and try to defend itself? It is not possible. We are going as blind, innermes, and numb, direct to the chain. After all, if it is a premonition, ... what can the destination modify? Well nothing. And that is worth those behind the intention. We go for a cleaning of the planet, and the calculations indicate that half of the population is left over. Let's prepare.

The second century tells us the solution, but at the end of the times, "when discovering that everything has been ** destroyed ** by debt." That is, after destruction. Rather, no one can avoid it. (Not being ...)

But how could everything be destroyed by debt? How did the debt, where did the debt arise? How was it possible to grow it so much until everything was destroyed, by debt? We make reflections after the hecatombe, and we tear our clothes. But since. "Do you remember that there was such an economic heresy that told us some very good stories, but they were like fantasy, impossible to believe him? They remember? Well, it was true.

The debt began with the interest rate, the one that the central banks upload so much, and which according to the economic heresy should not exist. This rate is the one that gives rise to securities, starting with the term deposit certificates, given by the banks when you take your money to "save your savings", and it is the same rate that individuals use, (bankers), when money emissions are made (by the Central Bank) but addressed to individuals, which then lend it to governments, of course a little more expensive. And in turn, the Government, already with the debt on top, is transmitted to everyone via taxes, borrowing of the entire population. Without exceptions. It is a way of stealing money from society, which has all the right over money, and also borrow it in the future, which is a true robbery as a nostradamous. Theft consented to by governments and by you, who has never done anything to avoid it. Don't even try to understand the problem. But I don't blame them. It is actually simple, but truly complicated, because everyone writes and it is not known who to believe. And universities defending the model, impossible.

First the robbery, because from the same moment the money arises and they give it to individuals to lend it to the government and the public is already a robbery. (It is a robbery because that money that is issued for the first time is a social money that should go to the government so that it would place it in the market through public works, paying for work, and not borrowing everyone and also charging an interest rate.) And then the debt, which is growing and growing without control, and obligatorily, and then, in the end, when no one can pay, because curiously, the money is exhausted or disappears It loses value due to the same inflation,

and added to high prices, and to the bankruptcy of the agriculture, and the industry, and downward, and with the apology of climate change, then ... crash! Only breaks and unemployment. And in the end hunger and loudness worldwide, because the theory is the same worldwide. "To then become universal"

The combination of both particular and government securities, money, both monetary and current and savings accounts, and gold and silver as artificial backup symbols of money, as well as the new titles of derivatives invented to ultranza, with the intervention of prices in oil and services, generate uncontrollable inflation, which then becomes against the same securities, increasing the debt. Thus we arrive at the century of Nostradamus:

** "Inflation will affect the drills of gold and silver, which after theft will be thrown into the lake, when discovering that everything has been destroyed by debt. All titles and values will be canceled." ** **

The solution: "All titles and values will be canceled," is what economic heresy has been trying to say, when it states that the interest rate of the financial system must be done equal to zero and definitively eliminated the economic theory. When this is done, debt and inflation disappear by magic, which in 98% is caused by this rate, and with it all the securities that are part of the game. That is, we eliminate speculation. And additionally, when the government recovers the issuance of money, - that is, recovers the Central Bank - and makes the money necessary to generate trade and all employment according to the amount of humans, then everything will be normal again, and much better. A paradise. I want to express something else, the traditional education of the economy has been a slow brain washing to all humanity, which has put us all in the belief of the interest rate and securities. If only our economists wake up. The academy is not the solution, but the safe path to the full fulfillment of the centuries of Nostradamus. Can you avoid ...? God. Will it be very difficult? Of course. It is a problem of paradigms, and beliefs. Does the academy fear to face the new science that is economic heresy? Will students be able, on behalf of science, ask that economical heresy be presented in their cloisters? If not, it is not important, fate will be fulfilled.

4. [{#_ HLK249204957 .anchor} ** Social change with abundance. **

** Note: Economic heresy invites you to see the deepest change that should be done with respect to the Central Bank, as they never gave you the possibility of deciding. They are only six pages for a very deep and elementary change, and why not, understand the thousands and thousands of pages that are written every day in the press. I invite you to the discussion. **

** Petition right **

Economic heresy will tell you about the great changes in economic theory. We are in the era of great changes. All lies, myths, false gods, and financial liars will fall. Sudden changes at all levels, it seems that the entire planet was going to turn in all aspects. At this time, all myths will be unmasked, economic heresy will not leave a single financial lie, standing, all the patrañas of economic theory will fall, those that have been trapped in slavery, tied to debt, slaves of money, suffering inflation, and hunger and poverty and misery. In this writing all our beliefs will fall on the central banks.

It seems that there is agreement that society should be more fair. But when we go to changes, and how to do it, then the agreement disappears. Economic heresy will say only one of the things to change. The Central Bank. It doesn't matter whether or not you think this is important, it is one of the things to change. Actually, we almost never think about financial and the Central Bank. Let's remove the mask of this farce. Let's take off the bandage, and let's see the phenomenon directly in the eye. Let's understand the problem of the Central Bank. If we all understand the problem, no matter the political party to which it is belonged, at this point we will agree.

First I suggest you discard a solution with our current beliefs because what we are living today is the product of that thought, of those beliefs. In fact, neoliberalism is the last thought of economic theory, and that unfortunately it is accepted by all, believe it or not, consciously or unconsciously. Therefore I ask you, let's get rid of all our assumptions, pre-surrounding, beliefs and preconceived theories, because every time we discuss them, the evils of the planet multiply. If you believe that the solution is this or that, forget it. The evils of the planet are the result of all these beliefs: "That the emission produces inflation. That the Central Bank must be independent of the Government. That the fiscal deficit must be sanitized, that the government

should not spend so much, that the corrupt, that if we do not change education ..., I forget all your beliefs, they are false!

That you have to change neoliberalism, do not hesitate, that capitalism must be changed, it is not so clear. But to find out what to change, let's focus from the very center of the origin of the problems: central banks. Here we will explain how so that everyone understands and discusses it, and can take sides. It is also the center of everything.

The Central Bank of every country is like a magical pocket, a pocket that has a particularity, can make money in the amount you want. It's like a Midas king. You can really make all the money you want, require or want. If that pocket belonged to the government, it would be a ventura. A government that could have all the money in the world, without restrictions. Can you imagine a country with a pocket with this faculty? I'm sure you can't imagine it. How about the thing was so simple, right? But let's make clear a thing, "if you cannot imagine it, a government that can have a pocket that can make all the money in the world, all the money you want" if this does not fit in your imagination, it is because we have a mental restriction, this is a restriction of the mind, and not of reality. The truth, the mind betrays us making us believe in impossible. Nooo how could you make money like this, nooo "or for the chips."

** But the truth is that any central bank can make all the money you want. And no support of any nature is needed, nor knowing if the government has the ability to borrow, or anything like that. **

Simply, you can do it. Don't you think it? It is your own mental restriction that prevents you. Do you think that would produce inflation? Well, that is a belief of your thinking, and not of reality. Do you want to change the world and are not willing to change your way of thinking? That is really a problem. A mind that is rigid in a single site, creates its own reality, and will not be able to get out of there until your way of thinking changes. What is not allowed is for a bank to make the currency of another country. But that can make all the money, without limitation, can do it.

Let's continue explaining the problem. That pocket has had a story. That pocket never in history to the state really attached to the government, and I mean that it has never been really attached to the government's pants because no government has been able to dispose of the money that needs the same as when you take out the bills from its own pocket. Let's say that somehow, some individuals have made this pocket ever finished sewing in the corresponding site in the government pants. Rather, they have made the pocket be linked to the government for a small mental thread, which makes us believe that it really is from the government, but it is not. It's like the world's gold owner, but you can only look at him, and not touch.

Currently, in all countries of the world, the Central Bank is not from the Government, in a practical sense, although lawyers are legally twisted to say that if it is from the government. The truth is that it is not, and in fact, the government today is not even allowed to smell a loan of its own central bank. How about that. You can't even borrow with your own Central Bank, when in reality you had to have the right to use your money simply and plain, without having to return it to yourself. And well, to be honest, it is not the individuals openly either, although they use it as if it were. And there are only these two options, the Central Bank is a pocket that belongs to the government, or it is a pocket that belongs to individuals. That is, the money that the Central Bank can make or arises for the economy through the Government, or arises through individuals. Actually, we have a "very fierce struggle", between individuals and the government to see who stays with the money at the time it is prepared by the Central Bank. Nothing complicated. The "battle" finally won the individuals, and that they do not guess why. Let's look at the two possibilities, with a variant, there are really three possibilities: A, B and C.

** Possibility to **. If the central bank were really from the government, that is, if the pocket were really attached to the government pants, it could make the money and spend it on what I wanted. I could hire all the necessary works and pay for the work done with this same money. And as a result, I should not at all, I would do all the works that were necessary for tender, thus benefiting society and private companies, and money would be circulating in society, between companies and individuals. No debts for anyone.

We are already clear that you think this would be crazy, and you didn't even want to explore the way. But as I say, the problem is mental, not of reality. We can make reality as we want, as long as we are according to the laws, those of the real world, and not of my whims. We are just saying that this is one of the possibilities.

**** Possibility B ****. The Central Bank is an independent and autonomous entity of the Government, and lends money to the government, at low cost, when it needs it, although with certain restrictions, and in a nutshell. That would be very good, that the government could borrow from its own bank, at low interest. Well, the world really worked like this for some time. All governments lent their central bank, some at low interest rate, and others at very high. But as it is a debt, the government had to return the money, which forced to repeat the operation permanently. Always increasingly, although with a relatively soft progression.

As a result, the government ends up indebted with its own Central Bank, and with private banks. It also has to borrow the population via taxes. For a strange reason, that we hope you can explain, individuals never liked this formula. (Dizque produced inflation.)

**** Possibility C ****. But as the Central Bank is really of the individuals, with an independent Board of the Government, and although it appears as an entity of the State, (on paper), in reality individuals make the money through the bank, and pay a small sum to the bank to have these resources. Then they take the money and lend it to the government and individuals, and also with an additional cost that we have called interests, ... very high.

As a result, the Government is indebted, and to pay, the government indebts its subjects through the collection of taxes, the money is circulating in the company, but little by little the central bank collects it again, since it entered as a debt that then has to be paid, which makes it exhausted again and it is necessary to repeat the operation, increasingly borrowing of the government and the people. With a geometric progression, or better, exponential.

This possibility is the one we currently live. The one that seems normal to us, but that today is sinking us, slowly. We have finally believed that the debt is inevitable, and that it is normal. TRUE? Have you ever questioned that the debt should not exist? Noooo, or way, who could imagine it?

The alternative A has never occurred in history, not because it is not viable, but because it does not allow individuals to enrich and master others. Are you looking for economic freedom? Make the central bank really from the government. Forced your governments to defend the interests of the general public, making central banks really from the government, and that they can make money and spend it without acquiring a debt. It is the money of the whole society that must enter into circulation, through someone's work, "as someone's income" as Keynes said, and not as a debt. Money that must enter the economy through the government, as an expense of the government on roads, schools, hospitals, reforestation, decontamination, pensions, without this meaning that the government itself does the works. People will receive their salary in exchange for their work, and the funny thing is that there will always be a job. They imagine being able to make a bridge, or a meter, or a road ..., without having to go to a debt? Can you imagine that the government does not have to collect such high taxes, because you no longer have debts? Do you manage to see it? Do you understand why any country should borrow?

Undoubtedly this situation rethinks the role of government in society. The government is the nucleus of the social cell. In the nucleus, social investment is planned, and DNA occurs: money, which will allow under the price freedom system, information on the needs of the cell are quickly covered by the different agents that make up the cell. It is a holistic, systemic, and scientific vision.

Now you are the judge. What situation do you prefer? There we have a game and not an obligation. I hope you have fun.

Let's see some comments:

1. In the three possibilities, money is made permanently. Without money, society is inconceivable today. Money must increase permanently, if we want to have growth.
2. In two possibilities inflation has been generated. The B and C. In the A, as we have never experienced, we do not know. An induction exam tells us that the inflation of the C, the current one, is superior to that of the possibility B. Perhaps because the interests are far superior, which would mean that the A should have the slightest inflation. We will not really know until we try it. However, if the law, as the economic heresy has deciphered, if the law says that what it produces inertial inflation is the interest

rate and not the issuance, then in option A inertial inflation should not be produced. The reality is that the inflation of the possibility C is the greatest we have lived, in addition to dangerous.

3. In the possibility A and B, money has a social character, since its origin is distributed through the government. The C is allowed that a few individuals take over money, and indebted the rest of the population.
4. Options B and C in any case generate a debt culture. Since money arises to the economy, it arises as a debt that must be transmitted from one to another. The entire population would be a slave to debt. In the possibility A this kind of debt or slavery is not generated.
5. In the possibilities B and C, labor possibilities are greatly restricted, while in the possibility of work possibilities they could develop as much as different human beings.
6. In the possibility you could choose to work taking care of the planet and the government could pay you for that.
7. In the possibility of the functions of the bank they could only develop the government, if the individuals are not profitable.
8. In the possibility, no one would suffer due to lack of employment, because there would always be enough money. There would be no work that could not be done, unless all your workforce was occupied. Money is not the limited resource, but labor.
9. In the possibility C, the one we currently live, the works pending are many, and the labor is unoccupied, because there is no money. (A few individuals exhausted, to be able to collect high interest.)
10. In possibility B and C there will always be unemployment, although the price system works in all, as well as capitalism works.
11. Although in the possibility A there is a greater social awareness, in none of the three A, B, and C can be happy, if the spirit is not cultivated.

And now, some questions, the Central Bank and National Planning, to answer them for the right of petition, or consultation, to which we are entitled. And to universities, to illustrate the debate, and to you, to tell us, with which possibilities agree. And something else. If we all reach an agreement with the logical possibility A, because we could really get rid of all our false beliefs, then, with only one decision, we can change our current society. Could you believe it?

Questions:

1. Are the three possibilities raised in the brief feasible?
2. Can you describe the macroeconomic situation in each possibility, and describe how private companies would work in each situation?
3. Why right did governments allowed the money to be handled by individuals?
4. Why do you think that individuals who handle money want everything to continue working in the same way, possibility C, and that the Central Bank does not loans the government?
5. Did the possibility B existed in reality, or did it give mixed, that is, with loans to the government and individuals?
6. Do you think the possibility A and B produces inflation and the C is? Because?
7. Do you think that in the possibility B and C between the government and the private companies could generate sufficient employment for the entire population?
8. Is it true that economic theory states that total employment cannot be given, as a stable balance situation in the economy?
9. Do you think that total employment could be generated in the possibility A, raised in the brief?

10. Do you think that in the possibility C between the Government and the private companies, sufficient employment could be generated for the entire population? Why in reality it has not been possible? Why are there more and more unemployment, and greater shortage?
11. Do you think that in the possibility of the Government, the debts of its own pocket would have to be paid, and interest interest?
12. What does it mean that the members of the Board of Directors of the Central Bank are independent of the Government? When they were independent of the government, would they be dependent on the interests of individuals?
13. Can the freedom of markets and freedom of precise work in the three possibilities? Which one do you think could work better?
14. Do you think that market freedom means that only strong and powerful survive? And the others who die? Hunger?
- 15.

If you have more questions, and you want to share them send them to circulate them all, that in turn I will send you the ones that write to me from other parts, and thus we will all exchange ideas.

If you are from the “poor” economically, and you think that the experience was already well, and you also want change, I give you your own problem to solve it yourself. I know you have the understanding. And observe, there is no need to fight, just enter the discussion, and try to understand the problem. This is not a problem of rich and poor. Maybe it seems strange, but analyzed, economic heresy has no interest in deception, because it is scientific.

Let’s accept everyone in the discussion, even economists. To explain to us what side are, especially those of universities. Do we defend the social cell, and through this, to the individuals, or do we continue to defend some individuals who dominate the economy, and who survive the strongest and most corrupt?

I want to express that there is no need to fight, just discuss the heat of a good red, and perhaps, a good drink. To change society you just have to change the way of thinking, and if we understand, better and faster.

That the members of the Central Bank respond to us in each country, on which side they are. Let us tell us the national planning lords of each country, if they defend society or defend some individuals. That universities tell us if their philosophy is social, for the benefit of the population, and that the faculties of economics, those of sociology, tell us the lawyers and engineers, and that all tell us their opinion, regarding these questions and based on the text of this writing, that answer us by the right of petition, that we all have the right to know why things go so bad. Let’s invite the press to communicate the answers.

I want to ask you, do you agree that we make the discussion and radiate the right of petition?

And I will not stop repeating the poet’s words, “Awakes .. Awakes .. Sleeping ...”

5. **

** [] {#_ HLK249205067 .anchor} ** What do economists think. **

Economists who had been proposing to be careful and saved, suddenly crashed into a crisis, and now they look for corrective ones when they still do not even understand the reason for the crisis. If you want to get out of this, they must become heretics. Being heretic means challenging all thought, customs, beliefs. The economist must learn to design new societies, with totally different principles, and not be afraid to explore different alternatives. Issue or not to emit? Why not examine the roads and see where each option can take us? Do you think it is very scientific to say that if it is emitted, inflation is produced, and thus close the discussion? Instead we already know, and we are living it, where we go when we take the path of non-issuance, the result, this crisis.

Being heretic means going further, exploring roads and finding and proposing alternatives challenging the institution, and the academy itself. It is the way science can move on. The banking institution took the theory, and then took it to the Academy. If the Academy does not take the step to question, then the same academy and each of the economists becomes the defender of the institution, and why not, in defender and

guilty of the crisis and we do not know, of the possible destruction of the human race. We do not think that everything can be done to save the current civilization that seems very unfair, and too imperfect, it may be time to try to totally reform it. The economist must begin to look for a new dimension of economic theory, if he really wants a real change. Heretic means not denying anything in advance, and yes, being willing to explore new paths, no matter how absurdly they seem.

The heretics of before, who proposed the new scientific or theological theories, were burned by the inquisitors of the Catholic Church, the institution of the time. I hope the same does not happen with my theory. This theory that I propose is not to be approved, because in fact I know that the natural tendency is to deny it without even listening and studying it. So it was in ancient times with the heretics. The theory that I propose has a special quality, is scientific, which means that everything that is said can be verified and corroborated experimentally. It will seem strange to you, because you will say that with econometrics you can also verify all the theses experimentally. But that is not entirely true. In fact you accepted from the first class when you started studying economics, which in “social sciences” it was impossible to make laboratory and much less repeat the experiments. This is equivalent to accepting from the beginning that the economy could not be a science.

Do you remember when Galileo with the telescope focused on the moon told the priests to see that the celestial vault did not exist?, And the response of the priests was that they had no need to look, because their sincere faith did not allow them to doubt the word of the church, then they did not have to put their “knowledge”. That the word of the Church was enough. Then the development of science and technology, and the greatest awareness of the people came to accept the thesis of Galileo and Newton. Science imposed, basically because it allowed experimental verification and the repetition of experiments. These are the real foundations of a scientific theory, and it is what is also proposed in economic heresy.

In this way I anticipate that they must face a cultural shock. Economic heresy proposes totally different things both in its methodology and in the conclusions to what the economic theory that you learned in the Academy tells you, knowledge with which you grew and now defend most of the time blindly. To understand each other I will give you an example: isn't it true that to control inflation you affirm that the interest rate should be uploaded? Well, we all know that they do so and approve it, almost unanimously. But I ask them ... Did they stay to look at the experimental check? I mean, did you ever verify if after climbing the interest rate is it true that inflation decreases? No. They didn't do that, right? What you say is that as inflation continued, then you must continue to raise the interest rate. I hope you realize the difference so great that this means. The economist developed a way of thinking that is based on the belief that something can happen, and act so that something does not present. In the end the events are presented and cannot explain it because as they did the corrections in advance ... From then on everything is inexplicable. And they do not even give the opportunity to wonder if those corrective could be the causes of those events, of the crisis.

The economic heresy that I propose is another way of seeing the world. It goes beyond simply returning to Keynes, as today is proposed in some circles to overcome the crisis. In fact, do not they find it paradoxical that the crisis has arrived with so many “precautions” that they had been taken, and that no one can explain what is happening, and that no one knows what should be done? We must agree that the institutional economic theory, which is seen in all courses of economy and in postgraduate and specializations around the world is very weak. The reason ... is not scientific. We play only with beliefs, such as that inflation is controlled by raising interest rate. And we can talk about so many other beliefs such as inflation is produced by monetary issuance, or that the economy is balanced if the government decreases its expense. Anyway ... so many beliefs, not experimentally corroborated, but so deeply accepted that they are true acts of faith. “Immutable truths”, “unquestionable truths”

As they can see, if the theory did not allow anticipating the crisis, nor allows to correct the way, it is clear that a change cannot be pretended with the same thought, with the same theory, or with the same postulates, that we all know, such as the interest rate, reduce public spending, maintain the independence of the Central Bank, and so many other concepts framed in the context of globalization. The world requires drastic change but should start with the way of thinking. Do you want to change the world? Well, change your way of thinking first, say the wise.

In truth, to save the system, it would be enough to make money emissions from the Central Bank to the Government, not to give it to the banks and write down the debt to governments, but to give it to governments to do public works and more works. In this way a chain of events is made that reaches bank, saving and rescuing all sectors and not just banking. Something similar begins to propose, “return to Keynes” some say. But this still has some orthodox, that is, warm water cloths, which would mean still. We think that humanity is already tired of this system as uncertain, as inhuman, as like a few and the rest that suffers. In fact we live in a indebtedness culture, where everyone works to pay debts ... because it is true that everyone is indebted.

Could this system be changed? What would happen if instead of making emissions to individuals so that they lend the money to governments and indeess everyone, we issue governments directly, without this becoming a debt? Surely a perfectly different system would arise, worthy of being investigated. But for this, a heretic thought is required, that is, someone gives the permission to investigate another path, without the fear of being censored and rejected by his colleagues, by the Academy and by the institution. I hope that my economist colleagues accept my invitation, to be stripped of all their clothes, and explore new roads. Economic heresy is a possibility, I hope they approach it with curiosity, and perhaps soon enrich it and give a new dimension to a new economic system.

If you are deemed reader, you are not an economist, I want to tell you that if you want to see the videoconference is available to everyone, it is simple but truly deep. And as society is to be built by all, I hope your contribution also.

6. **

**** What does the free market live? **

** “Socialism, capitalism and free market, compatible for a new economic system? ”. **

We could call the economy the “science” of confusion. And part of that confusion is that everyone has a different meaning for economic concepts, even among the economists themselves. Two economists talking about Keynes and we will see different keynes. The same could be said of the free market that is generally associated with the non -intervention of the State.

Somehow, with the use of poorly defined and misunderstood words, we discard for example the possibility of capitalist socialism. First because the word socialism has a historical, sentimental and particular connotation for each individual, just like capitalism. Both conceptions flatly reject their opponent, and thus, capitalism and socialism are seen as two separate and exclusive systems, discarding what could be an academic discussion, and possible exit from the current crisis. Could it be conceived that capitalism, so that it works fully, needs socialism, and vice versa?

The one who voids capitalism and free market, believes that the only way to achieve it is to guarantee the independence of the Central Bank and that the government or loans are not made to the government. This form of independence is that the new money goes directly to individuals (bankers), so that they lend it to the government, and government, to pay, to borrow the entire population with more taxes, thus forming a “pyramid”, which will necessarily be viable in the long term. Indeed, a debt that the Government covers with another debt, and that to pay the interest has to use taxes reaches its end sooner or later, because sooner or later they will not reach the resources to pay the debts. Debts have the power to grow exponentially while income makes it more slowly. And if to avoid reaching this point, the consumption of the State stops then also reaches a crisis, because when the government stops spending, it does not come out new to the economy because the central bank does not emit either, and all the money in circulation begins to return to the Central Bank, because from there it came out as a debt, then sooner or later it has to return, and when the money enters the Central Bank disappears from the circulation. Then the economy as a whole begins to lose liquidity, and obviously this means an increasingly acute crisis. It is inevitable.

The one who voids socialism defends state intervention, wants the State to regulate all economic activity and appropriate production factors, and do not allow the free movement of money, nor the free activity of individuals. They introduce in the same sack the production factors land, capital and labor, without realizing that the “kapital machines” is very different from the “Kapital money”. The socialist ideology is very late and stuck in fanaticism, and discards the valuable information that the freedom of price gives and that allows

individuals to cover the needs of the system more efficiently than the state bureaucracy, or fear the monetary broadcast by the State, based on the same beliefs of all economists, or in their absolute repudiation to the free market. (Everyone believes that if inflation is produced). We can call this the lies of the bankers, or the lies of the economic theory that the bankers were invented.

This has been closed the way to discuss the free market and the freedom of price whether we speak from capitalism as if we do it from socialism. As in politics, liberals and conservatives argue and face, although they do not realize that they say the same, and they really do not contradict themselves. But they don't say anything new either.

In this way it is difficult to understand whether freedom of price and free market can become the best system to assign resources, and if it is possible to harmonize this mechanism with socialism. And even if you do not believe it, the best way to guarantee a good free market system is not how it is believed, independent the central bank of the influence of the government. When we independently independent what we did was deliver the entire system to a few individuals (bankers), to the voracity of the most wealthy and influential, distorting from any point of view the equal conditions, and the possibility that supply and demand are balanced. A group of people has been privileged directly, who can handle prices and the market at their will. The entire conception of freedom of prices and freedom of company has been distorted. And thus, guaranteeing the independence of the Central Bank means to betray the entire conception of the free market and the same liberal ideas, since neither more nor less than all the power of intervention to a privileged group is delivered. To some immense egos, that soon his "greed breaks the jacket." If capitalism currently goes through this great crisis is because of the uncontrollable greed of individuals. The pensions, public services, primary energy, oil and gas were taken, the issuing bank were taken, the money and the management of the interest rate were taken, from which they derive total and absolute speculation. And the State intervention was removed. In fact, suppressing state intervention is like leaving a venadillo in the middle of a herd of hungry lions. Obviously they eat deer.

On the contrary, if we allow the Central Bank to be directly from the government, the new money that would enter the economy would not have to be a government debt. Money would enter the market through government works, which would be tendered by the Government to individuals on equal terms, where a single recruitment interest rate would be handled, the same for all (zero), and where money would circulate freely without thinking that a group will take over the property of others with an artificial movement of the value of interest. That the money is initially from the State and it is regulated by the State seems to be the ideal, and that once the money is made to the circulation, the free market is allowed, it will allow society to do all the necessary works. The State would generate about 50% of employment between services and tendered works, and individuals, who would have the opportunity to deploy all their initiative and creativity and not their voracity, could generate the remaining 50%.

Thus, the State would permanently guarantee a status of social works capable of maintaining full employment permanently, (socialism), and money in free circulation would allow individuals to complement their companies and function efficiently, under a true and healthy competition, creative and non -voracious competition, taking care of the State that monopolies or groups capable of influencing the market are not generated. Everyone fit in this world. Resources are not limited as is the general belief.

In summary, capitalism needs money, and that this is generated permanently, and not as a debt, since it is the debt that gives the life of a part of the population to the will of a few, in addition to making the system in the long term unsustainable. The Central Bank that is the entity in charge of making the money, must be in its own right a direct belonging of the Government, and that it is the government that introduces money to the economy as a remuneration to human work. Delivering primary money to private banking is to give a gift to individuals in addition to delivering true power to bankers. In the hands of the Government, money would enter the economy as a remuneration to work, and not as a debt. It is not one of the production factors that the State must appropriate, but of the primary money, of the "Kapital Money" that is the one that truly allows the economy to be handled. In this way the debt is suppressed, that is, we eliminate the culture of debt, the culture of indebtedness that is the one that enslaves a whole population. Banking, through its activity, managed to enslave the entire population absolutely, and of course, control everyone. When the State appropriates the primary appeal, the primary issuance of money, that is, it socializes primary capital and regulates taxes and imposes the law to regulate economic activity, and eliminates the interest rate of the

financial system, suppresses speculation and that a group is able to control the entire population. That is called to open the door to economic freedom, and with unlimited resources. Such is the way to suppress the economic suffering of the entire population at the planetary level. We can stand out additionally, the novel Chinese system where the State has appropriated the land production factor, but leaving very economical prices to individuals, letting individuals display their entire private initiative, except in regard to speculating with the earth. It is ingenious as a complement. Thus you can avoid all speculation, both the bank and that of the earth.

Let's say it in another way, capitalism, socialism, price freedom, and free market, so that they can be sustainable, they need each other. That is, the State regulates taxes and with them executes public spending by complementing it with the new monies that the economy requires, which gives them entry by issuing resources through their own central bank, making it as their own resources that must be generated permanently to cover their deficit, but without generating a debt. That is to say, neither the State nor the company must ever borrow, and thus the expense is regulated through the law, without special privileges to any particular company, and without the need for the State to directly execute the works, but tending in an existing market and that the State protects to maintain the necessary efficiency and efficiency levels. In a word, it is a socialist form to enter the money to the economy. The socialist state, appropriates in this form of primary capital that requires the economy, a different socialism is clear, where the State did not allow the free course of money. Now, the socialist state regulates money in circulation, that is, it manages money for the social benefit, and in turn protects the private initiative, taking care that it does not exceed the limits, and letting the free market be responsible for eliminating those that are not efficient. The State, to promote socialism does not need to appropriate production factors. Thus, capitalism ceases to produce the famous systemic crises, and subsists in balance thanks to socialism that prevails within the social cell, where the State is the nucleus, as follows from the teachings of economic heresy, the State must not only guarantee the free circulation of money, but to guarantee that money is permanently generated, and not as a debt, but as the social heritage, the heritage of all. The State becomes the protector and generator of money, and also the protector and judge of the private initiative.

Book III.

** "Guidelines for the country we want." **

** Nine Proceedings due to several exhibitions held in the Colombian Society of Economists in Bogota (Colombia) **

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[** Act No 1. What is Colombia **] (#_ HLK249205842)

[** Act No 2. General Diagnosis **] (#_ HLK249205901)

[** Act No. 3. The Colombia we want. **] (#_ HLK249205955)

[** Act No 4. State Finance **] (#_ HLK249206010)

[** Act No. 5. ECONOMIC SECTORS **] (#_ HLK249206053)

[** Act No. 6. private businesses and state businesses **] (#_ HLK249206111)

[** Act No. 7. Colombia at the crossroads. **] (#_ HLK249206159)

[** Act No 8. Immediate Solution **] (#_ HLK249206197)

[** Act No. 9. About religion **] (#_ HLK249206241)

** (September 2000) **

Introduction to the minutes

“The relativity of the conceptual frameworks.”

“Partial, incomplete and evolving intellects would be helpless in the Master Universe, they would be unable to formulate the first rational configuration of thought, if it were not due to the innate ability of all mind, high or low, to form a ** universal framework ** within which to think. If the mind cannot unravel conclusions, if the true origins cannot penetrate, said mind will infallibly apply conclusions Origins to have a means of logical thought within the framework of these postulates created by the mind.

The conceptual frameworks of the universe are only relatively true; They constitute a useful scaffolding that must eventually give way to the expansion of cosmic understanding, increasingly broad. The understandings of truth, beauty and goodness, morality, ethics, duty, love, divinity, origin, existence, purpose, destiny, time, space, even deity, are only relatively true. ”

Taken from “Urantia’s book”.

This commission has conducted a conceptual study of many issues, after listening to several specialists from different disciplines. We have concluded that this crisis, or the crisis of the 1990s, or the crisis of globalization, or opening, did not originate in the country’s institutional bases. It is true that institutions are a part of historical development, and although there is much to do, the development accumulated until the time of opening in Colombia was already a good heritage. The story should continue and not stop. Nor is the crisis with deficiencies at work or the lack of installed capacity in capital goods, or to a “deep,” or corruption political crisis. Like all countries, Colombia had been fulfilling its history, slowly accumulating social knowledge and increasingly sophisticated equipment and machinery. And our political history has moved parallel to that of more developed nations, in the wise and practical scheme of the three powers: executive, legislative and judicial, and some control bodies.

This commission has come to the conclusion that the crisis has been generated by poor economic and monetary management, which has been reached by errors in theoretical conception. But the solution is very simple. Almost incredible: “Eliminate the interest rate of the financial system, and increase the fiscal deficit by financing it with primary money issuance, or as it is more frequently called, making credits from the central bank to the government so that it increases its expense ...” of course they are not the only measures, but these points are fundamental. It is to put it in another way, the pinion that stopped working. A pinion that managed to stop all the machinery.

But if the solution is that easy, why don’t you simply run and now? And then you have to remember the passage in which Galileo Galilei invited the priests to look at the telescope, and they flatly refused to such a simple act.

Today, several recognized economists, and still important entities such as the World Bank, say to the International Monetary Fund, that their policy of raising interest and eliminating the fiscal deficit is a mistake. But an institutionalized thought started. Now who can stop it?

Mental structures, which should be agile and changing, became rigid and dogmatic. They became a belief. Then a new mental revolution is required, and a new theoretical reconstruction, and a new dissemination

stage, in order to combat and change the established beliefs, especially when almost everyone repeats them as parrots.

It is effectively accepted that all disciplines of human thought build a conceptual framework within which their thoughts and beliefs are modified, modified and developed. Economic and social discipline are no exception, although it is to highlight their poor performance in the generation of a scientific method. To observe this event it is necessary to look at other disciplines.

Mathematics. They develop a deductive and inductive method. They start from postulates, invented by thought, of which once accepted, subsequent demonstrations develop. Initial postulates are not demonstrated.

Physics Develop the same scheme of mathematics with two fundamental differences. The initial postulates must be found. They are equivalent to the same laws and principles that govern nature, then they have their experimental verification, or better, they are being verified with each application made of them. Once the postulates are established, or that the laws have been found, the deductive and inductive method is developed as mathematics performed. "Let us accept that force is equal to mass by acceleration, and that at any action a reaction emerges," and I show them that the principle of energy conservation is fulfilled, and the principle of conservation of the amount of movement. And the other fundamental difference with mathematics is that demonstrations made in a deductive manner, for example the conservation of energy and the conservation of the amount of movement, should be able to verify experimentally. Such is the basic difference of the scientific method with merely formal disciplines.

But due to knowing these steps, it does not mean that scientists can be manufactured indiscriminately, or that the dialectical game between theory and practice guarantees us that we are actually doing science. Indeed, economic discipline, which wants to accept it as a science, actually lacks a scientific method, since its principles and laws, or what we have called as the initial postulates, are not really laws or have been discovered in their entirety. But they have been accepted as postulates, from mental creation, as is done in mathematics. That is, without the proper experimental verification. This is the case of the statement: "prices are set at the point where the supply and demand curves are cut." It happens that the famous supply and demand curves cannot be carried out experimentally for any article, then we have an accepted postulate, but without the possibility of experimental verification. This means that the economy develops a logical-mathematical language, as science should do, but that by not being able to experience, that is, verify, leads us to the possibility of building theories that will not serve to explain the real world. And of course, the result will be statements that can be as true as false. Ex.: "We have no money"; "We don't know how to work"; "We are not efficient"; "We cannot alone"; "It is that the fiscal deficit ..."; "We cannot spend more than we have"; "It is that underdeveloped countries are condemned to delay more and more", "is that in market laws, the most efficient must survive ..., which leaves the conclusion that underdeveloped countries must perish." etc ..., and then the fight is for the survival of poor nations, because some richer want to steal, or disappear, or invade, or take their territory.

We postulate and accept in this work that the crisis is due to errors in economic theory, which we try to correct, developing a more rigorous thought and proposing a new approach to the problem of the country and the world.

We also consider the main elements for the development of a country are its labor, its knowledge, its institutions, that is, a properly developed state, and its own money.

Colombia, at the time of the crisis, had achieved institutional development, if not perfect, quite adequate, and with a permanent culture of evolution. And it also has basic knowledge that allows you to develop work of a certain specialization, and sufficient labor for each performance. Then you just have to find out how money should be handled, and what should be its cost. In these minutes we hope to fully meet these demands, and finally, supply a solution appropriate to the needs of the country. But we make it clear that the solution supplied in the economic field does not meet all the needs of the country such as justice, political planning, and corruption, etc. But it is evident that if the population is supplied to decent work, then justice can be implemented, since extreme cases of crime will be exceptional, and not routine.

It is necessary to notice that this commission has not committed to any political party, or with any particular or collective group, or religion, or race, and not even with the particular thought of any member of the

commission, or with any economic school or secret sect or things like that.

But all the approaches have been heard, and the different theories have been scrutinized. This commission has only married the scientific method, with the need for Colombia, all united, and with a universal thought of fellowship, material and spiritual prosperity, individual and collective peace, and harmony between men and nature. And an immediate approach is not stopped, because the situation advises it. In one of the minutes the current crossroads are analyzed, and in the following, an immediate plan, shock is proposed. But shock for a change, to start leaving the crisis immediately, and not how it has been doing in the last ten years in which the belt must be tightened more and more, until I die. This method should already be enough to show us that it is not the way.

The writer of these minutes, Mauricio Rivadeneira Mora, has taken as a general guideline, his own thinking about economic theory, and has developed the approaches of the other members of the Commission as a development that had to occur to the original approaches. That is, a completely novel approach for all has been developed. To the point that no one can recognize their own contributions, especially, because the points that generate logical contradiction have been suppressed. But these minutes are a collective production, which was developed in the Colombian society of economists, and that no member wanted to debate them. And in these conditions none claims their authorship, and either. The minutes are published with simple corrections of my part, the right assists me for being the compiler of all the thought. Except for the act number two, which encloses in itself all my thoughts of economic theory, as well as the article that goes to the beginning.

These acts are generic. It is intended to find the path that Colombia must follow, delimit the vision and long-term mission, the philosophical aspect that allows Colombians to unify a common goal, to achieve growth as a people, as a nation. Regarding money management, we hope it is understood and understood, which has no discussion. It is what should be done. This is claimed by science and need, and which guarantees that the principles can be carried out, so that they are not as a utopian dream. We hope that this document is effective for any political group, whether power holds, or that it is in the opposition, or is intended as an alternative.

[] {#_ HLK249205842 .anchor} ** Act No. 1 **

** What is Colombia **

Colombia is a country of contrasts and contradictions. A point in the globe capable of hosting all the ideas of the world. Passionate country full of love, and equally disoriented, but of an infinite potential. The creativity of the Colombian does not seem to have limit. After a long time, he has managed to have a caste of entrepreneurs, many times without preparation, but of an originality and imagination, so large or more than the one he has demonstrated for folklore.

Country of the thousand and one songs, where all airs, rhythms and melodies of all cultures and races come together. Songs that unite their people in all dimensions, regardless of creed, politics, or race.

Country that does not know fanaticism, or that abandons it as soon as it accepts, which has given rise to hate passengers, not unlimited or irrational. Rather, it is a naive country, with a short history, with a potential identity, not yet developed. But it is a believing people. The great civilizations have developed with peoples of firm conviction in the search for God, because religion is the only one capable of feeding great ideals. And Colombia is a believing people, without fanaticism, so he has been able to live in harmony with different doctrines. Only attempts against its integrity not having reflected enough in the idea of God, which has made it vulnerable to fetishism and fear, and then easily develops amulets such as candles, money and other things, forgetting that in whom you must trust is in God, in oneself, and in one's own work, and that money is just a role.

It could be thought that guerrillas and paramilitaries have their origin in fanaticism, but no. These are passengers, product of suffering and misery to which the population has been subjected, and today suffers more acute since the era of globalization began in Colombia. As of today, humanity should have already overcome the archaic era of survival.

This work is intended to indicate that society can eradicate misery and thus turn this plan into a common

objective or goal for all, consisting of this plan into: eradicating hunger, giving honest job to the entire population, making everyone effectively enjoy ceiling, education and health. And allow love, heritage of all Colombians, flow freely, like song and dance.

Our rulers, still without sublime and common ideals, on the other hand, they have not managed to break the circle of the province, or overcome the dimensions or beliefs of their own people. And lacking their own philosophy they have not managed to channel that immense potential that could be a united Colombia. Their own ideology has permanently identified them with the outside, they long for the country of Disney, envy Europe, but seek their own businesses when they come to power, and forget about their people. The politician seeks his own satisfaction. And the games the same. The government constitutes the agent to which it must be exploited, and the form of hiring is generated by the friendly or by preferences, more thinking about the own benefit than in the common good.

Without its own ideology, the country seeks its orientation trying to copy models from abroad, forgetting the possibility of generating its own science. In this dimension, he renounces his own creation and the solution of his own problems, delivering his sovereignty, on different scales, to the United States, to some European countries, partly to the Japanese, and in much, to different multinationals, which is manifested in one way or another in the permanent hiring of foreign studies, with foreign personnel. And today, to top it off, we deliver the solution of employment, hunger and misery of our people to the guidelines of the International Monetary Fund, with the complacency of all economists, politicians and unions, except for isolated protests without substantive solutions.

That is Colombia, a country of contrasts. Where misery and hunger still keep the nation prostrate and depressed, and with a high rate of crimes, and also a guerrilla of the world, also putting the food subsistence of the nation.

With more participatory legislation, but with such a sad and abandoned misery, that he launches people to the struggle for survival, they leave justice in no more than a dream, impossible to achieve.

But that the country is disoriented in all its dimensions, both in the ideologies of the right and on the left, as in the self-defense groups, as well as in justice and in the economy, and even more in the field of economic theory, and lacking their own philosophy, it does not mean that there is no immense potential, which at the time of a awake roads and possibilities that not only should society create, but the same human race, so that we can all select our different material possibilities and freely seek food for our spirit.

When Colombia wakes up from its lethargy, and mature your experience, you can give many secrets to the world. This is Colombia. A country of beauty without equal women, and very creative men. Although for now, we are confused.

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[] {#_ HLK249205901 .anchor} ** Act No. 2 **

** GENERAL DIAGNOSIS **

Globalization is a phenomenon aimed at integrating nations; so that they learn to live peacefully and friendly without dominating each other; to improve the standard of living of the human race, both in the spiritual and material; to exchange their knowledge and habitat; and to allow free displacement and possibility of working on all individuals throughout the planet Earth. The land must be the country of all individuals, and all people must be free in their human condition. Above the individual should only be society. Globalization must guarantee the subsistence of society above all, as well as that of the individual, of course, to society, recognizing in advance that individuals are not equal to each other.

The historical impossibility of carrying out this event is understood until nations have a similar standard of living in the cultural and cultural. Then the first step of globalization should not be carried out only in terms of free trade, or the free movement of the dollar, nor to the acceptance of the dollar as a single currency, but must be guaranteed, first, that the countries reach their proper development, so that on equal terms the fair “contests” that impose the free market and the freedom of prices, contests that must be circumscribed to the

scope of the companies and not to competition between countries can be presented. harmony and friendship, and for no reason the battle.

This is why a diagnosis about Colombia, in the current seventh. From 1999, it is meaningless if it is not analyzed on an international context. In turn, the global world cannot be understood more than in the light of economic theory. And theories in turn, if they do not have scientific rigor, can generate confusion and chaos in the real world.

We argue then, that globalization, in the way in which the International Monetary Fund is channeled and the United States of America is leading to the world to a dark abyss, product of the theoretical confusion around the concepts of economic laws and policies imposed by the different multilateral organisms, which have finally been interpreted for the benefit of particular interests and the North American nation, and not for the benefit and survival of the human race in its integrity.

Indeed, we can synthesize the four basic demands, or mandatory policies that the International Monetary Fund has compiled, as a result of the conclusions of economic theory, to be in different countries like this:

Every country must have high interest rates.

Countries should not have a fiscal deficit, or make primary money emission.

There must be freedom of price, market freedom, and not tariffs.

Public companies must be privatized, to international capital.

If we deepen the theory we can deduce that the first two conditions are aspects of the system functioning, and the third is really a condition of globalization. Behind these four statements underlies economic theory, which is studied in all economy texts, and that somehow, has definitely forgotten its highest creators.

It is noteworthy that these points have been applied in Colombia, Mexico, Brazil, Venezuela, and practically all of Latin America, Asia, Japan, Russia, etc., with an unfortunate result. A failed application would not be conclusive. But a generalized application, and with the same negative result everywhere, proves that the principles are wrong, and if we are going to be more exact, it means that the theory is also wrong. Logical reasoning, linked to experience must be consistent. Thus, if the theory indicates a path, and when this path follows the result is not expected, what should be questioned is the theory. And yet, no one to date has questioned economic theory. The confusion is that the economy is not measuring pure phenomena, but the result of a great experiment. What is being recorded is the consequence of the application of a theory, which has promoted the International Monetary Fund, but which in turn is based on the theoretical exhibitions of connoted specialists and novel awards. Hence the confusion.

The origin of this false interpretation is due to the fact that economic theory is still very poorly developed, in the sense that it lacks a scientific method, where a language of a resounding mathematical logic is then, but with postulates and principles generally not verifiable, or with assertions that cannot be backed by reality. In this event, the economy theorist does not conceive that the four principles are wrong, - despite the catastrophic results in all places wherever they have been applied -, but finds its apology in the fact of stating that no country has applied them as it should be. ? And that is a methodology problem.

And thus, the development of economic theory led to generate a series of paradigms and beliefs, such as:

We have no money.

You cannot issue money but with support in the dollar.

If money is emitted, it is inflationary.

Interest rates must be high to attract savers.

There should be no fiscal deficit.

Underdeveloped countries are not competitive, they don't know how to work.

etc

And in fact, these beliefs are implicit in the four elements that are desired to impose on all countries.

But in reality it is not an imposition for all countries, since the United States is excluded, and European countries such as Germany, England, France, Italy, and others, which in principle maintain a low interest rate, and emit their own money, to complete a fiscal deficit not exceeding 3% of GDP. It is difficult to conceive equity, when some countries must do one thing, and others a different one.

A rigorous examination of theoretical principles should lead us to absolutely deny points one and two and to modify the room, to replace them with the following principles:

Very low interest rates. (Interest in financial system 0%, and free intermediation rate)

Fiscal deficit between 3% and 5% of GDP, financed with primary emission.

Freedom of price, freedom of markets, not tariffs.

Privatization of public companies, but to the national capital.

This second possibility also has a theoretical support, much more solid than the one currently applied. And even more, we can argue that in the world there are examples of application of the two theses. The second alternative that is being proposed has been applied by the United States for more than 60 years. Also for a good amount of European countries, and for Japan and Asia when they made their primary money emissions. On the other hand, the alternative suggested by the International Monetary Fund has been applied, in all underdeveloped countries, except for the point of the tariff and the second point that refers to the issuance. And of course, knowing that if the country does not emit its own money, it will have no choice but to debt until it explodes.

An examination of the four points allow us to conclude:

1. Interest rates cannot be high. When rates rise, both consumption and savings are reduced, as Keynes will forecast when developing its investment multiplier theory, which in turn has been verified in reality. On the other hand, the hypothesis that maintains that an increase in rates will produce an increase in savings, has been totally distorted by experience, then we must discard this thesis. As the interest rate we can decompose in the collection rate of the financial system and intermediation rate of the same, we can conclude that the uptake rate should not be promoted by the Government or by the bank, since it does not obey laws of supply and demand, then it must be prohibited flatly that the financial system pays some money for the resources that it captures, since it is not necessary that this payment is necessary, because they will be saved in this way. Banks On the other hand, the intermediation rate if the freedom of the supply and demand market must be left to the freedom of the market of supply and demand, since it obeys the amount of money in circulation, and of course, so that this rate is not superior at any time to 4%, the system is required that the system supplies the necessary money, in this case through the State, as will be seen at the next point.
2. The fiscal deficit must exist and must be covered with primary emission, for several reasons. First, because the system, formed in principle for each particular country, must see its monetary base increase along with internal production, in order to maintain its balance. That is, both production and money must grow simultaneously, and this is only generated if the government introduces the new money through new works, product of a fiscal deficit. This is because there is no other way to provide new money to the system. Indeed, exports do not generate new resources because they cancel imports. That is, in the long term, imports and exports are balancing, then there is no possibility of permanently generating money. The same goes for external credits, that when the time comes to pay them, the effect of new generation of money is canceled, leaving on the contrary a negative increase in monetary expansion, due to the additional payment of interest. But there is an additional effect that causes external credit, because when it is accepted, countries issue their own currency with support in such a currency object of the credit. That is, they issues their own currency, which they could do without credit. In this event, the country that has requested the credit can build a certain work as if it did with its own issuance, only when it did it through the loan, it was due a work exactly the same as the one it has made, with the additional amount of the interests. That is, the country has been enslaved. Thus, we have been able to demonstrate without mistakes, that money must be freely manufactured by each country, as shown by the path traveled through the United States and European countries, where the development they have achieved thanks to the elaboration of their own money, at the same time,

which have maintained low interest rates. Indeed, countries must maintain their sovereignty about the issuance of money, until the international single currency is managed, managed by an entity that has no interest in any particular country.

3. When all countries have the same cost for money, and also have the resource of money in the amounts that the economy needs, which in turn will lead to stabilize prices in each nation, then we can say that we have the necessary equity for free trade to generate. Freedom of price works, as long as it is taken into account that the condition for prices to exist is that money also exists. If money is not generated along with production, then prices will begin to be destroyed, and with them the same production. Thus, the condition for the famous “neoliberalism” to effectively work, is that there are freedom of prices, but to have freedom of price, prices are required, and prices can only exist if and only if, the necessary money is also generated. And as money is done in a printing press, it will be understood that it is absurd to affirm that countries have no money. If the United States of America had been noble, and not exploiters, they would have taught the world what they did for so long: to do and make their own money in the printing press, and surely there would no longer be misery anywhere in the world.
4. The privatization of state companies that are profitable is healthy that they become administered by individuals, but this sale must first be given to the natives of each country, knowing that they also have the necessary money, as we saw in the previous points. The belief that only large companies have money, and that only the dollar exists in the market has led lower countries to give their assets to foreign capital. Indeed, every time they enter dollars to a country, either as a loan or as an investment capital makes the country in question so many currencies, which makes the price of the currency fall, and consequently it is more attractive to import, unbalancing the equality that must exist between imports and exports, which in turn generates a permanent deficit in the commercial balance, thus destroying the internal production of the country efficient or competitive. When in reality, it is impossible to compete against a price of the artificially diminished currency.

We affirm that theories are proven in practice. And if the management of the economy focuses on the two variables mentioned, interest rates and money issuance, both under the direction of the Board of Directors of the Bank of the Republic, then we can conclude the deep error that has been committed. But the central problem is not the same error, but the attitude as he faces him. In fact, the development of science is based on a high percentage in the famous “test-error”. But never, in “persisting in error” until everything is destroyed.

This commission concludes that globalization is necessary to rethink in Colombia, because at this time the survival of the nation is in danger. It is not about giving up globalization as proposed by other sectors, but about doing it in equitable terms, an indispensable requirement for all countries of the world.

Consequently, it becomes necessary and mandatory, since the practical sense, and common sense, and the same science suggests, all countries must lead their systems to the application of the four suggested points in this discourse, contrary to their feeling to those who intend to impose the International Monetary Fund, lacking only by clarifying the high social cost that means maintaining an interest rate of uptake as is the generalized belief.

Indeed, high interest rates do not induce the increase in savings, such as belief, but produces cost overruns in the price of money, passing a ticket of a nominal price of a weight to cost one with twenty, without mediating any action for this occurrence. This additional 20% in the cost of money forces the one who has the money to receive an amount without doing any type of work, which is clearly, absurd, and additionally forces the system to be paid, or to have to make an additional effort, to cancel a price out of nowhere. This enforcement only means a sacrifice, because it forces the system to sustain high prices in order to generate the overpricing that allows the obligation to be paid, and in this event the production must be contracted to the point where the price is allowed sufficiently elevated since the lower the prices will be less offer. But obviously the least necessary effort to produce merchandise is reflected in the non-need of using all available labor, and as a consequence, chronic unemployment arises, which only leads to misery to families that necessarily are sentenced to this unemployment strip. This constitutes a very high social cost, since the system forces some people to receive money for not working, and others unable to work, but on the contrary, they are thrown into a struggle for survival, with the consequences that this means for society in terms of crime, because we know that the struggle for survival is never peaceful ...

That the issuance of money is inflationary can be denied in many ways, whether the absurd arguments of the theory that finally ended up imposing themselves, when passing relative arguments in which inflation was before being expected if more money was issued than more money than the necessary to increase the increase in production, argument that in principle accepted the need for the emission, to the absolute argument in which any amount that is made of emission produces inflation. How this conceptual leap was made, you have to leave it to the historians of the economy. The fact is that when this is done, it gives way to external indebtedness, which also implies a new broadcast of money, which is now not inflationary. But when we observe that countries such as the United States and others have made these bulk emissions, and do not manifest such high inflation, then we must conclude the absurdity of belief that the emission of money produces inflation. Or better, than in the only country where inflation is not produced when money is made in the United States.

We can then conclude, that for an equitable opening among all the nations of the planet, without some exploiting the others, they are derived from the action of equalizing the conditions, such as: interest rates where the financial system is prohibited sharply paying interest for the collection of resources, and where all countries manufacture their own money, in the necessary quantities to introduce into the market the additional monetary base required by the system, and allow the system trade. It is understood that this new money must enter the economy as a work of the government, or as a payment that the Government makes to its suppliers for works or services provided by individuals or by the same government, such as construction works, or payments to health or education, or services whose products are not visible as advice and others.

It remains to analyze the management that must be given to change rates, imports and exports, and the payment of external debt.

Indeed, the price of the currency, as well as that of the native weight, must reflect a fixed and stable value, because if they must be the patterns of prices, then it is better not to fluctuate. So the first thing that must be controlled is inflation, and this is achieved when remuneration to money disappears. This is when the interest rate of the financial system is suppressed. In a word, when speculation is suppressed with money by abolishing the different securities that the bank can generate, and this occurs when the interest rate of the financial system equal to zero is made. On the other hand, the emission of money must also have a limit, since generating it outside the necessary limits to maintain stable prices, generates inflation.

Carried out this first control, then the price of the currency can be established in a fixed value, which gives if we let the currency freely fluctuate but in a market where only imports and exports act. This leaves us free to choose the initial price of the currency, which in the Colombian case must be a few points above a price that allows the competitiveness of our products abroad, so that all the dollars that enter excessively must withdraw from the market so that the currency does not get off price. These currencies, together with those from abroad investments, should not be part of the free market, but must be taken to sell to external credit users a cheaper dollars, at the time of expiration of pending obligations. For no reason new credits must be authorized abroad. In this way, the debts already acquired can be paid, as long as the US does not intervene the market artificially as they usually. That is, if the US stops the purchases of their country, then the system will not have how to work. Different countries have accepted that North America issue enough dollars to sustain international trade, on the other hand, the northern country must accept initially buying.

Finally, the technology problem remains. What is not really a problem, because technology is really not held by countries but in the hands of companies willing to sell their products wherever they are claimed. Under these conditions, the poorest countries, through the aforementioned mechanism, can be made to the necessary dollars to acquire the equipment that individuals require, and to share the fruits of technology. Knowledge instead is easier to obtain. Learning to repeat is faster than developing new thoughts, then the gap between rich and poor countries can be reduced, without the need to condemn poor nations. You just have to supply your own money in sufficiency. Not that of external credits.

[] {#_ HLK249205955 .anchor} ** Act No. 3 **

** The Colombia we want. **

We want a free Colombia, in peace, and in harmony with the rest of the world. And many other things, understanding by a free country the one who has freed himself from the chains of hunger, ignorance and fear.

But one thing is desire, and very another to know what should be done to fulfill dreams. We must not be naive, or believe that by miracle supreme there will be some achievement without putting the human will and focusing the effort of an entire nation in the same direction, on the same mission.

Man must learn. And the first thing is to dream. A country without dreams is a country that will not get anywhere. The following chapters will be responsible for illustrating how. In the previous chapter we learned that you have all the necessary elements to do what man wants at a material scale, that is, there is a necessary and sufficient capacity, in order to meet the most sublime social and material objectives. To meet spiritual needs, man must learn much more from religion.

Our country must be like sky, capable of housing all species. And it must allow countless possibilities, enough for each person to choose their development according to their own faculties, since it must be clear and evident that we are not equal. However, when the struggle for survival is overcome, then society must fight without restrictions to eradicate theft and murder.

Nature has given us life, and God has given us his being. But the right to life has never existed. If society wants this right, you must win it. You must achieve this over time, using your accumulated knowledge, developing science, using technique, putting all your imagination, taking care of the planet, and of course, thinking of all its inhabitants as fundamental and unique beings. Pacific coexistence is not possible, if only one of its inhabitants is in discomfort.

We have to consider a people as primitive, if one sex tries to dominate the other. And also, if only one of the members of society has to fight for survival. Overcoming the former requires re-educating individuals. Overcoming the second requires a fundamental change in the way of thinking, since none of its members must accept that it can be saved alone, regardless of others. The same if it is a clan, or a guild, or an association, or the government itself, and even the guerrillas or paramilitarism.

It is enough to know that in this moment of crisis, in which everything is collapsing, it is not possible that the bank tries to save itself, regardless of the fate of the industrialists or the merchants, much less of their own users. It is necessary to understand that state workers cannot be isolated from the national context, and saved themselves, regardless of other employees. It is necessary to understand that this well-off society could not forget that other Colombia so in need. It should also be understood that this forgotten Colombia had to react in some way, and that it was not going to do it in a benevolent way. It is that society must apologize to the forgotten of the Earth, and those "convicted" must forgive, as well as asking for forgiveness because they have also violated their brothers, and have also forced them to defend themselves.

Colombia must make a deep reflection, because without knowing it, we are guilty of everything that happens today, and we are at the same time, executioners and victims. If we do not stop, we will destroy ourselves irremediably. But do not forget, Colombia has a very big potential ahead.

The beast man must give way to the intelligent man, and this is possible thanks to the accumulated knowledge that humanity has achieved today.

We want an educated people, a town with total health, with their own housing and good services, with a creative work and a lot of love and good humor, good song and good dance. And above all, deeply religious.

Colombia must be an example of overcoming. A people of peace, of sustained development, an example in the care of the planet, and also a people in harmony with everyone else. Colombia must be an excellent host. If a foreigner wishes to settle in Colombia, bring his knowledge and share them and teach them, and work and give work, he must be treated as a Colombian.

It is seen that everything is possible. The previous chapter shows that we have enough knowledge to do it. The next chapter will tell us how the state's finances should be oriented to make our ideals.

And one more thing, countries must become independent, be nationalists, make their own decisions, understand that credits are not necessary, since peoples can manufacture their own money, and have the fundamental, their own workforce. When a town acquires a loan from another people, that benevolence is costing their own freedom.

[] {#_ HLK249206010 .anchor} ** Act No. 4 **

**** State finances ****

It is necessary to know that no country is viable as long as it has a strip of its population without employment. It is a matter of time for his misery to become bigger, and his struggle for survival destroys justice, and then crime, corruption and drugs seize the daily life. And finally the impossibility of living as human beings.

Countries like Russia have already lived it. And as China, and now El Salvador and Guatemala and still Mexico in Central America. Stage that is now lived in Ecuador, Peru and Bolivia, and now, deeply exacerbated by war, in Colombia.

Throughout its history, man has known different systems, but none has given the solution to unemployment and hunger in an integral and definitive way. Japan is perhaps the country that had been showing considerable achievements. And China. Although today opens its doors to the free market to improve, aware that there is a lot to do.

To highlight the most powerful country on the planet, the United States, which despite their boldness, interventionism and arrogance over the other nations, has in its bowels the human misery: people who have no education, health, or housing, people who fight for survival, and where crime and drugs circulate everywhere. This country also does not have a solution, and thus aims to be the guide of all nations. Whoever wants to solve their problems must understand greatly, which must become independent of American influence, without wanting to say that the rest of the world has to be marginalized.

We declare that the first function of the State must be aimed at solving the basic needs of its entire population, and not 80%, or 90%, or 99%, but of 100% of the population.

For this, a wise state is required, and that you know how to handle your finances. This leads us to accept as absolutely necessary the intervention of the State in the affairs of the nation, which in themselves are contrary to those that currently circulate or have circulated in other times such as the Laissez Faire-Laissez Passer, and all those that are identified in one way or another.

The discipline of state finance must go hand in hand with the development of science, arts and technique, without neglecting justice and equity. This is how history must be taken into account, and the price freedom system, in order to develop the proper management that allows harmonizing the social group, hand in hand with the initiative of individuals, and the exchange with other nations.

In essence an adequate combination of the different systems and models that have been tested by humanity, together with the freedom of price and the intervention of the State will allow us to find the formula so that man can take a step forward in the evolution and growth of his own being.

As this scheme becomes real and concrete in the budget management of a nation, we have to make some comments on the income and expenses, of the resources of a country.

To the extent that society has also evolved the State. It is not possible to stop highlighting how important the advent of private property has been for the development of civilization, since the primary instinct of people develops to encourage production, which is shared with its own clan, that is to say with their own family, this being the fundamental basis of society. This event has been the one that has allowed the development of the State, which must guarantee the coexistence and safety of families, and of the entire nation, which is ultimately, the meeting of all families.

But in our day, the State has a more important mission, not yet sufficiently systematized by human thought, which is to put into circulation the new money required by the economy. And this deserves an explanation. Humanity has gone through different eras, within which, those that concern money are the ones that interest us at this time. We go from money coined in gold and silver coins, to money back in gold. The next natural step was that of money paper back in production and not in gold, which was done effectively in most. (If not all) the countries of the world. And the next step should be, with the help of electronic technology, money counts, the paper money disappears. But on the other hand, the most developed country in the world has taken the right to make us involve, causing us to pass from gold -supporting paper currency, to paper money with support in the dollar, in exchange for not continuing to do our own currency with support in production. That is, they have asked us to return in history, renouncing the manufacture of money, and as demonstrated in Act No. 2, we are dedicated to the money to disappear gradually.

Therefore, we reiterate, what is in danger is the very subsistence of the nation, because returning in history means to annihilate as reality today. We declare the need to proclaim the cry of independence again, because the State must be absolute sovereign over its currency, until the entire world puts the single currency into circulation, that is, a currency that does not belong to any particular nation.

In these circumstances, this new budget resource is highlighted, which we can call “social income”, from new money emissions that must be made by the Central Bank, and given to the Executive Power to be included in the income budget, in exchange for internal and external credit resources. That is, the State does not have to borrow, knowing that when it does it is leaving its sovereignty aside, and is enslaving the population, as seen in the same act no 2.

This resource is not negligible due to the size of commerce and the population, it must be quantified and controlled so as not to generate overproduction crisis. We think that this value can range between 3% and 5% of the Gross Domestic Product of the immediately previous year, but it is something that must be regulated gradually to the extent that it is experiencing. And what should this resource be spent?

In works. It should be understood that they are works not only that produce a visible article. There are also invisible products. Such as services, such as studies, such as education and health, etc. The important thing is that money has always to penetrate the economy as someone's income. And for money to become income, a job must first be done. It should not be forgotten, the first and fundamental of all nations is their workforce, money is the essential element that allows the production made to be circulated. Without money, the circulation of goods is not possible. Not in our current, so populous societies. Hence, it is the most fundamental function that the State has to make: put into circulation the additional money that every economy requires to allow the growth of production. While the main thing is work, it is of no use if there is no money. And it should not be believed that this additional money can come from exports, or credit or the sale of companies.

This income in favor of the State should not, for any reason, be placed at interest, because it would begin to move the reproduction of cost overruns, motivating inflation. Then it is important to understand the sequence of this state resource. Once the issuance has been made, the Government collects it, initially placing it in a bank account. The bank will begin the multiplier process of this money, loans to individuals. And since he did not have to pay interest for this resource, he can also place it at a low cost. Meanwhile, the government starts their works, and pays contractors with this money. In this way, work, income and production by the State are carried out simultaneously, and the same of the individuals, who can also grow. Controlled inflation, stimulated production, income and work, the sequence can be extended to the point of being able to generate work to the entire population of working age. That is why it will be very important to educate people in a productive trade. But this will be another discussion. This paragraph is enough to understand the importance of the State in the issuance of money.

The confusion that today has central banking regarding emissions is something that must be overcome immediately. The temptation of the Central Bank to make the issuance of the money by placing it in the banks at an interest rate is from every absurd point of view, since it imposes from the beginning an extra cost to money, and loses the possibility of initially doing a job. The independence of the central banks in regards to this point of the new emissions must be questioned worldwide, and the restriction can be limited only when it is considered that emissions must exceed a certain value, for example, above 5% of the gross domestic product of the immediately previous year.

In Colombia, due to non-emission in the last 10 years, an emission process should be initiated well above the limits set, in order to recover lost terrain.

Just as income has been distributed in previous years, such as the Value Added Tax, among the territorial entities, we propose that social resources or primary issuance, are also distributed among territorial entities, in adequate percentages for health, education, and services. But it is also proposed that within these works, 30% of this social income will be included, for environmental recovery works, as a priority and mandatory measure for all territorial entities. We also propose, or demand for our nation, the sublime to make mistakes, then we postulate that every study that has to be carried out is hired to Colombians, who may advance studies abroad to fulfill the commitments, or, hire with specialized foreigners, when you do not have the person capable of doing the work internally in Colombia.

A separate chapter requires income from foreign investments, or the sale of public companies belonging to the State. And the same some considerations around the health and the channeling of private savings in investment, as well as the role that the State must play to ensure the food base of the nation.

Unquestionably, the distribution of resources to the various sectors of the economy will be carried out through the expenses of the different government entities, for which it is necessary to understand that these entities should not continue to decrease or disappear, since they are part of the working capital acquired in previous times. In a word, current income of the nation must be able to promote admission distribution, and perform some social works. And the fiscal deficit must be channeled in those new works, or investment, which would be covered with that social income or primary issuance of money.

Then it must be fully understood that the fiscal deficit is not the problem of any crisis, but the engine of the development and growth of a nation. The problem occurs when we finance this deficit with credits instead of issuance.

But this does not mean that growth is generated only by the State. Actually the State puts the first seed and performs the primary social works, because then the money enters the circulatory torrent of individuals, which generate more accelerated development, but only if the money comes to them, which is guaranteed in the way it has been seen.

This is not new to man. But it only works properly and when banks are prohibited to pay interest for the collection of resources.

But if in this way the State has fully guaranteed its resources, then what is the need to sell its public companies that are profitable?

Obviously none. But there is something true. The resources are more efficient in the hands of individuals, then the first sales option must be channeled to the individuals of the same country, resources that, being the State, can be aimed at the creation of public plants to decontaminate the rivers, thus creating public companies for the regeneration of the environment, to which a rate can be created by individuals. This is a healthy function of the State. But these resources thus obtained must be the additional part of the resources of these new public companies. It should not be forgotten that we are talking about new resources that must enter the State, and as these are new works, they will also be new investments. It really does not matter if the new investments are profitable or not. They are simply works that generate employment, income and production, and thus increases the monetary base that individuals will require.

Suppose now that no native wanted to acquire companies on sale by the State, and if there are interested international companies. The currencies by this means obtained should not be monetized. Nor should they be delivered to the amount of the reserves, or left in the hands of the bank so that they are part of the foreign currency offer, because this mechanism will completely distort the currency and import and export market, making the dollar down the price, and it is more attractive to import, to the detriment of the internal workforce, since there will be no possibility that no company can compete with artificially lowered prices. The creation of a company by the State is suggested, dedicated to the importation of the capital goods that individuals or the same State require, made up of these currencies, which can also be used temporarily for the payment of the debt also of the individuals or of the same State. It refers to the debt already acquired, because it is to be understood that no country should borrow with another. There's no need.

We have given some general guidelines, which resist the passage of time. It is not possible to give more details, because these are changing, and society must regulate these new forms of thought step by step.

[] {#_ HLK249206053 .anchor} ** Act No. 5 **

** ECONOMIC SECTORS **

Primary, secondary and tertiary sector. The field, industry and services. And we can put a room, the state, which must act independent and in each of the sectors. The heart, sex and brain. Among all there must be the most perfect balance, and not in terms of quantity. Each important. You cannot give more importance to one than another, nor can it be said that one is the engine of the other, or anything like that. Where one of them works mistakenly, the entire system is destabilized.

The secret lies in work and knowledge. Every man when performing a job generates a product, visible or invisible. Some of these products disappear with the first use, others have a longer use, and others are goods that serve to generate other goods. They are investment goods.

A visible product is an orange, or a bovine, or steel, those that disappear with consumption, or when they lose their original composition to become an intermediate good, until reaching the final consumer.

A visible product is a house, or a bridge, or a car, or a dress. To market any article of the aforementioned, money is needed, in sufficient quantity.

An invisible product can be tangible or intangible. This is the case of services. A bank keeps people's resources, and lends them to others. It does a work that must be paid. A doctor relieves or heals the pain of a patient. He sells an invisible product, but with that product people heal. The doctor's invisible product disappears with consumption. This work must also be paid with money. People have bought a product, which is the work of a doctor. A diagnostic study is a visible product, but its service is intangible. It serves to make a company orient and work better. It is the product of a man, the result of his work. It also requires being paid with money.

But if there is no money, it is impossible to market all products, and those who run out of work are people, and in fact, without their own livelihood. It doesn't matter to which sector it is belonged, if there is no money, work fades in all. As none of the sectors is the one that produces the money, this work corresponds to the State. Then it is necessary to understand that money is not a normal system of the system. Moreover, it should not be treated as a product. And therefore, it does not obey the laws of supply and demand. Money is something that must be introduced by the State permanently, a quantity that must grow from one year to another, since production is always constantly increasing, unless population growth stops.

It is a fact that man must provide his existence in the exchange of products, the result of his work. And this is done at all times, both in the city and in the countryside, in which the products of the three mentioned sectors work simultaneously. Then be the trend or preference of society, in the future to select its habitat is something that we cannot predict, nor dare to advise. What is true is that in proportion, the food that comes from the field will be produced by a minority portion of the population, which will also be possible because the investigation of that second and third sector will allow the field to be more and more. The same will happen with the industrial sector, where the human factor will be greater than that of the first sector but lower than the third sector. But you have to have something clear. The third sector not only has its development in the big city, but wherever the human being dwells. The third sector is if you want the richest in product potential, as it is in the range of products both visible and invisible, and in the latter its variety could almost be infinite.

But man has not advanced in evolution if he fails to ensure his food base, without putting it at risk. And Colombia is currently a serious danger.

Every society will continue to be primitive if you fail to provide your kind of dress and a roof. That is, if your industry does not develop. Then globalization is not well conceived if the only thing that is achieved is not a healthy competence, in the sense of permanently improving, but to destroy the productive base of a country. And a country should not allow this situation. Never. It doesn't matter if the world tries to impose it for a false belief.

When the population grows greatly, it is not possible that all this producing in the field. The decreasing yields would not allow it. And the same happens if the entire population became industrial. It would be a disaster by the same law. That is why the services sector arises as a limit potential, since it generates a series of different products, and that it is able to generate sources of work also in an unlimited way, and the only requirement is that people have adequate preparation, whether in a specialized field or in a specific art, and of course, the existence of money in adequate amounts, as it has been sustained in this document. There is no doubt. The tertiary sector will be the most impact as a percentage of the gross domestic product, but its base and limitation will be given by the other two sectors.

[] {#_ HLK249206111 .anchor} ** Act No 6 **

** Private businesses and state businesses **

In general, when companies are profitable, it is good that they are administered by individuals. It is then appropriate for individuals to acquire these types of companies. However, there are certain fields in which adequate harmony must be sought between the services provided by individuals and those provided by the State. They should not fight, but to complement each other.

Thus, in accordance with what is said in the previous act, it is clear that the State must provide a healthy environment so that private businesses occur in harmony and equitably. This does not mean that the State cannot do any business. In fact, it is not only its obligation to provide services when individuals do not, but also must carry out the infrastructure works that the country requires, in addition to supplying the new money that must enter the circulation.

These new monies cannot and should not be channeled to the realization of companies to compete with the establishments of individuals. It would be absurd. But if they can enter the economy in various ways, such as:

1. Through rotary loan funds to individuals for housing acquisition.
2. Through financial funds of long -term credits to individuals, to finance agriculture, mining, industry, agribusiness, electricity, commerce, etc.
3. Through the works of the State to cancel contracts for constructions of aqueducts, sewers, roads, monuments, buildings, monumental works such as the subway, the electric train, purification plants, decontamination plants, and also for the payment and maintenance of hospitals and schools, without neglecting payments for consulting studies, etc.

It should be noted that while the first two points must carry an interest in line with the market interest, which must not exceed 1% or 2% per year, and equivalent to the point where the bank intermediation rate must reach, and function under the scheme of the rediscount, the works carried out by the State must leave with a free budget totally of interest, since as previously warned, the State should not be borrow neither internally nor externally. Require interest payment to banks for having their resources saved. To do this, it has tax revenues, and with the social resource, from the new money that requires being placed in circulation. This has already been explained in a previous act.

But the question still fits, should the State provide health services, or should individuals do? Who should supply health, education, and electricity, and communications, etc, etc?

They should not fight, and harmony must reign. If health, for example, can be a profitable business, then it means that individuals can lend it. But if the company has not reached instances where the entire population can be covered by the social security provided by individuals, then the State must continue to provide the service. And we already know where the resources must leave. The same could be said of certain types of risk that would not be profitable for the private sector, then, the same state must cover them. In this event, Social Security as a health promoting entity does not have to compete with particular EPS, but rather support them until the entire service can cover. The same with education.

On education it is necessary to add something else. Although the State must ensure the well -being of each of its individuals, whether directly or through the family, it is worth teaching a trade or art, before leaving their first studies to move on to the specialized ones. There is no worse frustration than studying 11 years and not knowing how to do anything when this first cycle of school ends. Do not forget that work dignifies.

The State must be like a wise father who leads his individuals to a healthy harmony, and it is necessary to emphasize, without destroying nature.

[] {#_ HLK249206159 .anchor} ** Act No. 7 **

** Colombia at the crossroads. **

Late 1999, and there is nothing that can lift Colombia, unless we radically modify what we have been doing. Let's look at the sequence:

1991: The new Constitution is approved. Article 373 prohibits the credits of the Central Bank to the Government, unless all members of the Board of Directors agree. This event means that the government no

longer has the right to its own currency, and cannot make emissions again. This causes the following:

The government has to cover its expenses by going to internal and external credit. To obtain internal credit you must increase the interest rate of your treasury titles, (tes). As the interest rate is so high within the country, it forces individuals and the same government to take debts abroad in increasing quantities, since interest is lower. The entry of currencies thus caused, in large quantities, makes the weight be revalued, which leads to the exports are stopped and imports increase, generating a commercial deficit, which remains from 91 to the present, with a tendency to continue, of course, with the detriment of our productive sector, both industrial and agricultural, endangering the entire economy. In turn, the monetization of the dollars that enter for this reason, and others, make the internal money supply increase excessively. This originates, according to the orthodoxy of the Central Bank, that the interests rise, with the argument of restricting the circulating to avoid inflation, thesis endorsed by the International Monetary Fund.

This is the period from 1991 to 1994 of President Gaviria. It was characterized by generalized optimism, money everywhere, interesting growth in all sectors. But it could not last, as it did not last in any country in the world where it was accepted not to make money of money. This made government indebtedness grow to cover its fiscal deficit, and increase imports on exports. But then the money in circulation begins to buy dollars to pay the imports, which reduces the circulating in an accelerated way, since the income of currencies is increasingly smaller, although sufficient to continue maintaining the revalued weight. There is no doubt about the error of the Board of Directors of the Bank of the Republic, since it was a suitable time to lower interest instead of raising them. This would have caused a decrease in external indebtedness, and the reserves would not have increased. The fear of the reheating of the economy was absurd because the country had at that time an order of 8%. Apparently, the opening in all countries worked at the beginning.

As of 1994, the process was reversed. An accelerated brake began. The indebtedness of the government meant a growth in the payment of the debt service to the detriment of general expenses and investment, caused by the non-emission of our own money, with the argument of being an inflationary. Then the government begins not to sustain its hospitals, not to be able to turn their items to the municipalities, not to make priority investments, thus reducing the participation of the activity of individuals, who do not find work opportunities either. The money is disappearing from the circulation, and individuals also see their activity diminished. Given the shortage of money, the Board of Directors of the Bank of the Republic further increases interests, to "attract foreign investors", with the result predicted by the theory since the time of Keynes, which increases interests to reduce both consumption and savings. Again a mistake because this means destroying companies. And then the national income begins to decrease in alarming way, also reducing the income of the State, which increases the fiscal deficit. And a vicious circle is generated, in which the members of the Board of Directors of the Bank of the Republic again believe that the culprit is the government with its excessive fiscal deficit. And so we come, of error in error. No matter the president who arrives. No one can stop what with all the logic of the world is developing. The error must be modified, as it has been said from the same introduction.

Then people have been unemployed, and therefore, without income. And the internal interest rates, which continued to rise in the period 1994-1998 in an impressive way, marked by the excessive increase promoted by the Board of Directors of the Bank of the Republic by increasing the capture rate (DTF), the quotas that the debtors had with all the possible sectors of acquiring debts ended. That is, both companies and individuals, including housing debtors, seeing their sources of income decreased in the painful obligation not to be able to pay their quotas, and the financial system has begun to collect all goods, making them unproductive goods, and thus, the entire company has begun to lose its accumulated working capital. This situation continues to this day, also sheltering the period 1998-2002, of President Pastrana. Situation that threatens a total collapse

Thus, capture rates (or DTF), have no theoretical type support that can justify its high value in the country, as we can effectively observe it in developed countries, where this rate does not exceed the value of 5%. This interest rate, which is a cost for banking, for individuals, and for society in general, does not produce benefit to anyone, or savers, as the theory predicts, when the interest rate increases both savings and consumption are reduced. This is why it is an absolute mistake that the Government handles treasury titles to borrow by placing them at such exorbitant rates, as it is also an absolute error that the central bank supplies money to the banks (rest), to such unheard of costs, when the appropriate conduit should be placed the money in the hands of the government, so that it would channel them to the economy through the public spending, reaching the money, reaching the money to Banking, and for their conduit, to individuals, without

the cost of a collection rate. This would lower interest rates, capture or DTF, practically zero, and also the intermediation interest rate, because a system irrigated with sufficient money will lower the intermediation rate, as predicted by economic theory.

But the problems do not stop here. This capture rate has been the culprit that the system maintains chronic, traditionally elevated unemployment, of the order of 8%, which has meant a very high social cost, since some poor people have been eliminated from the production process, and launched into a world of uncertainty, to fight for survival, a situation that never develops peacefully. So, the cost for society is common crime, which in Colombia has almost its history. Crime that increases more and more, to the extent that unemployment is increased. Then it is not possible to continue thinking about the “globalization” in the style of the International Monetary Fund, because what is about the same subsistence of Colombia as a nation. First let’s feed and develop our own nation, on our own, without taking advantage of other nations, or exploit them. But we should not accept that they exploit us, or enslave us.

To top it off, this crime evolved in a fairly organized guerrillas, and that achieved unprecedented levels of wealth, of the combination with drug trafficking and kidnapping. But this situation now has Colombia at a terrible crossroads. Substantially endangers the country’s food base. On the one hand, the reassessment of the weight has made all the sectors of the economy enter into frank deterioration, since it is impossible to compete with an artificially reduced dollar, but especially the primary sector of the economy, which is additionally the one that has been most beaten by the same structure of interest rates. The sector came in itself, in a terrible situation. But by adding the kidnapping, which is mostly produced by common crime, so serious or worse than that of the guerrillas, it has been achieved that our entrepreneurs begin to emigrate, and the field not to produce. A country that does not produce its food, and that has to import it, is condemned to not be able to survive. Sooner or later there will be exchange crisis, and the debts cannot be paid, and there will not be those who continue to lend us. And then, we will not produce or import the food. Does anyone have doubts? The issue is life or death.

Colombian society, with its low level of science in the field of economy, with its little concern for the social problem, self-absorbed in its particular achievements, neglected a wide sector of the population. This sector ended up passing its collection account: crime and guerrillas. And then society seeks its defense in institutions, but “human rights” disarm institutions, and there is an unbalanced war. A society that cannot act, that legally cannot be defended. Then individuals are assembled as self-defense groups, with more heartless methods than those of the guerrillas. And now the good society is trapped. Without departure, and without defense. The issue is life or death.

So, as in a logical sequence, everything is stopping working. Thus governments argue that it was already back. But is it possible where you can play background? Perhaps someone can believe that the fiscal deficit ending can solve the problem. But the truth is that in order for the fiscal deficit to be finished, it is necessary to end the State. There is no other way.

And of course, the cry of anguish belongs to everyone. The central government says that it has no resources to pay social security, that hospitals must be efficient, that they cannot with education because the crisis has made many individuals mobilize to public schools. That neither can transfers to the municipalities, which they should be efficient. And the few resources left by the government channels them to the bank, because if the bank falls the entire system falls. And it is forgotten that if the government falls, the whole system really falls, and that if agriculture ends, or if the productive sector ends, or if trade ends, the entire system ends. And finally, the Government in its greatest irresponsibility, begins to impart the faults to the other sectors.

Banking for its part, only cares about collecting all productive or unproductive goods in payment, and demanding from the Government a solution. May everyone pay what they owe to him. But its crossroads is worse. He has annihilated the productive sector that was the one that previously paid the interests. Now the capture rate must be paid by the bank, and since they have no one who pays it, it has no more resource left than speculation. But thus only adds into continuous losses, irremediably. We can be absolutely sure that the financial system will continue to lose. And that billions given to bank to search for their balance are nothing more than a small maintenance of a permanent losses fund.

Industries and commerce, nothing to do. They are the first victims of the hecatombe. High interest rates, and continuous lack of money, make their sales every time lower, and continue to decrease continuously, as

has happened since 1994.

The agricultural sector, we already saw it. The stone guest.

Workers and families, all victims. UPAC users, at the crossroads. The entire system without possibility. All trying to save themselves. All blaming others.

You just have to stop and reflect. This time it is literally true that we are all or none.

Colombia. We are at a crossroads. This commission invites Colombia to reflect.

[] {#_ HLK249206197 .anchor} ** Act No. 8 **

**** IMMEDIATE SOLUTION ****

We have put into consideration of the entire community a new philosophy, and new principles that are saying, the medium and long term measures, if the country accepts them.

But what to do in the immediate present? We would like to leave that both in short, medium and long term measures, corresponds to society as a whole, supply its own solutions, as they are the essence of the history of societies, and this commission does not intend from any point of view to appropriate a truth that only society is writing. The orientation has been of a generic type, which is the competence that a commission like this can have. The rest is developing by society and the State, through its different forms of hiring and research.

However, it seems to us that the Commission also has the right to suggest some solution mechanisms, some of the Commission's consensus, and others of the particular nature of each of its members. Therefore, the solutions suggested here are not in their entirety shared by all the members of the Commission.

In essence, as it has been deduced from the previous minutes, it is necessary to grease the pinion that was dismantled: all the monetary aspect. But to put money into circulation, money must be channeled in such a way that production and work are simultaneously produced. That is, it is not the absurdity of activating the economy by encouraging demand, or things like that, but of activating production, demand, work and money simultaneously, as the system is induced to disappear the interest rate of collection and reduce the intermediation rate, obviously, with the intention of eradicating the phenomenon of inflation.

It will also be understood that a shock plan is required, something that dramatically moves us to a radical and substantial change, without the intermediate step of an additional sacrifice or things like that. We hope it is understood that this is possible. Although a confrontation seems to be necessary. The thesis exposed are totally opposite to which the Board of Directors of the Bank of the Republic has followed, and not only that but their policies have been the culprits of this whole crisis. Therefore, if the people accept the suggested approach here, there are only two paths to follow: modify article 373 of the Constitution, and immediately, ask for the total change of the Bank's Board of Directors, unless they also accept the change of philosophy. But we can say the government and even universities, establishments that have accepted the supposedly universal approaches, and that they also defend.

On the other hand it is important to understand that the proposed solution cannot be based on the basis of previously accepted inflation. Thus, the UPAC, for example, and the unit of real value (UVR) in cooking, are not acceptable solutions, because they accept a evil principle.

In this event we suggest:

Sharundively prohibit banking to capture resources from the public or government, in exchange for an interest. Banking, all as a whole, should not pay interest in the collection. This measure will disappear the interest rate of the financial system or DTF, which means that interest will be diminished in the same amount, and all companies may begin to get more competitive credits. Mechanism operation test is Japan.

The only entities that may pay interest for the collection of resources, will be the companies constituted with profit, through the bonds or the shares, and the Government, when it is the case of contracting the money supply, and not to promote their social spending. Obviously banks can resort to this mechanism, only for the constitution of their own social capital. The interest rate for each case will be set by each company, according to its market situation.

This measure in case inflation will decrease, as all operations will be diminished in similar percentage. If the current DTF, which in Colombia has been of the order of 20% to 25% annual equivalent, and has risen to 32%, and that at the beginning of the year 2,000 borders 12%, disappears, to the same extent such cost will cease to be transmitted from one product to another. In addition, money holders will continue to keep it in the same banks, in the meantime they circulate more quickly in the productive sector, looking for profits through business activity. But you have to understand that money will not stop remaining in the hands of the bank.

There can only be the intermediation interest rate as a reference for all credit operations. The financial funds created by the Government may not collect an interest rate higher than 6% annual, under the modality of the rediscount, leaving 4% to the intermediary bank. The 6% limit is to force the private bank to compete. Although, today intermediation has been in the order of 15%, it has also figured in Colombia in the order of 10%. And if the system irrigates the necessary money you can leave this parameter. Then 6% is an adequate limit for the moment, and very surely time will lower this value, until it reaches the order of 2% or 3%, as the Spaniards who have this rate ensure.

The Government, through its central bank, will refinance the existing funds via primary issuance, in adequate quantity to initiate a recovery of the economy in all its sectors, and create a new fund, to finance users of the Housing Credit, under the same conditions. This will be a rotary fund, aimed at housing users can acquire the respective credits, at 20 years, with annual 6% rates, as in civilized countries. The Government will regulate the amounts to be financed. But immediately, and with the aim of definitely solving the current problem of UPAC users, the Government will begin a plan to reconvers current debts to this new scheme, making the credits directly to users to cancel the banks to the banks. In this way, banks are liquidated so that they can reactivate their activity, channeling loans to commercial and productive sectors, and thus, reactivating production, and employment, giving life to the life cycle of the economy again.

None of these funds will have to worry about inflation, nor to maintain the value of its initial capital, so the interest rate can never exceed 6% per year. If inflation is generated, the costs will be assumed by the nation, which is responsible for the end that is generated.

As there is a fundamental problem with state resources, it is necessary to divide the problem into two. One part, to approve expenses in order to normalize the traditional turns that the government has to do monthly, and another to gradually amortize the acquired debts. It is not appropriate to circulate all the money of a single pit, but to the extent that a recovery is being seen. But it is also important that monumental works such as the Bogotá Metro, the decontamination of the Bogotá River, and works of roads and aqueducts in the municipalities, through the National Budget, as transfers of the social budget that has been suggested in an earlier act. It is also recommended, by this mechanism, cancel the obligations with hospitals and with teachers, as this does not wait. Without forgetting that we are talking about the primary issuance, that is, of the famous credits of the Bank of the Republic to the Government, instead of the famous credits from abroad or the IMF to the government, which among others have the same origin: the primary issuance.

This new scheme will force modifying the structure of pension and severance funds, since its profitability will not be able to find it in government titles, but its own investments in productive companies. Thus, the savings of individuals channeled through these funds will have to address production and employment.

Thanks to the fact that institutions exist, and an adequate budget structure, these mechanisms could immediately get into operation. As soon as the Government passes an additional indebted budget with the central bank, to be distributed in the different areas of the expenditure, including operating items, the internal debt service, and of the investment expenses to the approval of the Congress. Once approved by the Executive and the Legislative, we will see how diligent the members of the Board of Directors of the Bank of the Republic are. But we can be absolutely sure that once approved, the money will reach all national territories with the speed and efficiency that the Minister of Finance takes to make the respective turns. If it were not because institutions already exist in Colombia, this proposal would be a long-term dream. However, this proposal usually has an observation. People oppose because this produces inflation, and also because corruption ... let's make something clear. Corruption is now, and it has been in the past. Then it is a different problem. And inflation is about to be seen. In Japan, when the country made its own primary emissions, development was more looked than inflation. In addition, let's not forget that we have to do something different, because

where we are going nothing.

More complicated are relationships with guerrillas and paramilitaries. It is to be understood that it is an immediate solution problem. We hope that this document is an element of union of all Colombians, including the guerrillas, because here are the necessary elements to solve the social problems that afflict the whole society. Although the commitment is to solve problems, we hope it is understood that this solution cannot be given immediately, a story is required, this time not so long. For this we have to work together with all Colombians, without exception. If the guerrillas accept peace, as a necessity for the field and subsistence of the nation, then a pension from the nation can be raised to the members raised in arms, as long as they disintegrate as a military group. It is a necessity for the country. But if they do not accept it, we think that it is a matter of life or death for the country, then it will be better to prepare for a total military and political war, because if politically you do not have the will then it will not be possible or viable, to defeat the guerrillas. You cannot think of a conflict that the guerrillas have declared war on society, and attacks it to Mansalva, while the institution only Atina to defend itself late, without the possibility of going to the offensive, because "human rights" do not allow it. Colombia must resolve its own conflict. We hope I do not know the most disastrous option, and we can find consensus in this proposal, which is from Colombia, and for Colombians.

The conflict of drug trafficking and weapons remains to be resolved. If the government begins to supply the necessary money to the system, it will be possible for its entire population to find decent job, which will make the population begin to withdraw from illicit activities. However, while this occurs, this scourge must be fought in its price structure, which is because of the only point where it is possible to end a market. And to make the price collapse, it is necessary to legalize the activity. Of course, with high prices, and with the persecution of the activity, a more serious arms and deaths market is generated than the same narcotic activity, which causes a strong reaction to legalization. But Colombia should not follow the game of destruction. The path is not that of weapons, but that of understanding and love, as all religious literatures will teach us. This does not mean that society does not have to defend at any given time, or that it does not have to be energetic.

It still remains to talk about justice. No country can be viable if there is no prompt justice. And much less there will be justice if society does not provide the possibilities of working to all its members. It has already been said until satiety that survival is not peaceful, but violent. The right to life does not exist, then it must be won by society, and this is achieved to the extent of social evolution. But if 20% of the population is unemployed, impossible to dream of justice. The mere situation is already unfair, and the people in jail for a crime he had to commit, is already an injustice. The mere fact of seeing a beggar is already an injustice. So the will to build justice, administer and apply it must be a precept of society, without which a society is not viable, which will end up looking for its own mechanisms of justice. Here we have given the economic guidelines so that the social reconstruction of Colombia can be initiated, and its justice system, but if our judges do not do what corresponds to them, it will be very difficult to be able to do a Colombia for our children.

We invite all the estates of the State, the individuals, each of the Colombians, to participate in this initiative. That each one understands that the reconstruction belongs to everyone, and that each one can put their grain of sand, all in the same direction.

[] {#_ HLK249206241 .anchor} ** Act No. 9 **

** About religion **

This commission is moved by knowledge that religion is the most sublime, wise engine and guiding social development. There is no bigger nation and knew that the one that sincerely seeks his alliance with God.

Thanks to private property, man began the modern society. A development society, but also gave rise to slavery. Thanks to money, the man found his exchange mechanism, and was able to develop trade at unsuspected levels. But he also found a way to exploit his peers. Thanks to religion, man is able to suppress all his yokes. By inspiration, he was moved to leave the sacrifices, and then slavery in his most immediate form. Although there is no doubt that religion has also been used by man to enslave man, it does not mean that the error is of religion. The same can be said of economic theories. In general, theories serve to enslave,

as is the case today when the world has been enslaved under the American yoke through theories launched to the market by the International Monetary Fund, but they also serve to free ourselves when we use the scientific method, as we are proposing in these minutes. We also need religion today to get rid of the chains of fear, and fully understand that money is a role that the world should not master. And we also need religion to understand that we should not enslave our brothers, and that we should not leave them abandoned. And finally, know that this world can adapt it to be able to live all in harmony, and with the other nations, and with all the peoples and races of the planet.

In accordance, it seems appropriate to suggest Colombians who adopt the study of the sacred books of all peoples, but without using the churches, or institutions that have really misrepresented the message of their prophets.

And it seems good that all cults come, but that none appropriates the unique truth. We invite our brothers and compatriots not to participate in religious disputes as if the real name of God is Jave, or Jehovah, etc., situations that only lead to fanaticism and destruction, and the denial of the same religion.

We invite you to also make a questioning as deep as the one we have performed through all the minutes in the field of the economy in the field of religion.

Scientifically developed economic theory helps us free ourselves from hunger and misery chains. But it will not suppress the despair of man, who will always feel trapped, limited. And with an uncontrolled desire for freedom.

This freedom can only be given by religion, if it is wisely oriented.

And we do not forget to thank God for their inspiration, and to humbly provide the fruit of our work, for everyone's glory.